

Petoskey Portland Cement Co.

AUTHORIZED CAPITAL STOCK \$1,500,000

ALL FULL-PAID AND NON-ASSESSABLE COMMON STOCK

An Investment Opportunity

This stock is now being offered to the public at \$12 per share. The raw materials alone possessed by the Company, according to very reliable geologists, is worth \$5,000,000. This is over 3 times the capitalization. In other words undeveloped the stock is worth \$33.00 per share. This gives an idea of what is back of an investment in the stock of the above company.

Not a Speculation

This stock is being offered and is being purchased as a real investment because it has paid dividends for years from crushed stone sale alone and to this in a year or two will be added dividends coming from the manufacture of cement.

With cement companies paying from 30% to 40% per year after buying raw material and paying heavy freight charges to haul same to their plants, what will the Petoskey Portland Cement Company reasonably be able to do with a saving of \$150,000 above such other companies. To this add the already sure dividend that comes from the sale of crushed limestone.

It cannot be disputed that the Petoskey Portland Cement Company has more than sufficient raw material, both shale and high calcium limestone, to maintain a large cement plant for 100 years and still continue to sell crushed limestone to other concerns.

It is a fact that its location on Little Traverse Bay gives it the best possible transportation facilities. Besides water transportation, it has two railroads.

It is also an acknowledged fact that its management is as strong, honest, and capable as could be had.

This company possesses every requisite for success.

The Future of the Cement Industry

No industry has a brighter outlook, and the demand for cement is growing very fast and will grow even faster as soon as all states start doing what Illinois and Michigan have already done—voted \$60,000,000 and \$50,000,000 bond issues respectively for good roads. While concrete roads will consume much cement it is only one of the many uses.

Cement authorities are making no idle prediction in stating that in a few years there will be a very great shortage of cement.

This industry will have to run full capacity for years and even then the out-put of the present cement plants will be entirely inadequate to supply the demand.

The Future of the Petoskey Portland Cement Co.

The Petoskey Portland Cement Company is destined to become one of Michigan's large concerns. Its location, supply of raw materials and management, all point to that fact.

IT IS NOW PAYING GOOD DIVIDENDS. It should pay larger returns very soon and is destined to become a Big Dividend payer, but is not a get-rich-quick proposition because it is not speculative enough but a possibility of 30% to 40% each year when its cement plant is completed is within reason because a large number of cement companies are doing as well after buying raw material and paying freight on same. The future of cement companies as regards dividends is much better than anything they have paid in the past.

The Limestone Industry

The limestone industry is as essential as the wheat industry for all foundries need limestone, as well as paper mills. Without limestone no pig iron, no steel, no sugar. Any number of other manufactured articles require limestone.

The Petoskey Portland Cement Company has offers of large contracts for all of these purposes. Its dock will be started April 1st, and upon completion the limestone business alone will annually pay from 15% to 20% on the entire stock of the Company.

Investigate this proposition now before stock advances in price as it can sell at the present price for only a short while. It is a good purchase at \$25 per share but a better one at \$12 per share.

F. A. SAWALL COMPANY, Inc.

405-6-7 Murray Bldg.

Grand Rapids, Michigan

F. A. Sawall Co., Inc.,
Grand Rapids, Michigan.

Gentlemen:—Without any obligation on my part send me all information you have regarding the Petoskey Portland Cement Company.

Name.....

Address.....

Why Travel?---TALK

Our LONG DISTANCE LINES reach 250,000 Telephones in the State, also points outside.

"It is cheaper to telephone than travel" is more true today than ever before.

Use Citizens Telephone Company's Service



"The Healing Power of Compressed Yeast"

—is the name of a booklet which explains how

Fleischmann's Yeast

can be used as a simple remedy for constipation, and ordinary blood diseases which result in boils, carbuncles, pimples and similar skin afflictions.

Ask any Fleischmann salesman for a supply of this book.

Circulate it among your customers and increase your sales.

THE FLEISCHMANN COMPANY

NEW YORK
SEATTLE

CINCINNATI
SAN FRANCISCO



Thousands of Pounds of Sugar

go into your store and are sold to your customers every year.

Make a profit on every pound by handling Franklin Package Sugars. The profit is in the money you save in time, twine, paper bags and wasted sugar.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered, Confectioners, Brown



Ceresota Flour

Always Uniformly Good

Made from Spring Wheat at Minneapolis, Minn.

Judson Grocer Company
The Pure Foods House

Distributors

GRAND RAPIDS, MICHIGAN

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, MARCH 5, 1919

Number 1850

MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

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in advance.

Three dollars per year, if not paid in
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payable invariably in advance.

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issues a month or more old, 10 cents;
issues a year or more old, 25 cents; issues
five years or more old, \$1.

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

WANTING IN VISION.

He is beginning to show his age and his tall form is already bent. He pays his employes fair wages and he sees to it that their housing conditions are sanitary. Although a trifle close, he is an all-round good man, who takes his life, his work, his fortune and his responsibilities seriously. Nevertheless, he is a sodden Philistine. A man in industry needs a larger vision than hogs and lard or twills and tape or whatever else may constitute his line of business. Making a standard product and paying standard wages and leading a standard life as he does has merit, but not quite merit enough. One must have something more, and the only trouble with this man is that he lacks the little twinkle of some fugitive extra quality.

His laborers are mostly foreigners who do not speak English. He would like to see them improve, but he is without the sporting curiosity to find out what may be developed out of those curious people who live by themselves in their bosky Babel. The sanitary houses are kept freshly painted, they stand along a beautiful tree-bordered road, and yet they are monotonous, short in the eaves and as ugly as everything else the good man owns. Despite the grass and the green trees, the place is not inviting. The children run pretty wild, and while parents are prolific, the rising generation is not promising. There is a Catholic priest who lives alongside the little shack of a church around the bend in the road, who speaks the exotic language and seems to understand the people. He is also a good man, but the man of circumstance is a stanch Protestant, and both he and the priest are shy of one another.

The local schools are not very good; they seem, somehow, to lack inspiration. The good citizen minds his own business and does not interfere with the school commissioners. He pays his taxes and does his duty as he sees it. He lives in an immense

house which was expensive to build when building was cheap. The architect who designed it was a person of taste, but the master did not know enough to work with him or to leave him alone, and so it is a sorry example of misspent wealth. The old man has not cultivated the graces of vision beyond the market place, and now he has no eye for them.

Thus the more he prospers the worse it is for the home town and the duller and less attractive it becomes. The more houses he builds the uglier it grows. The more employes he engages the more disorderly are the youth, because they have a bad start and a bad name. There was a chance to make the place an example of enlightenment, a delight to the eye and an inspiration to every one who visited it. This would have required two missing things—a cheerful, kindly, sporting interest in human reactions and a searching taste for beautiful things. Once upon a time the master had the beginnings of these qualities, but he neglected them and they became atrophied. He was "too busy." It is too late to change now. Nevertheless, he is a good man and the town can ill afford to lose him. His sons are given to idleness and ease, and that forebodes want and neglect along the shady road.

The result of the election of an American as Speaker of the Federal House of Representatives, is evidence that the present leaders of the Republican party are carefully laying their plans for the Presidential election of next year. Mann as Speaker would have been a heavy weight for his party to carry. He would have had continually to be explained and apologized for. To Mr. Gillett, on the other hand, the party can point as an earnest of its determination to bring forward its best men. The new Speaker dwells with becoming gravity upon the tremendous questions with which the next Congress will have to deal. All the wisdom and character which the Republican party has at command will be needed. There will be a great work of investigation to do. The seamy side of the war will have to be laid bare. Enquiry will be made into the Administration's handling of finances and war contracts and railroads and shipping. Every business man knows there has been profligate waste and notorious inefficiency. It will be the duty of a Republican Congress to bring out all the facts. To do this not in a palpably partisan spirit, but as a part of a public-spirited housecleaning, will require delicate management. Speaker Gillett may be counted upon to do his part in this desirable and inevitable work of investigation with honesty and intelligence.

CANNED GOODS SITUATION.

In some quarters there is an effort being made to figure out a higher tendency for canned goods. The argument goes further and estimates that there can be no possible reduction in prices of the new pack, all of which seems to bear out the suggestion that the wish is father to the thought. As matters stand now, retailers are not buying very much from jobbers, and jobbers in turn are not replenishing their own supplies. It may be true that people are buying canned goods, but it is equally true that they are not purchasing them in the same volume that they usually do at this time of the year. It is also true that retailers have larger stocks on hand than they usually have, due in part to heavy buying early in the season, and also to the slow demand. Hence they are not likely to replenish very readily when they see themselves overstocked with high priced goods. It is possible that the canned goods market may advance some time in the future, but the present tendency is the other way. Of course, exception has to be made to the items of fruit and salmon, which have been in active demand for export, but even these seem to have reached the top so far as prices are concerned.

ADDED COST OF CLOTHING.

Rather an interesting little controversy was stirred up a short time ago by Maurice L. Rothschild, who deals extensively in clothing. He asserted that the clothing manufacturers were laying too great stress on how much more the cost of their product would be because of the reduction of working hours to forty-four a week. His notion was that it would not amount to more than 50 cents in the cost of a suit or overcoat. As against this, Ludwig Stein, President of the National Association of Clothiers, stated that "the conversion cost of a good suit to-day is approximately \$2 higher than a year ago. This will apply to suits retailing at \$30 and upward, with a corresponding increase for the higher grades." In response to this, Mr. Rothschild gave detailed figures showing actual labor costs, aside from "overhead," of from \$4.40 to \$7.30 per suit. At the highest rate the difference under the new work schedule would be only 58 cents a suit. Mr. Rothschild qualified his statement further by saying this was on the basis that the work-people in the reduced hours would only do a proportionate amount of labor, but that he believed the increased efficiency of the workers through reduction of hours would offset the decreased production. This seems to be virtually admitted by Mr. Stein, who remarked,

with a different notion, however, in view, that "few people seem to realize that the reduction of the working week to forty-four hours entails overtime work. This means decreased efficiency. You cannot expect a worker who is employed on overtime one day to be as fresh as on the day following." Yet apparently all the overtime needed—which would make them less efficient—would only be to even up the former schedule.

President Wilson's reported determination not to be a candidate in 1920 is in line with private expressions of his quoted before. He has made no explicit and public statement. Perhaps he thinks it unnecessary. He may expect the people to take it for granted that he regards the tradition against a third term as binding. But both McKinley and Roosevelt thought it desirable to reassure the public on that point. One motive which Mr. Wilson may have in declining to do so is his desire to keep the Republicans in uncertainty about his intentions. In all the reports about his anxiously looking forward to the time when he will be out from under the strain of office, and free to pay his respects to his opponents in a "history" which he would like to write, there is always a sort of latent threat. If the Republicans go to too great extremes in attacking him, he will go forth to do battle with them again! This is based, of course, on the patent fact that the Democrats have no one in sight who could make anything like the formidable fight that Wilson could offer them. The Republicans, by the way, are having their own worries. They are said to fear that Taft may be a candidate once more. But as this is based on the theory that he is becoming highly popular for his stout advocacy of the League of Nations, and as at the same time it is a fixed article of belief with the Republican leaders that the League of Nations is the most unpopular thing going, it would appear that their logic has got mixed.

Most of us tap the great life supply by inserting a half-inch pipe, and then we pinch even this with doubts, fears and uncertainty, so that we get only a meager quantity when we might get abundance. There is no lack "in Him in whom all fullness lies." The lack, the pinching, is in ourselves. The supply is inexhaustible.

Your aspirations, your heart's longings, your yearnings are indications of what is possible to you, of what you can do and be. It is your business to nurse the vision which you see in your highest moment and to match it with reality.

Late News From Michigan's Metropolis.

Detroit, March 4—Cadillac Council endorsed the good roads amendment bonding the State for \$50,000,000 for good roads, in a resolution presented at the Council meeting Saturday night at 298 Randolph street.

It is the desire of commercial travelers all over the Nation to see such a system of good roads in existence that long hauls by motor trucks will be made possible to facilitate quicker deliveries from jobbing or manufacturing points. More than one salesman has entered a town prepared to sell a bill of goods only to find that the previous orders taken have not been delivered through no fault of the consignee.

C. C. Starkweather, former-president of the East Michigan Pike Association, addressed the meeting, his figures and conclusions tending to prove that the good roads amendment would not increase State taxes more than one mill as the bonds would only be issued as needed, thus spreading the expenditure over a period of thirty years.

The automobile tax, amounting to \$3,000,000 a year, would aggregate in thirty years, \$90,000,000. The federal aid, Covert act and State appropriation as applied to county valuation, permitting four counties to construct highways otherwise impossible together with Government support of dollar for dollar for amount appropriated by the State, would give Michigan \$200,000,000 for road building.

Thus Michigan would become a mammoth tourists' highway and millions of dollars would be brought into the State offsetting what is a necessary expenditure.

The Council considered the appointment of a hotel inspector on the assumption that the Henry bill will be passed. Officers elected are as follows:

Senior Counselor, A. W. Wood; Junior Counselor, E. J. Herring; Past Counselor, O. E. Jennings; Secretary-Treasurer, F. J. Burch; Conductor, B. H. Willard; Page, A. F. Holt; Sentinel, J. M. Maitland; Chaplain, A. G. MacEachron; two-year members, executive committee, Morely Brown, Martin Reid; one-year members, E. S. Cheney and Ell's Rine.

Delegates to Grand Council. Flint, first week in June: I. H. Sweet, O. E. Jennings, A. W. Wood, I. E. Bullock, A. G. MacEachron, J. E. Hardy, J. P. Solomon; Alternates, I. B. Kelly, C. W. Peddie, S. B. Rosenfield, J. W. Dean, G. H. Fleetham, H. B. Auer, H. F. Dowdell; Chairman of the Grand Jurisprudence Committee, M. G. Howarn; installing officer, Mr. MacEachron.

Independent grocers have formed a buying organization to meet the competition of chain stores, according to an announcement by the Retail Grocers' Association. It is explained that the 250 grocers in the organization now have a warehouse, with Michigan Central sidetracks and a number of trucks supplying the dealers. Instead of buying in small quantities, the grocers now have the advantage of carload buying by experts.

Voters of Detroit on April 7 will be asked to approve the issuance of \$10,000,000 in public utility bonds covering the acquisition of a municipal street railway system, including, if necessary, subway and elevated lines, as well as surface line. An ordinance to this effect was adopted at Tuesday night's session of the Council.

M. W. Taber has returned to Detroit to resume his position as Detroit manager of the Aspromet Co. (formerly Asbestos Protected Metal Co.) At the beginning of the war Mr. Taber was transferred to Pittsburgh as factory manager to assist in the production of Government orders. His present offices are at 1858 Penobscot building.

Detroiters will vote on a new bridge

to Belle Isle at the spring election, April 7. At that time approval of a \$3,000,000 bond issue to build the link to the island from the foot of E. Grand Boulevard will be asked of the voters. A resolution to this effect was introduced by Charles F. Bielman and adopted by the council Tuesday night. The proposal in the form of an amendment to the charter requiring a three-fifths vote of the people for its adoption.

When the Heyn Bazaar occupies its new building in October, 1919, at 183 Woodward avenue, there will be a big department for women's shoes which will probably be leased out. It is understood the company is now negotiating for lessees for a number of departments. Contracts for the new eight-story building were let this week, and work will start as soon as the old Fyfe store is razed.

Detroit retailers are showing great interest in the convention of the National Credit Men's Association which will take place in Detroit next June. Some 2,500 delegates will attend. A number of retailers and wholesalers are members of various convention committees of the Detroit Credit Men's Association, who are making the necessary arrangements. It will bring to Detroit a great many merchants from all parts of the country, and most of the subjects to be discussed will have direct bearing on the mercantile business, both retail and wholesale.

Live Notes From a Live Town.

Owosso, March 3—E. A. Rutenford took advantage of the change in the weather to-day and started a small army of men gathering ice. Sheridan Lake without doubt produces the best ice of any waters in the State. That water is very clear and, what is quite phenomenal, the water is very soft. The writer was informed by one of the men that it didn't hurt so badly to slip down on that lake as it did on some others. We took his word for it.

B. N. Felty, of Vernon, has added to his line of confectionery and ice cream a nice stock of groceries, purchased a new roll-top desk and a new nickel topped stove. He is doing business every minute. Here's hoping you get tired out! He has also bought the P. E. Kirkham residence and moved his family into the same.

Sturgis & Son, of Crystal, have papered and decorated the interior of their general store and meat market; also laid a new floor and new tops on the counters. They have now some swell store for a country town.

Roy E. Brooks, of Sethton, has sold his general stock to R. W. Hurd, of the same village, who took possession March 1.

George Banton, former storekeeper at Butternut, at present owner and operator of the elevator, was severely injured by an explosion of the acetylene gas plant at his home last week, blinding one eye and nearly severing his nose from his face. He is at present in a critical condition.

H. H. Morrow, who recently came among us and started a grocery in the old Miller store, has purchased a general stock in Millington and is closing out his stock of groceries here preparatory to taking possession of the Millington store.

H. J. Fuller, Owosso, proprietor of the Corunna road grocery, was found unconscious in his delivery auto Thursday afternoon and passed away that evening, without regaining consciousness. Death was due to heart failure.

W. E. Rawson, of Bannister, who recently sold his grocery to C. D. Wooley on account of poor health, has gone to Rochester, Minn., and placed himself under the care of Mayo Bros. Here's hoping the operation will prove successful!

Honest Groceryman.

Pugilists lead a sluggish life.

Feed Your Family Healthy Nutritious Food

If you want to avoid doctor bills, illness, inefficiency and all the disagreeable things that go with them.

Medical Science says most ailments are traceable either directly or indirectly to improper eating.

It is an undisputed fact that most people eat too much and not properly balanced food.

Sour pickles and sweet milk are a poor combination to put into a healthy stomach to say nothing of a sensitive one, but this combination has nothing on sour, soggy, indigestible bread and heavy, sticky pastries when it comes to destroying health.

Look well to the flour you use when baking for flour is really the foundation of cookery, and the use of good flour will prove just as gratifying as the use of poor flour will be disappointing.

One thing is certain, if you always insist on having

Lily White

"The Flour the Best Cooks Use"

on hand, you will always be in a position to serve a healthy, nutritious, palatable meal.

Only the very choicest wheat is used in the manufacture of LILY WHITE.

This wheat is all cleaned three times, scoured three times, and actually washed once before going onto the rolls for the first break. The result is a perfectly pure, clean flour.

That is not all. Flour must be more than pure and clean to bake good biscuits and breads. It must be properly ground.

Every woman knows it is necessary to have the pieces of potato of equal size to insure thoroughly uniform cooking.

The same principle applies to flour. The granulation must be absolutely uniform to insure uniformity in baking and without this uniformity good baking results are impossible.

Why take chances when you can get LILY WHITE FLOUR and be positively assured of having the best.

VALLEY CITY MILLING COMPANY
Grand Rapids, Mich.

Resolutions Adopted By the Saginaw Convention.

The following resolutions were adopted at the meeting of the Retail Grocers and General Merchants' Association, held at Saginaw, Feb. 18, 19 and 20, 1919:

WHEREAS—We believe that the stand taken by the Butterick Publishing Company in refusing to accept advertising from mail order houses is for the best interests of the country at large; therefore be it

RESOLVED—That we endorse the stand taken by this and other companies who adopt like methods and that we give the manufacturers who advertise with such companies a preference in the selection of our stock.

WHEREAS—Many of our soldier boys now being discharged from service in the army and navy, and

WHEREAS—Many of these boys are without employment or the prospect of being employed at an early date, and

WHEREAS—Many of these boys have given of their time, energy and ability in the defence of the United States and the principles she upholds; now therefore be it

RESOLVED—That each and every member of this Association do his utmost in giving employment or helping secure employment for these boys in such positions as will best suit them.

WHEREAS—The sale of food-stuffs through the jobbers and retailer appears to be the proper method of distribution; and

WHEREAS—The sale to consumer direct from the jobber tends to demoralize business in other lines; and

WHEREAS—This practice does not promote a spirit of harmony between jobber and retailer; now therefore be it

RESOLVED—That we request these jobbers who are supplying these goods direct to the consumer to refrain from a practice that can only result in a very limited trade and unfair competition to the retailer; and be it further

RESOLVED—That a copy of these resolutions be sent to the Wholesale Grocers' Association of Michigan as well as the jobbers selling goods in Michigan.

WHEREAS—We believe the principles embodied in the Stevens bill are for the best interests of the manufacturer, merchant and consumer; therefore be it

RESOLVED—That we favor the passage of the bill now before Congress known as the Stevens bill; and be it further

RESOLVED—That copies of this resolution be sent to the American Fair Trade League, the Federal Trade Commission, the Michigan Representatives and Senators and to Congress.

WHEREAS—Mr. John A. Green has given of his time in helping the organization of various towns; and

WHEREAS—The work has been productive of most gratifying results in increasing the membership of the Association; now therefore be it

RESOLVED—That this Association convey to Mr. Green hearty commendation for the assistance given us the past year, and be it further

RESOLVED—That a copy of this resolution be sent to Mr. Green, as well as to the American Sugar Refining Co. for making the work possible.

WHEREAS—The Michigan Tradesman has generously given both time and space in advocating good business principles and in warning against unfair practices by stock fire insurance companies; and

WHEREAS—Its editor gives of his best efforts at all times in issuing these warnings; now therefore be it

RESOLVED—By the Retail Grocers and General Merchants' Association that we commend the Michigan Tradesman and its able editor, E. A. Stowe, and be it further

RESOLVED—That a copy of this resolution be mailed to the Michigan Tradesman.

Two Price System Not a Success.

Ypsilanti, March 1—Can you tell us anything about the success or otherwise of any one who has adopted the so-called four-square system of doing business, as advocated by Mr. Roth, of the Retailer's Journal, of Chicago? This is a system, as we understand it, where a charge is made for each delivery and also a small percentage is added for carrying accounts. We thank you in advance for any information you can give us. Davis & Company.

Grand Rapids, March 3—Replying to your enquiry of March 1, I beg leave to state that I have never yet found a merchant who made good in starting at one price and adding extras thereto for extra service. I do not believe it can be done successfully.

On the other hand, I have seen many merchants succeed in offering discounts for cash and carry. The Goodman & Akom Co., at Allegan, for instance, have everything on its shelves marked in plain figures with price tags. You buy \$2 worth of goods to be charged and delivered and you pay \$2. If, on the other hand, you pay spot cash and take the goods with you, you get 10 cents in change.

I go to Allegan every few days and I have been watching that store like a cat watches a mouse to discover any inherent weakness in the system. No weakness has developed during the two or three years the system has been in effect and I have recommended the same plan to many merchants. Those who adopted the plan are warm in praise of it, because it seems to present a solution of a very difficult problem.

The Bertsch grocery, the largest store of the kind in this city, undertook to establish and advertise the two-price system, but it proved a dismal failure and Bertsch then fell back on the cash-and-carry plan, which he says is working out satisfactorily. He was forced to adopt radical measures because there is a Piggly Wiggly store only a door or two away from him. E. A. Stowe.

Purely Objective.

Uncle Jethro sat fishing on the bank of a tiny rivulet when a stranger stopped beside him.

"Is it possible that there are any fish in such a small stream as that?" he asked.

"No, there ain't none!" Uncle Jethro grunted.

"But you're fishing!"

"Yep," said Uncle Jethro.

"What, then, is your object?"

"My object," replied Uncle Jethro, "is to show my wife I ain't got no time to sift the ashes."

Buy Less and Buy Often

This is the policy we advise our customers to pursue in handling the tea department of their business.

Our line of package teas is complete. Our containers are modern, sanitary and attractive. No line can boast of more up-to-the-minute features than ours.

Our brands of packages are as follows:

Nagroco Pathfinder Lighthouse Red Cap

We aim to make it convenient for the merchant to buy our teas. Each grade is packed in 50 lb. cases or 12 lb. cartons. No dealer will find it necessary to overstock, thus keeping his goods fresh and clean at all times. Good tea kept good is the secret of a successful tea business.

Quality teas at fair prices has always been our watch word. Our Tea Business is healthy and increasing rapidly, due to the care we exercise in selecting teas of known cup merit.

Next week we will tell you about our Profit Sharing Plan in the handling of teas.

NATIONAL GROCER COMPANY

Grand Rapids
Lansing
Cadillac
Traverse City



Movements of Merchants.

Mecosta—Henry Minkel succeeds John Kirivan in the grocery business.

St. Joseph—August Schaefer has purchased the bakery of Benning & Nimtz.

Edmore—Arthur E. Stewart succeeds C. B. LaClear in the grocery business.

Muskegon—Dertier & Katthaus succeed Lewis Smith in the grocery business.

South Haven—The Citizens State Bank has increased its capital stock from \$50,000 to \$100,000.

Niles—The Pike House will be razed and a modern brick and steel hotel erected in its place, early this spring.

Ionia—A. Gregor, recently of Grand Rapids, has leased the West Store in Ionia, and will occupy it with a bakery.

Allegan—William Oliver has taken over the lumber business of Griswold & Nichols, taking immediate possession.

Alma—The Sanderhoff Bakery will move to a new and better location with increased facilities on or about March 10.

Charlotte—Bert Porter, meat dealer, has taken over the meat stock of Pettie & Milks and consolidated it with his own.

Cedar Springs—Riley Eldred has purchased the Willard & Sevey grocery stock and store fixtures and will continue the business.

Caro—Mrs. D. M. McLellan has sold the Caro Hotel to S. J. Daugherty, who will take possession April 1 and continue the business.

Alma—John Glass, senior member of the hardware firm of Glass & Hannah, died at his home, March 2, following a lingering illness.

Ypsilanti—C. R. Williams, shoe dealer at the corner of Michigan avenue, is closing out his stock and will retire from business, owing to ill health.

Lamont—J. C. DeMaagd & Son have sold their store building and stock of hardware to C. Bouwense, recently of Grand Rapids, who will continue the business.

Negaunee—The Ripon Produce Co., of Ripon, Wis., wholesale dealer in butter, eggs and cheese, has leased the Muck building, on Iron street, and will establish a branch plant here. The company has four other branch houses.

St. Louis—E. J. Alexander has sold his grocery stock and store fixtures to P. G. Thorp, formerly of Clare, who will continue the business in the store building recently purchased by Mr. Alexander, which is now being remodeled.

Vermontville—Mrs. W. H. Cheffee & Son, who are conducting a bakery and confectionery business here, will occupy the L. Hammond store as a bakery in the near future.

Charlotte—Frank Twitchell has sold his store fixtures and stock of agricultural implements to Guy C. Adams, who will continue the business under the management of his brother, Glenn Adams.

Jackson—Charles Heffner has sold his stock of meats and butchering equipment to William Millerlile and James Oliver, who have formed a co-partnership and will continue the business at the same location, 121 North Mechanic street, under the style of the Model Meat & Fish Market.

Saginaw—E. H. Lee, the well-known refrigerator and coffee mill salesman, has engaged in the sale of grocers and butchers' supplies at 213 South Washington avenue. He will handle the Detroit automatic scale, Royal coffee mills, meat grinders and meat slicers, Ligonier refrigerators and Saginaw Showcase Co.'s line of showcases. Mr. Lee has had long experience in the business and ought to achieve a success in his new undertaking. He will be assisted by Otto Rhode, who was formerly engaged in the retail grocery business in this city.

Benton Harbor—The Boardbent Portable Laundry Corporation has bought the patents, patterns and equipment of the Watts Laundry Machinery Corporation, of Williamantic, Conn., and will move the machinery into the new building which the Lutes-Sinclair Co. erected here some time ago. A selling arrangement has been made between the Broadbent and Lutes companies, so that the latter concern now has a complete line of machinery to equip laundries, from engine room to office. About forty men will be employed at the start.

Manufacturing Matters.

Homer—The Homer Furnace Co. is erecting an addition to its plant, the second within a year.

Temperance—An addition to cost \$12,000 will be erected in the spring by the Moore Products Co.

Port Huron—The Port Huron Sulphite & Paper Co. has donated \$1,000 toward the payment of the indebtedness of the Port Huron Hospital, as a mark of recognition of the good the hospital is doing the community in general and the industries in particular. Other manufacturing concerns are expected to follow the lead of the paper company.

Ishpeming—The Home Industry Glove Co., which had been idle since last May, owing to its inability to obtain material, has resumed operations.

Zeeland—The Zeeland Art Products Co. is being organized here to manufacture furniture novelties, floor and table lamps, stands, etc. B. Boeswinkel, of Grand Rapids, has been retained as manager and chief designer.

Ypsilanti—The New Way Knitting Co. will remove its plant here from Williamston, where it has outgrown its quarters and will occupy the plant and buildings of the Scharf Tag & Label Co., which it has just purchased.

Alma—Alma Board of Trade has taken an option on the Alma Grain & Lumber Co., including the entire assets, which consist of water power, water rights, mill, elevators, stock and real estate. The Board plans to re-organize the company, which is capitalized at \$100,000.

Grand Ledge—The business of the Grand Ledge Milk Co. is increasing so rapidly that additional buildings are to be erected at once upon a tract of land which adjoins the plant and which has been recently purchased. During the last month the company paid out for milk and labor nearly \$20,000.

Pontiac—Expansion of manufacturing plants in Pontiac during the present year is likely to result in increasing the city's population by 5,000. One of the largest plant enlargements to be started is that of the Wilson Foundry & Machine Co., which will consist of an addition 100 by 800 feet. When this is completed, there will be jobs open for several hundred more men. It is reported also that a new unit will be erected soon at the plant of the General Motors Truck Co. and another at the plant of the Oakland Motor Car Co., these two projects being part of the General Motors Corporation plant expansion programme. Probably from 1,000 to 2,000 more men will be employed by these two concerns within the next six months.

Cutlery Prices Not Likely to Be Reduced.

The spirit of hesitancy which was heretofore reflected in the demand from retailers and jobbers for cutlery has apparently passed and manufacturers report a decided influx of orders, particularly during the closing weeks of February. The trade has become educated to the fact that the fundamental costs of making cutlery will not recede in the slightest until the cost of labor takes a tumble, and certainly this is not a probability of the near future, at any rate. As has been pointed out often heretofore, the cost of the human labor involved in the production of cutlery goods represents from 80 to 85 per cent. of the total cost, and while such high wages prevail as at present the cost of the finished product must be kept at present levels.

While the prices on certain varieties of raw steel have been moved downward to encourage active buying

throughout the country, the price on peculiar varieties of steel adapted to cutlery manufacturing needs have not been shaded any from their wartime range. The result of any lowering of prices in that direction, however, could have no material effect on the price of the finished article, as one can readily realize when it is taken into consideration how many pocket-knife blades, or how many carving-set blades, for that matter, are secured from a ton of raw steel. The unit cost of the steel in each piece of goods is so small that a difference in the price of a ton of steel is inconsequential, and certainly no hope of lower cutlery prices can be based upon that expectation.

Peroration of U. S. Senator Reed of Missouri.

Great applause was given the eloquent peroration which closed the speech of Senator Reed, against the proposed League of Nations. He said:

"The past rises before me like a dream. Again I see the lantern in the Old North Church; I hear the clatter of galloping feet as Paul Revere rides out into the night; I see the farmers gathering along the lanes of Lexington, and I hear the sharp reports of their rifles. I catch the glimpse of them next day as these coonskin-capped heroes stand along a little stream that was spanned by the bridge that Emerson made immortal by the lines:

By the rude bridge that arched the flood,
Their flag to April breeze unfurled,
Here once the embattled farmers stood,
And fired the shot heard round the world.

"And from there on to Valley Forge, again I see them as they walk amid the snows and the frost, staggering and hungry, falling dead, but not surrendering. I behold Washington with his troops crossing the Delaware to attack the Hessian horde. Then I see the flag of Cornwallis pulled down above the battlement of Yorktown and the Starry Banner go up, never again to be drawn down by human hand. Shall it be placed in the hands of foreigners? Shall it be turned back to the monarchs we defied? Shall we yield here the sovereignty we then gloriously obtained?"

Government officials are not wholly to blame for the attempts that are being made to regulate business and control it through business channels. Some business men who have been able to handle Government officials for their own purposes by suggestions as to business procedure are not above trying to keep their pulse on the markets by acting through Government functionaries who do not see business moves as keenly or so quickly as some others.

The Federal Trade Commission has attacked the legality of the practice of guaranteeing prices against decline. A certain Western condensed milk company had habitually guaranteed prices against decline for six months. It practically amounted to agreeing to sell as cheap as any competitor, and the Federal Trade Commission decided that that was a restraint upon competition and started prosecution.

GROCERY AND PRODUCE MARKET

Review of the Produce Market.

Apples—Receipts are somewhat heavier than during the earlier weeks of the month, but the demand for barreled fruit continues unusually active. The open weather permitting prompt distribution and consumption of fruit is helping the market considerably. While there has been no marked advance in prices this week, with the exception of Greenings, the market is steady, with the probability that it may go higher. The market continues firm. Baldwin, \$3.50; Northern Spys, \$4; Greenings, \$3.75; Russets, \$3.

Bananas—\$7.25 per 100 lbs.

Beets—90c per bu.

Butter—The market has moved ahead rapidly, recovering the greater part of the recent slump. There has been a big consumption at the reduced prices and receipts have not been adequate for the demand. Practically all of the short held butter that accumulated on the recent slump has been taken out of storage and used up, so that the demand is dependent more than ever on the immediate supply which is light, consequently the market has been moved ahead fast, especially on undergrades and centralized. Extras are holding their own and have not moved ahead as fast as undergrades. Local dealers hold fancy creamery at 54c in tubs and 54c in prints. Jobbers pay 40c for No. 1 dairy in jars. They pay 30c for packing stock.

Cabbage—\$3 per 100 lbs.

Carrots—75c per bu.

Celery—California, \$1.35@2 per bunch, according to size.

Cucumbers—Indiana hot house, \$3.50 per dozen.

Eggs—The market is stead to firm, with quotations ranging about 1c higher than previous quotations. Receipts are running moderate for this time of year and there is an extremely heavy demand. We look for heavier receipts in the near future and unless there is a falling off in the consumptive demand, prices will not decline materially. Local dealers pay 37c per doz., loss off, including cases, delivered. Local storage operators are putting out their stocks on the basis of 34c for candled firsts and 30c for candled seconds.

Garlick—60c per lb.

Grape Fruit—\$5@5.50 per box for all sizes Floridas.

Green Onions—Shallots, \$1 per doz.

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, 22c per lb.

Onions—There is quite some improvement in the market and conditions are much better. Quite a few country storages are absolutely cleaned out and there is a better demand. Checking up dealers will probably find themselves quite short. Dealers are asking \$3 per 100 lb. sack, either red, yellow or Australian brown.

Oranges—California Navals, \$6@ \$6.25, according to size.

Pineapples—\$6 per crate.

Pop Corn—12c per lb. for shelled.

Potatoes—The market is weak on table and still weaker on seed stock. It shows no reaction with the weather. There are plenty of potatoes. Farmers have been hauling heavily, but demand has been exceedingly light and there are potatoes for all purposes. Locally, trade is slow and outside demand is at a standstill. Despite the cold weather there was no clean up on track. Local dealers are pretty well stocked up and are not in the market. Outside dealers are in the same fix. The warm weather was rather a drawback to consumption and there is no tendency to big buying. There will probably be no reaction as a result of the cold weather. There is only one way dealers look, and that is down. Good table stock ranges around \$2 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, \$1.75 per 5 lb. basket; hot house, 35c per lb.

Turnips—65c per bu.

The Grocery Market.

Sugar—The situation of refined, as that of raw sugars, presents no features other than those that have been commented upon recently in these reports. There has been no change in the buying policy of jobbers and manufacturing consumers who continue to draw on refiners stocks only as fresh supplies are needed. In some quarters the idea is suggested that the fact that buyers are not anticipating may mean that invisible supplies may still reflect hoardings by housewives during the time when they looked for a sugar famine. The export movement continues fair including shipments to the Royal Commission and to neutral countries.

Tea—The market is still very soft and dull. The general average of prices is around 8c below the highest point. Nobody is pushing it for sale except some weak holder who has to have the money, and there are very few buyers except for immediate wants. The only thing that can save the tea market from continued slump

is a lively export business. There are some signs of this already. The National Tea Importers' Association has appointed a committee from among the leaders in the trade to discuss ways and means of bringing some advantage to tea from prohibition. The plan may involve the spending of some money in propaganda work, but no very large sum.

Coffee—The market shows no change, but it is hard to see how a slump of several cents a pound can be avoided much longer. The supply of Rio and Santos in this country, and on its way to this country, is steadily increasing and the market would have declined by now had it not been that Brazil's strong hand has held it up. The time is soon coming, however, when Brazil's hand will probably not be strong enough to prevent a collapse. Nobody is buying anything except for immediate wants. There is also a good supply of milds, which remain steady in sympathy with Brazils. Java and Mocha about unchanged. This is a good time not to own much coffee.

Canned Fruit—High prices are asked for the remaining restricted holdings. California fruits continue very high and in good demand. Prices are very high and the domestic trade is dull. One packer is already out with future 1919 prices on the same basis as last year, but the trade think they ought to be able to buy this year's fruit very much less than last year and are taking no interest. Small Eastern staple canned goods show no change and light demand.

Canned Vegetables—The tomato market continues weak, unchanged and very dull. Goods can be bought at \$1.50, in a large way, f. o. b., but there are no buyers to speak of. The Government has asked for bids on its stock of tomatoes and inasmuch as Government supplies in other lines have been recklessly sacrificed since the armistice was signed, there is much uncertainty among the trade as to what is going to be done to Government owned tomatoes. Some packers are asking for future orders at \$1.10 for No. 2s and \$1.55 for No. 3s, in a large way f. o. b. factory, but there are no buyers. Peas are wanted at about unchanged prices, especially cheap peas. Corn is dull and unchanged.

Canned Fish—Salmon is very quiet and is offered a little more freely in some quarters. Pink is quoted on the basis of \$1.95@2. Sardines are very quiet.

Dried Fruits—Dried fruits are in pretty good demand owing to scarcity. Prunes are extremely scarce and high priced, and so are peaches and apricots, peaches being almost unavailable. California raisin packers are going to have more to deliver on 1918 crop than they expected and have approached buyers along that line, but with not much success as yet. Other dried fruits steady to firm and unchanged.

Cheese—The market is slightly firmer, quotations on various styles having advanced about 1c over previous quotations. There is an active demand for new-made goods at this

time and receipts are very light. Quotations will probably be higher in the next few days.

Tapioca—There is only a moderate demand and prices are easy, although without further quotable change.

Corn Syrup—The mills are sold well ahead and are still booking numerous orders from the home and export trade. Prices are firmly maintained on the basis of previous quotations.

Sugar Syrups—Demand and supply keep about even and, in the absence of accumulations, the market remains steady.

Molasses—Light supplies hold the market for grocery grades firm at the quoted prices, although demand is slow and on the jobbing order.

Condensed Milk—Something has happened in evaporated milk. The bottom has dropped out and the price gone down a whole dollar, from \$6.75 to \$5.75. This is supposed to have been due chiefly to a disparity in the export demand for condensed and evaporated milk. The demand has been largely for condensed and the result is that, by comparison, evaporated has been moving slowly and holders felt compelled to level things out somewhat. Besides, this is the season when milk is getting more plentiful and the canned product is in less strength. Even condensed shows normal downward tendency due to seasonable considerations.

Rice—Except in the extremely scarce and wanted fancy grades the market has an easy tone, although there are no quotable price changes.

Provisions—The market on hog lard is steady, following a recent advance of 1c per pound, due to an extremely heavy consumptive demand and a moderate supply. We do not look for any material change in the near future. The market on lard substitute is steady, with quotations ranging the same as last week. There is an ample supply to meet the current demand. The market on smoked meats is steady, quotations ranging about the same as previous quotations. There is a moderate supply at this time, which is equal to the present demand. The market on barreled pork is steady, with quotations ranging the same as previous quotations. The market on dried beef is unchanged; there is a moderate supply and a fair demand. The market on canned meats is unchanged, with an ample supply to meet the demand.

Salt Fish—The supply of Irish mackerel is now larger than the demand, with the result that prices are low and tending even lower. There is a little demand for mackerel, but not a great deal. Codfish continues very firm on account of scarcity and good export demand.

J. C. Nims, grocer at Manistee, writes the Tradesman as follows: "I just noticed my time is up on the Tradesman, so hasten to renew my subscription as I do not want to miss a single issue."

The Eclipse Flag Manufacturing Co. has removed its factory from 751 Division Avenue to 342 Monroe Avenue, where it will add the manufacture of awnings to its line.

THE INCOME TAX.

Puzzling Questions Which Confront the Retailer.

Dealers all over the United States are seriously interested in the income tax under the new law, for it carries a tax beginning at 6 per cent. and climbing to dizzy heights on all profits exceeding legitimate business expenses and certain specified credits.

The very nature of the income tax makes it an impossibility to establish a standard assessment for any line of merchandising or any given amount of sales. The share that any business will have to bear must depend on the particular facts and figures entering into the conduct of that business. It is all a matter of net income for the taxable year, computed under definite rules laid down in the new law and in the Government regulations.

Just what steps the retailer should take to arrive at his correct net income is of paramount interest and importance to himself as well as to the Government. The dealer who merely guesses at his affairs, and conducts his business accordingly is blocking his own road. If he does not make a complete account of the progress and the condition of his business each year he must guess whether he is gaining or losing, and he cannot know the worth of his business.

The growth of his bank account is not the only barometer of success; for some of the most successful retailers have their gains represented in stocks in their stores.

In its broadest sense, the income of a merchant means all the wealth which flows into his store other than as a mere return to capital. When any article is sold, the income which the dealer realizes is the difference between what he paid for it and what he received.

His account books, if properly kept, should clearly show the net result of the sales made during the year. The method employed in arriving at that result is immaterial—the important thing is the result itself. The law provides that “the net income shall be computed upon the basis of the taxpayer’s annual account period (fiscal or calendar year, as the case may be), in accordance with the method of accounting regularly employed in keeping the books of such taxpayer.”

Most merchants keep accurate record of the cost of each lot of merchandise. But to replace the tabulating of gains from each sale accounting practice has established a formula by which the cost of the goods sold for the entire year can be accurately found. Add the cost of merchandise bought for sale during the year to the inventory taken at the beginning of the year; from this sum deduct the inventory taken at the end of the year. The balance is the cost of the goods sold. This cost, plus business of overhead expense, when deducted from the gross receipts, gives the correct net income of the business.

Every merchant should take inventories of merchandise on hand at the

beginning and end of each year, and should use these inventories in computing the net income of the business. The inventory is fully as important as the cash account in determining gain or loss, and has, besides, many advantages, such as disclosing overstocks, etc.

In making inventory, a merchant may list his stock by either of two methods: the cost of the goods, or the cost or market price, whichever is lower. Freight, cartage, express and storage costs may be added to each lot of goods, but no reduction should be made to cover shop-wear or obsolescence of goods unsold, since such charges may be made when goods are sold.

Besides the net cost of the goods sold, the retailer is allowed to deduct from his gross sales for the year the expenses incidental to his business. These expenses may include the rent of his store, clerk hire, interest on his business indebtedness, and taxes on his business and business property; also there may be included ordinary repairs necessary to keep the business property in usable condition, losses through fire, storm, theft, etc., which were not covered by insurance; bad debts, insurance, light, heat, telephone, etc., but may not include his own living expenses. Under the item “wear and tear” the merchant may claim depreciation on property used in his business; on fixtures, the allowance is usually 5 to 10 per cent. of the cost price.

Many merchants do not pay themselves a salary, but have a drawing account. Such accounts, generally speaking, are withdrawals of capital in the business and cannot be included in the deductions. Such portions of the drawing accounts as represent reasonable salaries and expenses incurred in the conduct of the business, however, are deductible items.

The retailer may take a salary for his services, but if he does so he must consider his salary as part of his income. This amounts merely to taking the money out of one pocket and putting it into another, so far as his income tax is concerned. Corporations and partnerships may pay salaries to their members, but their salaries must be gauged solely upon the services performed, and, in the case of partnerships, these salaries must be shown in the business return, and the partners receiving them must consider them as gross income in computing their tax obligations.

Under the new bill, a corporation, or partnership, must file a return even though the business was conducted at a loss. An individual retailer, however, must file a return only if his net income, if single, was \$1,000 or more, or, if married, \$2,000, or more, for the year.

If the merchant makes payments to any one person during the year of sums aggregating \$1,000 or more (such as in salaries, rent, for invoices, etc.), a return must be made showing such payments. A separate return must be made for each person receiving sums aggregating \$1,000 during the year; these are used to check up

against the returns of the persons receiving the money.

Returns, together with the first payment thereon, are due on March 15, and severe penalties are provided for failure to make returns by that date. The payments, however, may be made in quarterly instalments.

Other people’s faces are mirrors in which we see ourselves. They give back a frown for a frown, a smile for a smile, hatred for hatred, love for love. The world is a whispering gallery whose echo is faithful to the original sound. If we grumble and growl and find fault we shall get the echoes of our grumbling, our growling, our faultfinding. The world will give us back in kind whatever we give to it.

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

We are manufacturers of
Trimmed & 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.

Ladies' and Children's Dresses

It is nearly time when the trade will want new DRESSES.

We are showing a very attractive line for the spring trade made up in small checks, with large pockets suitable for house, porch and street wear. Sizes 34 to 44. Prices from \$19.50 to \$36.00 dozen. Also a few numbers in children's dresses. Mail orders are always given prompt and careful attention.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Out of the Fighting Uniform Into the Industrial Uniform

Soldiers who have been accustomed to the dignity and efficiency of the khaki uniform will now insist on the Outerall one piece garment for the peace time job.

It is the ideal working garment for mechanics, railroad men, shop workers, garage men, laborers, farmers, and for every man to slip on when he works about the house or garden.

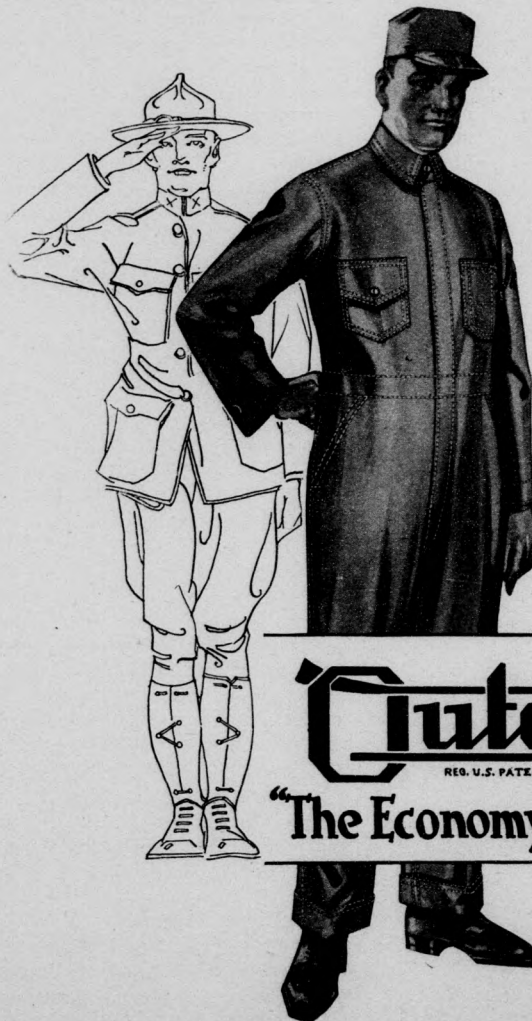
Get ready for the spring demand. Over 1000 Michigan stores now sell the longest wearing one piece garment made, the Outerall. Made also in children's sizes 2 to 14.

SAMPLE ASSORTMENT ON APPROVAL.
Order today.

MICHIGAN MOTOR GARMENT CO.

Factories: Greenville and Carson City, Mich.

Offices and Branches: 4439 S. Michigan Ave., Chicago; 3429 Ashland Ave., Indianapolis; 30-401-2 Euclid Ave., Cleveland; 615 Locust St., Des Moines, Ia.; 147 Dwight St., Springfield, Mass.



Outerall
REG. U.S. PATENT OFFICE

"The Economy Garment"

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 4—Company attention! right dress, front, shoulder arms, forward march to the U. C. T. hall for the next Bagman party Saturday evening, March 8. Say, you fellows and girls who are not attending the social parties of Grand Rapids Council and Absal Guild, you are missing a lot of good times. The last party given by the Bagmen, and the last party given by No. 131, were both cracker jacks and same is true of the banquet at the Pantlind Saturday evening, March 1. Now check up the date—Saturday, March 8—and whether you are a Bagman or not you know you and your friends will all be welcomed at the door by the committee. These parties are not full dress. Music, as usual, will be Tuller's orchestra.

Lynch Bros. are now conducting a ten day sale for B. J. McKillion, Escanaba. They start a sale March 8 for Freeman Bros., Swartz Creek, and have contracted to conduct a sale for Henry P. Niergarth, Reed City.

Ira M. Smith, who left the city about a month ago, is traveling in Montana selling overalls and blouses for the Burnham-Munger Root Dry Goods Co., of Kansas City, Mo.

William Judson and wife leave Thursday for Jacksonville, where they will remain two weeks. They will return via Washington and Atlantic City, being absent altogether about four weeks.

We frankly confess that we are no admirer of Government ownership of public utilities. From the postal service to the administration of the railways, telephones and telegraphs, Government control has meant inefficiency from the start. In the long run it means placeholders and politics and the perpetuation in power of a partisan political party to the detriment, if not the destruction, of true democracy. The thing that disturbs our tranquillity at the moment is the proposed additional freight rate advance of 10 per cent. This, on top of the 25 per cent. advance of last June, would be enough to put everyone responsible in jail had it been so much as suggested by any railway system under private management. These high freight rates constitute a grave menace to the whole scheme of National distribution and thus increase the difficulty of equalizing the cost of living throughout the different sections of the country.

There was a good turnout at the seventeenth annual U. C. T. banquet, there being about 400 present. James H. Bolen pulled the cork with a pop by introducing Edward T. Donahue as the toastmaster. In this capacity Mr. Donahue did exceptionally well, considering that he had one weak lung and was not able to make himself heard very well. However, we got along very nicely and understood what he had to say without any difficulty.

A. P. Johnson, of the News, gave a very interesting talk on the salesman, going back to the first salesman. We find in Mr. Johnson's estimation that some of the old-time salesmen were good peddlers, and some were no good. The writer would like to ask Mr. Johnson what kind of a salesman he thought Noah was.

Mr. Johnson's talk was followed by a talk by Rev. C. O. Grieshaber, who had as his subject, "The Salesman's Wife." This talk was enjoyed very much by all the ladies and some of the married men, but I think Rev. Grieshaber is not a good salesman, as his talk certainly set the unmarried men to thinking and thus queered his own game to a certain extent.

Another enjoyable feature of the banquet was the introduction of a little vaudeville in the way of some of the leading songs of the day by the Large Sisters, 9 and 12 years of age.

A talk was also given by Major John Emery, who gave us an account

of some of the experiences of an American soldier in France.

All in all the banquet was a success from every viewpoint and, if nothing happens, we shall look forward to the eighteenth annual feed, but we hope that Edward T. Donahue's voice will be in good condition. D. F. Helmer.

Wayside Jottings By a Lonesome Traveler.

Petersburg, Va., March 1—February 23 we Sundayed over at Petersburg. The day being warm and sunny and, still possessing historical inclinations, we visited among other interesting points what is familiarly known as the Crater. This is found about two miles Northeast of the business center and marks the event of a mine explosion, under the confederate defense works, by the Union forces July 30, 1864.

A clear conception of this attempt to capture Petersburg, which resulted in a disastrous failure, can only be gained by a personal visit and explanation by the attendant. The Union forces gaining the ravine below the works tunneled a distance of 510 feet and, terminating in a tee shaped construction, planted 8,000 pounds of powder thirty feet beneath the strongest part of the works, 4,000 pounds on either side of the main lead. The Confederates were aware of the Unionists' designs and attempted to frustrate them by sinking a shaft within the works. But the Union forces, being warned of this by observers stationed in a tall tree on an adjoining hill, changed their course in a way that they avoided the shaft.

The original plan was to have the explosion take place an hour before daybreak, but a defective splice in the fuse compelled another attempt and the explosion did not take place until some hours later. This is supposed to have contributed largely to the failure of the enterprise.

The Union forces gained the entrance thus formed, but after a hand-to-hand conflict lasting several hours were driven back and Petersburg remained in possession of the confederate forces until after the surrender of General Lee.

The force of the explosion produced a "crater" 150 feet long, 60 feet wide and 60 feet deep and it is said that over 300 of the Union soldiers who gave their lives in this futile attempt were later buried in the bottom of this crater. The entire premises are poorly kept and several trees are now growing near the bottom of the pit. No monuments are erected in the immediate vicinity, except some large stones that have been placed to mark the farthest advance of the Union troops which the attendant pointed out with more or less evidence of pride.

At a small museum close by may be seen many relics of the destruction wrought by the explosion and the conflict which followed. Skulls and other human bones are plentiful. Old muskets of both contending forces, found in cultivating near by fields, are there in a rusted, twisted and broken condition. Cannon balls that had been fired from both light and heavy artillery on both sides are numerous.

Perhaps the most unique specimen in the collection is that of two bullets or slugs fired from muskets of opposing sides, which met in the air squarely end to end. The points were welded together and flattened equally by the force and presents the appearance of a ragged edged lead wheel with the rear end of each bullet forming the hub.

In this conflict the Union forces lost 5,000 men and the confederate loss was 2,500. H. D. Bullen.

You can't afford to make enemies. It means lost business and it means bad advertising for the store.

The Ability To Serve

In these days of uncertain markets, and while the retailers are trying to reduce the stocks they are carrying, it becomes necessary to have your jobber, the best jobber in the community.

As an evidence of his ability to take care of your wants, it would be well worth the while of any retailer who contemplates changing his account, to first take a look over the plant and stock of merchandise carried by the jobber.

We respectfully solicit such inspection, and will gladly abide by your decision after looking over the immense stock we are carrying at this time so as to be able to take care of your needs.

WORDEN CROCKER COMPANY
GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

NO GOVERNMENT CONTROL.

The proposition that is coming out of Washington to use the Government purchasing power as an avenue for stabilizing prices because the Government will be the largest customer in many lines does not apply with the same force in textiles that it does to railroad supplies, steel, copper and other things. But it is sought to enlist the co-operation of textile merchants in a plan for controlling or attempting to regulate the law of supply and demand, just as though the wartime needs for textiles continued as a controlling factor in purchases. Against this proposition selling agents are beginning to raise their voice and far-seeing manufacturers of mercantile ability are inclined to do the same thing.

The dry goods merchants of the country have been clamoring for a prompt release from Government control of all textiles, and if the wool markets were free it is contended that better progress would have already been made in revising prices and restoring confidence in values. British textile manufacturers and merchants are asking for about the same sort of release from Government control that is requested here. It is hoped that the dry goods trade will be able of its own initiative to re-adjust its markets so that trading may proceed with confidence. By subjecting business to further Government control it is contended that reconstruction will be greatly delayed, and eventually a situation will be created where it will appear to average consumers that prices are being held up to their disadvantage by the political forces of the land. The consequences of such a condition can be grave and even menacing to financial stability.

It has already appeared in several sections of dry goods markets that where all war time profits have been wiped out and new prices have been made in keeping with peace time conditions, the buyers from mills are regaining confidence and are rearranging their own business without Government assistance or direction. This was shown in the case of the Amoskeag Company's withdrawal of lines of French serges, offered for fall, and now sold up. It will be seen in a similar way in many lines of goods opened by the American Woolen Company this week and offered at prices competitors do not want to meet unless they, too, have decided to forego abnormal profits and to undertake reconstruction on their own initiative.

It is being seen in many lines of convertibles where prices have been reduced to a point where there is no question as to lack of large profit in production at first hands. Far-seeing converters who propose to run their own business in their own way have been buying moderately and steadily at low prices. Some of the large users of cloths in the manufacturing trades are doing the same thing. It is still true that many jobbers and retailers have been slow to pass lower prices along to their customers, but where they have done so they have found that consumption can be stimulated.

If impediments to the natural operation of the law of supply and demand were not being placed so generally by merchants in other lines of business, the dry goods business would have already made greater reconstruction progress than it has done.

Those who talk of lower prices being necessary to the stability of business are being called prophets of gloom and worse things, but those who are going to their trade with lower prices are getting new business and are steadily placing themselves where they will suffer less loss than those who persist in trying to stem a tide that has set in in another direction.

THE KNIT GOODS TRADE.

The knit goods trade is sort of marking time until the jobbers come back into the market some time this month. There is a better feeling around the market and there is some business passing, much more, in fact, than was the case a month ago. But real snap is not expected to show itself until the jobbers have had a chance to come back again and go over the situation anew.

The business that has come through for the most part indicates that jobbers are running low on goods and the fact that "via express" is the frequent shipping order would seem to back up this belief. Should this be the case there does not seem to be any reason why jobbers will not operate when they return to this market.

The price decline, which was so keenly fought at the opening of the market, has about gone its course, it is felt, and while further reductions may come through, the situation is on a firmer basis than since the war started and the common knowledge of this among the buyers is expected to aid activity in the market.

Little is heard of the price guarantee proposition now. The fact that some of those who originally came out with a price guaranteeing proposition have since dropped it and gone back to the plan of selling without any guarantee has helped along the opinion that the guaranteeing plan was not sound and not conducive to good business. In the knit goods trade it did not help buying to any extent, which was its prime reason for being put into effect.

As far as sweaters are concerned they are showing very little change from the condition as previously reported. There has been and is still some business passing, but it is limited. The coming of the jobbers this month is expected to change the situation considerably. Prices are still somewhat uncertain, frequent revisions being common.

THE RULE OF THE MOB.

In New Jersey 30,000 union laborites are wearing buttons bearing the ominous threat, "No beer, no work."

In New York, 350,000 union serfs are displaying a button bearing the warning, "No beer, no bonds."

In Pennsylvania 120,000 union miners wear a button inscribed, "No beer, no coal."

PASSING OF HELIGOLAND.

The report that the Allied Supreme Council will demand the demolition of the fortress of Heligoland in the final armistice terms is, of course, to be credited. The island is not territory that any of the Entente Powers would have special use for, although it is a pleasant spot for a summer resort. But, manifestly Germany cannot be permitted to retain it for military purposes, as an outlying base of operations and a "pistol at the head of England." If Germany is to be reduced to impotency as a war power, Heligoland must be dismantled.

Lord Salisbury's action in ceding the island to Germany in 1890, which was criticized by far-seeing Englishmen before the war proved that his trustful diplomacy had played into the hands of a power that was deliberately planning to rule Europe and the world by force of arms. The English had seized the island from Denmark in 1807, and it was formerly transferred to them some years later. It proved a valueless possession as time went on. England could not have armed it without plainly indicating a purpose to threaten Germany, since the island is only twenty-eight miles from the mouths of the Elbe and Weser.

The consideration for its cession to Germany was that the latter should recognize the island of Zanzibar, off the coast of East Africa, as a British protectorate. But, in fact, such recognition was only a diplomatic technicality. Had the British Ministry not been amicably inclined, it could have asserted the protectorate without asking Germany's consent. The fact was that Heligoland was given to Germany with the distinct stipulation that it was never to be fortified. This promise was made by the Kaiser to his grandmother, who was then the Queen of England. As showing the detestible character of the Kaiser, he violated his solemn promise and began to develop the island into an impregnable fortress within a month after he promised not to do so. As a result the island will never again be permitted to be misused by a barbarian or brutal monster.

It does not follow that a big National debt is a menace to the country if the debt is held largely by the people within that country. Take the United States, with its twenty million Liberty Bond investors, redemption and interest requirements are in a large part collected by the Government from among these twenty million investors and are in turn paid back to them by the Government. It is like taking money from one pocket and putting it into another. The ease with which this is done naturally depends upon the wealth-producing possibilities of the country. How important then is the safeguarding of the home market and the exploitation of new markets! It is small wonder that England, France and Italy have been preparing for foreign trade long in advance of the termination of the war. Their debts are a staggering burden compared with ours. The tremendous tax on their citizens is at one and the same time a handicap

and a necessity for intensive thrift and enterprise. Thus their great war burdens have been replaced by great peace burdens, and the problem of production and markets, as important as it is in the United States, is more so in those other countries which have had to pay so much higher a price. Does this situation, so far as the United States is concerned, mean more immigration than emigration, or vice versa? Does it mean a menace to the gold holdings of the United States? We confess that we have heard equally plausible arguments pro and con. Perhaps the answer will depend largely on the kind of business legislation the country is going to receive—whether it will be conceived along business lines or created and enacted by theorists and socialists.

The Tradesman calls attention to the action of the National Association of Hosiery and Underwear Manufacturers, chronicled elsewhere in this week's paper, involving the creation of a fund to prosecute merchants—both wholesale and retail—who undertake to cancel their orders in the event of a slump in prices. It is also the plan of the organization to keep a permanent record of merchants who resort to this practice, with a view to refusing to sell them goods manufactured by any member of the organization. The Tradesman places itself squarely on record on this vital question in its answer to the enquiry of a Hillsdale merchant, published on page 27 of this week's edition. The integrity of contracts must be respected or the term "business honor" will become a hissing and a bye word, the same as it is in Germany. No salesman ordinarily has authority to guarantee the price of the goods he sells, and in the usual case a salesman's guarantee cannot be enforced against his house, no matter how strong it seems to be. It would be binding upon the salesman, if otherwise sufficient, but the average buyer would never sue a salesman, and therefore gets no benefit from his supposed guarantee.

WOOLS AND WOOLENS.

In the woolen goods situation it cannot be said that the official selling is all it ought to be, and the woolen mill men are waiting for the Government to go out of the business altogether. Greater interest during the past week, however, was shown in the goods market than in that of the raw material, because of the opening of the American Woolen Company's offerings of serges and other fabrics for fall. That company makes about 40 per cent. of the woolen goods of the country, and its prices are apt to be controlling. The figures it made were regarded as very low, being more than a third below those of last fall and considerably under those of a year ago. They are much lower than what the clothing manufacturers thought they would be, and they will furnish the retailer with an argument for insisting on lower garment prices. Probably this week will see prices set for dress goods, and these are likely to be at levels corresponding to those made on men's wear.

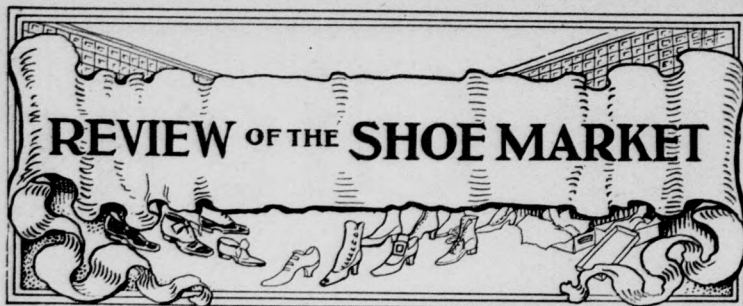
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Grand Rapids, Michigan



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Secretary-Treasurer—C. J. Paige, Saginaw.

Refinement in Men's Shoe Styles.

Written for the Tradesman.

The writer has hitherto called attention to the refining process that has taken place in the evolution of the present-day last for men. And to free this proposition from ambiguity, he should qualify it by stating that the shoes he has in mind are those of the better sort, commonly classed as medium and high grade shoes.

Among the many different lasts there are at least two well-defined types or modes, and between the two many connecting links in the way of shoe styles that partake of certain features of one or the other type. These are; first, the rather broad-toed, comfortable shoe, providing plenty of room, tending toward, and consummating in, the Munson army last; second, the shoe with a somewhat narrower toe, built on a straighter last, and commonly described as the English type or last.

Both of these radically different styles are subject to modifications in scores of ways. So that we have a variety of so-called lasts built around a particular type.

Popularity of the Munson Army Last.

There are some people who seem to think that the so-called Munson army last was the product of a single brain; that somebody—evidently a person named Munson—conceived the idea of building a shoe on entirely new lines; and that, when the shoe was built, this one man should be credited with the glory of a unique achievement.

Nothing could be farther from the truth. There were lasts very like the Munson before the Munson army last acquired its country-wide fame. When you examine a shoe of this type you will not discover much, if anything, that is essentially new. You simply have a broad, soft-toed, easy-fitting shoe. There were shoes of that type years and years ago. In most of them, it is true, the toes were not soft as they are in the army type, but that is a detail of small consequence.

The type was here before it was taken up and popularized by the United States Government. The various features embodied in it that go to make it a comfortable, easy-fitting, fairly serviceable shoe (if properly made out of the right sort of materials), were developed in the process of evolution.

It is undoubtedly a good type of shoe for certain kinds of feet. For the long, slender foot, however, it is not suitable.

If one is fitted short (as the writer was) in a pair of Munson army shoes, he is pretty apt to lose whatever enthusiasm he originally had about the shoe. And just because there is so much width to the last—and one's foot ceases into it so gratefully—one is liable to get a pair a full size too short.

The experience of our Government in this respect is illuminating. At the very first there were literally thousands of our soldiers who were fitted short. In some cases this was due to the fault of the manufacturers, in other cases it was due to the fault of the officers who placed the orders, and in still other cases it was due to the inexperience of fitters in the quartermaster's department. But whoever was to blame, the ill-fitting army shoe caused no end of trouble.

But this, as I have intimated, was at the very beginning. Later on an error proof fitting device and system was invented and worked out, and put into use; and this enabled every man to get an approximately perfect fit.

Civilians and Army Shoes.

Military styles are always popular—especially were (and are) they so in this war.

Civilians fell for the Munson army last—probably for two reasons: first, because it was a comfortable shoe; second (and chiefly) because it was the particular type of comfortable shoe that happened to appeal to our Government. The man beyond military age, who couldn't go to the front and win lasting glory by helping to chase the unspeakable Hun back beyond the Rhine, could at least go about his affairs at home comfortably clad in a pair of shoes similar to those worn by the boys over there. And the small lad, who is very likely to fall in love with a military model always clamored for shoes built on the same popular last.

Ten years ago the writer had a pair of hunting boots built specially for himself (and according to his own ideas), and if those hunting boots were now compared with the Munson army last, about the only difference that could be observed would be the height of the boots exceeded those of the shoes by probably five inches. A good many of my friends commented favorably upon those hunting boots, and I had, from time to time, many enquiries about who made them, who designed them, and all that sort of thing; but the style didn't become popular. It took a great world-war

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Mode—High Louis or
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or Military heel.
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Don't lose out.

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The Michigan People

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Repeat Customers Are Necessary for the Success of Any Business

Dealers everywhere are realizing more and more that the

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Shoe lines are repeaters in every sense of the word.

It is the repeat customers that build up your turn over and your profits, and the line of shoes that will create repeat customers is a good line to push.

There is no other line of shoes so well and favorably known—and coming—as the BERTSCH and H. B. HARD PAN Shoes. They are honestly made all through.

When your business is founded on such honest values you are bound to succeed in building a permanent and increasing business.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

and conscription to popularize that Munson army last.

But how long is this popular vogue going to last? Nobody can say. Many retail shoe dealers; yes, and many shoe manufacturers also, would like to know.

In a modified form, it is likely that the last will continue to be popular for quite a while. It would seem to be entitled to popularity because it is a good, practical, comfortable last.

But let us not overlook the fact that it isn't suited to all kinds of feet. Some people now wearing that type of shoe have already made that discovery.

Will Soldiers Stick to Army Last?

This question is being frequently asked to-day. One hears a variety of answers.

Some say, Yes—because it is such a comfortable last; and the soldier has learned to appreciate foot comfort.

Others are just as positive that the average soldier is anxious to get away from the Munson army last (and all other paraphernalia of his soldiering life) just as quickly as he decently can.

One bright shoeman recently said: "The soldiers want an English last, if they can possibly wear it. In most cases, however, soldiers not only need shoes considerably larger than before going in the army, but such a width that they cannot wear an extreme English last. They must be fitted with a modified English last in extreme widths, such as D's and E's."

There you have two opinions—one the direct opposite of the other. You can take your choice.

A Word About the English Last.

Before closing this article at least a word should be said about the English last.

It is, as has been said, a distinct type; and it has many good points.

It is to be commended on the ground of looks. It is nifty. Also genteel. And it is well adapted to the requirements of certain kinds of feet. For a straight, rather narrow foot, no better type of shoe was ever evolved.

The more stylish and dressy shoes of to-day incline towards this last, rather than that of the broader, swing type.

It, too, is subject to many variations. The American English type is very different from the Simon-pure English model, as worn by the cockney.

By American shoe manufacturers this particular type of shoe has been subjected to a refining process. The various styles grouped about this popular footwear mode are numerous. In the main, they are worthy. Some of them are footwear creations de luxe.

But there will be yet other styles. We haven't reached the end of American ingenuity. Cid McKay.

Don't.

Don't be a mere apology of the man God intended.

Don't be satisfied to be an apprentice at the work which He planned you to do.

Don't allow self-gratification, the love of ease, or the lack of what some people call a "chance" to stifle your ambition.

Don't let the man in you die for the lack of energy, of vigorous industry, and a definite purpose in life.

Don't forget that to build cities, railroads, and steamships, to perfect inventions is secondary to the larger work of man-building.

Appreciates It More and More.

Tecumseh, March 1—I notice by the number on the label that it is time to renew my subscription. Enclosed find draft for \$2 for same.

Have usually paid your representative at the convention. Was obliged to remain away from the convention this year, for the first time in ten years, on account of not being well enough to go. Have not been well all winter, but am now on the gain, but did not think it advisable to go away from home. I need the Tradesman more than ever and appreciate it more and more the longer I read it.

Have been too busy to read all the convention news yet, but surely will not miss any of it before I am through.

I take several trade papers and enjoy them all, but if I could only have one, it would be the Michigan Tradesman.

Frank D. Avery.

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Spats!!
Spats!!!

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Killing the Goose Which Lays the Golden Egg.

Written for the Tradesman.

Harping on one subject, of course, gets tiresome to the reader, but this is one instance where the future prosperity of the country depends upon an aroused public opinion. It is the union labor problem, far-reaching and widespread in its importance. The attitude of union labor would be humorous were it not for the possible seriousness of its effects. Selfish, unreasoning and self-destroying, union labor leaders are so bound up with their individual and class greed that they cannot see the inevitable destruction and misery their methods will necessarily precipitate unless they change their course. Their best friends will be those who, through either persuasion or force, compel them to put on the brakes. It is only necessary to point to the most recent developments to illustrate the above. With but one end in view class benefit—including more money, shorter hours and autocratic power—the railway brotherhood presented to the United States Senate their plan to dispose of the transportation problem. Chief Garretson, of the conductors and trainmen, told the Senate Committee "why labor supports in principle the plan to turn over the operation and profits of the companies to the workers." It is simple and highly effective from the brotherhood standpoint and absolutely destructive from a practical standpoint. Beginning with a purchase of the roads from the Government, it would turn all management over to a single corporation to be two-thirds chosen by the employees and then the net earnings to be divided between the Government and the men, "each employee receiving a dividend proportionate to his wages." The farce of the physical valuation of the railroads is lightly brushed aside in this plan by the proposition that the roads are to be purchased on the basis of the present market valuation of their stocks. If the owners have not lost all hope and object to selling, they are to be compelled to sell at the purchasers' own price in Government bonds, but whether at par or the present market price is not made clear. It seems that this period of riding rough shod over private rights on pleas of war emergency appears very attractive to union labor, whose motto is "take what you want if you have the power." Just where the difference comes in between the railway brotherhoods and the Bolshevik of Russia, it is difficult to see. There seems to be no question but that the Government now has the power to do anything that

looks good to the lawless gang of union labor cut-throats who dominate the Wilson administration, largely because it makes the loudest noise. As the Financial Chronicle puts it, the employees would now in their turn, "take over" the roads the Government began by taking over; just another seizure following the first. Chief Garretson is progressive and he perceives that revolutions never go backward. He said to the committee:

"It is a brave man who, after a world-wide convulsion like the present war, would expect the tangled threads of civilization to be picked up where they were broken. This is not an era of turning backward. Forces have been let loose by this war which must be reckoned with and every man must go ahead doing his bit, to the end that the better civilization we fought for shall be carried forward."

This sounds nice and looks well in print, but in view of the fact that the only fighting Mr. Garretson and his comrades did was for outrageously high wages and ridiculously short hours it is somewhat paradoxical. There is no question, however, that, as Mr. Garretson said, forces have been let loose which must be reckoned with and the sooner the American public awakens to this fact the better it will be for the country.

"Above a certain return," this plan reads, "the Government's share would be absorbed by automatic reduction in freight and passenger rates; below that amount it would be used for betterments and extensions of the properties." There is one slight flaw in this proposition of dividing the earnings of the roads above fixed charges and expenses between the Government and employees and that is there would be no surplus to be divided. As to betterments and extensions, these would be placed upon the shoulders of the public through enforced contributions. In the face of the ghastly financial results of the first year of Government control and operation, and the fact that the roads are largely failing to earn their expenses, how can any sane man propose such a hairbrained scheme as this, by which the men for whose benefit the roads have been plundered to the verge of bankruptcy are to have the properties which have become almost theirs in effect turned over to them absolutely?

Mr. Garretson, with a most pleasant smile, said to the committee: "Railroad attorneys and railroad presidents may smile when I say I have studied the railroad problem deeply; I have, in my own way."

There can be no question of the truth of those childishly candid re-

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marks. He has studied in his own way—the way he and his gang of grafters studied to turn the screw tighter and tighter for their own benefit, oblivious to everything else in the world. To them there are no other interests to be considered and no other persons to be concerned. They cannot see the complicated financial structure founded on railway securities and welfare, nor the many millions (including themselves) whose savings rest upon this foundation which they, in their blind selfishness, have been undermining.

Surely this situation warrants us in taking our citizenship seriously and giving the matter our best thought, to the end that our senators and representatives shall feel such a pressure of public opinion that they dare not further pander to the exaggerated political influence of union labor, which is a very small proportion of the voting population of the United States.

These are two distinct sets of opinions about the immediate future of business: One is that there will shortly be a drastic drop in prices; that labor will be cheap and abundant because of the tide of immigration, which these pessimists say will set in; because there are millions of men released from war work and from the army and navy who will be seeking work; that money will be tight because the bankers consider it is not necessary to check the inflation which seemed necessary in time of war; and that all these conditions are going to make for a depression in business.

On the other hand, expert and successful business men, heads of big business, see signs of the sun of prosperity behind the clouds. They see that some of the very circumstances which frighten the timid ones are going to make for a continuance of high prices and reasonably active business. Union labor has had a rather consistent diet of the sweets which accompany high wages and is not going to easily relinquish its grip on the situation which the war, plus the Wilson administration, has given it. There is no question that there will be a drop in wartime prices, but there is no indication of such a sudden decline as to bring the disaster the calamity howlers are looking for. It must be remembered there has been for two years a curtailment in the production of goods of peace. Our factories have been busy making the goods of war. This has necessarily created a shortage in the goods for civilian trade. This shortage has to be made up; our factories must make it up and restock the shelves of the stores that have been practically swept bare of goods. It is true the stocking up process has not yet set in, but it will set in when the public feels a reasonable level of prices has been reached. When it does set in it will take a long time to fill the demand, whether the "reasonable level" of prices be high or low. Does it not seem reasonable that this condition will stabilize prices, check downward tendencies and make for active business? It is estimated that the shortage in the supply of cotton goods alone will amount to upward

of 7,000,000,000 square yards of cloth. It will take time to fill this shortage, much of which is deferred demand. Not only that, but Europe is looking to the United States for a supply of many commodities in the essential class. That a large portion of the business interests coincide with the latter view of business conditions and prospects for the future is shown by the strength of the country's security market. This sentiment is reflected on the Detroit Stock Exchange, where there is active trading in Michigan industrial stocks at prices which remain steady, with an undertone of increasing strength. Paul Leake.

M. Tardieu having announced that one French item in the bill against Germany will be for 450,000 houses, the Germans must be curious about other items. A Serbian ex-Minister, M. Savcic, has stated in London that the enemy seized three Serbian harvests, and the value of one has already been computed at \$320,000,000. He destroyed 8,000,000 sheep, goats, and pigs, 1,300,000 cattle, and 130,000 horses. The damage to buildings and property is estimated at \$146,000,000; currency and jewelry were taken to the value of \$12,000,000; requisitions, subscriptions, and loss to private financial concerns are computed at \$160,000,000; and the destruction or theft of manufactured goods comes to another \$150,000,000. Museums, libraries, universities, and churches were in part stripped. In the grasp of Teutons, Hungarians and Bulgarians, Serbia was treated more ruthlessly even than Belgium and France, but had less to lose. Mr. Savcic would add the support of 150,000 orphans and 100,000 disabled men, and partial support of widows and fatherless; certainly those orphaned and widowed as a result of atrocities should be indemnified. The bills the brutal and debased German people will be compelled to pay will lack neither variety nor strength.

Most persons feel like giving more when it is called an offering than when it is taken as a collection.

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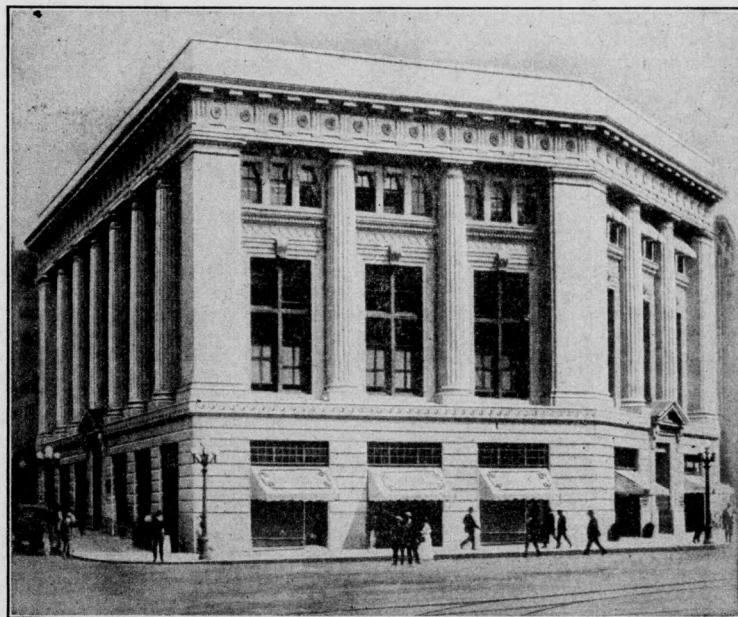
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ASSOCIATED

From a Stalwart Champion of Public Rights.

Coldwater, March 3—I am exceedingly pleased that you are no quitter in a fight where the right ought to prevail.

Such infernal crookedness of men who bear the honors of office in this State is a shame to be deplored, but such conditions are not beyond remedy.

You and I may fall in the fight. We may suffer the ignominy that comes to all men who ask for the restraint of public greed, but in time a foundation for change will be laid and others will build the structure from our blue-prints.

Yes, mutual insurance contains the remedy, but unless the Legislature will permit the mutual insurance companies to use the tariff sheets of the stock companies as a basis of rates to be charged, it will be hard for some of them to get on their feet.

The stock companies have secured, illegally and wrongfully, the sanction of law to their schedules and tariff sheets. These tables for Michigan have cost, undoubtedly, \$1,000,000. No individual company could afford to make such a table. They know this and hope to bar all mutual companies from competition.

Why, pray tell, can these stock companies ask the State to make them the basis for an Anti-Discrimination law? Why can they permit only stock companies to use them? Why not permit mutual companies to make like use of them upon payment of the required uniform fees for their use and support?

Such an amendment was agreed to by the Insurance Committee of the Senate last winter and then, through the perfidy and jugglery of the chairman of the Committee in the last hours of the session two years ago, this provision was knocked out.

The Insurance Commissioner writes me that the law will not permit mutual companies to use these ratings.

I believe this matter should be put before the Legislature at once by an amendment and the issue clearly joined.

The taxpayers of the State—and that means our property owners of all kinds—will some day awake to the conditions that are making for Bolshevism in America, as well as in Europe. It is the deserved distrust of public servants who work clandestinely behind the back doors of great combines. These servants know the road to Chicago and to the headquarters of the great combines thoroughly and make frequent visits to them.

Respectable and wonderfully active agencies have abundant means to use politically, and spread the trust gospel along with politics. Why not? It means not less than eight to ten millions of dollars to them in the State every two years. One dollar in twenty of the ill-gotten gains taken from the people of the State through insurance alone will pay for the game.

I know what they will say at such statements.

But what care we, with the proof at the door—and they know it. I do not lay the blame at the door of any legislator who is uninformed and not

SALESMAN WANTED.

TO REPRESENT TO THE PUBLIC THE STOCK OF A STRONG, GOING INDUSTRIAL CONCERN PAYING GOOD DIVIDENDS. PRODUCES AN ABSOLUTELY NECESSARY COMMODITY. THIS STOCK IS DEVOID OF SPECULATION AND IS WITHOUT QUESTION THE BEST OFFERING OF THE DAY. AN EXCELLENT OPPORTUNITY FOR DISCHARGED SOLDIERS OR ANY ONE WHO HAS HAD SOME SELLING EXPERIENCE. CALL FRIDAY FORENOON.

F. A. SAWALL CO., INC.,
405-6-7 MURRAY BLDG., CITY.

SAVE MONEY by insuring in the
Michigan Mercantile Fire
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GRAND RAPIDS
SAVINGS BANK
FAMILY!

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☐ Satisfied
Customers
know that we
specialize in
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GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
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Fourth National Bank

United States Depository

Savings Deposits

Commercial Deposits

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Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

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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

JANUARY 1, 1919

Sixty-Ninth Annual Statement

National Life Insurance Company

MONTPELIER, VERMONT

Ledger Assets January 1, 1918		\$66,709,654.09
Received 1918	Premiums for Insurance	7,917,820.31
	Interest and Rents	3,421,605.30
	All Other Sources	451,612.36
		\$78,500,692.06
Disbursed 1918	Death Claims	\$2,846,932.40
	Dividends	1,766,314.22
	Matured Endowments	1,380,918.26
	Surrender Values	1,132,269.51
	Annuity and Income Payments	741,139.15
	Total Paid Policyholders	\$7,867,573.54
	All Other Disbursements	1,836,352.07
		\$9,703,925.61
Ledger Assets Dec. 31, 1918	United States and Municipal Bonds	\$25,811,429.86
	Mortgages, First Liens	31,774,807.45
	Policy Loans and Premium Notes	10,437,523.44
	Real Estate (Company Offices)	251,000.00
	Cash	517,438.52
	Due from Agents and Bureau of War Risk Insurance	4,567.18
		\$68,796,766.45
Non-Ledger Assets due and accrued (Net)		2,241,649.18
Total Assets (Market Basis December 31, 1918)		\$71,038,415.63
Liabilities (Paid for Basis)		67,152,087.63
General Surplus		\$ 3,886,328.00

Notwithstanding the unprecedented death rate, due to the Influenza epidemic and to war losses, increased federal demands and taxation, and additional cost of doing business, the Company enters upon its Seventieth Year with the following net results:

Increase in Outstanding Insurance in Force	\$9,830,510.00
Increase in Assets	2,443,178.38
Increase in General Surplus on the basis of actual market values	114,218.06

New insurance paid for \$26,104,481. Outstanding insurance in force \$233,424,376. Interest earned on mean ledger Assets 5.10%. Mortality for the year 84.05% of the expected. The present dividend scale will be maintained for 1919 and dividends to policyholders for the coming year, amounting to \$2,072,682.90 have been declared, charged off as a liability in the above statement, and will be paid as due.

William W. Warren, General Agent,
433 Majestic Bldg., Detroit.

Andrew C. Anderson, District Agent,
707 Broadway, Grand Rapids.

in a position to learn the truth. The crime is with those who do know, who have been "fixed" in ways that are beyond open proof, who can only be tracked by their record.

Good for you. I admire your persistence, for you are eternally right. I appreciate how embarrassing it becomes when some of our best friends, some of our closest alliances, become involved, but there is but one line to hew to.

It would require but a simple amendment to give to mutual companies the right to use the schedules of the tariff board in the State, those prepared by the Inspection Bureau. They ought not to be obliged to follow them in any instance, but could be used as the basis for the initial insurance policy.

Dividends could be declared back to policy holders at the end of terms agreed upon.

Am glad to get my mind back for a few minutes this morning to this subject so dear to me.

Am busy most of the time, outside of a few hours' recreation each week with dairy and farm subjects.

I had no knowledge of the makeup of the House and Senate Insurance Committees until I read the same in the Tradesman. I hope they will prove to be men with a thought of the insured. One of them I know. He may redeem himself in the sight of the unknowing, but will have some work with those who have a diagram of his tracks two years ago.

Milo D. Campbell.

The Broad-Minded Insurance Agent.

The days in which a man could enter the insurance business as an agent or solicitor, and make a success of his business without preparing himself, to some extent, by study of its principles, have gone by. The successful agent of the present day realizes the necessity for keeping thoroughly informed, not only as to current events and prevailing methods in the class or classes of insurance in which he may specialize, but also as to the various other branches of insurance.

This can best be done by reading, from week to week, an insurance journal which covers the news of the day in the insurance world and presents timely statistics of the business in all its ramifications.

We believe, therefore, that every agent should prepare himself by the weekly perusal of a general insurance newspaper, presenting news, comment and statistical data as to all branches of the business, and that it would be to his ultimate profit to do so.

Getting Back to Normal.

Written for the Tradesman.

In a world of progress the idea of going backward is not to be tolerated. Getting back to normal need not nor should not mean retreating. It does not mean falling back to obsolete or injurious methods. In whatever ways war events have forced unnatural or undesirable conditions in those respects it is commendable to seek to get back to better things. But where unprofitable, wasteful methods have been forced aside and real improvements and benefits substituted there should be no thought of resuming former ways.

Getting back means that divergent lines are to be brought to conform with a straightforward, progressive course. The tried and approved methods—the fundamental principles are unchanged. In whatever respect we have been forced away from them, in that respect we should return. And we shall return with a better appreciation of that of which we have been deprived.

Waste and extravagance are not normal conditions, no matter how long or to what extent such habits have prevailed in the past. To practice or allow such now is going backward—losing the gain made during the war and defeating the good which has been attained through much struggle.

Rudderless individuals, driven hither and thither by every wind and wave of public opinion or change of policy, are looking back to pre-war conditions as the most desirable known. They want ease, indolence, affluence or opportunities which are not for the good of all. What can be done for them or with them we know not; we do know that the rising generation should be started right and kept going right. The necessity of normal habits of life and more economical methods of business are not in the least lessened by the return of peace. Minion.

Insurance Companies "Soak'ng" Michigan Merchants.

Covert, March 4—I do not feel that I could do business without your valuable paper and I fully appreciate the fight you have made and are constantly making to protect Michigan merchants on their fire insurance. The stock companies are surely soaking it to us. I assure you of my high esteem.

Chas. Gunzaul.

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.

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

What is Mutual Fire Insurance?

It is the principle of self-government of government "of the people, by the people and for the people" applied to the fire insurance business.

Do you believe in that principle?

Then co-operate with the

Grand Rapids Merchants Mutual Fire Insurance Co.

327 Houseman Bldg., Grand Rapids, and save 25% on your premium. For 10 years we saved our members thousands of dollars annually.

We pay our losses in full, and charge no membership fee. Join us.

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

Paid Policy Holders Since Organization

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Vice-Pres.
JOHN A. McKELLAR
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WM. A. WATTS
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RANSOM E. OLDS
Chairman of Board

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

SURPLUS TO POLICY HOLDERS \$477,509.40

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

RECONSTRUCTION PROBLEMS.

Serious Questions Which Confront the Retail Merchant.*

In addressing your convention to-day, it is with a feeling of satisfaction and appreciation of the compliment you have paid me in asking me to present this topic to your members at this meeting.

The question of the jobber in the community seems to me is one that could be answered very easily. It is not a question of whether or not the jobber is necessary, but it is rather a question of whether or not the present method of distribution, which includes the jobber and retailer, is essential. It is a question of whether we shall continue to have the present method of distribution or whether we shall have another system of distribution which shall be entirely different.

Any theory which may be presented, and has for its basis the elimination of the jobber or the retailer, is absolutely unworkable. The jobber cannot carry on the work of distribution, nor can the retailer carry it on without the jobber.

Just for one moment look at the proposition of trying to conduct a retail grocery business and obtaining your supplies from the original source of production. Think of getting shipments in such quantities as would enable you to obtain the minimum freight charges, and it is very easy to see that there are very few men in this meeting able to carry such stocks of goods if such a project were attempted.

In the second place, it is an absolute certainty that there are no merchants to speak of in the entire State who could make any money conducting a grocery store if they had to carry stocks of the size that would be necessary in buying direct. The turn-over would be about one-fourth the present turn-over, and any of you merchants who are good merchants realize that you cannot make money in the grocery business to-day with your small margin of profit, if you are to operate with one-quarter of the turn-over that you have under present conditions.

Really, my friends, we are in this boat together, and it is very clear to me that we must either sink together or we must work together, and I am firmly convinced that our future lies in working together.

The only question in my mind is whether or not the present method of distribution is the most economical and whether it will continue to be so. From my own knowledge of the business I am convinced that it is the most economical method of distribution, and so long as it continues to be, it will be the method which the country will accept as the right plan of distribution. On the other hand, when some more economical method of distribution is devised, then you as retailers and myself as a jobber will be eliminated.

So if you will pardon me, I shall direct my attention to-day to what I

*Paper read at twenty-fifth annual convention Retail Grocers and General Merchants' Association, at Saginaw, by Guy W. Rouse, Grand Rapids.

think is necessary if we shall continue to fulfill our obligations as distributors.

Briefly, it is that we shall so understand our business that it shall continue to be the most economical method of distribution.

It is our duty to study costs of doing business and make analyses of our business, to the end that we are constantly reducing costs as far as they can be reduced. In this way we shall continue to be the logical means of distribution.

Personally, I am violating no confidence when I tell you that the wholesalers of the country in all lines are studying this same question of economy in distribution. They recognize, as you as retailers must recognize, that competition in the future

store; the serve-self store; the co-operative store; the commissary; the mail-order and the box-car merchant. Most of these are experiments and I am convinced to-day that from the present frame of mind of the average person that the only thing for us to do is to stand by and let them try these experiments.

You successful merchants know, as well as I do, what the outcome of most of this will be. You realize that the profits of the retail grocery trade are such that there is no opportunity for anyone to conduct a business on a basis of saving a material amount of this cost and render the service.

This leads me to suggest very positively that the first thing we must do in merchandising is to study the cost of the different kinds of service and

live their orders. One man said it cost $4\frac{1}{2}$ per cent.; another one said it cost 14 per cent. This sounds ridiculous and impossible, and yet I am inclined to say to you to-day that I think both of those men may have told the truth.

On the other hand, I want to say just as frankly that the majority of the men in the room had no idea of what it cost to deliver goods and I question to-day if many of us know what it costs to deliver our goods.

This leads me to suggest that one of the things we ought to do when we go home is to study the cost of delivery. We ought to be sure and include in the total cost of delivery all of the items, including interest on investment, depreciation, new tires for cars, gasoline, etc., in making the sum total. In spreading this we ought to spread it on that part of our business which is delivered or that part of our business which is contingent on delivery service.

We ought, also, to figure the cost of carrying book accounts. A few days ago, in talking with a retailer, I asked him what it cost to carry book accounts, and he answered 1 per cent.

He may have been right, but I doubt if retailers can carry book accounts for 1 per cent. when you figure the cost of book-keeping, the cost of stationery, books, etc., and the losses on bad accounts.

Of course, some dealers have no losses on bad accounts. I talked with one of these recently and he had at this time \$16,000 of book accounts outstanding and told me with tears in his eyes that this represented his profit for a good many years past. Now, as a matter of fact, this man has made no money during all of these years because his loss on book accounts has offset all the profit that he did make.

Suppose this man was in the position of another man with whom I talked who had \$350 outstanding. The latter man may have done a little less business, but he had some money left at the end of the period, and that was more than the first man had.

Therefore, I would suggest in this connection that we figure the cost of carrying book accounts, and figure scientifically, so that we shall know—each one for himself—what it costs to carry book accounts.

After we have found these figures we will know what kind of a store we wish to conduct, and we will be in a position to meet competition with the other kind of stores in a thoroughly satisfactory manner and solicit the kind of business that wants the kind of service that we are extending.

As I have said, we shall be better merchandisers. That is to say, we must educate ourselves along the lines of getting the greatest possible volume with the smallest possible stock.

The Bureau of Business Research of Harvard University has conducted an investigation which is very interesting and I would suggest to any of you merchants who want to study this matter seriously that you write to them and get their Bulletin No. 5, covering the item of "Expenses in



Guy W. Rouse.

will be keener and only those men who merchandise along scientific lines will remain in business through the re-adjustment period.

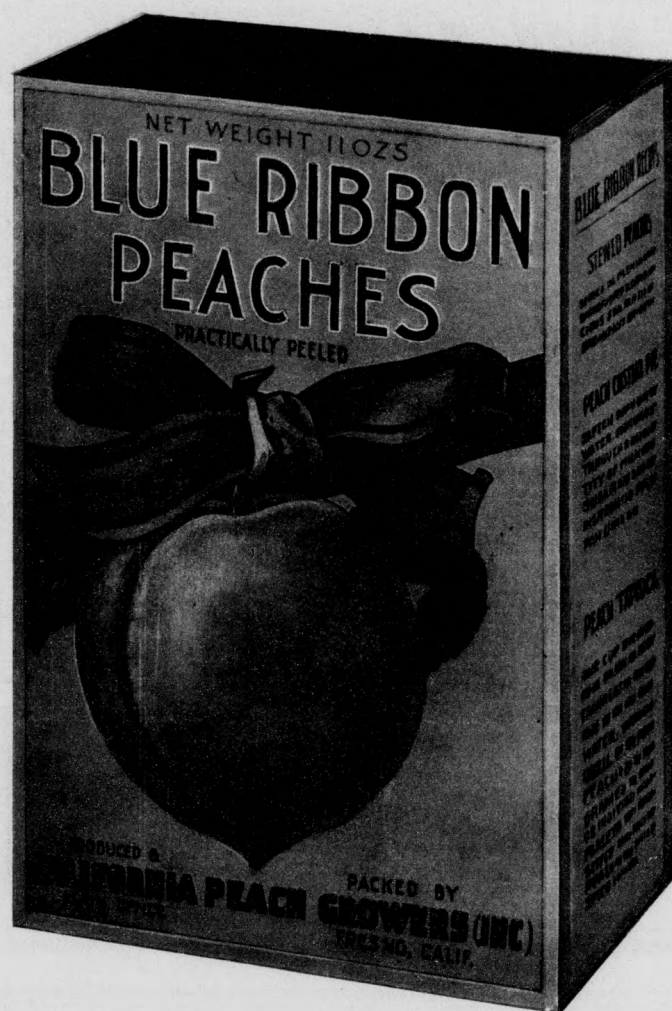
In the first place, we must remember that the whole business community as well as the social community, is going through a period of re-adjustment and consequent unrest. We must realize that many people are listening to theories and unworkable schemes which shall reduce the cost of living. We are constantly hearing people accuse some other class of people of being unfair and earning their livelihood at the unnecessary expense of someone else.

As a result of this people are listening to-day to all kinds of new devices for carrying on business. We have in the retail grocery business to-day the grocery store with full service; the grocery store with non-delivery service; the cash-and-carry

know something more about what we ought to add or subtract to our cost to cover the different kinds of service we may or may not give.

That is to say, I think that every retail grocer ought to know what it costs to deliver goods. He ought to know what it costs for clerk hire and he ought to know what it costs to carry book accounts. Then it is a very easy matter to analyze the different prices used by different kinds of stores, and to know what kind of a store you want to conduct and what kind of competition you can expect from a man who operates a store who does not give the kind of service which you give.

In this connection, I have had some very interesting experiences of late in talking to retailers about their business. At a conference some months ago I asked a number of successful retailers what it cost to de-



Packed in 11 Oz., 2 lb. and 5 lb. Cartons

Nationally Advertised

During the months of April, May and June, BLUE RIBBON PEACHES will be advertised in four-color pages in the Ladies Home Journal, Delineator, Designer and Womans Magazine reaching over four million readers.

This big effort should surely result in a big demand—Be Prepared to Meet It.

Order from your jobber today.

—No Waste, No String, No Paper Bags, No Bother.

—No Dirt, No Bugs, No Uncleanliness.

Offer Your Customers Dried Peaches In Packages

Dried peaches will ultimately be marketed in packages—why not take the progressive step and put them in stock right now?

Dried peaches in packages mean the saving of string, paper bags and time. It means the elimination of the waste of fruit which occurs when sold in bulk, and it means offering your customers dried peaches free from dirt and vermin.

Almost all worth while foods which formerly sold in bulk are now being put up in packages. It is the modern, progressive and most satisfactory way.

BLUE RIBBON dried peaches represent the choicest product of the California orchards. They are carefully selected and put through a process which removes the fuzz and most of the peeling. They are very select.

Offer them to your customers. See how much they will appreciate them.

Produced and Packed by

California Peach Growers (Inc.)

Over 6,500 Members

Main Office

-

-

-

-

Fresno, California

Operating Retail Grocery Stores." You will find that this contains some very interesting figures and figures which you can use as a sort of measuring stick for conducting your own business.

Among other things they found in their investigation, was that the turn-over in different retail grocery stores in the United States varied from 3.5 to 23.8 times per year. They found that most of the stores were ranging between four and ten times, and the average was seven times. They found, however, that there were enough retail grocers operating in this country who were getting a turn-over of twelve times per year so that they suggested very freely that the average retail grocer ought to get a turn-over of twelve times per year. In connection with this, they estimate that a grocer who handles meat with his groceries should get a turn-over of fourteen times a year.

If you are not turning your stock over twelve times a year in a regular retail grocery store, you can see what the possibilities are that you can accomplish in your business if you give it some more thought along this line.

At this period of re-adjustment, when we are expecting declines in the market, it is absolutely essential to good merchandising that we continue to reduce our stock to the lowest point possible. This is good business at all times, but particularly good at this time, and I urge each one of you to reduce your stock to the lowest point possible and thereby avoid the possibility of taking any more loss than is necessary during the period of re-adjustment.

Just a word more about this matter of accounts and collections. Are you collecting your accounts as you ought or are you letting your customers pay when they want to? Are you following a definite rule regarding the extension of credit or are you following a hit-or-miss rule regarding the credit you are extending? It appears to me from the knowledge I have gained from friends of mine in the retail business that the successful retailer of to-day must have as definite a rule regarding the extension of credit to his customers as the wholesaler has. It appears to me that a retailer's account must come due and should be paid at maturity. It is very clear to me that those retailers who are making the most money to-day are those who insist that accounts should be paid on the day of agreed settlement and that credit should not be extended to people who do not keep their word in regard to the payment of their account. This may appear to be rather hard in some instances, but I am convinced that you are doing a kindness to the consumer himself when you help him to keep his personal accounts down to the minimum. You are in reality helping your customer when you insist that he pay for his merchandise in accordance with the terms upon which it was purchased.

Along this line it might be interesting if your Secretary would tabulate some figures regarding the different items about which I have spoken and include in this the percentage

of outstandings. It would be very interesting to us jobbers if, when we look at a retail grocer's financial statement, we could have some definite idea as to what volume of business he should have, compared with the stock he has on hand, and also how much his outstandings ought to be compared with the volume he is doing. These figures, if they were properly assembled, would serve as a standard for comparison with the different merchants, and I am sure would be very valuable and exceedingly helpful to those of you who are striving to be better merchants.

I cannot help saying in connection with this matter that it is my firm belief that the competition in this country in the future will be much keener than it has been in the past and that those dealers who continue in business through the re-adjustment period must be real merchandisers. You know in England a business is handed down from father to son and is continued during several generations. In this country it has been the custom for business men to change very rapidly. It is stated on apparently good authority that 95 per cent. of the dealers change every fifteen years. This means a big economic loss. This means a lot of men are trying to do something which they do not know how to do and it appears very clear that our success in the future lies in our becoming real merchants, and after we have become educated and trained merchants, we will stay permanently in business and offer a kind of competition which the uneducated merchant cannot meet and will not attempt to meet.

Permit me, also, to call your attention to-day to unnecessary losses which are going on in our business. I have already referred to the loss from bad accounts which, in many instances, is very large, and reaches almost to a point of being suicidal to the man who extends such credit.

Also I want to call your attention to the fire waste. You and I as citizens of the great State of Michigan are interested in the question of reducing the amount of loss by fire. Fire loss per capita in the United States in 1916 was \$2.10, while in England it was 33 cents and in Holland 11 cents. The fire loss in 1916 for Michigan was \$6,593,000. Figuring on the basis of the fire loss per capita in Holland, we find Michigan's loss should have been a little over \$327,000. In other words, the unnecessary loss in 1916 was over \$6,000,000 in Michigan, and that came from the pockets of you and I and the other business men of the State.

Is it not time that we took this matter of fire prevention seriously? Is it not time that we help pass such laws as will protect the property in this State from unnecessary loss and that would make us take the proper care of our buildings and avoid wasting money in this way?

It is to-day an economic crime for a retailer, a wholesaler or manufacturer to have around his institution waste materials which are liable to cause fire, augment fire or in any way retard the fighting of it. Therefore, let us go home and clean up our risks

DWINELL-WRIGHT CO.'S

White House

Coffee and Teas



"None Better At Any Price"

Keep Your Minds Open

to the unquestioned value of these two inimitable products—representing the choicest values in both stock and manufacture, and in the selling and satisfying elements they possess.

As you well know: The Dwinell-Wright Co. principle of absolute uniformity in all its products gives an asset of certainty to protect all handlers of them—AND THE PUBLIC, TOO.

Distributed at Wholesale by
JUDSON GROCER CO.
GRAND RAPIDS, MICH.

DIAMOND CRYSTAL

The Salt
that's all salt.

DIAMOND CRYSTAL SALT CO.,
ST. CLAIR, MICHIGAN.

and give some serious study to the question of reducing fire losses.

It may be of interest to you to know that in the United States there were \$60,000,000 worth of preventable fires last year; that \$12,000,000 was lost in fires due to defective chimneys; \$11,000,000 lost from stoves and furnaces; \$8,000,000 from smoking and so on down the list. All of this could be eliminated with proper care and proper legislation.

Then there were \$93,000,000 fires which were partly preventable and \$41,000,000 of this came from exposure to other fires. This argues the need of our watching the risk of our neighbors and seeing that they are kept in proper shape and also the building of fire walls and other means of prevention.

Some one said to me in answer to this that if a man was insured he would not lose the money, but I claim that anybody who takes a second thought on the subject will realize that if we furnish the money with which to pay the insurance by paying these premiums that this is an economic loss to the community and ought to be stopped.

In addition to this, I want to say a word about keeping records regarding your business. You who have buildings in towns of fifth and sixth class have agreed in accepting your fire insurance policies that you will keep an annual inventory, your book accounts, invoices and records of your business in a fire proof safe or in a place that they cannot be destroyed in case of fire. If you do not do your part and keep your agreement in this connection your fire insurance policy is of no value and the insurance company can claim, and the court will sustain them in claiming it, that they owe you nothing in case of a fire.

Let us be sure that we do our part in keeping these records and fulfilling our part of the insurance contract, to the end that in case you are unfortunate enough to have a fire, you will be able to collect the insurance. Any of you who are not doing your part in the matter might just as well tear up your fire insurance policies as to carry a policy which does not cover your risk and cover it properly.

You are also interested in keeping other records of your business and I believe if some of you would spend a little more time in looking over your records and making comparisons with the results of your business from month to month, it would pay you in the long run. I am a great believer in the theory that every business ought to have some man who studies the figures and makes comparisons. It is my honest belief that a comparison of figures is as vital to a successful business as are any of the things which the manager does in trying to carry it on. Therefore, I urge all of you to adopt such systems of accounting as are reasonable and can be taken care of without too much work and carry forward these systems and keep them in operation.

We are also interested in the proposition of enacting from time to time such laws as shall be helpful and fair to the people in our line of business.

There is no reason why the retailers and the wholesalers should not join hands at all times in watching legislation and trying to promote such legislation as shall protect the dealers and enable them to collect their accounts for the goods they have delivered.

In conclusion, I want to say just a word in summing up this whole matter. I want to feel, and I want you to realize, that the jobbers are always willing and glad to lend a helpful hand to the retailers. On the other hand, I want you to understand that the jobbers and the retailers must solve these problems together.

During these trying days, we must have patience. We must be willing to let the different theorists work out their ideas and prove how faulty they are. There is no doubt in my mind that the co-operative, commissary, mail-order and box car merchants cannot live. I am thoroughly convinced that they are economically wrong. I do not believe that we will have to resort to legislation to put them out of business, because I believe that a fair trial of this kind of merchandising on a normal market will sound the death-knell of any one of them.

During those days of advancing markets it was a poor stick of a man who could not make money, under pre-war conditions it took a man of considerable ability to make money in the grocery business. This explains why so many of these stores have been starting during the last two years.

Now, however, in the time of declining markets, it becomes not only a question of ordinary ability, but it becomes a question of unusual ability and unusual knowledge of the business for any one of these institutions to continue to do business, and I am thoroughly convinced that if we will let them give themselves a fair trial and be patient in our attitude that a large part of these trying experiments will, as they have in the past, demonstrate that they cannot operate successfully, for any length of time, and will disappear.

Let us remember that our own future as the distributing agents or the distributing service of the country, depends upon our continuing to render this service to our community at the lowest possible cost.

We shall be glad at any time to join hands with you in the consideration of any subject which shall tend to reduce the cost of doing business or to render the service to the community which we are supposed to render in a more efficient manner than we are doing at the present time.

Permit me to thank you very earnestly for your patience in listening so attentively to this rather long talk, but your close attention indicates your vital interest in this very vital question.

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



"Betcher I Can Eat a Ton of It"

There are only two things, we believe, which children like well enough to contemplate with satisfaction eating them in quantities of a ton or more.

One is ice cream and the other is Jell-O.

No grocer can safely ignore that kind of an appetite when he is making up his stock.

There are six flavors of Jell-O—all pure fruit flavors, and all so good that no two persons ever seem to agree as to which is the best of the six.

The retail price of Jell-O is now 25 cents for 2 packages.

Beautiful ten-color window display material of high quality will be sent to you, free of all expense to you, of course, if you can use it to advantage, and we believe you can.

THE GENESEE PURE FOOD COMPANY
Le Roy, N. Y.

GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING GRAND RAPIDS, MICHIGAN



Wilmarth show cases and store fixtures in West Michigan's biggest store

In Show Cases and Store Fixtures
Wilmarth is the best buy—bar none

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Mich.

Made In Grand Rapids



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.

Two Egg Laws Recommended For Enactment.

A joint conference was recently held at St. Louis, Mo., between agents of the U. S. Department of Agriculture, officers of state associations, dairy and food commissioners and others, to consider practical methods of continuing certain requirements in respect to candling eggs at country stations that were last year instituted through authority of the U. S. Food Administration. There was a large attendance at the conference, Dr. C. L. Alsberg of the Bureau of Chemistry, U. S. Department of Agriculture acting as chairman.

The conclusions of the conference were as follows:

1. That the judgment of the conference is that every effort should be made to stop bad eggs as near as possible to the point of production.
2. That bad eggs shall neither be bought nor sold unless broken in shell and denatured.
3. That the proposed legislation means the producer will get more money for his eggs if all are good than if part are bad and part good.
4. That in states like Illinois and Iowa where reasonable rules and regulations are in force against bad eggs both sellers and buyers were quick to realize the advantage of complying with the law against bad eggs, and have aided to stop traffic in them.
5. That the "Uniform Good Egg Law" will require everyone handling eggs in a wholesale or jobbing way to procure a license—probably ranging from \$1 to \$5 in different states. Licensing is merely an aid in helping to carry out the provisions of the law.
6. That the "Uniform Egg Breaking Establishment Law" will also require a license, and that before a license is granted the enforcing officer must inspect and certify the establishment as being sanitary.
7. That both measures require bad eggs (see descriptions) to be "broken in shell and denatured so they cannot be used for human food."
8. That candling certificates shall be placed in every case of candled eggs—the time and conditions for candling to be covered by special rules and regulations of the enforcing officer in different states.
9. That both bills are patterned after the laws in Illinois, where they have worked out successfully and

proved themselves truly constructive measures.

10. That states or producing sections which lag behind in this campaign to stop traffic in bad eggs will suffer, for it is the seasoned judgment of the conference that a substantial premium will hereafter be paid for eggs enjoying the protection of these laws.

Two model laws were drawn up by a committee during the conference and endorsed by the whole conference at which a resolution was adopted recommending the measures for early passage by the several state legislatures. These measures are as follows:

The Uniform Good Egg Law.

Be it enacted by the Legislature of the State of ———.

Section 2. That no person, firm or corporation shall sell, offer or expose for sale, or have in his possession, or traffic in, any egg unfit for human good, unless the same is broken in shell and then denatured so that it cannot be used for human food. For the purposes of this Act, an egg shall be deemed unfit for human food if it be addled or moldy, a black rot, a white rot, or a blood ring; or if it has an adherent yolk, or a bloody or green white; or if it be incubated beyond the blood ring stage; or if it consist in whole or in part of a filthy, decomposed or putrid substance.

Section 3. That no person, firm or corporation shall, in buying or selling eggs, take or give a greater or less dockage for eggs unfit for food as defined in Section 2 of this Act than the actual dockage which has been determined by careful candling of the eggs so purchased or sold, and he shall keep such candling records as may be required by the rules and regulations of the (enforcing officer). All such records shall be open at all reasonable times for examination by the (enforcing officer) or inspectors of the ——— department. The term "candling" as used herein shall be construed to mean the careful examination, in a partially dark room or place, of the whole egg by means of a strong light, the apparatus and method employed to be such as shall be approved by the (enforcing officer). Every person, firm or corporation engaged in the business of buying eggs in this state for resale or consignment shall provide and maintain an adequate place for the accurate candling of eggs and a suitable place for the proper handling of eggs which are intended to be used for human food.

Section 4. That there shall be placed on the top layer under the top flat of every case of candled eggs, by the person candling the same, a candling certificate. Such candling certificate shall be printed on cards or sheets of paper not smaller in size than 2 3/4 x 4 1/4 inches and shall give the date of candling the eggs contained in the case in which it is placed, the name, initials or number of the person candling the eggs, and the name of this state and the license number of the person, firm or corporation for which the eggs were candled.

TANGLEFOOT

The Non-Poisonous Fly Destroyer

The U. S. Dept. of Agriculture says in the bulletin: "Special pains should be taken to prevent children from drinking poisoned balts and poisoned files dropping into foods or drinks."

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

DEPEND ON PIOWATY

This Should Be the Slogan of
Every Live Merchant in Michigan and Northern Indiana
Selling

Fruits—Vegetables—Grocers Sundries

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

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

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

KENT STORAGE COMPANY, Grand Rapids, Michigan

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

Miller Michigan Potato Co.

WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence Solicited

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

Use Tradesman Coupons

Section 5. That for the purpose of enforcing the provisions of this Act it is hereby required that ten days after this Act takes effect, no person, firm or corporation shall engage in the business of buying, selling, dealing in or trading in eggs, those retailers who do not buy direct from the producers and who do not sell in lots greater than one case, without first obtaining from the (enforcing officer) a license to conduct such business. Such officer upon receipt of a proper application upon forms such as he may prescribe, accompanied by an annual license fee of \$...., shall thereupon issue to such person, firm or corporation an annual license to engage in such business.

Section 6. That the (enforcing officer) shall enforce the provisions of this Act and shall make suitable rules and regulations for carrying out its provisions. He shall determine the conditions under which eggs previously canded shall be recanded before sale in order to safeguard the purchaser against buying as a part of a lot, eggs unfit for human food.

Section 7. That any person, firm or corporation failing to comply with the requirements of, or violating any of the provisions of this Act, shall be guilty of a misdemeanor, and shall upon conviction for the first offense be fined not less than \$15 nor more than \$50. For the second offense he shall be fined not less than \$50 nor more than \$100, and for the third or any subsequent offense, he shall be fined not less than \$100 nor more than \$200, and in addition to such fines, in the discretion of the court, for the first offense his license may be suspended for not more than 30 days; for the second offense not more than 60 days, and for the third or any subsequent offense his license may be revoked.

Section 8. That the words used in this Act shall be construed to import the plural or singular, as the case demands.

Section 9. That all laws or sections of laws, and amendments thereto or thereof, now in force in this state, which may be in conflict with the provisions of this Act are hereby repealed.

Uniform Egg Breaking Establishment Law.

Be it enacted by the Legislature of the State of —

Section 2. That no person, firm or corporation shall engage in the State of — in the business of removing eggs from their shells, in the manufacture or preparation of frozen, liquid, desiccated or any other forms of whole eggs, yolks, whites or any mixture of yolks and whites for food purposes, with or without the addition of any other ingredients, without first obtaining a license from the (enforcing officer). Before such license shall be granted the (enforcing officer) or his agent shall inspect the establishment or equipment to be used in said egg breaking establishment, and he shall also ascertain if the said establishment complies in method and equipment with the sanitary law and the rules and regulations which shall from time to time be established by the (enforcing officer) to govern these establishments. If, after such inspection, it shall appear that such establishment complies with the provisions of the sanitary law and the rules and regulations governing egg breaking establishments, then the (enforcing officer) shall issue an annual license to said establishment upon payment annually of a fee of \$....

Section 3. That no person, firm or corporation shall manufacture or prepare in any egg breaking establishment an egg unfit for human food, unless the same is broken in shell and then denatured so that it cannot be used for human food. For the purposes of this Act, an egg shall be deemed unfit for human food if it be addled or moldy, a black rot, a

white rot, or a blood ring; or if it has an adherent yolk, or a bloody or green white; or if it be incubated beyond the blood ring stage; or if it consist in whole or in part of a filthy, decomposed or putrid substance.

Section 4. That every egg breaking establishment shall include his license number as a part of the proper labeling of all cans or other receptacles in which frozen or desiccated egg products are sold or offered for sale for human food. The form and manner of placing or affixing said license number on containers shall be in accordance with regulations promulgated by the (enforcing officer).

Section 5. That any person, firm or corporation failing to comply with the requirements of, or violating any of the provisions of this Act, shall be guilty of a misdemeanor, and shall upon conviction for the first offense be fined not less than \$15 nor more than \$50. For the second offense he shall be fined not less than \$50 nor more than \$100, and for the third or any subsequent offense, he shall be fined not less than \$100 nor more than \$200 and in addition to such fines, in the discretion of the court, for the first offense his license may be suspended for not more than 30 days; for the second offense not more than 60 days and for the third or subsequent offense his license may be revoked.

Section 7. That the words used in this Act shall be construed to import the plural or singular, as the case demands.

Section 8. That all laws or sections of laws, and amendments thereto or thereof, now in force in this state, which may be in conflict with the provisions of this Act are hereby repealed.

It Brought Good Will.

A restaurant owner found that his cigar and cigarette counter was not paying. Investigation showed him the trouble. Most of his customers smoked two- or three-for-a-quarter cigars. He noticed that while they hesitated to pay 10 or 15 cents for a single cigar, they did not care to buy two or three even at the reduced rate, for they had no convenient place to keep the balance.

So he had bills printed to hand to his customers. They read: "After a good meal there is nothing like a good cigar. Why not try one? If you don't want to take a whole quarter's worth, take one. We will give you tickets for the balance of the quarter's worth, which we will keep fresh and moist for you in our humidor, until you ask for them."

This often results in bringing a casual customer back for his cigars and incidentally for another meal, the restaurant owner is sure.

Woman will do as much for love as man will for money.



IT SELLS!

Nationally Advertised

Jap Rose Soap

This New Metal Display Rack

ATTRACTIVE—holding just 12 cakes of the extensively advertised, cartoned Jap Rose Soap.

Sent Free with an Order of Two Boxes or More

JAMES S. KIRK & CO.
CHICAGO

New Delicious Desserts—

housewives are making them from old recipes by simply adding



Mapleine

The Golden Flavor

to get new taste, beautiful maple-gold color. Talk Mapleine and increase your profits.

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

Crescent Mfg. Co., (M-382) Seattle, Wash.

Knox Sparkling Gelatine

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



Say:

"Bel-Car-Mo"

To Your
Jobber

Delicious Peanut
Butter that comes
in 1 to 100 lbs. air-
tight tins.

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

Watson-Higgins Mfg. Co.

GRAND RAPIDS, MICH.

Merchant Millers

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants



New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks

Money Saved by Buying Your EGG TESTER

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

Special Sales

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

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.

**WE ARE ACCEPTING CONTRACTS NOW FOR
1919 DELIVERIES OF**

J. Hungerford Smith Co.'s Soda Fountain Fruits and Syrups

If you have not signed up, drop us a card.

Protect yourself for next season's business before it is too late.
Prices guaranteed against advance or decline.

We also carry a full line of Soda Fountain Accessories.

Putnam Factory Grand Rapids, Michigan

Manufacturers of

Putnam's "Double A" Chocolates



Michigan Retail Dry Goods Association.
President—D. M. Christian, Owosso.
First Vice-President—George J. Dratz, Muskegon.
Second Vice-President—H. G. Wendland, Bay City.
Secretary-Treasurer—J. W. Knapp, Lansing.

Side Lights From the Standpoint of Supervision.

I went with a concern at about 20 years of age that at that time did a business of about \$14,000,000. I was supposed to be associate general superintendent. I had been there a couple of weeks when my side partner was called to Havana. The man directly over me had in him a strong streak of suspicion; consequently, we had an iron-clad and iron-bound, locked-four-ways order that no rear doors were to be opened under any circumstances.

About 5 o'clock one night, after I had been in charge of this business for a couple of days, a porter walked into the office and said, "Mr. So-and-So wants the key to the rear door." I scratched my head a moment and said to the porter, "You tell Mr. So-and-So that it is against the rules to deliver these keys except upon a written order." I heard nothing more of the incident. Two things might have happened there if I had given the porter the keys. The next morning I might have been in this gentleman's office and he'd have said, "How did you know I told the porter to go to you to get the keys?" If I hadn't given him the keys but had taken the keys back myself with the porter, I might have been in his office the next morning and he'd have said to me, "Do I pay my superintendents to act as messenger boys in carrying keys?"

The result of this method of procedure was that I was with that concern for about eight years and we never had any trouble with regard to instructions or anything of that kind—I mean from a fundamental standpoint. Whether or not that was a test he placed, I do not know, but I am telling you the way I responded and what happened. The thing that started me to thinking along these lines was this: I noticed a good many years ago that when you went to a banker, the banker would dispose of a proposition on a basis of banking fundamentals. I determined then that certainly large businesses over the country must be doing business on some basis of law business, but an analysis revealed that a great many of them didn't know that law. They were successes frequently in spite of what they did and not because of what they did.

In our line of work to-day, we fre-

quently find that a man will reject some of our reasoning because, as he puts it, we don't know much about silos or about silk hosiery or furnaces or refrigerators. He wants us to know the details. Our angle is that we are not interested in that.

We must get the customer's viewpoint because everything is bought for what it is or what it does and not what it is made from. I use the homely simile frequently that a watch isn't bought because it has seventeen jewels or a couple of hands or a face or any other anatomy, but it is bought for the time-telling service that it gives.

If you could take a horse-radish or a pill-box or a bottle of vaseline or anything equally ridiculous, and have it deliver the same time-telling service, then, as far as the consumer is concerned, those things automatically come in competition with the watch.

I also use a comparison at times which some think ridiculous, and that is the angle of what the consumer buys. Let's take ready-to-wear articles for women. Some say that the milliner who, for example, charges \$20 for a hat when the intrinsic value represents \$2.85 is a commercial thief. I claim that that is subject to analysis. We must first determine what the purchaser desires in that hat. If she simply wants to keep the rain off, then \$20 for a hat that costs \$2.85 is too much money. But if, on the other hand, this woman is on the shady side of fifty and she wants to look the part of being on the sunny side of twenty and the saleswoman is sufficiently diplomatic to convince her that this \$20 hat is going to make her look twenty years younger, then the \$15 excess is money mightily well spent, because it was sold her mentally on the condition. She will go out and get her friends to substantiate it, not by saying, "How do you like my hat?" but by saying, "Don't you think my hat is beautiful and makes me look younger?" or words to that effect. There is a salesmanship element there.

Walking down Woodward avenue in Detroit one day, along in December, I saw a man in a dry goods store window fixing the trim. He had placed a line of women's skirts there and stood a sign in front of them reading, "Special! To-day only—\$2.98." That sign gave every evidence of the fact that the flies had been doing business around there for two or three summers and you can quickly see how much conviction that sign carried that the price was for "To-day Only."

The Cheapest House in Chicago F. Dessauer & Co.

Wholesale Dry Goods
Corner Adams and Market Sts. Chicago

Convention Leaders Now on Sale

We are members of the National Associated Manufacturers and it will pay you to attend these great Conventions at

Sherman Hotel, Chicago, March 3-4-5-6-7
Cadillac Hotel, Detroit, March 9-10-11-12
Deshler Hotel, Columbus, O. March 13-14-15
Fort Pitt Hotel, Pittsburgh, Pa. March 16-17-18-19-20

If cannot attend, mail us your orders for any of the following Leaders and will ship them on approval:

Terms: 2%-10 days, from May 1st.

- (All items quoted are strictly firsts unless otherwise mentioned.)
- Lot G1—Men's good quality, plain white, hemstitched Handkerchiefs, 1/4 inch hem, SPECIAL, per dozen 45c net
 - Lot G2—Men's good quality, Japonette Initial Handkerchiefs, large silk embroidered Initial, 18 best Initials to round, 1 dozen boxes, SPECIAL, per dozen 90c
 - Lot G3—34 inch wide, white Novelty Fish Net, Curtain Goods, neat figured design, per yard 12 1/2c
 - Lot G4—27 inch fancy border, Curtain Scrims, in white or Arab color, deep Lace effect border, regular price 16 1/2c, SPECIAL, per dozen 13 1/2c yard
 - Lot G5—Good quality, white hemmed, Crochet Bed Spreads, size attractive Marselles pattern, 5 to package, per piece \$1.40
 - Lot G6—White Nottingham Lace Curtains, width 30 inches, length 2 1/2 yards, figured center, showy border, 12 pair to package, pair 52 1/2c
 - Lot G7—Fine quality, Lace edge Marquette Curtains, 36 inches wide, 2 1/2 yards long, 1/2 inch fancy Lace edge all around, hemstitched border, regular \$1.50 value, per pair \$1.15
 - Lot G8—Good quality, Bleached, linen finish, hemmed Huck Towels, size 14 1/2 x 25 1/2, \$1.60 value, per dozen \$1.37 1/2
 - Lot G9—72 piece lot, narrow Valenciennes Lace Edges (6 yard pieces) assorted patterns, 1/2 inch wide, sold in lots only, per piece 8 1/2c
 - Lot G10—All Silk narrow Wash Ribbons, in fancy and plain patterns, No. 1 1/2 and No. 2 (no No. 1) on 5 yard wooden spools, in light blue, pink and white, put up 36 spools assorted to box, per spool 7 1/2c
 - Lot G11—JOB, 100 piece lots assorted fancy Braids, assorted Stickerei, Feather stitch, edgette and Ric-Rack, (odd lots and broken lines) in assorted 3 and 4 yard pieces, assorted colors, (sold in lots only) per piece 3 1/2c
 - Lot G12—Ladies' up-to-date fancy Boudoir Caps, colored Voiles, flowered effects, Silk Ribbon and Lace Trimmed, 4 different styles, \$2.75 values, SPECIAL, per dozen \$2.00
 - Lot G13—Ladies' Muslin Corset Covers (2 different styles) showy embroidery yoke, also embroidery, with Val. lace trimmed yoke, Silk Ribbon Beading, sizes 36 to 44 assorted to dozen, BIG LEADER, per dozen 2.25
 - Lot G14—Ladies' Flesh Color Jap Silk Corset Covers, deep Fillet Lace, Elastic Belt, sizes 38 to 44, assorted to dozen, SPECIAL, per dozen \$4.25
 - Lot G15—1 1/2 dozen assortment, Ladies' good quality, Muslin Petticoats, neat and showy Embroidery flounce, including wide Insertion band, and double ruffle styles, values up to \$13.50, per dozen \$8.50
 - Lot G16—Ladies' Slipover Style, Muslin Night Gowns, neat Embroidery trimmed, \$9.00 value, per dozen \$7.50
 - Lot G17—Ladies' colored Petticoats, (imitation Heatherbloom) assorted black, green and navy, deep tailored flounce, regular \$12.00 value, 1 dozen lots, per dozen \$8.50
 - Lot G18—Ladies' good quality, Muslin Drawers, 2 1/2 inch wide showy, open work Embroidery ruffle (open or closed) Regular price \$6.00, per dozen 4.50
 - Lot G19—Ladies' blue and white striped Gingham Petticoats, 36 inches long, SPECIAL, per dozen \$6.00
 - Lot G20—1 1/2 dozen assortment, Ladies' up-to-date, fine Voile and Organdie Blouse Waists, attractive Embroidery and Lace trimmed fronts, neat tailored effects, large collars, including round and V necks, assorted sizes, Values up to \$18.50 (sold in lots only) per dozen \$14.50
 - Lot G21—Ladies' medium weight, good quality, Black Hose, (seconds) double heel and toe, sizes 8 1/2 to 10, 1 dozen boxes, \$1.50 value, per dozen 90c
 - Lot G22—Men's good quality, black, seamless Half Hose, (seconds) Fine gauge, double heel and toe, sizes 9 1/2 to 11 1/2, Regular \$1.50 value, per dozen 95c
 - Lot G23—Children's Fast Black, 1 x 1 rib Hose, (seconds) sizes 5 to 9 1/2, (more of larger sizes, from 7 up) right through, per dozen \$1.50
 - Lot G24—Children's good quality, fast black, 1 x 1 rib Hose, double heel and toe, sizes 5 to 9 1/2, Regular price \$2.75, per dozen \$2.25
 - Lot G25—BIG JOB, Ladies' bleached, ribbed, Union Suits, (samples and odd lots, perfect goods) full taped, and showy Lace fronts, Lace trimmed bottom, assorted sizes, values up to \$6.50, sold in 2 dozen lots, per dozen \$4.25
 - Lot G26—BIG JOB, 10 dozen lots, Ladies' bleached, ribbed Vests, (samples and odd lots) full taped, plain and Lace trimmed fronts, Values ranging up to \$2.00 (sold in lots only) per dozen \$1.35
 - Lot G27—Men's white Athletic Knit Union Suits, (sleeveless, knee length) sizes 36 to 46, BIG BARGAIN, per dozen \$3.75
 - Lot G28—Boys' good quality, bleached, ribbed Union Suits, short sleeves, knee length (seconds) sizes 26 to 34, \$5.50 quality, per doz. \$3.75

Write for our latest "FLYER" listing a great many other BIG VALUES. Mailed free on request. Get in touch with us.

F. DESSAUER & CO.

A little further up the street (and this is on the question of getting the other fellow's viewpoint was a girl operating a vacuum cleaner on a rug over which she had sprinkled sand. This girl had on a pair of shoes that had been in active service for some time. I turned to one alert-looking, good-looking chap alongside of me and said, "What do you think of the display?" "Well," he said, "it looks all right to me, but I feel like chipping in to buy the dame a new pair of kicks." So you can see the impression that that advertising stunt made on that fellow, simply because whoever was operating that end of it didn't pay attention to details.

With regard to the angle of supervision, many of you know of salesmen going out on given territories who come back with results so different as to suggest that they had either been carrying a line entirely different from the other fellow or traveling an entirely different territory. Why is that? One fellow was keenly alert; the other fellow didn't see the opportunities that existed. That means a burden and an expense. The analyst need not of necessity go out on the territory to find out those conditions, because there is a fundamental law which exists. We are yet in our infancy, I would say, along this line of reasoning, but we do know that if we place a farmer's wife in her home, she can look you squarely in the eye and tell you where to go to. Put her in the Blackstone Hotel and you have contributed an environment that de-energizes and neutralizes her mental activities. It is the same wife and same brains, nevertheless. We know that if we start off and antagonize a man in an argument, our chances for getting the better of that argument are not so good as if we first give him, or apparently give him, what he wants and then proceed to get what we want. Yet a man who will reason and act that way verbally will sit down and write a letter that contains seven paragraphs of antagonism, and he closes up the last paragraph by telling the customer that his adjustment is included herewith and he hopes he is satisfied. That is just about as ridiculous as inviting a man to your home for dinner, meeting him out on the front porch, boxing him in the jaw, and then saying "Come in and let us eat."

There is one more thought that I would like to mention, and that is the need of going home or going to our businesses and applying the good things that we hear in business meetings. This material is valuable. But the application is up to us. It is just like the two colored men who were arguing about this war draft. One fellow disputed the fact that President Wilson could make him fight. His friend said, "Mebbe he can't, but he can take yo' to whar de fighting is, and yo' can use your own judgment." H. Walton Heegstra.

Sailor Hats in Vogue.

Sailor hats for women are running strong for the coming season, it was said yesterday at one of the exclusive establishments where women's tailored hats are a specialty. A few of

the hats are low, but the average crown will run four inches high. Good colors will be brown, black and navy, with a few purple and taupe. The white sailor will be put out a little later. Very small is the tricorne with the hatter's plush crown and straw brim, or vice versa. It is rather a large tricorne made up with leghorn in the plainer shades and with a Milan braid in others more ornate.

In some of the hats the brim is lined with black, with the straw on the outside, or the outside is black, with the light straw lining it. The all-hatter's plush sailors will be out again for the coming fall and winter. The tailored hats are not, however, selling to the exclusion of the more elaborate ones. The retail trade shows that the woman who comes in for a dressy hat takes away a sailor also. Self-supporting women earning good salaries, it is said, are spending more money to get substantial value in a hat.

Colors for Spring.

Neutral colors are still dominant for spring.

Sand, gray and putty are in great demand for street wear.

Blue is strong in all the light tones known as Victory blue.

Browns are good in the tones verging on copper or henna.

Pinks are represented by shades of old rose and crushed strawberry.

Novelty shades of pinkish mauve, such as cyclamen and hortensia, are also good.

Light blues, including turquoise, are well spoken of for evening wear.

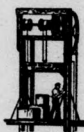
White, and combinations of white with black, still hold their own for day as well as evening wear.

Selling may sometimes be made easier by the buyer's ignorance of the goods, but ignorance on the part of the seller never works that way.

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

203-207 Powers Theatre Bldg., Grand Rapids, Mich.



SIDNEY ELEVATORS

Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind machine and size platform wanted, as well as height. We will quote a money saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio



Store and Window Awnings

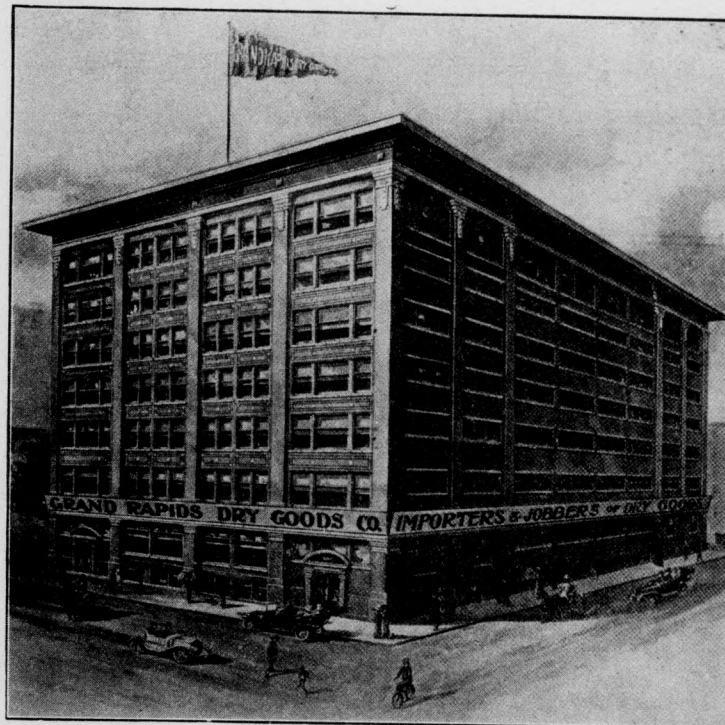
Made to order of white or khaki duck, plain and fancy stripes.
Cotton and Wool Bunting Flags.
Write for prices.

Chas. A. Coye, Inc.
Grand Rapids, Michigan

SERVICE

QUALITY

The House of Service



Mail Orders Our Specialty

Are you prepared to get your share of the Spring Trade?

Is your assortment complete?

You don't have to buy in large quantities to take care of your trade. **WE ARE YOUR RESERVE STOCK**; right here, almost at your door, with a complete, fresh, up-to-date stock of merchandise, right in quality and variety.

Our salesmen are your assistants. Ask them; they can help you increase your business and profits.

WE SPECIALIZE ON MAIL ORDERS. Consultation with our salesmen and frequent mail orders will keep your assortment complete without overstocking. Don't wait for quotations. We fill orders the same day received **AT PREVAILING PRICES THEN.** Think of the saving you can make in time and cost by buying from us. **TRY IT AND SEE!**

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



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. Ranner, Saginaw.
Grand Page—A. W. Stevenson, Muskegon.
Grand Sentinel—H. D. Buden, Lansing.
Grand Chaplain—J. H. Beiknap, Bay City.

Golden Road to Success as a Salesman.

I called on a merchant at Canton to-day. He is a prosperous merchant. He has the largest store in Canton. His store is well kept and stocked. The employees in this particular store are pleasing and courteous, just like their boss. They follow the leader, just as you and I used to do when we were kids only they do the sensible things now as we did the foolish things then. When I had finished my selling talk with friend merchant we drifted into a friendly talk on subjects akin to our line, especially about selling, and he told me of an incident in his early business life which he called "Clinching a Customer," and he told the story like this:

"I started in business two blocks down this main street twenty-nine years ago. I didn't have much money, nor years of experience. I only weighed one hundred and twenty-three pounds. I was beardless and looked not over seventeen at the most. Well, I made up in energy and being on the job what I lacked in years and experience.

"One morning I was busy cleaning up, putting away stock and righting things generally when a tall well-dressed man came in and said:

"Young man, have you any gum asphaltum?"

"Yes, sir," said I. "How much do you wish?"

"Oh, not very much; about the size of an English walnut will do."

"I knew exactly where it was in my stock and went and got it, wrapped it up, and handed it to the customer, who said:

"How much?"

"Well, really, I don't know what to charge you. I don't think I can conscientiously make a charge for anything so small. There may be something else sometime which will make up the amount it's worth to you."

When I said this he thanked me and I went about my work. He did not leave the store right away, but stood looking around. He called out:

"Young man, have you any Robin's sarsaparilla?"

"It was the good old days of full

prices and I sold him the sarsaparilla for a dollar.

"I again thanked him and went about my job. Again I was called away as he discovered he needed a whisk broom, soap and several other articles, all of which I carefully wrapped and sealed with, 'I thank you.' That's always been my seal in business and I think it's a mighty good one.

"Still the customer did not leave the store, but I went about my work. He finally came over near where I was working and said:

"Young man, I went across the street to get that piece of asphaltum you gave me and I asked the clerk to sell me two or three cents worth of it and he said, 'We don't sell three cents' worth of anything; five cents is the least we wait on any customer for,' so I told him it mattered not what the price was, I would pay it, but he hunted high and low and was unable to produce the goods. He made no apology, but simply said, 'We ain't got any.' I then asked him if he would please direct me to the nearest drug store and he said, 'Across the street there's a young feller just starting up, but he ain't got nothing,' but it seems you have a pretty good stock of the things I need and among the things you seem well supplied with are courtesy and ambition. You'll succeed."

"That gentleman never forgot where my store was nor did he let his friends, and he was my personal friend and customer for twenty-five years. That's what I call 'clinching a customer.'"

Now this story is so good and so applicable to our everyday existence and business life I thought it worth setting down. Big merchants have small beginnings, but there never has been one who succeeded except by the golden road of fair, just and courteous treatment of customers.

Frank Healey.

Some Job for Dad.

A school-teacher received the following note: "Dear Madam, Please excuse my Tommy to-day, he won't come to skule because he is acting as timekeeper for his father, and it is your fault. U gave him a example, if a field is 5 miles around how long will it take a man walking 3½ miles per hour to walk 2¼ times around it? Tommy ain't a man, so we sent his father. They went early this morning and father will walk round the field and Tommy will time him, but please don't give my boy such examples agin, because my husband must go to work every day to support his family."

HOTEL HERKIMER
GRAND RAPIDS, MICHIGAN
European Plan, 75c Up
Attractive Rates to Permanent Guests
Popular Priced Lunch Room
COURTESY SERVICE VALUE

OCCIDENTAL HOTEL
FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon :: Michigan

Automobile Insurance is an absolute necessity.
If you insure with an "old line" company you pay 33⅓% more than we charge.
Consult us for rates.
INTER-INSURANCE EXCHANGE
of the
MICHIGAN AUTOMOBILE OWNERS
221 Houseman Bldg., Grand Rapids, Mich.

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

A Quality Cigar
Dornbos Single Binder
One Way to Havana
Sold by All Jobbers
Peter Dornbos
Cigar Manufacturer
65-67 Market Ave., N. W.
Grand Rapids :: Michigan

CODY HOTEL

IN THE HEART OF THE CITY
Division and Fulton

RATES { \$1.00 without bath
\$1.50 up with bath

CODY CAFETERIA IN CONNECTION



New Hotel Mertens
GRAND RAPIDS

ROOMS
WITHOUT BATH \$1.00
WITH BATH (shower or tub) \$1.50
MEALS 50 CENTS

Union
Station



75 Steps East

Fire Proof

Henry Smith
FLORIST
139-141 Monroe St.
Bath Phones
GRAND RAPIDS, MICH.

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

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

Late News From the Saginaw Valley.

Saginaw, March 4—Saginaw's fifth automobile show will be held March 11 to 14, inclusive, under the auspices of the Saginaw Auto Dealers Association. It will be, without a doubt, the biggest event of its kind ever held in Saginaw. Wednesday, March 12, is to be known as Victory day and any man wearing Uncle Sam's uniform will be admitted free of charge, together with any friends he may bring. A display of \$100,000 worth of motor vehicles is assured.

H. D. Ranney, Saginaw, Grand Conductor U. C. T., is ill at his home.

W. H. Staten, who travels for the Chas. E. Cormier Rice Co., New Orleans, La., was in the city over Sunday. If size and a congenial personality stands for anything, we believe we know his secret of success. He calls on the Michigan jobbers but once a year. He lives in the Delaware Court Apartments, No. 25, Indianapolis, Ind.

C. W. Harder, Western sales manager for the Continental Trailer Co., of Detroit, has returned from a trip through the Western States. While in Los Angeles he attended a U. C. T. convention. He was well received and given a great reception. Like Saginaw, he asserted, they know how to do things. His home is at Bay Port.

A big booster meeting was held for Ben. Mercer Saturday night at the Bancroft Hotel. It was well attended and campaign enthusiasm ran high. Before this paper reaches its reader I feel safe to predict that our next Mayor will have been selected—and his name will be Ben N. Mercer.

A. L. Donaldson, for a number of years traveling for the Marshall-Jackson Stationery Co., of Chicago, now represents Piowaty's Saginaw branch. He recently moved his family here and now resides at 403 North Third avenue. Mr. Donaldson is a mighty likable chap and we trust he and his family will learn to like Saginaw and surroundings.

D. Daniels, one of our highly respected commercial men, who represents Arbuckle Bros. in this section of the State, has just received word that his daughter, Vera, is on her way home from France. Miss Vera offered her services to her country and left for France in July, 1917, with Roosevelt Unit, No. 15.

Born to Mr. and Mrs. Stanley Jarock, St. Charles, a son, Stanley says, owing to increased business and shortage of labor, he had to have help and, furthermore, he wished to keep the business all in the family. We congratulate you and yours.

The family of A. Campau, of North Saginaw, is experiencing a second attack of influenza. A son is now sick. However, at this writing he is doing nicely. Mr. Campau represents Morley Bros. in the Thumb district.

Ben Eicher, formerly of Elkton, has opened a grocery store in Bad Axe, opposite the P. M. depot. He is running a light lunch counter in connection.

The P. M. depot was the scene of a near calamity Monday morning, when Saginaw's many hundred traveling men had kicked off the covers in the early hours of the morning and hustled down to get their trains, only to find the train time on the Port Huron & Bad Axe division had been suddenly changed and no public notice of same had been given. The train schedule was set back one hour so that the train leaving regularly at 6:50 now goes at 7:50. On the return trip from Bad Axe trains leaving formerly at 2 p. m. now leave at 12:50 p. m. While the change might benefit some one, it has worked a hardship on the commercial men. Although the writer is no judge, yet speaking of the general sentiment handed out by the Saginaw jobbers, they claim the only people benefited by this change are the jobbers of Bad Axe and Port Huron.

The little daughter of W. J. Robinson, 536 South Weadock avenue, Saginaw, is suffering from a second attack of the influenza. However, not serious. Mr. Robinson, when not boosting and burning gasoline for Ben Mercer, represents the Bay State Milling Co. and enjoys a splendid business.

As a proof of Saginaw's progress along commercial lines one has to but look around at the many new traveling men who are coming here to make the city beautiful their headquarters (you notice I said nothing about our water). One of the late arrivals is W. A. Johnson, who represents the James Manufacturing Co., of Ft. Atkinson, Wis., manufacturer of sanitary dairy barn equipment. This gentleman is a specialist in his line and is looking forward to a most successful year in this territory. With his bride of but two months he now resides at 810 Janes avenue, Saginaw. We extend the glad hand. The Johnsons hail from Fond Du Lac, Wis.

The Davison Mercantile Co., of Davison, has placed itself in the class of real general merchants under the leadership of Clay Whipple. This establishment has grown wonderfully during the past few years. The store has undergone a real change, putting in all hardwood floors, new front silent salesman showcases, new and up-to-date refrigerator system and re-decorated throughout. Mr. Clay has his business office placed in the rear of the store in an elevated position, giving him a clear view of the workings of the entire first floor. A big opening will be given March 10, at which time there will be public demonstration work put on by various manufacturers and a great crowd expected. All in all, this business establishment would be a credit to any large city.

Coffee is coffee, says Mr. Merchant; but, says A. E. Miller, who travels for the Royal Valley Coffee Co., of Detroit, "some coffee is better than other coffee." Mr. Miller formerly represented the National Grocer Company in Eastern Michigan territory and enjoys a splendid business, which he justly deserves, for he is a mighty earnest worker and is held in high esteem by his many customers. L. M. Steward.

Annual Meeting and Dance of T. P. A.

Grand Rapids, March 4—The annual meeting of Post A. Michigan Division, T. P. A. of America, will be held Saturday, March 8, at 3 o'clock, in the T. P. A. clubroom of the Pantlind Hotel, Grand Rapids.

The principal business of the meeting will be the election of President, Vice-President, Secretary-Treasurer, two directors and sixty delegates to the Michigan State convention to be held in Grand Rapids in May.

To make the elections short and snappy, and interesting as well, the Board of Directors is following the suggestion of your Nominating Committee and has adopted the plan of voting by ballot, authorized by the National office. Post A, of St. Louis, the largest post in the Association, is voting in this manner.

The annual T. P. A. ball will be held on Saturday evening, March 8, in the Pantlind Hotel ball room at 8:30.

It has been decided that this party will be for T. P. A. members exclusively and we want every member to be there on that evening. If you have attended the T. P. A. parties in the past you know that we always have a splendid time and if you have not attended these parties, you are missing a great deal.

We would like to have every member at this party. Even if you don't dance, come anyway, as there will be lots of fun and amusement.

G. E. Pelgrain, Sec'y.

The Secret of Success.

The secret of success is not a secret. Nor is it something new. Nor is it something hard to secure. To become more successful, become more efficient. Do the little things better. So work that you will require less supervision. The least supervision is needed by the person who makes the fewest mistakes.

Do what you can do and what you should do for the institution for which you are working, and do it in the right way, and the size of your income will take care of itself. Let your aim ever be to better the work you are doing. But remember always that you cannot better the work you are doing without bettering yourself.

The thoughts that you think, the words that you speak, and the deeds you perform are making you either better or worse. Realize with Henley that you are the master of your fate and the captain of your soul. You can be what you will to be. Forget yourself in rendering service to others. As an employee, strive to make yourself of greater value to your employer.

Look upon yourself as a manufacturer. Think of yourself as being in a business for yourself. Regard yourself as a maker and seller of service and ever bend your thought and your energies toward the improvement of your product. The wise manufacturer never injures his machinery willfully. Your body, your mind, your soul serve as your plant.

Eat and drink only that which will nourish your body, entertain only those thoughts that will enrich your mind, and if you feed your body with the best physical food and your mind with the best mental food, you will build up a service factory that will find its product in constant demand.

The world is hungry for quality service. It wants to pay for it. It is paying for all it can get. The market is not crowded.

There is a chance for you right now.

There is a chance for you right where you are.

The time to start is now.

Thomas Dreier.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, March 3—The branching out of one of our co-operative stores has terminated in an additional co-operative store here. The Erickson Grocery Co. has opened a branch at Rudyard. The Finnish Co-operative Association of Rudyard has returned the courtesy by opening a branch in the Soo and it is expected that the new Association will arrange to purchase the business of Frank Batdorff, who has been one of our successful grocers for the past several years. It is a good location and the new adventure promises to be a success. The old saying that competition is the life of trade may prove true. Anyway, the progress of the new Association will be watched with much interest.

Mr. Stevens, who for a number of years has been in the employ of the McKinney Grocery Co., has resigned and purchased the stock and fixtures of R. H. Campbell, who for a number of years has been in the grocery business on Easterday avenue. Mr. Campbell has decided to retire from business account of being in feeble health and advancing years. Mr.

Stevens is a young man with several years of experience in the grocery business and is considered one of our live wires.

A \$250,000 film, Graphic Photo Play, entitled "Illinois," is being shown in one of our local theaters this week. It pays to advertise, but an advertisement of this kind does not help swell the population in our local town and the only good which is derived locally is an incentive to do likewise. The Soo has many good points and places of interest which would be an advertisement for Cloverland.

J. J. Veyet, for many years one of our local grocers, but who last year disposed of his business to A. H. Eddy and has lived a retired life ever since, has decided to get back into the harness again and, in company with J. E. La Londe, has opened a new and second-hand store at 550 Ashmun street. The business will be conducted under the name of J. J. Veyet & Co.

W. H. Kline, of the Boston Store, has just returned from a business trip to New York.

Mr. Harmon, President of the Consolidated Lumber Company of Manistique, is to be the principal speaker at a luncheon of the Soo Civic and Commercial Association Tuesday. The subject will be the development of Manistique.

O. W. Smith, former proprietor of the Trout Lake House, Trout Lake, which was destroyed by fire a short time ago, has moved to Superior, Wisconsin, where he will make his future home, much to the regret of the Trout Lakers, as it will mean that the prospects for a new hotel are not very encouraging. A hotel is badly needed at Trout Lake.

Herbert Peterson, of Manistique, has leased the warehouse formerly used by the Schlitz people at the depot, and will use the same in his fruit business.

David Eliasoff, one of our merchant chiefs, has placed an order for a Reo sedan, which he is having built especially to conform with his ideas of a family car. The only thing that is bothering Dave is watching for the approach of spring and the good old summer time. Dave is batching while the family is spending the winter in the South and the new car will be a sort of surprise upon the return of his folks to the Soo.

"An idle brain is the devil's scheme factory."

The surest way we know to keep yourself from exceeding the speed limit is to pay as you go.

William G. Tapert.

Cornered!

A business man in Chicago was one day showing his wife about his place of business. "And these are the day books," said he, indicating certain shelves in the book-keeping department.

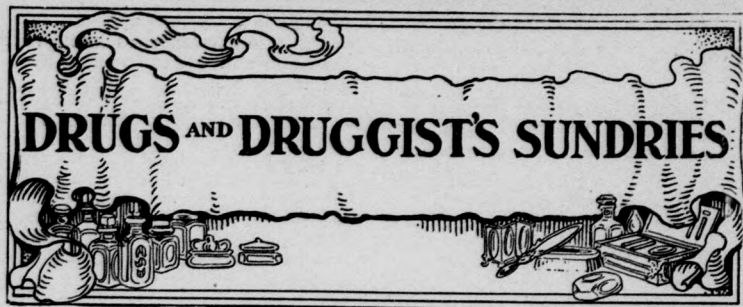
"Good," said the wife; "now show me the night books."

The husband was mystified. "The night books?" he murmured.

"Yes; those that you have to work over at night and keep you down here until two in the morning."

L. M. Steward, the well-known Saginaw traveling salesman—for many years on the road for the Postum Co.—is now covering the Thumb country for the D. A. Bentley Co., of Saginaw. Mr. Steward is an excellent salesman and should achieve marked success in his new connection.

Henry Stewart has engaged in the grocery business at Harbor Springs, the Worden Grocer Co. furnishing the stock.



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.

Hot Soda In a Medium Size Town.

It is not unusual in places of this kind to find most of the leading business establishments grouped in the center of the town. Perhaps there will be four or five drug stores only a block or two apart, and all doing well. That is because they get trade from all over town. There may be a few stores scattered around in the actual residence section yet the downtown stores will draw trade from all around these establishments, and do it every day in the year. You see, it is only a few moments' walk to the center of things. In a big, sprawling city it may take forty minutes to ride "downtown." Consequently, the up-town store gets plenty of daily trade that the downtown store cannot touch. But when it is only a few minutes' walk to Main Street, pretty much everybody in town is apt to circulate down to Main Street once a day, and maybe three or four times a day. Social conditions are different. The down-town druggist knows practically all the business men who have offices or stores in his immediate vicinity. He knows their tastes and habits, and is therefore in a position to do some highly intelligent advertising. Then, he knows a lot of people who live all around town, but who come downtown frequently, possibly every day. It ought not to be difficult to reach them with advertising matter. Now, just because a town has not half a million people within its corporate limits, we need not assume that there is not plenty of money in circulation. Big cities have lots of wealth, and they also have lots of poverty. In the average town there is less great wealth and less extreme poverty. There is a big class of well-to-do people. They have money, are willing to spend money, and the local druggists are just as safe in putting out 25-cent fountain novelties as are druggists on Broadway.

In such a town, one druggist who wanted to boom his hot-soda business went about it in this manner: He got up a little folder of scientific stuff

about the virtues of chocolate as a restorative and safe stimulant for tired business men. He had a type-writer, and during spare moments he would write to business men of his acquaintance letters about like the following:

Dear John—I know you are working pretty hard. When you need a quick harmless "bracer," I'd like to have you drop in and try a mug of my hot chocolate.

Yours truly,

He got excellent returns from these little letters.

The personal note counts for much in a town of this kind. With many a man the fact that you think enough of him to address a letter to him makes quite a hit. An appeal to another's judgment is always flattering. For instance: "I know that ladies are good judges of chocolate. I would appreciate your opinion of this hot chocolate I have just put on sale." Or, again: "Say, old man, I wish you would give me your verdict on this clam broth I have stocked. They say it's the real thing."

A druggist who knows his customers can always be doing something to advertise business. One very successful druggist used to say: "I have watched my fellow clerks talking baseball by the hour with a customer. It may be an interesting topic, but I would not confine myself to it unless I had baseballs for sale." This man would talk, all right, but he made it a business rule always to switch the conversation around to something he had on sale—that is, before the conversation ended. He didn't brag in his wares by the ears, but he would steer the conversation his own way whenever he got a chance.

"Wonderful what they are doing in the packing and canning lines these days," he would say. "Just take a look at this bottled clam bouillon. Try a whiff (removing the cork); smells like the original salt sea, eh? Taste a little of the concentrated stuff in a spoon. The real goods, eh? They say that stuff will stay on the weakest stomach. Pure goods, all right."

And thus he would lecture on hot soda instead of baseball.

This may be worked up to advantage in a medium-sized town. Your efforts won't be lost in the shuffle. There is not so much to distract the attention as there is in the very large cities. Afternoon tea is a good leader to try on those who have social aspirations—and who has not? Afternoon tea always sounds "smart." Have some tables, some nice accessories, and you can always get a cer-

tain element coming in for afternoon tea. Some establishments work it in this fashion:

Having an appointed hour to begin serving makes it interesting for the young people. The town belles can drop in and there are plenty of young business men who will find that a convenient hour to drop in, also. Some appointments are made, but there are a good many "accidental" meetings. This is all right. Helping the young people to meet in a friendly way is not a bad part to play in life; and the young folks are always good to help business along.

For older men, the luncheon club is a very good social bait to offer. "Form a club of four, and we will reserve a table for any hour you say"—such is the proposition. You can make the proposition very attractive if you go at it in earnest. The idea may be explained in a folder. "Meet a few friends and have a good laugh while you lunch—it will improve your digestion." Three is a starter, and then you can go on to explain the idea of a luncheon club composed of four or five congenial spirits who agree to meet every day at a certain hour, and for whom a table will be reserved. The luncheon club is an institution not unknown to our larger cities, but there ought to be a good field for it in a medium-sized town, where people do not gulp their food and run.

Music always adds much to the social side of life. A small orchestra is fine if conditions will justify. A good graphophone comes in very

well. Don't forget the motor business. Hang out a big sign where they can't miss it: "Hot Soda for Motorists." This will land the motorist if you put the sign where he can see it. Remember, he is a stranger, and is probably looking for a place to go. And, as most motorists scan the shops on the run, have your sign striking enough to make it difficult for him to get by without seeing it. There is a good deal in this idea, as most motorists will admit.

TAKING INVENTORY

Ask about our way
BARLOW BROS. Grand Rapids, Mich.

Fieglers

Chocolates

Package Goods of
 Paramount Quality
 and
 Artistic Design

1919

Drugs, Sundries, Books, Stationery.

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

We are diligently reminding our friends, customers and those who contemplate making any change or who are considering the installation of a new outfit in the way of a soda fountain and all of the appurtenances, that the coming season is to be without doubt one of the most prosperous in this line that we have ever known.

We are pleased to state that every indication brings ample proof that our prophecy is well founded. Many parties who in the early part of the season hesitated have already installed new outfits and many inquiries are coming to us as regards styles, prices, etc.

Considering the fact that soda fountain supplies are to be fully adequate to the demand, we are now confident that within the next sixty days the factories and the distributors will find themselves with more business than they can possibly attend to promptly.

We are, therefore, once more urging those who are at all interested to take this matter up with our Mr. A. W. Olds, who is devoting his entire time to this department. We have continued our agency for the Guarantee Iceless Fountain made at Grand Haven, Mich., and which gives universal satisfaction not only as to its workable features, but as to its style and quality of construction.

We would be pleased to have you make an engagement with Mr. Olds at the earliest possible moment.

Yours respectfully,

Hazeltine & Perkins Drug Co.

Grand Rapids, Michigan

Business Based on Integrity of Contracts.

Hillsdale, March 1—I have received your general letter sent to the retail merchants and cannot interpret it except as an affront to all who come under the ban.

Never since I have been in business have I been asked by a salesman to place orders in advance of our needs for our protection that we could countermand before time of shipment if we wished as this season.

This was done extensively before the armistice was signed. Some of these we countermanded. Some were shipped in advance of the time and some we have returned. Yet the first paragraph of your letter will apply absolutely in my case, but I take exceptions to your application and wish to say, further, that it is an implied if not an understood law and also practice of the retail trade that they have the right of cancellation in case of future buying before the time for shipment. This is usually the grounds upon which future orders are solicited by salesmen. F. L. Farnsworth.

Grand Rapids, March 3—You are mistaken in thinking I sent you the editorial entitled "The Mettle of the Man" in circular form. I wrote the editorial and I believe every word is true, but I am not responsible for its production in circular form by fully a half hundred wholesale dealers, located all the way from New York to Seattle, many of whom were so kind as to say that it was one of the best contributions to the cause of the maintenance of contracts ever presented to the buying public.

I do not agree with you in the statement that contracts entered into in good faith are subject to cancellation by either party. It takes two parties to make a contract and it is a point of law and equity—as well as honor—that it requires the consent of both parties to alter, amend or abrogate a contract. If you contract

for a future supply of goods and the price advances before the date of delivery, you get the goods just the same, no matter how heavy a loss the manufacturer or jobber may sustain. You would have nothing but contempt for a manufacturer or jobber who would repudiate the obligation he had entered into in apparent good faith. Likewise, when you sign happens to decline, it is up to you as a man who believes in maintaining his good name and the integrity of contracts to live up to his signed agreement in man fashion. To do otherwise, would be to stamp you as a repudiator, for whom there is no proper place in the world of business.

The Kaiser repudiated the pledged faith of Germany not to invade Belgium under any circumstances, and what is the result? He is a fugitive from justice in a little country he despised and frequently threatened to invade and subjugate, condemned and hated by every civilized person in the world, while the German people have sunk so low in the estimation of the world that no one will take the word of a German or deal with a German for a hundred years to come.

The entire fabric of good business and good government is based on the integrity of contracts.

E. A. Stowe.

Cloth of Spun Glass.

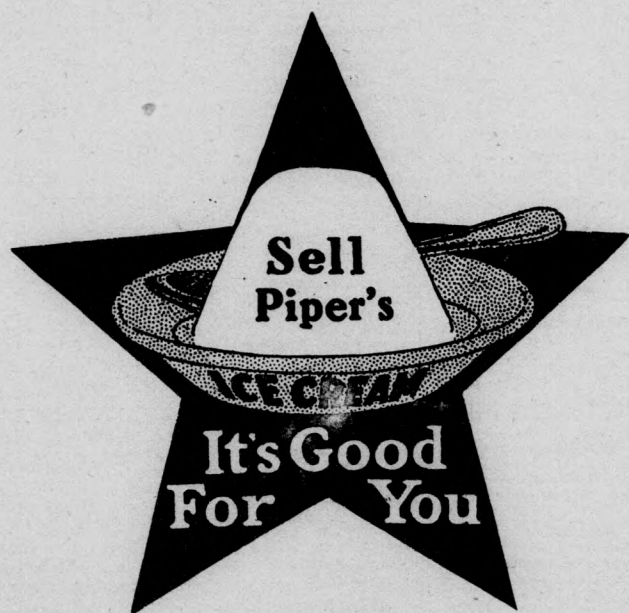
After a series of experiments made in Venice and Murano, felt and cloth made from spun glass have been successfully produced, says Consul General David F. Wilbur at Genoa. A new society has been formed, with extensive plants at Naples, where this material will be manufactured, for use as insulators in storage batteries.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Capsicum	
Boric (Powd.)	18¢ 25	Eligron	2 05¢ 2 20	Cardamon	2 15
Boric (Xtal)	18¢ 25	Cubebs	6 50¢ 6 75	Cardamon, Comp.	2 10
Carbolic	40¢ 45	Eligron	11 50¢ 11 75	Catechu	2 60
Citric	1 48¢ 1 55	Eucalyptus	7 00¢ 7 25	Cinchona	2 35
Muriatic	3 1/2¢ 5	Hemlock, pure	1 25¢ 1 35	Colchicum	2 40
Nitric	10¢ 15	Juniper Berries	2 00¢ 2 25	Cubebs	2 60
Oxalic	53¢ 60	Juniper Wood	1 80¢ 2 00	Digitalis	2 10
Sulphuric	3 1/2¢ 5	Lard, extra	1 80¢ 2 00	Gentian	2 35
Tartaric	1 12¢ 1 20	Lard, No. 1	1 55¢ 1 75	Ginger	2 50
Ammonia		Lavender, Flow.	8 50¢ 8 75	Guaiac	2 20
Water, 28 deg.	12¢ 20	Lavender, Gar'n	1 25¢ 1 40	Guaiac, Ammon.	2 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	2 00
Carbonate	19¢ 25	Linseed, bld less	1 74¢ 1 79	Iron, clo.	1 60
Chloride (Gran.)	20¢ 30	Linseed, raw, bbl.	1 62	Kino	1 65
Balsams		Linseed, raw less	1 72¢ 1 77	Myrrh	2 50
Copaiba	1 20¢ 1 40	Mustard, true, oz.	2 95	Nux Vomica	1 75
Fir (Canada)	1 75¢ 2 00	Mustard, artifl, oz.	2 60	Opium	7 50
Fir (Oregon)	40¢ 50	Neatsfoot	1 75¢ 2 00	Opium, Camph.	1 35
Peru	4 75¢ 5 00	Olive, pure	7 50¢ 9 00	Opium, Deodor'd	2 50
Tolu	1 75¢ 2 00	Olive, Malaga,	6 50¢ 7 00	Rhubarb	2 15
Barks		green	6 50¢ 7 00	Paints	
Cassia (ordinary)	40¢ 45	Orange, Sweet	4 50¢ 4 75	Lead, red dry	13¢ 13 1/2
Cassia (Saigon)	90¢ 1 00	Origanum, pure	2 50	Lead, white dry	13¢ 13 1/2
Sassafras (pow. 50c)	45	Origanum, com'l	2 50	Lead, white oil	13¢ 13 1/2
Soap Cut (powd.)	26¢ 30	Pennyroyal	2 50¢ 2 75	Ochre, yellow bbl.	1 1/2
35c	26¢ 30	Peppermint	3 00¢ 3 25	Ochre, yellow less	2 1/2
Berries		Rose, pure	38 00¢ 40 00	Putty	4 1/2¢ 7
Cubeb	1 75¢ 1 80	Rosemary Flow.	2 00¢ 2 25	Red Venet'n Amer.	2 1/2
Fish	1 00	Rosalewood, E.	18 50¢ 18 75	Red Venet'n, Eng	2 1/2
Juniper	10¢ 18	Sassafras, true	3 50¢ 3 75	Vermillion, Amer.	25¢ 30
Prickly Ash	30	Sassafras, artifl	90¢ 1 20	Whiting, bbl.	3
Extracts		Spearmint	9 50¢ 9 75	Whiting	3 1/2¢ 6
Licorice	60¢ 65	Sperm	2 65¢ 2 85	L. H. P. Prep.	2 90¢ 3 10
Licorice powd.	1 25¢ 1 50	Tansy	5 50¢ 5 75	Miscellaneous	
Flowers		Tar, USP	45¢ 60	Acetanalid	75¢ 80
Arnica	1 20¢ 1 25	Turpentine, bbls.	86 1/2	Alum	17¢ 20
Chamomile (Ger.)	70¢ 80	Turpentine, less	95¢ 1 00	Alum, powdered and	18¢ 21
Chamomile Rom.	1 50¢ 1 60	Wintergreen, tr.	800¢ 8 25	ground	18¢ 21
Gums		Wintergreen, sweet	7 00¢ 7 25	Bismuth, Subni-	4 00¢ 4 10
Acacia, 1st	75¢ 80	birch	1 00¢ 1 20	trate	4 00¢ 4 10
Acacia, 2nd	65¢ 75	Wormseed	6 50¢ 6 75	Borax xtal or	
Acacia, Sorts	35¢ 40	Wormwood	7 50¢ 7 75	powdered	10¢ 15
Acacia, powdered	60¢ 70	Potassium		Cantharides po	2 00¢ 6 50
Aloes (Barb. Pow)	30¢ 40	Bicarbonate	1 00¢ 1 20	Calomel	2 40¢ 2 50
Aloes (Cape Pow.)	30¢ 35	Bichromate	52¢ 60	Capsicum	38¢ 45
Aloes (Soc Pow)	1 30¢ 1 35	Bromide	85¢ 95	Carmine	6 50¢ 7 00
Asafoetida	4 75¢ 5 00	Chlorate	1 20¢ 1 30	Cassia Buds	50¢ 60
Pow.	45¢ 50	Chlorate, gran'	65¢ 70	Cloves	77¢ 85
Camphor	3 35¢ 3 40	Chlorate, xtal or	60¢ 65	Chalk Prepared	12¢ 15
Guaiac	2 50	powd.	60¢ 65	Chalk Precipitated	12¢ 15
Guaiac, powdered	2 75	Cyanide	40¢ 60	Chloroform	65¢ 72
Kino	85	Iodide	4 29¢ 4 36	Chloral Hydrate	1 80¢ 2 00
Kino, powdered	1 00	Permanganate	2 00¢ 2 25	Cocaine	12 30¢ 12 85
Myrrh	1 40	Prussiate, yellow	1 50	Cocoa Butter	50¢ 60
Myrrh, Pow.	1 50	Prussiate, red	3 00¢ 3 50	Corks, list, less	40%
Opium	28 50¢ 29 00	Sulphate	1 00	Copperas, bbls.	40%
Opium, powd.	31 25¢ 32 00	Roots		Copperas, less	3 1/2
Opium, gran.	31 25¢ 32 00	Alkanet	4 50¢ 4 75	Copperas, powd.	4 1/2
Shellac	85¢ 90	Blood, powdered	1 10¢ 1 20	Corrosive Sublim	2 10¢ 2 20
Shellac, Bleached	90¢ 95	Calamus	60¢ 65	Cream Tartar	79¢ 85
Tragacanth	5 00¢ 5 50	Elecampane, pwd.	22¢ 25	Cuttlebone	95¢ 1 00
Tragacanth powder	4 50	Gentian, powd.	27¢ 35	Dextrine	10¢ 15
Turpentine	15¢ 20	Ginger, African,	25¢ 30	Dover's Powder	5 75¢ 6 00
Insecticides		powdered	25¢ 30	Emery, All Nos.	10¢ 15
Arsenic	15¢ 20	Ginger, Jamaica	35¢ 40	Emery, Powdered	8¢ 10
Blue Vitriol, bbl.	10 1/2	powdered	32¢ 35	Epsom Salts, bbls.	4 1/2
Blue Vitriol, less	11 1/2	Goldenseal, pow.	8 50¢ 9 00	Epsom Salts, less	5¢ 10
Bordeaux Mix Dry	20¢ 25	Ipecac, powd.	6 00¢ 6 25	Ergot	4 00
Hellebore, White	38¢ 45	Licorice	50¢ 60	Ergot, powdered	4 00
powdered	38¢ 45	Licorice, powd.	40¢ 45	Flake White	15¢ 20
Insect Powder	40¢ 60	Oris, powdered	20¢ 25	Formaldehyde, lb.	27 1/2¢ 30
Lead, Arsenate Po	34¢ 44	Rhubarb	20¢ 25	Gelatine	1 75¢ 1 90
Lime and Sulphur	20¢ 25	Rhubarb, powd.	1 25¢ 1 50	Glassware, full case	58%
Solution, gal.	20¢ 25	Rosinweed, powd.	25¢ 30	Glassware, less	50%
Paris Green	46¢ 52	Sarsaparilla, Hond.	1 25¢ 1 40	Glauber Salts, bbl.	3
Ice Cream		ground	1 25¢ 1 40	Glauber Salts less	40¢ 8
Piper Ice Cream Co.,		Sarsaparilla Mexican,	1 00¢ 1 10	Glue, Brown	25¢ 35
Kalamazoo		ground	35¢ 40	Glue, Brown Grd.	22¢ 30
Bulk, Vanilla	1 00	Squills	35¢ 40	Glue, White	30¢ 35
Bulk, Chocolate	1 10	Squills, powdered	45¢ 65	Glue, White Grd.	30¢ 35
Bulk, Caramel	1 10	Tumeric, powd.	25¢ 30	Glycerine	23¢ 38
Bulk, Strawberry	1 20	Valerian, powd.	1 00	Hops	60¢ 75
Bulk, Tutti Fruiti	1 20	Seeds		Iodine	5 60¢ 5 90
Brick, Vanilla	1 20	Anise	42¢ 45	Iodoform	6 59¢ 6 74
Brick, Chocolate	1 60	Anise, powdered	47¢ 50	Lead, Acetate	25¢ 30
Brick, Caramel	1 60	Bird, Is	13¢ 19	Lycopodium	2 25¢ 2 50
Brick, Strawberry	1 60	Canary	28¢ 35	Mace	85¢ 90
Brick, Tutti Fruiti	1 60	Caraway, Po.	95¢ 90	Mace, powdered	95¢ 1 00
Brick any combination	1 60	Cardamon	1 80¢ 2 00	Menthol	8 00¢ 8 20
Leaves		Celery, powd.	1 00¢ 1 20	Morphine	15 45¢ 16 00
Buchu	4 35	Coriander powd.	30 22¢ 25	Nux Vomica	25¢ 30
Buchu, powdered	4 40	Dill	1 00¢ 1 20	Nux Vomica, pow.	25¢ 30
Sage, bulk	67¢ 70	Fennel	1 00¢ 1 20	Pepper black pow.	55¢ 60
Sage, 1/4 loose	72¢ 78	Flax, ground	10¢ 15	Pepper, white	55¢ 60
Sage, powdered	65¢ 60	Flax, green	10¢ 15	Pitch, Burgundy	15¢ 20
Senna, Alex	1 40¢ 1 50	Poenugreek pow.	22¢ 30	Quassia	12¢ 15
Senna, Tinn.	40¢ 45	Hemp	11 1/2¢ 15	Quinine	1 25¢ 1 73
Senna, Tinn. pow.	50¢ 55	Lobelia	40¢ 50	Rochelle Salts	59¢ 65
Uva Ursi	45¢ 50	Mustard, yellow	45¢ 50	Saccharine	56
Oils		Mustard, black	30¢ 35	Salt Peter	36¢ 45
Almonds, Bitter,		Poppy	1 00	Selditz Mixture	4 45¢ 55
true	18 50¢ 18 75	Quince	1 50¢ 1 75	Soap, green	20¢ 30
Almonds, Bitter,		Rape	15¢ 20	Soap mott castile	22 1/2¢ 25
artificial	7 00¢ 7 20	Sabadilla	35	Soap, white castile	25 1/2¢ 25
Almonds, Sweet,		Sabadilla, powd.	30¢ 35	case	25 00
true	4 00¢ 4 25	Sunflower	18¢ 25	Soap, white castile	25 1/2¢ 25
Almonds, Sweet,		Worm American	25	less, per bar	25 65
imitation	75¢ 1 00	Worm Levant	1 65¢ 1 75	Soda Ash	4 1/2¢ 10
Amber, crude	4 00¢ 4 25	Tinctures		Soda Bicarbonate	3 1/2¢ 10
Amber, rectified	5 50¢ 5 75	Aconite	1 70	Soda, Sal	10
Anise	2 50¢ 2 75	Aloes	1 35	Spirits Camphor	2 00
Bergamont	9 50¢ 9 75	Arnica	1 50	Sulphur, roll	4 1/2¢ 10
Cajeput	1 75¢ 2 00	Asafoetida	30	Sulphur, Subl.	4 9-10¢ 16
Cassia	4 50¢ 4 75	Belladonna	1 80	Tamarinds	25¢ 30
Castor	3 10¢ 3 30	Benzoin	2 15	Tartar Emetic	1 03¢ 1 10
Cedar Leaf	1 75¢ 2 00	Benzoin Compo'd	2 15	Turpentine, Ven.	50¢ 60
Citronella	90¢ 1 20	Buchu	2 70	Vanilla Bx. pure	1 50¢ 2 00
Cloves	3 50¢ 3 75	Cantharides	3 60	Witch Hazel	1 35¢ 1 75
Cocanut	40¢ 50			Zinc Sulphate	10¢ 15
Cod Liver	5 60¢ 5 75				
Croton	2 00¢ 2 25				

Its Pure, That's Sure



PIPER ICE CREAM CO.
Kalamazoo :: Michigan

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	
Mich. Beans Cheese Evap. Peaches		Calif. Lima Beans Canned Milk Some Soaps Twine Wicking	
AMMONIA		CHEWING GUM	
Arctic Brand		Adams Black Jack	
12 oz. 16c, 2 doz. box	3 00	Adams Sappota	
16 oz. 25c, 1 doz. box	1 75	Beeman's Pepsin	
32 oz., 40c, 1 doz. box	2 85	Beechnut	
AXLE GREASE		Doublemint	
Mica, 25 lb. pail	1 60	Flag Spruce	
BAKED BEANS		Juicy Fruit	
No. 1, per doz.	1 35	Sterling Gum Pep.	
No. 2, per doz.	2 00	Spearmint, Wrigleys	
No. 3, per doz.	3 15	Yucatan	
BATH BRICK		Zeno	
English	95	CHOCOLATE	
BLUING		Walter Baker & Co.	
Jennings'		German's Sweet	
Condensed Pearl Bluing		Premium	
Small, 3 doz. box	2 55	Caracas	
Large, 2 doz. box	2 90	Walter M. Lowney Co.	
BREAKFAST FOODS		Premium, 1/4s	
Cracked Wheat, 24-2	4 60	Premium, 1/2s	
Cream of Wheat	7 50	CIGARS	
Pillsbury's Best Cerl	2 50	Johnson Cigar Co. Brands	
Quaker Puffed Rice	4 35	Dutch Masters Club	
Quaker Puffed Wheat	4 35	Dutch Masters Banq.	
Quaker Brkfst Biscuit	1 90	Dutch Masters Inv.	
Quaker Corn Flakes	2 90	Dutch Masters Pan.	
Ralston Purina	4 00	Dutch Master Grande	
Ralston Branzen	2 20	Dutch Master Special	
Ralston Food, large	3 30	Dutch Master Lond	
Ralston Food, small	2 30	El Portana	
Saxon Wheat Food	4 75	Eel Jay	
Shred Wheat Biscuit	4 50	Dutch Masters Six	
Triscuit, 18	2 25	Dutch Masters Hand	
Kellogg's Brands		Made	
Toasted Corn Flakes	4 20	Dutch Masters Baby	
Toasted Corn Flakes		Grand	
Individual	2 00	Little Dutch Masters	
Krumbles	4 20	S. C. W.	
Krumbles, Indv.	2 00	Dutch Masters	
Biscuit	2 00	Seconds	
Drinket	2 60	Exemplar	
Peanut Butter	3 65	Peter Dornbos Brands	
Bran	3 60	Dornbos Single Bndr.	
BROOMS		Dornbos Perfecto	
Fancy Parlor, 25 lb.	9 00	Van Dam, 5c	
Parlor, 5 String, 25 lb.	8 75	Van Dam, 6c	
Standard Parlor, 23 lb.	8 50	Van Dam, 7c	
Common, 23 lb.	8 00	Van Dam, 10c	
Special, 23 lb.	7 25	Worden Grocer Co. Brands	
Warehouse, 23 lb.	10 00	Boston Straight	
BRUSHES		Trans Michigan	
Scrub		Court Royal	
Solid Back, 8 in.	1 00	Hemmett's Cham-	
Solid Back, 11 in.	1 25	pion	
Pointed Ends	1 00	Iroquois	
Steve		Qualex	
No. 3	1 00	La Qualatencia	
No. 2	1 50	Worden's Hand Made	
No. 1	3 00	E. L.	
Shoe		Royal Major	
No. 1	1 00	La Valla Rosa	
No. 2	1 20	La Valla Rosa, Kids	
No. 3	1 70	Valla Grande	
No. 4	1 90	Kuppenheimer, No. 2	
BUTTER COLOR		First National	
Dandelion, 25c size	2 00	Knickerbocker	
CANDLES		CLOTHES LINE	
Paraffine, 6s	17 1/2	No. 40 Twisted Cotton	
Paraffine, 12s	18 1/2	No. 50 Twisted Cotton	
Wicking	65	No. 60 Twisted Cotton	
CANNED GOODS		No. 80 Twisted Cotton	
Apples		No. 50 Braided Cotton	
3 lb. Standards	@ 1 45	No. 60 Braided Cotton	
No. 10	@ 5 00	No. 80 Braided Cotton	
Blackberries		No. 50 Sash Cord	
2 lb.		No. 60 Sash Cord	
Standard No. 10	@ 10 50	No. 60 Jute	
Beans		No. 72 Jute	
Baked	1 25 @ 2 25	No. 60 Sisal	
Red Kidney	1 25 @ 1 35	Galvanized Wire	
String	1 90 @ 2 50	No. 20, each 100ft. long	
Wax	1 80 @ 2 50	No. 19, each 100ft. long	
Blueberries		No. 20, each 100ft. long	
Standard	@	No. 19, each 100ft. long	
No. 10	@ 11 50	COCOA	
Clams		Baker's	
Little Neck, 1 lb.		Bunte, 10c size	
Clam Bouillon		Bunte, 1/4 lb.	
Burnham's 1/2 pt.	3 25	Bunte, 1 lb.	
Burnham's pts.	3 75	Cleveland	
Burnham's qts.	7 50	Colonial, 1/4s	
Swiss, Domestic		Colonial, 1/2s	
		Epps	
		Hershey's 1/4s	
		Hershey's 1/2s	
		Huyler	
		Lowney, 1/4s	
		Lowney, 1/2s	
		Lowney, 1/4s	
		Lowney, 1/2s	
		Van Houten, 1/4s	
		Van Houten, 1/2s	
		Van Houten, 1s	
		Van Houten, 1s	
		Webb	
		Wilbur, 1/4s	
		Wilbur, 1/2s	
		COFFEES ROASTED	
		Rio	
		Common	
		Fair	
		Choice	
		Fancy	
		Santos	
		Common	
		Fair	
		Choice	
		Fancy	
		Peaberry	
		Maracaibo	
		Fair	
		Choice	
		Mexican	
		Choice	
		Fancy	
		Guatemala	
		Fair	
		Fancy	
		Java	
		Private Growth	
		Mandling	
		Ankola	
		San Salvador	
		Good	
		Mocha	
		Short Bean	
		Long Bean	
		Bogota	
		Fair	
		Fancy	
		Package Coffee	
		New York Basis	
		Arbuckle	
		McLaughlin's XXXX	
		McLaughlin's XXXX	
		package coffee is sold to	
		retailers only. Mail all or-	
		ders direct to W. F. Mc-	
		Laughlin & Co., Chicago.	
		Extracts	
		Holland, 1/2 gross bxs.	
		Felix, 1/2 gross	
		Hummel's foil, 1/2 gro.	
		Hummel's tin, 1/2 gro.	
		CONDENSED MILK	
		Carnation, Tall	
		Carnation, Baby	
		Pet, Tall	
		Pet, Baby	
		Van Camp, Tall	
		Van Camp, Baby	
		MILK COMPOUND	
		Hebe, Tall, 6 doz.	
		Hebe, Baby, 8 doz.	
		CONFECTIONERY	
		Stick Candy	
		Horehound	
		Standard	
		Jumbo	
		Cases	
		Mixed Candy	
		Broken	
		Cut Loaf	
		Grocers	
		Kindergarten	
		Leader	
		Novelty	
		Premio Creams	
		Royal	
		Special	
		X L O	
		Specialties	
		Auto Kisses (baskets)	
		Bonnie Butter Bites	
		Butter Cream Corn	
		Caramel Bon Bons	
		Caramel Croquettes	
		Coconut Waffles	
		Coffy Toffy	
		Fudge, Walnut	
		Fudge, Choc. Peanut	
		Iced Orange Jellies	
		Italian Bon Bons	
		AA Licorice Drops	
		5 lb. box	
		Lozenges, Pep.	
		Lozenges, Pink	
		Manchus	
		Molasses Kisses, 10	
		lb. box	
		Nut Butter Puffs	
		Pop Corn Goods	
		Cracker-Jack Prize	
		Checkers Prize	
		Boxes	
		Putnam Menthol	
		Smith Bros.	
		COOKING COMPOUNDS	
		Crisco	
		36 1 lb. cans	
		24 1 1/2 lb. cans	
		6 6 lb. cans	
		4 9 lb. cans	
		Mazola	
		5 1/2 oz. bottles, 2 doz.	
		Pints, tin, 2 doz.	
		Quarts, tin, 1 doz.	
		1/2 gal. tins, 1 doz.	
		Gal. tins, 1/2 doz.	
		5 Gal. tins, 1-6 doz.	
		CREAM TARTAR	
		Barrels or Drums	
		Boxes	
		DRIED FRUITS	
		Apples	
		Evap'd, Choice, blk	
		Evap'd Fancy blk.	
		Apricots	
		California	
		Citron	
		California	
		Currants	
		Imported, 1 lb. pkg.	
		Imported, bulk	
		Peaches	
		Muir's-Choice, 25 lb.	
		Muir's-Fancy, 25 lb.	
		Fancy, 48 11 oz. pkgs.	
		Peel	
		Lemon, American	
		Orange, American	
		Raisins	
		Cluster, 20 cartons	
		Loose Muscatels, 4 Cr.	
		Loose Muscatels, 3 Cr.	
		L. M. Seeded 1 lb.	
		California Prunes	
		90-100 25 lb. boxes	
		80-90 25 lb. boxes	
		70-80 25 lb. boxes	
		60-70 25 lb. boxes	
		50-60 25 lb. boxes	
		40-50 25 lb. boxes	
		30-40 25 lb. boxes	
		FARINACEOUS GOODS	
		Beans	
		California Limas	
		Med. Hand Picked	
		Brown, Holland	
		Farina	
		25 1 lb. packages	
		Bulk, per 100 lbs.	
		Original Holland Rusk	
		Packed 12 rolls to container	
		3 containers (36) rolls	
		Hominy	
		Pearl, 100 lb. sack	
		Macaroni	
		Domestic, 10 lb. box	
		Domestic, broken cbls.	
		Skinner's 24s, case	
		Pearl Barley	
		Chester	
		Portage	
		Peas	
		Green, Wisconsin, lb.	
		Split, lb.	
		Sage	
		East India	
		German, sacks	
		German, broken pkg.	
		Tapoca	
		Flake, 100 lb. sacks	
		Pearl, 100 lb. sacks	
		Minute, Substitute, 8	
		oz., 3 doz.	
		FISHING TACKLE	
		Cotton Lines	
		No. 2, 15 feet	
		No. 3, 15 feet	
		No. 4, 15 feet	
		No. 5, 15 feet	
		No. 6, 15 feet	
		Linen Lines	
		Small, per 100 feet	
		Medium, per 100 feet	
		Large, per 100 feet	
		Flats	
		No. 1 1/2, per dozen	
		No. 2, per dozen	
		No. 3, per dozen	
		SAGE	
		Sage	
		Hops	
		Laurel Leaves	
		Sanna Leaves	
		HERBS	
		Sage	
		Hops	
		Laurel Leaves	
		Sanna Leaves	

HIDES AND PELTS

Hides	
Green, No. 1	16
Green, No. 2	15
Cured, No. 1	18
Cured, No. 2	17
Calfskin, green, No. 1	30
Calfskin, green, No. 2	28 1/2
Calfskin, cured, No. 1	32
Calfskin, cured, No. 2	30 1/2
Horse, No. 1	6 00
Horse, No. 2	5 00

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

Tallow	
Prime	@ 07
No. 1	@ 06
No. 2	@ 05

Wool	
Unwashed, med.	@ 35
Unwashed, fine	@ 30

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

HORSE RADISH	
Per doz.	90

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

JELL-O	
Assorted Case, 3 doz.	3 40
Lemon, 3 doz.	3 40
Orange, 3 doz.	3 40
Raspberry, 3 doz.	3 40
Strawberry, 3 doz.	3 40
Cherry, 3 doz.	3 40
Chocolate, 3 doz.	3 40
Weight 11 lbs. to case.	
Freight rate, 3d class.	

Jell-O Ice Cream Powder	
Assorted Case, 3 doz.	3 40
Chocolate, 3 doz.	3 40
Vanilla, 3 doz.	3 40
Strawberry, 3 doz.	3 40
Lemon, 3 doz.	3 40
Unflavored, 3 doz.	3 40
Weight 15 lbs. to case.	
Freight rate, 3d class.	

JELLY GLASSES	
8 oz. capped in bbls.	
per doz.	40

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

MINCE MEAT	
Per case	4 15

MOLASSES	
Fancy Open Kettle	68
Choice	58
Good	
Stock	

Half barrels 5c extra	
Red Hen, No. 2	2 75
Red Hen, No. 2 1/2	3 35
Red Hen, No. 5	3 25
Red Hen, No. 10	3 15
Uncle Ben, No. 2	2 75
Uncle Ben, No. 2 1/2	3 35
Uncle Ben, No. 5	3 25
Uncle Ben, No. 10	3 15
Ginger Cake, No. 2	3 10
Ginger Cake, No. 2 1/2	4 00
Ginger Cake, No. 5	3 90
O. & L. Open Kettle	
No. 2 1/2	5 60

MUSTARD	
1/4 lb. 6 lb. box	30

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

Shelled	
Almonds	55
Peanuts, Spanish	
10 lb. box	19 1/2
Peanuts, Spanish	
100 lb. bbl.	17 1/2
Peanuts, Spanish	
200 lb. bbl.	17
Pecans	1 00
Walnuts	90

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection	12.7
Red Crown Gasoline	23.7
Gas Machine Gasoline	44.2
V. M. & P. Naphtha	23.7
Capitol Cylinder, Iron	
Bbls.	39.8
Atlantic Red Engine	
Iron Bbls.	24.8
Winter Black, Iron	
Bbls.	14.3
Polarine, Iron Bbls.	44.8

PICKLES

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

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

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

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

Dry Salt Meats	
S P Bellies	31 00@32 00

Lard	
Pure in tierces	29@30
Compound Lard	24@24 1/2
80 lb. tubs	advance 1/2
60 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	35 @36
Hams, 16-18 lb.	34 1/2@35
Hams, 18-20 lb.	33 @34
Ham, dried beef	
sets	37 @38
California Hams	25 @26
Picnic Boiled	
Hams	35 @40
Boiled Hams	51 @52
Minced Hams	22 @23
Bacon	39 @42

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

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

Pig's Feet	
1/4 bbls.	1 75
3/4 bbls., 40 lbs.	3 40
1/2 bbls.	9 00
1 bbl.	16 00

Tripe	
Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
3/4 bbls., 80 lbs.	3 00

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

Uncolored Oleomargarine	
Solid Dairy	28@29
Country Rolls	30@31

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

RICE	
Fancy	
Blue Rose	9% @10%
Broken	

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

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

SALERATUS

Packed 60 lbs. in box	
Arm and Hammer	3 25
Wyandotte, 100 1/2s	3 00

SAL SODA	
Granulated, bbls.	1 95
Granulated, 100 lbs. cs.	2 10
Granulated, 363 pkgs.	2 25

SALT	
Solar Rock	
56 lb. sacks	52

Common	
Granulated, Fine	2 10
Medium, Fine	2 20

SALT FISH	
Cod	
Large, whole	15 1/2
Small, whole	15
Strips or bricks	20@23
Pollock	14

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

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

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

Mackerel	
Mess, 100 lbs.	25 00
Mess, 50 lbs.	13 25
Mess, 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.	

SEEDS	
Anise	45
Canary, Smyrna	28
Caraway	85
Cardamon, Malabar	1 20
Celery	65
Hemp, Russian	12
Mixed Bird	12 1/2
Mustard, white	40
Poppy	80
Rape	15

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

SNUFF	
Swedish Rapeseed, 10c 8 for 64	
Swedish Rapeseed, 1 lb. gis	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 00	
Jap Rose, 50 cakes	5 40
White Flake, 100	5 40

Lautz Bros. & Co.	
Aome, 100 cakes	5 50
Big Master 100 blocks	6 50
Climax	6 00
Queen White	6 00
Oak Leaf	5 50
Queen Anne	5 50

Proctor & Gamble Co.	
Lenox	5 50
Ivory, 6 oz.	6 50
Ivory, 10 oz.	10 80
Star	5 20

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 bxs	3 75
Black Hawk, ten bxs	3 65

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	
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Scouring Powders	
Sapolio, gross lots	9 50
Sapolio, half gro. lots	4 85
Sapolio, single boxes	2 40
Sapolio, hand	2 40
Queen Anne, 30 cans	1 80
Queen Anne, 60 cans	3 60
Snow Maid, 30 cans	1 80
Snow Maid, 60 cans	3 60

Washing Powders	
Snow Boy, 100 pkgs.	5c 95
Snow Boy, 60 pkg.	14oz 3 55
Snow Boy, 24 pkgs.	5 00
Snow Boy, 20 pkgs.	5 25

Soap Powders	
Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Rub-No-More	5 00
Nine O'Clock	4 25
Lautz Naphtha, 60s	3 45
24 pkgs.	
Oak Leaf Soap Powder,	
100 pkgs.	5 00

Queen Anne Soap Powder	
der, 60 pkgs.	3 45
Old Dutch Cleanser,	
100s	4 00

SODA

Bi Carb. Kegs	3 1/2
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SPICES

Whole Spices	
Allspice, Jamaica	@12
Allspice, lg. Garden	@11
Cloves, Zanzibar	@55
Cassia, Canton	@20
Cassia, 50 pkg. doz.	@55
Ginger, African	@15
Ginger, Cochlin	@20
Mace, Penang	@17
Mixed, No. 1	@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	@16
Cloves, Zanzibar	@55
Cassia, Canton	@22
Ginger, African	@25
Mace, Penang	@1 00
Nutmegs	@45
Pepper, Black	@35
Pepper, White	@52
Pepper, Cayenne	@30
Paprika, Hungarian	@45

STARCH	
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Michigan Retail Hardware Association.
President—Geo. W. Leedle, Marshall.
Vice-President—J. H. Lee, Muskegon.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Some Things to Do In the Month of March.

Written for the Tradesman.

March is a good time to have the store cleaned up and made bright for the spring trade. It is astonishing the decorative effect that a few tins of paint will produce. Discolored walls can be made pleasing, dirty ceilings made lighter, silent salesmen polished, drawers and shelves re-varnished, new price tickets prepared to replace those that have done duty for so long, and the entire store interior made as pleasing as possible.

Particularly noteworthy is the effect of a proper color scheme on the lighting of the store. The old-time hardware store was dingy and unattractive. Light is essential to modern merchandising. When all the window space the merchant can contrive has done its full duty, darkness may still be measurably present. A white or cream ceiling, with a light colored tint on the walls, will make a tremendous difference in the lighting of the store.

Now, too, is the time to put through any interior re-arrangement that has been contemplated. The work can be done much more thoroughly right now, and probably with less outlay, than a month or two from now, when labor is in greater demand. And, while the interior of the store is being touched up, take a look at the exterior, and see what is necessary to bring it up to the top-notch of attractiveness.

Re-arrangement of the various departments may be desirable. It may be found advisable to shift the position of show cases or counters to some extent. This work should be done in March, if it has not been done before.

Around the end of March, house-cleaning will be under way in a host of homes. The annual outbreak of the housewife against dust and dirt will by that time be in progress. In the hardware store, the hardware dealer, having himself carried out his store-cleaning, should make his appeal to those engaged in house-cleaning activities. Goods required in house-cleaning should be prominently featured. Vacuum cleaners, curtain stretchers, carpet sweepers, step ladders, mops, pails, scrubbing brushes—these and a multitude of other articles should be shown prominently and pushed aggressively. The house-cleaning season is long, but the merchant who gets on the first display

thereby secures the inside track on his competitors.

A circular letter to a selected list of housewives, dealing primarily with labor saving devices in house-cleaning, might prove a very good stunt at this stage.

The paint trade is, of course, at its busiest during the spring. Around the first of April, perhaps a little sooner depending on the weather, the demand begins. In March good work can be done in the way of putting through the final preparations for the spring paint campaign. Indeed, before the end of March the mailing list advertising should be well under way. It should be possible to secure quite a few advance orders by a personal canvass of some of the likeliest prospects. Such orders give the spring paint drive a first class start.

Indeed, March is a time when the hardware dealer should be able to do quite a bit of outside missionary work. The spring feeling is in the air, and people are looking forward to new activities. There are builders who can be interviewed. Farmers in town can be canvassed for wire fencing orders. Athletic organizations should be canvassed also for their requirements. Much of the farm trade can be reached by rural telephone. Even if orders are not secured in the majority of instances, a good foundation is laid for the "follow up" in the spring. And as a matter of fact, such a personal canvass, put through by a man who knows how to handle people, will bring in a lot of business, much of which would otherwise go into other channels.

Few hardware dealers go after new business as energetically as they should. The tendency of war conditions has been to remove the necessity of aggressive selling methods, to some extent. The customer has been canvassing for goods, rather than the merchant for sales. We must now look for a return to some extent to old conditions. The merchant who quickly swings back to the aggressive methods demanded and necessary before the war will have an advantage over his slower competitor.

In the search for new business and new customers, individual work is the sort that counts the most. How many merchants keep a strict lookout for new residents, and make personal calls upon them? Very few. Yet this would pay. Call upon strangers, welcome them to the district, offer to help them any way you can, and incidentally leave some printed matter of yours to look at. Make the call yourself, if possible. It enhances the importance of the visit, and makes the newcomer feel that he has at least

one friend in the community. Next time anything in your line is wanted, your store will be pretty sure to get the benefit.

There is the further inducement to a canvass of this sort, that people moving into a new town or a new neighborhood are pretty sure to need a lot of new hardware.

Keep close watch, not merely on new arrivals to town, but on people who are moving, and on newly married couples. Let them know that you are in the hardware business. Put them on your mailing list.

Fishing tackle will be worth featuring again this month. Following the inventory, these lines have of course been sorted up and stocked in their proper places; so that everything is now in readiness to cater to the early fisherman. Very artistic window displays can be contrived out of fishing tackle, with little or no extraneous aid in the way of scenic accessories. A nice rod and line is, in fact, quite enough of a display, usually, to stimulate the imagination of the enthusiastic angler.

Throughout all these March activities, the hardware dealer should keep an eye always on the months ahead. He should plan to make this a big and successful year in his business; and, having planned, he should proceed with the advent of spring to execute his plans.

Early March is the time to put the finishing touches on your plans for handling spring and summer trade; the latter part of March is the

time to launch the campaign. In the final planning of the first few weeks of March, the dealer can profit immensely by studying his past mistakes and failures, and also his past successes. It is the man who understands his own capabilities and limitations, and who profits as much from mistakes as from achievements, who gets ahead the fastest.

In carrying out the plans now laid, persistence is one of the biggest factors. The best laid plans of hardware dealers cannot accomplish very much if they are not carried out. There will be a tendency, later, to slacken efforts, particularly when you are busy; or, if things do not move fast enough on the other hand, there will be a tendency to get discouraged and to quit trying. The one thing to do in either circumstance is to push, push, push and keep on pushing.

Persistence is a paying commodity in the hardware business. It is persistence that turns the prospects into customers, that paints the houses of your town with the brand of paint you handle, that turns your stock into cash and your efforts to serve the community into dividends for yourself. Play persistence as the winning card in your spring merchandising.

Victor Lauriston.

Bowser Oil Storage Outfits keep oils without loss, measure accurate quantities. Write for descriptive bulletins

S. F. BOWSER & COMPANY, Inc.
Ft. Wayne, Indiana, U. S. A.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

New Ice Cream Factory on Market Street.

F. A. Horner has been awarded the contract to erect a new ice cream plant in this city by the Arctic Ice Cream Co. The Piper Ice Cream Co. will be consolidated with the Arctic Co. and Claud G. Piper will be manager of the Grand Rapids end of the business.

The Arctic Company is a \$1,000,000 Detroit corporation, one of the strongest organizations of its kind in the United States. It controls numerous cream and condensing plants in various parts of the State, those at Grand Ledge, Hastings and Fenton being the source of supply for the new Grand Rapids industry.



Claud G. Piper.

The vacant lot, 150 feet by 250 feet, on Market street, next to the Consumers Ice Co. plant, has been purchased, and work has already commenced on a two-story model ice cream factory of re-inforced concrete and brick, with interior of white glazed brick, which will be the largest and most up-to-date plant of its kind in this part of the State. The construction work will be rushed, and the plant is expected to be in complete operation by the end of May.

The floor of the new plant will be of polished granite composition and every facility will be provided for keeping it spotlessly clean. When ready to operate in May, 8,000 gallons of cream per day will be delivered.

C. G. Piper has been for years the

head of the Piper Ice Cream Co., of this city. His hobby has always been a superior brand of cream and his product has become noted for its high quality. Under the new arrangement, the high grade of cream will be fully maintained and improved. One of the results attained with the new machinery and up-to-date equipment will be the absolute uniformity of every batch of cream delivered. Each lot will be tested rigidly for butter fat, bacteria, acidity and milk solids or food values, in the complete testing laboratory which will be a part of the new plant. This will ensure by far the most delicious and uniformly good cream ever produced in this part of the State.

Getting Rid of the Surplus.

How to get rid of the vast accumulation of needless stuff which it owns is one of the serious problems of the Government. On the first day of last month the War Department alone had stocks of clothing, equipage, and textiles amounting in value to nearly \$750,000,000. Of machine tools, drugs, foodstuffs, and other supplies the quantity was proportionately as large if not larger. The totals run up in value to billions of dollars. If the materials were to be dumped on the market for what they would bring, there would be an all-around smash in values. Doling out the stuff would mean that big storage charges would be added to the Government's expenses. Some slight success has been met with in disposing of certain articles to foreign governments and to charitable agencies for relief purposes, and arrangements have been made to sell some things to state and city authorities. But, when all this is considered, there will still remain an enormous amount of superfluous material that must be disposed of. Now it is proposed to try and have the sellers take back what they can on some kind of an equitable basis, or, in default of this, to have others in similar lines do so or to offer the goods to regular distributors. As long as these vast reservoirs of material remain they will constitute a menace, and until they are absorbed by the trade and disposed of they will tend to restrict further production and sales. Uncle Sam is discovering that it is harder to get rid of stuff than to acquire it.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for three cents a word the first insertion and two cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

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

For Sale—Up-to-date drug stock; invoice about \$1,050; doing cash business of \$25,000 yearly; no cut rate. Address No. 131, care Michigan Tradesman. 131

For Sale—No. 5 VanHouten dough divider in good condition; 3 barrel Hunters Lightning flour sifter and mixer with hopper and scales; 2 bread wagons cheap. Fairbanks & Morse 15 H. P. gas or gasoline engine, almost new. Model Home Bakery, Portsmouth, Ohio. 133

For Sale—Stock of dry goods, groceries, men's furnishings and shoes, located in a small town in Southern Michigan, on a branch of the New York Central, and is a splendid money maker. Stock about \$8,500 to \$9,000. Building of brick, quite recently built and location is the best. Rent \$25.00 per month. Stock to remain in building. This is one of the best propositions any man can invest in who is able to handle it. Address No. 134, care Michigan Tradesman. 134

For Sale—Butter tub factory and saw mill at a price that is an inducement. A going concern. Complete running order. Enquire of C. S. Jones, Marcellus, Michigan. 135

For Sale—Good brick store building, 25 x 80, equipped for general stock. Could also be used to advantage for a restaurant, lunch room, ice cream parlor, or bakery or all combined. An A1 opening in a live town for the right party. Call or write Furber & Kidder, Hopkins, Michigan. 136

Exchange For General Store—80-acre improved farm; sand loam; level; good fences; good 6-room house, cement cellar; large barn; new silo; plenty of fruit; 21 acres fall grain. 1½ miles from two good markets on railroad and 4½ miles to South Boardman. D. H. Hunter, South Boardman, Michigan. 120

For Sale—Stock groceries and general merchandise. Invoicing \$2,000. Good location. Address No. 122, care Michigan Tradesman. 122

For Sale—General merchandise stock; only store of kind in town; invoice about \$6,000; sales \$27,000. Have other business. Good farming country all around. Address Box 86, Rothbury, Michigan. 124

Forty acre farm, on West Michigan Pike, modern buildings, 15 acres orchard, to trade for clean stock of men's clothing, furnishings and shoes. Description on request. H. J. Palmiter, Hart, Michigan. 125

Wanted—An experienced wrapping paper salesman to cover territory north of Grand Rapids. State experience, references and salary expected. Address No. 126, care Michigan Tradesman. 126

Wanted—Hardware man; one who is able to build up the hardware department. Must be a very capable man and must also be willing to assist in the grocery department. We will pay \$100 to start and will do better if able to build up a first-class hardware department. State references and past record in first letter. Doering Mercantile Company, Denton, Montana. 127

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

Cash Registers (all makes) bought, sold, exchanged and repaired. REBUILT CASH REGISTER CO., Incorporated, 122 North Washington Ave., Saginaw, Michigan. 128

For Sale—Old established general store in prosperous Michigan town on railroad. Will sacrifice for quick sale. Address "Owner" No. 129, care Michigan Tradesman. 129

STUMPAGE FOR SALE—Over thirty million feet oak, chestnut, poplar and all the hardwoods common to this section. Also two hundred fifty thousand cords of chestnut extract and pulp woods. Property cut in half by railroads; eleven side-tracks and use of ample houses for laborers. Will sell right to whole tract or divide to suit. Principals only, no agents. Write NORTH CAROLINA TALC & MINING CO., Hewitts, Swain Co., North Carolina. 113

Wanted—Two travelingmen, acquainted with the dry goods trade, to buy a well established wholesale house. Capital required, about \$15,000. Address No. 117, care Michigan Tradesman. 117

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

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

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

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

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 757

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—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

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 Goods! Net Prices!

When you receive "OUR DRUMMER" catalogue regularly you always have dependable answers to these two important questions:

What is the lowest net price at which I can buy goods?

Where can I get the goods?

Items listed in this catalogue have the goods behind them.

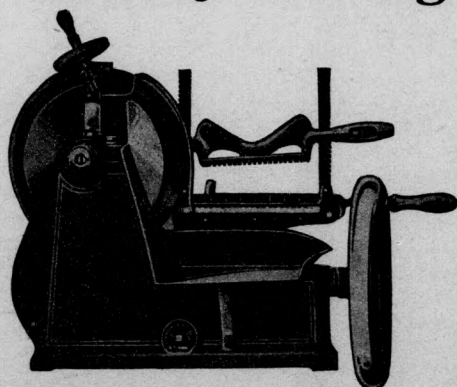
The prices are net and are guaranteed for the time the catalogue is in force.

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

Sanitary Slicing Machine



Mr. Grocer:

If you sell cold meats and do not have a Slicing Machine, ask us about increasing your profits; also giving your customers better satisfaction and more slices per pound.

A postal will bring you the information.

Boot & Co.
Michigan Agents
GRAND RAPIDS

LOSS AND DAMAGE CLAIMS.

Why They Should Be Handled By Consignee.

It is inevitable that in a business of such large volume as the wholesale grocery business, involving so large a percentage of perishable and fragile goods, there must originate many claims for losses and damages, due to fires, accidents, carelessness, larceny and various other causes. These claims represent a wide range from the larceny of a box of cigars to the destruction of a carload of merchandise by fire. One of the smaller railway systems of the State, with perhaps 400 miles of main track in Michigan reports that the claims presented to its freight department approximated 25,000 each year. The promptness with which this class of claims is disposed of by payment, withdrawal or declination is clearly set forth in the following comparative table for 1917:

49.1 per cent. within 15 days
21.1 per cent. within 30 days
12.1 per cent. within 60 days
17.7 per cent. within 60 days

The record of disposal for 1918 is not quite so good, owing to the fact that the department lost seven men to the service of Uncle Sam. It is as follows:

39.1 per cent. within 15 days
21.6 per cent. within 30 days
16.3 per cent. within 60 days
8.0 per cent. within 90 days
3.5 per cent. within 90 to 120 days
3.5 per cent. between 120 to 6 months
4.8 per cent. between 6 & 12 months
3.2 per cent. over one year.

For many years it has been the custom for wholesale dealers to assume the collection of these claims, in whole or in part. This was due, in large measure, to the fact that the individual retailer was subjected to loss so infrequently that he did not know exactly how to proceed to present his proofs of loss. The jobbing salesman came along and offered to assume the work of collection in behalf of his house. There was formerly some excuse for this practice, because it was once the custom of the transportation companies to settle promptly only the claims of large shippers, permitting the small shipper to await the tardy action of the claim department. This was so obviously unfair and inequitable that it was abolished about ten years ago, since which time all claims have been taken up and considered in rotation. Under this changed method the claims of the smallest retailer receive identically the same attention as those of the largest jobber.

The wholesale grocers of Michigan, following the lead of the jobbing grocery trade in many other states, have decided to ask their retail customers to assume the collection of these claims after April 1 of this year.

There are a good many good and valid reasons why such a resolution should be put into effect, because the present machinery provided by the Federal Government for collecting claims of this character involves the execution of certain blank forms, while much detail work has to be

done by the retail merchant and the local freight agent. If these blanks are mailed to the jobber or turned over to the traveling representative of the jobber, they are quite likely to be lost or mislaid, whereas if they are turned over to the local freight agent they are immediately sealed up in an official envelope and sent on to the claim department of the railroad for consideration and action.

There is another reason why the retailer should attend to the presentation of claims of this character personally and that is that he can call in the local freight agent to inspect and certify to any shortage or damage which may have developed while the goods were in transit or in the possession of the transportation company. This he can do when the loss is discovered, whereas if the matter is left until the jobbing salesman comes along on his regular trip, it is then frequently too late to make a personal inspection of damaged goods.

In the case of the express companies it was almost next to impossible to secure the adjustment of claims prior to the time the companies went under Federal control except by referring them to the wholesaler, and the losses thus sustained by the retail trade of Michigan must have amounted to many hundred thousand dollars. The claim departments of the various express companies were so dilatory in their methods that thousands of claims died in their hands through the death and disgust of claimants. Now all this is changed. All claims are docketed and numbered on receipt and are taken up in rotation. In former years Michigan claims had to go to Cleveland or Cincinnati for adjustment. Now they are passed on by claim agents at Detroit and Grand Rapids and all claims are handled expeditiously and, as a rule, satisfactorily. Under existing conditions the retailer would be only prolonging the date of settlement by asking his jobber to handle this class of claims for him.

The jobber naturally wishes to be helpful to his customers and is willing to go out of his way any time to serve them, but, under the changes which have occurred of late years, the retailer can serve himself better than the jobber can, because all of the conditions are in complete control of the retail dealer.

Knit Goods Association to Fight Cancellations.

A fund for protecting knit goods manufacturers against the unreasonable methods of merchants seeking to cancel orders or indefensibly returning merchandise was established at a recent meeting of the National Association of Hosiery and Underwear Manufacturers.

Immediately following an outlining of the proposal cash payments into the fund and pledges of stipulated contributions began to come until nearly every person present authorized to speak for his principals had committed them. Yarn merchants and knit goods selling agents contributed to the fund, which, it was

estimated, may amount to \$25,000 or more.

"Many manufacturers," said Fred A. Rakestraw, "are under contract to take in yarns purchased at high prices. These yarns must be accepted and paid for in accordance with the terms of contract or we write ourselves down as repudiators and Kaiser Germans. It is not fair to the manufacturers that they be forced to accept cancellations of orders for their product which they sold at high market prices while they are compelled to take the high-priced yarns. The spinners of and dealers in yarns are interested in a proper measure of protection for their customers—the manufacturers—whose contracts should be regarded no less binding than those by which they are bound for yarns."

It is planned to make the fund applicable to all members of the Association, even those who feel they cannot at the moment contribute to it such substantial sums as they might desire.

Every proposed cancellation reported to the Association and controversies now in process of adjustment will, if the facts warrant, be referred to the Association's attorney after notice to the offending party. The executive board will have certain discretionary powers in the use of the fund, the one purpose of which is to contend for the rights of manufacturers in their relations with merchants undertaking to evade their liabilities and, through cases taken into court, establish a precedent for arriving at decisions in future controversies involving like questions. Further, for breaking up the cancellation evil it is purposed that the Association maintain a list of all merchants insisting upon indefensible cancellation, and that any member of the Association shall have the right to ascertain from the Association whether the name of any merchant as to whose methods the mill is in doubt is included in the list.

Retail trade the country over is showing little signs of abatement, the reports for the last month giving evidence of quite satisfactory conditions. It is true that, to bring about the result, dealers have been obliged to exert themselves and to make prices attractive. A strict analysis would show that in not a few instances the margin of profit on the sales has been negligible or entirely wanting. But it seems to have been considered the part of wisdom to dispose of as much as possible of the stock bought at high prices on the best terms obtainable. The retailers do not doubt their ability to secure goods for replacement at lower price levels, and are, in fact, rather eager to get down, as speedily as can be, to a more permanent basis. Disposing of stock also enables them to pay their bills promptly, which has been notably the case recently, to the great satisfaction of jobbers and their credit men. In the primary markets, however, the halting and hesitating policy still prevails, although there have not been wanting signs during the last week

that this will soon come to an end. It is noticeable that, whenever buyers feel that prices have been cut down to a point like bedrock, they show eagerness to trade. Their hesitancy has been due to the natural dislike at having prices drop after they have made their purchases.

The precise method by which the Government will make good to the farmer its guarantee of \$2.26 for every bushel of wheat has less immediate interest than the question how the price of wheat will be allowed to find its level in an open market. The grain trade is naturally anxious to see all Governmental restrictions removed. The New York Produce Exchange proposes a plan under which the wheat grower may be re-imbursed for the difference between the market price and the Government price. Farmers will certify to their wheat acreage and threshing returns, but will sell their grain as usual to the mills and elevators, receiving in each case a receipt for the amount delivered. These receipts will constitute the basis for collecting the difference in price from the Government agency. The Government's own scheme has not been disclosed, but the provision in the pending Loan Bill, permitting the Treasury to advance funds to Allied countries that wish to buy our "guaranteed" wheat, carries an interesting suggestion as to the disposal of next autumn's surplus.

Announcement by Director-General Hines, with the President's approval, that the railroads are not to be turned back incontinently to private ownership, marks the end of Mr. McAdoo's arrogant and uncalled for bluff. His threat was that if the Government were not at once given authority to hold the roads for five years, the Government would at once relinquish all control, no matter if it meant public disaster and financial wreck. This impossible position has now been abandoned. Congress will be given a "reasonable time" to see if it cannot work out a plan for a rational and safe return of the roads, under such restrictions by law and by Government oversight as will preserve what has been gained by joint operation, while guarding against the recurrence of old evils. This is one of the biggest pieces of work falling to the new Congress, and is one reason why its summoning in extra session should not be long delayed.

A hatred thought is a hatred magnet just the same as a success thought is a success magnet, a prosperity thought a prosperity magnet; a jealous thought is a jealousy magnet which attracts more jealousy, a love thought is a love magnet which attracts more love, and so on through the whole gamut of human thoughts and emotions. Every thought, every motive, every emotion is a magnet which tends to attract that which is like itself.

BUSINESS CHANCES.

For Sale—One 35 light and one 50 light pilot acetylene light plants; brand new. Also, set of tinner's tools. Armin Eberlin, Hermann, Missouri. 137

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.

The stranger who moves into your town is pleased to learn you handle reliable goods he used in a distant place.

PORTER'S

"TUFF GLASS"



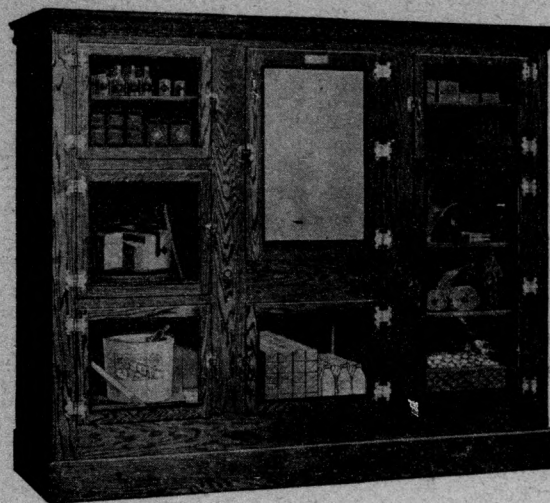
LAMP CHIMNEYS

Is the most well-known brand in the United States. Five widely separated factories insure prompt shipments; and their growing favor is a fair index to the benefit they bring the merchants and the service they give the consumer.

They cost more and are worth more

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

PORTER POTTERY CO., Inc. Clinton, Ky.



What Does Your Refrigerator Reveal?

If, by chance, a customer looks in your refrigerator—what is revealed? Cleanliness? Well kept provisions? Firm butter? Palatable cheese and appetizing fruits? Or is a thoughtful look within merely depressing? Buy a McCray and know that the customer of intelligence—gazing over your shoulder into the refrigerator—feels assured that the cleanliness and sanitation revealed within the McCray are characteristic of your entire establishment.

MCCRAY
Sanitary Refrigerators

assure positive, cold dry air circulation—the walls are constructed of materials that have the greatest heat repelling qualities.

Remember! The handsome appearance of the McCRAY will add to the attractiveness of your store. The McCRAY is more than a refrigerator, it is a fine display case for food products. The Economy feature makes the McCRAY an investment that pays big dividends in increased profits—it stops waste. Every McCRAY is fully guaranteed.

Ask About Our Easy Payment Plan

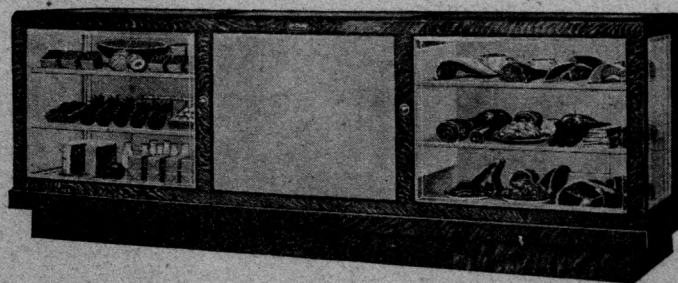
Let us send you catalog that describes a great variety of designs—to suit every requirement. No. 71 for Grocers and Delicatessens. No. 62 for Meat Markets and General Stores. No. 93 for Residences. No. 51 for Hotels and Restaurants.

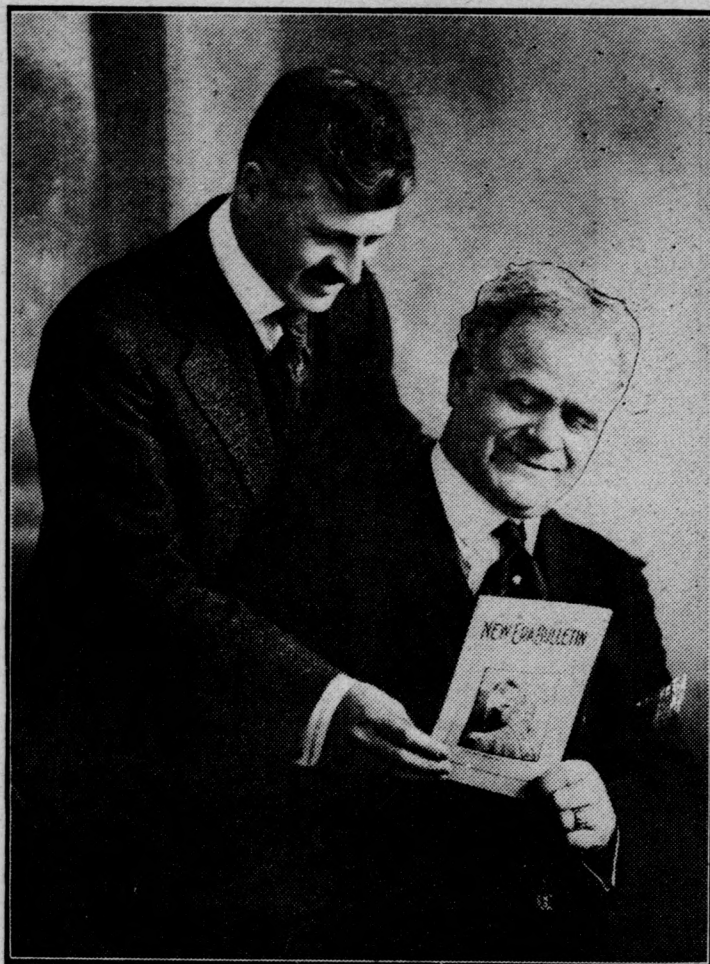
"Refrigerators for All Purposes."

McCray Refrigerator Co.

944 Lake Street

Kendallville, Ind.





“New Era Association Wins Again”

Our modest reserve has met the “Flu Epidemic.”

No extra assessment or double headers are necessary.

New Era’s position supported by facts.

Present experience proves rate adequate.

New York Conference law makes insurance by the people for themselves at cost impossible.

Laugh! Laugh! Laugh!

Fraternal -Valuation! (Inventory) Exposed

Now is the time to get busy with petitions and let the little ballot put Michigan’s Constitution and laws behind the fraternal system.

Read the Record for February

New Members.....	1065—Amount \$1,181,000.00
Death Rate	60% of Expected.
Lapses	30% less than one year ago.

Now have over 38,000 members representing or carrying over \$40,000,000.00 in over 350 local Branch Boards.

The only life insurance founded on democracy and practicing it.

A real, mutual, fraternal life insurance.

The New Era does not leave its mutuality or fraternity to the “little proxy” or a bunch of delegates in a Grand or Supreme Lodge.

Managers wanted, Traveling salesmen, fraternal organizers, women solicitors, and life insurance agents making good money selling New Era goods. For full particulars apply

New Era Association

CHAS. D. SHARROW, General Manager

Grand Rapids Savings Bank Building.