

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Sixth Year

GRAND RAPIDS, WEDNESDAY, MAY 14, 1919

Number 1860

No business man in Michigan can afford to drive an automobile which is not insured in the

Citizens Mutual Automobile Insurance Company

Howell, Michigan

FIRE—THEFT—LIABILITY—COLLISION

It is not enough to know your auto is insured—today the question is

“WHO INSURED YOUR AUTO?”

Read the experience of this Michigan auto-owner who would have saved \$3,275 if he had been particular about the company he insured with, and had a policy which protected him up to \$5,000 liability in case of personal injury to another person!

KALAMAZOO, MICH., April 2, 1919—In the circuit court today the jury brought in a verdict of \$4,075 against J. Allen Snyder to recover for injuries sustained by Frederick Uithoven as a result of an automobile accident in which it is claimed that Frederick Uithoven has suffered injuries of a serious nature. J. Allen Snyder was insured in one of the small insurance companies which gave him protection for \$800 for liability and he will have to pay the amount of \$3,275.

As a result of this verdict automobile owners are much interested in the policy of insurance they take. The big mutual automobile insurance company of Howell, protects the owner of the car against damage claims made against him above \$25 up to \$5,000. During the five seasons that the company has been operating no member has had to pay to exceed \$25 upon a claim, as the policy has been sufficient to take care of large claims.

Insure the Day You Buy!

Don't wait a minute before you get in touch with our nearest agent, the first days of auto driving are risky, more than ever you want to be protected. Most good auto dealers in Michigan will tell you how to get insured in the Citizens' and will advise you to do it the day you get your auto, whether it be a brand new or used car. The kind of a dealer who advises you to get protected immediately is the kind you can trust because he is looking out for your future!

Look at This Record:

The Citizens' Mutual Automobile Insurance Company was the Pioneer Michigan company and was formed to protect the interests of auto owners who live outside of Detroit and Grand Rapids and were therefore entitled to the saving of a great amount which was being assessed them from the great losses in these two cities.

This company has now written more than 46,000 policies, paid over 1,650 claims against its members amounting to over \$215,000 and has today in its treasury assets of more than \$70,000! An income sufficient to pay \$15,000 in claims monthly!

The rates are so low that no man can afford to own and drive an automobile which is not insured against Fire, Theft and Liability. A collision policy is also now available at a low cost.

Don't put it off another day, if you do not know our representative in your neighborhood, tell me on a postal card the name and number of your auto and we will tell you the cost of insuring by return mail. Address,

W. E. ROBB, Secretary

America's Largest Exclusive Mutual Auto Insurance Company.

Citizens Mutual Auto Insurance Company, Howell, Michigan



A Bigger Profit on Sugar

The grocer who confines
his sugar sales to
Franklin Package Sugars

gets as profit what is
ordinarily *lost* in the cost
of bags, twine, wrapping,
overweight and waste.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered,
Confectioners, Brown



Judson Grocer Co.

Wholesale Distributors
of

Pure Food Products

Grand Rapids, Michigan



Fleischmann's Yeast

is in big demand by the public as a blood
purifier, and a simple laxative.

Keep your stock fresh.

Ask our salesman for a supply of booklets
telling about the medicinal value of yeast.

THE FLEISCHMANN COMPANY
CHICAGO NEW YORK

CANDY ^{The Universal} FOOD

Who's Candy?

"Double A"

Putnam's



CANDY

Made by

Putnam Factory 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.

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(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

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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.

Looking Backward to Civil War Days.

Grandville, May 13—The recent banquet and reception given the returned soldiers in khaki in this village calls to mind that other time when the boys in blue came straggling home from the red fields of war amid the woods and vales of the Sunny South.

To the soldier boys who trekked or footed it homeward in those old days, there were given no banquets, no grand receptions, only the glad hand of relatives and friends. Some of Michigan's most valiant regiments were recruited from the camps of the hardy lumbermen, and these made a good record for themselves when under fire down South.

Six months elapsed after the surrender of Lee before many of the boys in blue came marching home.

A great load was lifted from the National heart; the cities of the North did themselves proud with celebrating, but these northwood heroes came straggling home, unheralded and unsung. They had finished the fight, had laid down their arms and were ready to take up the burdens of civil life once more.

Many a soldier boy in those days was happy enough to find himself released from military duty at Grand Rapids or Jackson to make his way home as best he could. Some there were who walked forty and fifty miles over a lonely road to get back to the old home; others were fortunate enough to find the old stage coach at hand ready to bear them at least a part of the distance to the backwoods home.

There were no bonuses then of \$60 from the Government in recognition of gallant service performed. Instead, \$16 per month was their stipend for services rendered in saving the Union, at which no one grumbled, even though it took nearly three dollars of this money to buy a gold dollar.

The 2,700,000 men, most volunteers, were a much greater drain on a nation of 20,000,000 than the four millions of the present war drawn from a population of one hundred millions. This war is of greater magnitude in many respects, yet the men who wore the blue in '61 were no less brave and self-sacrificing than our heroes in khaki to-day.

The stories of how they fought, bled and died that Old Glory might not be torn from the sky have never been fully told.

I call to mind one incident which has never been in print. Down in Tennessee, where Wheeler's Confederate cavalry did valiant service for the cause of secession, were camped many regiments of Union cavalry who were not averse to crossing sabers at every possible opportunity with the chivalrous sons of the South.

The rebel General Wheeler was in the vicinity of Strawberry Plains when a corporal's guard of eight Yanks contested his crossing of the river at a certain point.

Wheeler's three thousand cavalry men made several attempts to ford the river, only to be hurled back by a fusillade of lead from the thicket on the opposite shore, where eight Yankees, armed with Spencer carbines, poured in their fire. Dozens of saddles were emptied and the enemy finally retired in disgust and confusion.

The eight bluejackets lined up at considerable distance in order to give to the enemy an impression of a much larger force, and this impression prevailed for several hours until at length a part of Wheeler's command crossed a mile below the ambushed Federals, riding down upon them from the rear. Seven were captured, one of the eight making good his escape.

When the Confederate general questioned the prisoners he affected not to believe that only eight Yanks had kept his three thousand at bay. Nevertheless, such was the fact, and the corporal's guard that performed this feat of successfully opposing for hours a force of three thousand veteran soldiers of the Confederacy were all from the lumber woods of Northern Michigan.

One at least of that heroic band is still living, enjoying the evening of life, having held several public offices with credit to himself and the people he has represented.

In harking back to that time one cannot help feeling proud of the manner in which the lumberwoods boys did credit to the National uniform and bore themselves as honorable and worthy citizens of the republic they did their bit in saving to future generations.

All honor to the one-time boys in blue, and equal honor to those more recent representatives of Yankeeedom who upheld their country's flag on foreign fields while wearing the olive drab of the good old United States! As a Nation we are opposed to militarism; as a Nation we believe in the utmost freedom of thought, of speech and of action consistent with liberty and law.

The heroes of this latest war are uniting in an American Legion which will, no doubt, pattern in some degree after the Grand Army of the Republic. All our veterans have returned from the scenes of strife better citizens than when they enlisted. With four millions of returned soldiers in the United States it will be a long day before the hydra-headed sons of anarchy dare raise their hands in an effort to Bolshevise the American people.

The boys in blue are passing. Few and far, they come to meet and cheer the later boys in khaki, all one brotherhood in the grand army of the freest, greatest, most beloved country on the face of the earth.

As the years draw on apace and the celebration of past victories in war are recalled, there'll be now and then

an old man seated on the platform, grizzled, gnarled and old, one of the last of that heroic band of boys who kept step to the music of the Union in the days that blood ran as water at Malvern Hill, Lookout Mountain and Gettysburg.

We honor them all, the old and the new, with like gratitude for what they did in South Carolina, Virginia, Georgia and along the Gulf, and the younger generation who shed their blood in the shadow of Argonne woods, leaving many thousands of mother's sons resting the last long sleep in Flanders Field and along the Rhine.

Nearly two generations have passed the boundary line between life here and that beyond, since the day troops in Union blue marched on to Washington to save the Union and the flag. Thousands of mere boys answered that call, and every Southern state is more or less dotted with the graves of the fallen lads from the North who gave up home and all that life holds dear to save what Washington and the old Continentals had planted here in North America.

We have plentiful cheers for the living of our armies, copious tears for the dead.

Old Timer.

Reminiscences Which Go Back Fifty Years.

Adrian, May 13—In your issue of the Tradesman of April 30, the articles under "Realm of the Retailer" and "Gabby Gleanings" bring back to me memories of the long ago.

In October, 1869, I became a resident of your city and at once entered the office and employ of the late Henry S. Smith, who was then in the manufacture of saleratus, woodenware and jobber in most everything, and who put onto the road the second traveling salesman out of Grand Rapids. Alonzo Seymour for Sears & Merchant was the first. He had at that time four men on the road and the next year in August, 1870, Charles Fosket, who traveled East on the D. & M. Railroad as far as Pewamo, was sick and could not make the trip and as it was necessary to have it made, Mr. Smith wanted me to go. I had not then been with him a year and no so very long since I had come off the farm and being younger than I am now and as green and fresh as one need to be, I consented to make the trip. Lowell was one of the first, if not the first town, to stop at and I remember with what fear and trembling I made my first attempt at selling goods on the road.

I now recall the courtly dignity of John Giles. I doubt very much whether anything could ever occur to cause a smile. He was quiet in his demeanor, a gentleman in his bearing and the soul of honor in all his business dealings. I was aware of his unfortunate venture in the wholesale business, but am glad to know that later he recovered "back at the old stand."

John C. Scott was there in '70. He also was a different man in his make-up from his neighbor Giles. He was then prosperous. His greetings then, and as long as I knew him (until 1884), were always warm and cordial and one of his make-up, could not be otherwise than successful in his business.

Charles McCarty: It was not Charlie then, but it was N. L. or Nick, as he was familiarly called. He was,

if I remember correctly, an older brother of Charles. It has been so many years since I have thought about it that I have forgotten what the turn of the wheel of fortune was that Nick was put out of business, but I think it was Father Time and that Charlie took up the business when Nick "laid it down."

Oscar F. Conklin: I remember with much pleasure and I will never forget a conversation between him and Henry S. Smith in our office. I was a good listener and have a fair memory and the answer that Conklin gave Smith has always stayed by me. Smith said to him, "You are too big a man to live in a little town like Ravenna. Why don't you sell out and come to Grand Rapids?" Conklin said: "At Ravenna I am IT. If one wants a deed drawn, they come to Conklin. If one wants a mortgage drawn, they come to Conklin. If one wants any advice, they come to Conklin. If I was to come to Grand Rapids, it would be different. I think I would rather be a big toad, in a little puddle than to be a little toad in a big puddle." Later on he moved to Grand Rapids and I am glad to know that he is still with us and from your description of his landholdings, it is very evident that he is now a big toad in a big puddle.

Myron H. Walker: In 1869, when I went to Grand Rapids he was in the high school. His people lived on Clinton or Livingston street and many times have I seen him go by my home on Ranson street with his books under his arm. I was a member of the Board of Education for seven years and he graduated while I was a member and I think while I was President of it. When he began his political career, he took part in the Republican primaries; later he joined the Prohibitionists and since I left Grand Rapids, I have learned that he is a Democrat and that now is holding the office of United States District Attorney under the present Administration.

Ladd J. Lewis.

Wafted Down From Grand Traverse Bay.

Traverse City, May 13—The cover page of the May 7 edition of the Tradesman is so wonderfully good that I would be mighty pleased to shake the hand of the author and shout "amen."

Such lines as these should not be cast aside, but, instead, should be printed in large type and framed and placed in the most conspicuous place in every home and business place in the United States.

It could not help but prove an inspiration to every man, woman and child who would read and profit by the great truth in every line.

If the Tradesman Company or any other company should feel it worth while to print these lines in large type, I would like to be the first to subscribe for six copies.

I have often felt that I would like to express my appreciation of the real good that I derive from the Tradesman. Some of the best ideas that I have received from any source have been through the Tradesman.

In my estimation the Tradesman stands out alone as the very best publication of the kind I have ever read.

Please accept my appreciation and hope that you may live forever.

George E. Harvey.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, May 13—Neil O. Wilder, 19 Sycamore street, this city, has filed a voluntary petition for adjudication in bankruptcy. The order has been entered and the matter referred to Mr. Corwin. The schedules of the bankrupt show liabilities amounting to \$743.28 and assets amounting to \$190, of which \$175 is household goods and claimed as exempt. Following are the creditors:

W. A. Bauer, city	\$ 10.00
James Casey, city	16.28
Dr. Wm. Veenboer, city	30.38
Dr. P. Westrate, city	7.50
E. A. Rogers, Detroit	20.19
B. M. Farrell, Detroit	8.02
Lass Bros, Grand Rapids	8.00
Liberal Clothing Co., Grand Rapids	30.98
Detroit City Gas Co., Detroit	13.16
Welmer Dykman Fuel Co., Grand Rapids	4.25
A. B. O'Brien, Grand Rapids	12.00
C. S. Holt, Grand Rapids	3.00
Eagle Clothing Co., Grand Rapids	8.00
Bradstreet Co., Grand Rapids	85.00
E. A. Prange, Grand Rapids	5.00
Dr. R. S. Taylor, Detroit	35.00
Mich. State Telephone Co., Grand Rapids	11.25
Roy Flanders, Detroit	175.00
Dr. G. A. Easton, Grand Rapids	4.50
Dr. Clement, Detroit	1.50
General Machine Works, Detroit	11.32
Ide Tea Co., Grand Rapids	8.49
Mrs. Sarah Keller, Detroit	5.97
Dr. Ferris N. Smith, Grand Rapids	65.00
Dr. H. J. Pyle, Grand Rapids	6.50
M. Said, Grand Rapids	20.00
Coit Estate, Grand Rapids	96.75
W. A. Bauer, Grand Rapids	16.90
Ambrose McNamara, Detroit	20.87
Wm. Dendells, Detroit	10.00

The first meeting of creditors in this matter has been called for May 21.

In the matter of Avedis Destian, the final meeting of creditors was held May 12. The trustee's report, showing balance on hand for distribution of \$533.13, was considered and allowed. An order was entered directing payment of all administration expenses and a final dividend of 10.5 per cent.

In the matter of Abraham Miller, bankrupt, this city, the final meeting of creditors was held yesterday. The trustee's final report and account, showing a balance on hand for distribution of \$165.86, was considered and allowed. A final order for distribution was entered directing payment of final dividend of 6.3 per cent. and all administration expenses.

In the matter of Estella Brewer,

bankrupt, this city, the final meeting of creditors has been held. The order for distribution directed payment of first dividend of 5 per cent. on all new claims proved and final dividend of 14.5 per cent.

In the matter of Charles Kahler, bankrupt, city, the special meeting of creditors has been held. The report of the trustee showed a balance on hand for distribution of \$1,831.37, which was distributed to cover all administration expenses to date, including exemptions to the bankrupt, appraisers' fees, custodian's fees, trustee's commissions, etc., and a first dividend of 5 per cent. to all creditors whose claims have been approved and allowed. Another dividend will be declared at the expiration of three months.

In the matter of Holland City Gas Co., bankrupt, Holland, a special meeting was held yesterday for the purpose of confirming the sale of said gas company to Charles McGuire, of Chicago, for \$5,000, which sale was held May 5.

Partisan Prejudice In Opposition to Wilson.

Detroit, May 14—I hold no briefs for Mr. Wilson. Personally, I do not care for him. His mistakes in the Mexican imbroglio stand out strongly and can never be remedied. Some of his statements were weak and vacillating and his acts still more so, and this can be said also of his attitude at the beginning of the European war. But under the pressure which the war put on this Nation some of Mr. Wilson's latter utterances are almost sublime and will stand forever. He occupies the most difficult position of any man living. I feel that any effort to belittle what he is trying to do is subject to the same condemnation the Democratic party received when it obstructed every act of Lincoln and declared in National convention in 1864 that Lincoln was a usurper and the war was a failure. The evidence is clear that Wilson has honestly and earnestly tried to do his best, always flavored with Wilson opinion, which fact will forever bar him from the company of the truly great.

The tragedy of his career is that

having work to do as great as or greater than that of Lincoln, he lacks the personal quality of Lincoln. Stanton, Chase and Seward were all opponents of Lincoln. Stanton and Chase did not hesitate to say insulting things about him, and Seward did not withhold patronizing advice on how to run the office of President. McClellan was openly antagonistic. But Lincoln, although keenly sensitive personally, kept all personality out of his official work and kept these men in power as long as they could render better public service than others whose loyalty to Lincoln was above question.

One cannot imagine Mr. Lincoln keeping an incompetent Postmaster General because he liked him personally or allowing a man like General Wood to be eliminated from active participation in the war because he had foresight enough to see what was coming and criticized inadequate methods. But in spite of the difference in the personal qualities of these men, each facing unknown and portentous problems, it must be said that the world will always owe a debt to Mr. Wilson for what he has striven to accomplish. Yet certain people blame him with every word they speak about him. I do not believe it would be possible for Mr. Wilson to do or say anything which they would approve.

The attitude of Mr. Lodge and the minds of many who should be leaders, is absolute granite with prejudice. Mr. Lodge has not even hesitated to try to make partisan capital of the most solemn and most critical period of the world's history. I should hate to see a third-term President, and especially such a one as Mr. Wilson, but the senseless opposition to everything Mr. Wilson does and the venom with which it is always accompanied is beginning to make me feel that if our opposition leaders have no more character than this we had better

stand by Mr. Wilson in his fight against this class of opponents. It would be sad, bitter experience to have him three terms, but it might be better than having leaders who are rabid with prejudice and partisanship. S. E. Smith.

Sixty-Four Additions to Kalamazoo Council.

Kalamazoo, May 13—The regular monthly meeting of Kalamazoo Council was held on Saturday night last. Six members were initiated, making sixty-four who have faced the starter since Jan. 1 and we have thirteen "left over" petitions on hand. The meeting was one of unusual interest. The beautiful prize badges were presented. Capt. George Kelly, who led the Wise Guys, was presented with the team prize. D. L. Goodrich received the high score prize and Jack Hall carried off the second high. The presentation was made by the chairman of the general committee.

Past Grand Counselor Walter Lawton, accompanied by John D. Martin and several other brothers of Grand Rapids, were in attendance and a full and complete history of the Bagman of Bagdad was listened to. The next session of this famous (for fun) society will be held in Kalamazoo, Friday, June 6, midnight.

Things move so rapidly nowadays that people who said, "It can't be done," are often interrupted by some one doing it. This applies to the work of our committees who have in hand the arrangements for the comfort, convenience and entertainment of the Grand Council on June 6 and 7. At the last committee meeting an attendance of 100 per cent. brought out the fact that every corner and every loop stitch was being looked after. The 3,400 invitations to members in the State will go out to be read by most of the boys Sunday next. Boys, we are looking for you and yours and will see that all are taken care of. Come sure! Joseph D. Clement.



Barney Langleier has worked in this institution continuously for over forty-eight years.

Barney says—

I have just come back from a seven months' vacation in Detroit and am mighty glad to be back on the job again to look after our customers' orders.

It is a surprise to me to see how the Company's business has grown during this time and how many new customers we have gained.

This means lots of hard work to keep up our prompt shipping service, but by golly we are going to keep on being the prompt shippers!

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

Sudden Change in Canned Goods Market.

The sudden change in the canned foods market is interesting and significant of the rapidity with which a situation can change. Whereas the buyer seemed to command the situation a month or six weeks ago and the canner was begging for consideration, the jobbers are now clamoring for goods which the packer finds it hard to furnish.

A few months ago, when the armistice suddenly ended the world conflagration, grocers were scared blue lest Uncle Sam should let loose any of his big cache of foodstuffs and break the market for the accumulations the jobber had on his shelves; to-day they are urging him to sell in order that a threatened shortage may be prevented and all hands have enough to go around.

It all goes back to the mischievous effects of wartime legislation and regulation. First of all, the clamor to make the farmer raise wheat and a guarantee by the grace of Congress of \$2.26 per bushel made wheat so attractive to the farmer, especially in the light of comparative labor demands, that he was indisposed to raise canning crops. To coax him to do so, packers would have to pay high prices and shortly learned that the jobbers were not minded to pay any such prices. So the seeding and fertilizing and planting seasons slid along with prospects of short acreage.

Then came the belated discovery from jobbers that they had the slender choice of paying the price or not

getting the goods, and when the armistice and the European food survey showed how great is likely to be the demand for foodstuffs and they became willing to pay the price, they found it too late to grow crops, save some of the later ones. And, of course, along came the late frost scare and all that, until what was a stagnant market became a wild race for goods.

Now that the buyers have become convinced that the prices asked by canners are as low as conditions will permit, and as they may expect for this year, they are listening to propositions of futures, and much business has been closed. The whole country is gradually feeling the effects of increased demand. It is even said that the financial heads of the big buying houses have passed the word down the line to raise the embargo and take in supplies, and this cannot fail to have a beneficial effect upon the whole situation.

The growers have been so hungry for the Government guaranteed wheat that they have used up much acreage that normally would have gone into canners' crops, and that is why the acreage must necessarily be considerably short of former years. In fact, in some sections, this condition begins to look serious.

But there is a factor in the situation which is causing considerable apprehension among those who take facts as they find them, rather than try to camouflage them to please their theories. That is, whether or not canned foods are getting too high

for comfort or safety. In a recent issue of a canning paper an expert used up several columns figuring out that 25 cents was not too much for a can of tomatoes. It mattered little, however, whether he proved his case or not if the housewife remained unconvinced that she would, or could pay that price. The one thing of which the grocer is scared is the attainment of "the limit" in prices the consumer will pay.

Late News From the Cloverland of Michigan.

Sault Ste. Marie, May 13—The tannery strike is still on and, as the men will only treat with the company through their union, there is some speculation as to the outcome.

Miss Christina Campbell, daughter of J. A. Campbell, one of our well-known grocers, was married last week to Sergt. Major Leslie C. Pratt, the ceremony being performed at Flint. The bride has lived in the Soo most of her life, is well and favorably known here and a host of friends extends congratulations.

Herman Rath, one of our well-known lumbermen, wore a smile last week, the occasion being the arrival of a new son, Paul Robert Lester. Herman is passing around the Havanas to his numerous friends.

Otto Supe and W. G. Feetham, two of our popular jewelers, attended the Retail Jewelers' Association meeting last week at Battle Creek. Mr. Feetham was honored by being elected President of the organization. Last year Mr. Feetham acted as Third Vice-President of the Association and his advance to the Presidency this year shows that he is held in high esteem by the members. Mr. Feetham intends to go to Chicago to represent the Michigan Association at the

National convention, at which time every state will be represented.

Judge Joseph Steere, member of the Michigan Supreme Court, arrived last week from Lansing to spend his vacation with his old friends here. We are always glad to see the Judge, who has always had a warm spot in his heart for the Soo.

The hospital ball to be held next Wednesday promises to be one of the events of the season, the persons in charge having made elaborate preparations and a most successful party is looked for.

The residents of Marquette are now permitted to view their beautiful city at an altitude of from 1,500 to 3,000 feet in the air. Mr. Rowell, the well-known aviator, is carrying passengers daily, weather permitting, affording all those wishing this privilege an opportunity to get up in the world.

E. M. Kline, of Marquette, has opened a store in the Kuhlman building, on Iron street, for the purpose of conducting a sales of mens and boys' clothing.

A. C. Hebbard, of Neganuee, well-known automobile mechanic, has opened a garage in the Corbett barn, on Lincoln street, where he intends to carry a full line of auto sundries and take care of all auto repair work.

The band of gypsies traveling by ford throughout the copper country finds they are not popular in their vocation. Instead of getting the glad hand, they are getting the icy mit from officials and told to move on.

"The task of to-day that doesn't make for a better to-morrow is more or less a waste of energy."

"Action is what counts. It doesn't make any difference how much ginger there is in a fellow. He must exert it or the moss will gather."

William G. Tapert.

It's a pity some men can't draw checks as easily as they can inferences.

INCREASE YOUR BISCUIT PROFITS



Advantages of an IDEAL SUNSHINE BISCUIT DEPARTMENT

Perfect Display—Clean—Neat—Attractive

A Complete Stock with Smallest Investment

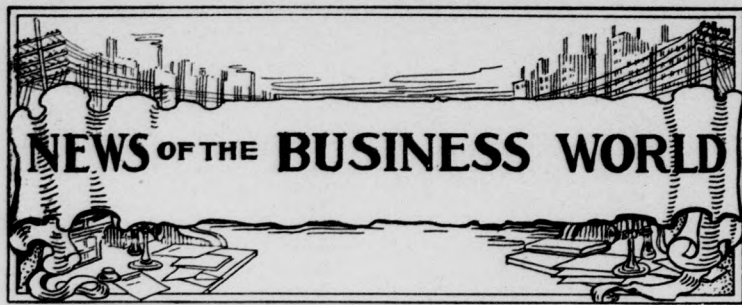
It Creates Interest and Consumer's Demand

Ask the Sunshine Salesman—He Knows

Loose-Wiles Biscuit Company

Bakers of Sunshine Biscuits

CHICAGO



Movements of Merchants.

Gladwin—Rudolph Heth has engaged in the meat business.

Pierson—John Paepke will open a restaurant and ice cream parlor May 15.

DeWitt—Melville Brooks is remodeling his drug store and increasing his stock.

Pierson—Fred Miller has opened an agricultural implement store in the Schmidt block.

Saginaw—The Owens Walk-Over Co. has changed its name to the Owens Shoe Co.

Barryton—Harry C. McGregor succeeds M. H. Griswold in the bazaar and grocery business.

Howard City—Charles Brunner has purchased the brick block he occupies with his confectionery stock.

Detroit—The Johnson Office Equipment Co. has increased its capital stock from \$10,000 to \$25,000.

Britton—The People's State Savings Bank has been incorporated with an authorized capital stock of \$25,000.

Custer—A. C. Hansen has built an addition to his grocery store which he will fit up for a cream testing station.

Wacousta—M. L. Garlick has sold his stock of general merchandise to Lowell S. Grisson, who has taken possession.

Albion—W. H. Gawn, recently in the hotel business in Ohio, has leased the Hotel Albion and taken immediate possession.

Marcellus—Out-of-town buyers have purchased the general merchandise stock of the late G. W. Kroll and removed it from here.

Eagle—James Haner has purchased the John Green grocery and drug stock and will continue the business at the same location.

Ishpeming—The Ishpeming Consumers Co-Operative Association has been incorporated with an authorized capital stock of \$10,000.

St. Louis—F. C. Ohland & Co. succeed Humphrey & Ostrander and J. H. Palmer in the hardware business, having purchased both stocks.

Butman—L. V. Soldan has sold his stock of general merchandise and store fixtures to Wright, Carson & Co., who have taken possession.

Nashville—Mrs. Ora Condon has sold her confectionery stock and ice cream parlor to David Kunz, who will continue the business at the same location.

Decker—The Decker Stock Co. has been organized to conduct a general mercantile business, with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Three Rivers—C. G. Deal has sold his grocery stock and store fixtures to Russell Swihart, who recently returned from several months service over seas.

Pierson—Charles Sawtell has purchased the grocery stock of E. E. Weed and will continue the business in connection with his agricultural implement store.

Marquette—The F. Bending Co., formerly in the wholesale liquor and cigar business, are now jobbing cigars, cigarettes, tobaccos, confectionery and grape juice.

Alma—A. M. Frederick, formerly assistant manager of Swift & Co. at this place, has removed to Cleveland, Ohio, and taken the position of manager of the Medina Creamery Co.

Freeport—Bert Long has sold a half interest in his stock of general merchandise to Walter L. Wallace and the business will be continued under the style of Long & Wallace.

Lawton—James Pollock, grocer, is wrecking his store building and will build a modern brick and steel building in its place. He has removed his stock to the building formerly occupied by C. O. Rockwell.

Lansing—T. C. Hodson & Son, who conduct a book, stationery and gift store at 109 East Michigan avenue, will open a similar store June 1 in the former M. R. C. waiting room on East Michigan avenue, which is being remodeled.

Mt. Clemens—The Kennan-Jensen Co. has been incorporated to conduct a general garage and automobile business, with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in, \$3,000 in cash and \$7,000 in property.

Houghton—The Lake Superior Fruit Co. has been incorporated to conduct a general mercantile business, with an authorized capital stock of \$30,000 common and \$20,000 preferred, all of which has been subscribed and paid in in cash.

Ypsilanti—The Ypsilanti Lumber & Coal Co. has been incorporated to conduct a wholesale and retail lumber, building material and fuel business, with an authorized capital stock of \$65,000, of which amount \$40,000 has been subscribed and paid in in cash.

Detroit—The Polish Merchants Co-Operative Association has been incorporated to conduct a wholesale grocery, commission house, packing house, creamery, bakery, flour mill and buy and sell all kinds of produce, with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$3,000 paid in in cash.

Buchanan—The Great Western Stock Farms Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in, \$40,000 in cash and \$100 in property. The business offices of the company will be in Chicago.

Detroit—Wellington Travis, druggist at 993 Woodward avenue, has merged his business into a stock company under the style of the Wellington Travis Drug Co., to conduct a wholesale drug business, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

St. Johns—Mark J. Dewitt, youngest son of O. P. Dewitt, has been taken into the firm of O. P. Dewitt & Son, dating from Jan. 1 of this year. O. P. Dewitt, formerly a successful retail grocer, established a jobbing business in St. Johns in 1901. In 1909 his oldest son, Lee A. Dewitt, was made a member of the firm. The first year's business amounted to \$14,000. In 1918 the business, which has shown a steady growth from the first, passed the half million dollar mark. Mark J. Dewitt, the new member of the firm, has been employed in the business since he left school, with the exception of the time he spent in the army, from which he was honorably discharged some time ago. He is a young man of fine character and good business ability and thoroughly acquainted with the work.

Manufacturing Matters.

Belding—The Belding Foundry Co. is erecting an addition to its plant which will more than double its capacity.

Howard City—The Gillett Motor Products Co. has purchased twenty acres of land of F. S. King, to be used as a site for its new plant.

Saginaw—The Pattern & Casting Co. has been incorporated with an authorized capital stock of \$16,000, all of which has been subscribed and \$7,500 paid in in cash.

Detroit—The Interstate Steel Products Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$3,000 paid in in cash.

Detroit—The Detroit Tanning Co. has been incorporated with an authorized capital stock of \$35,000 common and \$15,000 preferred, \$22,500 of which has been paid in in property.

Detroit—The Saw & Specialty Corporation has been organized with an authorized capital stock of \$25,000, of which amount \$14,990 has been subscribed and paid in, \$5,926.10 in cash and \$9,063.90 in property.

Detroit—The Hercul Heater Co. has been incorporated to manufacture and sell oil burners, appliances, etc., with an authorized capital stock of \$50,000, of which amount \$43,000 has been subscribed and paid in in cash.

Detroit—The Samp Manufacturing Co. has been organized to manufacture and sell agricultural and contractors machinery and tools, with an authorized capital stock of \$4,500, all of which has been subscribed, \$1,000 paid in in cash and \$2,300 in property.

Detroit—The Atlas Envelope Co. has been organized to manufacture and sell envelopes, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in, \$225 in cash and \$1,775 in property.

Detroit—The Perrin Metal Parts Co. has been organized to manufacture and sell automobile parts and accessories, with an authorized capital stock of \$50,000, all of which has been subscribed and \$1,000 paid in in cash.

Marshall—The Marshall-Convis Thresher Co. has been incorporated with an authorized capital stock of \$2,500, of which amount \$1,300 has been subscribed and paid in in cash. The business office will be at Cresco, R. R. 1.

Kalamazoo—The Kalamazoo Motors Corporation has been incorporated with an authorized capitalization of \$250,000, all of which has been subscribed and paid in and formerly taken over the business of the Lane Motor Truck Co.

Detroit—The Shepard Art Metal Co. has been organized to manufacture and sell art goods, jewelry, ornaments and novelties, with an authorized capital stock of \$250,000, all of which has been subscribed and \$125,000 paid in in cash.

Marcellus—H. L. Chapman, who invented a gasoline engine, has sold his patents and business to W. C. Jones, Frank Patch, Harvey Romig and F. G. Wheeler, the latter an engineer from Chicago, who will have charge of the plant.

Ionia—The work of remodeling the plant of the Ypsilanti Reed Company, in Ionia, is progressing. Six new outside entrances for the employees are being put in. The doors will be operated by a new system whereby they will open and close automatically.

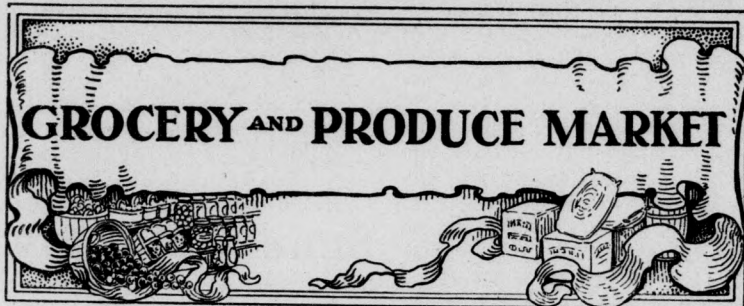
Detroit—The Paul Auto Combination Lock Co. has been incorporated with an authorized capital stock of \$30,000, of which amount \$26,800 has been subscribed and paid in, \$11,700 in cash and \$15,100 in property.

Detroit—The Murphy Safety Appliance Co. has been organized to manufacture and sell safety appliances for machinery, with an authorized capital stock of \$15,000, of which amount \$9,520 has been subscribed, \$1,120 paid in in cash and \$2,500 in property.

Bay City—The Automobile Street Sweeper Co. has been incorporated to manufacture and sell street sweeper machinery and to engage in the foundry business, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Hitzler-Johnson Co. has been organized to manufacture and sell safety scaffold brackets, carpenter and builders sundries, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, \$700 paid in in cash and \$2,700 in property.

Frankenmuth—The Cass River Co-Operative Co. has been organized to manufacture and sell ice cream, all kinds of dairy products and conduct a general store, with an authorized capital stock of \$8,000, of which amount \$7,480 has been subscribed and paid in in property.



Review of the Produce Market.

Apples—Western stock is firm at \$6 per box.

Asparagus—\$1.75 per doz. bunches for home grown.

Bananas—\$7.75 per 100 lbs.

Beets—Old are now out of market. New command 90c per doz.

Butter—The market is firm, due to an increase in the demand for the different grades of creamery butter at this time. The receipts are about normal for this time of year and the market is in a healthy condition. There is a good home consumption as well as an export demand and we look for continued high prices on this commodity in the immediate future. The average quality of butter is showing some grass flavor. Local dealers hold fancy creamery at 55c in tubs and 57c in prints. Jobbers pay 50c for No. 1 dairy in jars and pay 35c for packing stock.

Cabbage—Texas fetches \$8 per 100 lbs.

Carrots—85c per doz. for new.

Celery—California, \$1.50 per bunch, according to size.

Cocoanuts—\$1.25 per doz. or \$10 per sack of 100.

Cucumbers—Indiana hot house have declined to \$2 per dozen.

Eggs—The market is a little weaker than a week ago and a downward tendency is clearly in evidence. The average quality is good and there is a good demand. Local dealers pay 44c per doz., loss off, including cases, delivered.

Garlick—60c per lb.

Grape Fruit—\$10 per box for all sizes Floridas.

Green Onions—Home grown, 20c per doz.

Green Peppers—\$1 per basket for Florida.

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

Lettuce—Head, \$4.50 per crate of 3 to 5 dozen heads; hot house leaf, 24c per lb.

Onions—Home grown, \$4.25 per 100 lb. sack; Texas, \$4 per crate for yellow and \$5 per crate for white.

Oranges—California Navals, \$5@7; Mediterranean Sweets, \$5@6.

Parsnips—90c per bu.

Pieplant—8c per lb. for home grown.

Pineapples—\$4.50@5 per crate.

Potatoes—The market is steady at \$2.40 per 100 lb. sack.

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

Spinach—\$1.25 per bu.

Strawberries—Tennessee stock fetches \$6@7 per 24 qt. crate. Arrivals are mostly poor in quality, owing to heavy rains in the berry sec-

tion, which makes stock water soaked and sandy.

Tomatoes—California \$1.50 per 5 lb. basket; hot house, 30c per lb.

Turnips—65c per bu.

"Buttermilk Day" In Ohio.

The Directors of the Ohio State Dairymen's Association have asked that the dairy people of Ohio set aside May 26 as "Buttermilk Day." They urge that all the creameries and milk plants make every effort to promote a maximum consumption of buttermilk on that day, as the beginning of a new era when buttermilk, the drink which will bring health and prosperity to future generations, will become the popular drink.

Prof. O. Erf urges all to make an effort to bring this to the attention of the public.

Port Huron—The St. Clair Circuit Court has handed down a judgment of \$6,051 in favor of the Morton Salt Co. against the Lyon Bonding Co., of Omaha. The suit was started because the bonding company, it was alleged, failed to complete a warehouse for the Morton company which the Eastern Michigan Construction Co. had contracted to erect, and for which a bond was furnished by the bonding company. The suit was brought to recover the difference between the price at which the contractors had agreed to put up the warehouse and the price it finally cost the salt company, a difference which was placed at \$17,000 by the company.

Ludington—Ludington has obtained a new industry. The Needle & Toy Co., of Grand Haven, will locate there as a result of the action of the city in voting \$10,000 to be used in renting and equipping a suitable building for the company, which is under contract to employ at least thirty persons at the start.

Detroit—Harry Cohen, tailor at 308 St. Antoine, has merged his business into a stock company under the style of Taylor the Tailor, to conduct a clothing store and tailoring business, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$3,000 paid in cash.

Detroit—The Rowley Scale & Supply Co. has merged its business into a stock company under the style of the Rowley Scale & Manufacturing Co., with an authorized capital stock of \$3,000, of which amount \$1,500 has been subscribed and paid in, \$590 in cash and \$910 in property.

The fewer scruples a man has the more drams he takes.

The Grocery Market.

Sugar—There has been no change in the market during the week and none is in sight. Refined is still ruling at the same price which has prevailed for many months. The demand is fair. No material improvement has developed as yet on account of the fruit season. The raw sugar situation is about unchanged. On the whole, the market is heavy but no decline is in sight.

Tea—The market shows no change for the week except perhaps a slight increase in demand. According to sellers more buyers are coming into the market and that in time, if continued, will mean a strengthening. Up to now there has been no such effect and the undertone is still soft. No improvement is noted in the export demand as transportation is still scarce.

Coffee—The Brazilian coffee manipulators have the trade of this country by the throat and all grades of Rio and Santos moved up another notch during the week in consequence. Sales of Rio 7s, green and in a large way, have been made as high as 19½c and Santos 4s, 23c. This is about three times the prices which for a long time were considered normal. The demand for coffee is now good as most of the trade believe that Brazil will be able to hold prices up either to the present level or perhaps even higher. Milds are 1c@1½c higher than a week ago due to sympathy with Brazil and also some scarcity of their own. The whole coffee situation is extremely firm.

Canned Vegetables—Corn futures have been advanced by the canners 5c on all grades. Corn acreage in the West is reported fully 30 per cent. below that of last year. Sales of futures have been rather large in the aggregate. The Tradesman expects to see the price advance 25c within the next month, due to shortness of pack. Tomatoes are, perhaps, a trifle firmer but demand is still very dull both for spot and futures. A short pack of peas appears likely, as the latest time at which it is practical to plant peas is May 15, and not 25 per cent. of the crop is out at this writing. Of course, even if the planting is short, unusual favorable growing conditions may increase the yield and neutralize the deficiency. The market, however, is inclined to be firm. Fancy string beans are very scarce.

Canned Fish—Salmon is not quite so weak as it was. Red Alaska, in a large way, on spot got down to around \$2.65, as against a former price of \$2.90, but, during the past week, has recovered somewhat on increased demand. Domestic sardines are very dull and weak. The pack should be beginning but packers have done nothing, first, because they can't buy raw fish at a price they consider right, and second, because they still have about 300,000 cases of last year's pack which cost them probably not less than \$6 a case to pack. They cannot get over \$4.75@5 for these to-day and the demand isn't good even at that. Norwegian sardines are being offered now at a basis of \$21@25 per case, which is over twice the normal

price. Consumers, at this rate, would pay from 35@40c for Norwegian smoked sardines.

Cheese—The market is very firm, there being a good demand at this writing and a moderate supply. The quality is gradually improving and we do not look for any lower prices until the receipts are somewhat heavier, which will probably not be for a week or two.

Soap—Advances in goods containing animal fats are noted. Soaps are going up still, so that it appears that with existing deals merchants may buy cheaper than later, if the expectations from talk by manufacturers are realized. Cooking oils and pork products are higher. The advances in soaps is practically 25c, especially white soaps. The makers protest that the cost of tallows and oils is a basis on which they are losing money. An advance is shown in a few toilet soaps.

Provisions—The market on smoked meats continues firm, the different styles having advanced about ½@1c per pound over previous quotations. There is a good demand and a fair supply. The market on lard is very firm, quotations about 2c higher than previous quotations. There is a light supply with a fairly good demand. The market on lard substitute is about 2c per pound higher, the Government having advanced the price to the manufacturer. There is a good demand showing a slight increase over the previous demand, due to the increase in price. The market on dried beef is firm and unchanged, there being a fair supply and a moderate demand. The market on barreled pork is firm at quotations about the same as last week. There is an ample supply to meet the demand. The market on canned meats is steady to firm at unchanged quotations.

Salt Fish—The market has fared worse in the way of declining prices than almost any other line, a large number of holders—in fact almost everybody who had a stock of fish when the armistice was signed—has lost money. The better grades of Irish mackerel have been pretty well exhausted and the bulk of the available supply is dark colored fish, which is ruling around \$25@26 per barrel. This is about \$8 below the highest point but is still several dollars above normal. Shore mackerel fishing is beginning but is not a factor. There are no signs as yet of mackerel from Norway before the fall.

A. D. Hancock, formerly engaged in general trade at Otsego, has purchased the grocery stock of J. F. Sedelbauer at 1159 Division avenue, South.

Fred Twiest, who conducts a grocery store on Division avenue, South, R. R. 8, has sold his stock to John Buikema, who will continue the business.

Fred N. Sickery, grocer at 1091 South Division avenue, has sold his stock to Ed. Karrib, who has taken possession.

Laws are only as good as people make them.

FIFTEEN BILLS ENACTED.

Insurance Legislation of the Recent Legislature.

The Michigan Legislature in its fiftieth session, recently closed, passed fifteen bills of especial interest to stockholders and policy holders in insurance companies. These fifteen bills, some of which already have been signed by the Governor and completed as laws, and all of which, there is reason to believe, ultimately will be signed, compose the total of 1919 legislation on insurance subjects.

A brief digest of the provisions of each act is given below, with the official number of the bill preceding it, the number being given for the guidance of persons who may be interested in some particular measure and may desire to send to Lansing for a copy of it.

Senate Bill No. 30—Permits farmers' mutual fire insurance companies to insure all kinds of property with limitations that where the property insured is real estate or personal property other than farm property or dwelling houses, the amount of any one risk shall not exceed \$2,000, and the insurance of risks other than farm property and dwelling houses situated in cities or villages of more than 5,000 population is prohibited.

Permits public or private corporations to become members of mutual fire insurance companies, and to designate an officer, stockholder or trustee to act for or in its behalf for the purpose of such membership.

Senate Bill No. 43—Specifies procedure required to amend articles of association of an insurance corporation. Articles of association may be amended at any annual meeting or at any special meeting called for that purpose, notice of such meeting being served upon each stockholder or member personally or by mail, at least three weeks previous to such meeting, or notice may be published in each county where the company transacts business at least two successive weeks prior to said meeting.

Senate Bill No. 103—Provides that the capital stock of any company organized to do an automobile insurance business shall not be less than \$200,000, in shares of \$10 or \$100 each.

Senate Bill No. 156—Exempts from the operation of the insurance law certain societies and associations of the following described classes, which provide for a death benefit of not more than \$250 or disability benefits of not more than \$350 to any one person in any one year, or both: (a) Grand or subordinate lodges of Masons, Oddfellows, Knights of Pythias (exclusive of the insurance department of the Supreme Lodge Knights of Pythias), the Junior Order of United American Mechanics (exclusive of the beneficiary degree of the insurance branch of the National Council Junior Order of the United American Mechanics), or to similar societies or orders or associations now doing business in this state, which provide benefits exclusively through local or subordinate lodges: (b) Labor organizations or associations which limit their membership

to persons of any one occupation employed in a designated city or town; (c) Domestic societies which limit their membership to the employees of a particular city or town, designated firm, business house or corporation; (d) Domestic societies or associations of a purely religious, charitable and benevolent description of a single denomination which limit the membership to the residents of a designated city or town.

Senate Bill No. 257—Permits the admission of a foreign company organized to issue accident and health policies on the monthly premium payment plan, when it has on deposit with the state treasurer of this State, or with a state officer of its home state, securities to the amount of not less than \$25,000.

Senate Bill No. 279—Provides that the commissioner of insurance shall install a sprinkler system for the prevention of fire in one or more of the various state institutions, such system to be equipped with sprinkler heads approved by the commissioner of insurance, after he has caused a test of such sprinkler heads to be made. Expenses incurred in making tests, together with cost of installation of such system, to be paid from the state insurance fund.

Senate Bill No. 280—Creates a special commission consisting of three members appointed by the Governor to investigate the question of sprinkler insurance, including the cost of manufacture, installation, approval and sale of sprinkler heads. The commission is required to make a report to the Governor of its findings, together with any recommendations it sees fit to make concerning legislative or other action required to carry out said recommendations.

House Bill No. 113—Increases the term of office of the commissioner of insurance from two to four years.

House Bill No. 378—Permits the incorporation of companies to insure railway conductors, engineers and officials against loss of position from discharge or retirement, and to insure any person against bodily injury

or death by accident or against disability on account of sickness. The capital stock of any such company shall not be less than \$100,000 in shares of \$50 each.

House Bill No. 600—Permits an insurance company to consolidate with or re-insure its outstanding risks with any corporation of like character authorized in Michigan, after the approval of the contract of consolidation or re-insurance by a vote of not less than two-thirds of the capital stock or two-thirds of the members voting, if it be a mutual corporation, at a meeting of which the stockholders or members have had due notice. The plan of the proposed consolidation or re-insurance must first be submitted to the commissioner of insurance, and the contract must be final



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

TOILET PAPERS

Crepes and Tissues

in various size rolls now at

Pre-War Prices

Every roll is a winner.

Sample rolls gladly furnished with quotations.

The Dudley Paper Co.
Lansing, Michigan

Be sure to ask for a free sample of KYBO, essential in every home.

To Be Healthful

Food Must Be Uniformly Cooked

The good cook slices the potatoes so that all pieces will be of equal size and cook uniformly.

Otherwise some portions of the potato would be cooked to pieces while others would be underdone.

This principle is one of the most important to consider when buying flour.

If the flour is unevenly ground, the granulation will be uneven and consequently will not bake uniformly, which is bound to result in poor success.

Bake day has no terrors for the cook using

Lily White

"The Flour the Best Cooks Use"

because it is so uniformly good that success is assured in advance.

By placing LILY WHITE FLOUR under a powerful magnifying glass you will be greatly impressed by the absolute uniformity of the granulation.

This evenness of granulation insures positively uniform baking qualities which means the best possible results with the least effort.

Besides the uniformity of the flour, please note in particular the flavor of everything baked from LILY WHITE.

Right there is another pleasant surprise for you.

VALLEY CITY MILLING CO.
Grand Rapids, Mich.

Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will profit by carrying Lily White Flour in stock at all times, thereby being placed in position to supply the demand we are helping to create for Lily White Flour.

GOODRICH BOATS

TO CHICAGO — Sunday,
Monday, Wednesday and
Friday Nights.

FROM CHICAGO — Tuesday,
Thursday and Saturday
Nights and Monday
10 a. m.

FARE \$3.50 Plus 28c War Tax.

Boat Car Leaves Muskegon Electric
Station 7:15 p. m.

Goodrich City Office, 127 Pearl St. N. W.
Powers Theater Bldg.

Tickets sold to all points west.
Baggage checked thru.

W. S. NIXON,
City Pass. Agent.

approved by him before becoming effective.

House Bill No. 600—Permits a stock fire insurance company to increase or decrease its capital stock after the proposed plan of increase or decrease has been approved by the commissioner, and has been approved by a vote of two-thirds of the capital stock of the company, at a meeting of which the stockholders have had the due notice. Such increase or decrease does not become effective until finally approved by the commissioner, and until articles of association have been amended in the manner provided by law. The par value of shares shall be fixed at from \$25 to \$50 each, and the directors of the company have authority to make provision for calling in the old and issuing new certificates of stock.

Senate Bill No. 270—Provides that secretaries of mutual fire insurance companies are entitled to 25 cents for each fire reported to the state fire marshal, as provided by law.

House Bill No. 521—Permits inspectors of the state fire marshal department to conduct investigations, compel the attendance of witnesses, administer oaths, and take testimony in relation to any matter which is a subject of enquiry or investigation, and giving such inspectors other powers heretofore conferred only upon the state fire marshal, deputy and assistant. This bill also permits the employment of special counsel to assist in prosecution of any offenses enumerated in the fire marshal act, and gives such counsel the same authority as is conferred upon prosecuting attorneys of this State in criminal cases, and the same authority to conduct investigations as is conferred upon the state fire marshal.

House Bill No. 596—Exempts from the provisions of the moving picture law moving picture exhibitions given solely for religious, benevolent, educational, mechanical or scientific demonstration purposes, but in such cases the fire marshal department shall approve of the building in which any such exhibition is given, and of the films and appliances used in connection therewith.

Senate Bill No. 196—Increases the personnel of the advisory board of the state accident fund from five members to fifteen members, who are nominated by the members at their annual meeting, and are appointed by the Governor to serve for a term of one year. Provides that the advisory board shall elect a chairman and four other members to constitute an executive committee which shall meet quarterly at Lansing.

Can Sell Sugar At Any Price.

The stand of the Federal Trade Commission that a sale below cost constituted unfair competition, which was generally approved by the trade, has been knocked in the head by the United States Court of Appeals at Chicago in a decision just handed down declaring that Sears, Roebuck & Co. could sell sugar at any prices it chose. At the same time the court held that the mail order house must not injure its competitors by advertis-

ing that the cheapness of the sugar was due to its huge buying power.

The decision comes as the result of an appeal taken by Sears, Roebuck & Co. from the order issued last year by the commission against that company, originally filed because of a combination offer of groceries, in which was included thirty-three pounds of sugar for \$1, which at that time was less than the refiners' cost. The "cat" house admitted in the evidence that it suffered a loss on such sales and the Trade Commission promulgated an order to cease and desist from the practice.

The mail order house took exception to that part of the ruling and appealed, as provided under the law, to the Court of Appeals. It modified the order to the extent indicated, which means that any institution can sell at any price it sees fit. This comes as a distinct blow, as it was hoped that much of the cutting of prices would ultimately be eliminated in interstate commerce and that the rule of the Commission would eventually follow throughout the states.

This is a far-reaching decision to the retail grocer, especially because of its application to the recent activities of mail order houses in Chicago who have been flooding the newspapers with combination offers headlined with an announcement that sugar would be sold for three and five cents a pound, a condition being, of course, that the buyer must purchase the combination in order to get that price.

While no relief can be had from the Commission on that score, nevertheless that body is not interfered with insofar as stopping combination deals. The court did not rule on that point as it was apparently not in issue. Moreover, there is a different point involved as the one relates to the right of a seller to make any price he has a mind to while the other deals with a combination of products usually accompanied by a comparison of prices charged by competitors.

These prices are based on the highest price charged for the highest grade while the mail order house does not give the same relative quality and therefore demands inflated prices, on which its loss is recovered. This makes an unfair comparison not in keeping with the facts and therefore constitutes unfair competition, hence in that respect the grocery trade can continue to hope for relief from such unfair methods.

General Offices Moved From Cincinnati to Chicago.

General offices of the Fleischmann Company, yeast manufacturers, closed their doors in Cincinnati last Saturday night and opened Monday morning in Chicago after a journey by special train. The twelve coaches containing the office force and office records arrived at the 53d street station at 8 a. m. Sunday. Forty office girls transferred to the Windermere Hotel. P. W. Fleischmann will be in charge of the new offices on the second and third floors of the Webster building. About 150 men and women make up the general office force.

Free Samples and Free Deals

In addition to the Profit-Sharing Plan we originated in connection with the sale of our package teas, we have recently inaugurated a **FREE SAMPLE** Department. This department is prepared to furnish your customers with liberal supplies or samples of any of our packet teas for free distribution to customers. This service is absolutely **FREE** to the **DEALER**.

Free Deals

Fully appreciating the value of "Dealer Co-operation" and in order to secure active interest in our packet teas at all times, we provide liberal free deals, permitting the Dealer to enjoy greater profits on his goods. This free-deal feature is offered dealers several times during the year, bringing the **NET COST** of our teas down to a very attractive basis. We believe in providing good liberal profits for our dealers whenever possible, consistent with our high standard of quality.

NATIONAL GROCER COMPANY

Grand Rapids
Lansing
Cadillac
Traverse City

AS A TEMPORARY EXPEDIENT.

It may be best that the Treaty of Peace, with certain express provisos and qualifications, should be ratified as it stands—that is to say: In the ratification itself express notice to be given that, whereas at the moment of ratification no one can claim that the United States has any unfulfilled obligations under the so-called Covenant, therefore, the United States in ratifying gives notice that it will withdraw at the expiration of two years, reserving to itself the right to rescind such notice if, prior to expiration of the two years, such amendments to the so-called Covenant are adopted as will make it desirable that it continue as a member; and that meanwhile the United States will appoint its appropriate members of such committees and other bodies as it is provided by the Treaty of Peace shall be appointed by or through the agency of the Covenant, but without its thereby being understood as taking up any obligation under the Covenant of such a nature as to prevent its withdrawal at the end of the two years and without subjecting itself to any claim that making such appointments would be in contravention of its right to withdraw on the ground that any duties of any such commissions or committees remained unperformed and constituted obligations.

This would result in avoiding the great evils of further delays in making peace and yet protect us from the effects on our institutions of the unknown limitations of sovereignty and other as yet unmeasured proposals of the Covenant. The President's statement on March 4, in his address here, that he would rouse the forces of opposition to constitutional authority on his return if he were not allowed to have his individual way—the first time an American President has ever suggested upsetting our method of government—would incline towards a determination to eliminate the Covenant from the Treaty and ratify the latter with provisos for other machinery at each point where the Covenant has been interwoven—if only to bring the issue squarely up and demonstrate that constitutional government still exists in the United States. But the major good to be attained by prompt uniform action among the Allied nations is so great that no feeling of resentment should prevent following such course as will most promptly aid a sorely tried world.

Meanwhile the promise made outside of the Covenant that if Germany ever attacks France we will intervene without waiting three years will earn many friends in this country.

Denmark did not even ask for all of that part of Schleswig which had been occupied by Danes for hundreds of years until driven out by the Prussians. She appeared ready to sacrifice that section of the province which had changed nationality during the past sixty years under Prussia's system of expatriating Danes. The Danes asked only for a restoration of northern Schleswig, overwhelmingly Danish in nationality, and requested that the inhabitants of this area now be

given the plebiscite promised by Prussia in the Treaty of Prague. As if in reward for their modesty, the Treaty probably will give Denmark more than she asked. Schleswig is to be divided into three voting zones, northern, middle, and southern, and the inhabitants of these three zones are to exercise full self-determination in the matter of nationality. Now, the northern part of Schleswig down to the Flensburg-Tondern line is about 90 per cent. Danish. Middle Schleswig perhaps averages half and half, Danes and Germans. Southern Schleswig may run from 70 per cent. to 100 German. There has been strong agitation in central Schleswig for reunion with Denmark, and Germans as well as Danes have voiced the cry for separation from Germany. Likewise, there are pro-Danish factions in southern Schleswig and to these groups are flocking Prussians who for purely economic reasons would vote for Denmark in the plebiscite. They would be glad to creep into the well-ordered Danish shelter, taking with them only their share of the pre-war debt of Germany.

It is curious to note how popular opinion has been veering in its aspect toward industrial combinations. A score of years or so ago, nearly every one was inveighing against monopolies in restraint of trade, and laws were made and invoked against everything that savored of consolidation of interests. Large corporations were singled out for condemnation, and prosecutions were set on foot to curb the supposed rapacity of their operation. This was years after the old and crude form of organization—that of voting trusts, from which the maligned term "trusts" came—was abandoned. The courts were obliged, in order that industry might not be checked, to interpret the drastic statutes according "to the light of reason," and a special commission was created to investigate cases where unfair competition was complained of. Then came along the great war. Combinations were favored for purposes of efficiency, and competition was stopped by official price-fixing. It was discovered that cut-throat competition was one of the main roads to monopoly, and then it occurred to many that, after all, co-operation was a better plan. This idea was forcibly presented in a recent address by the Secretary of Commerce before the Chamber of Commerce of the United States, which received the suggestion with much favor. What is still needed, however, is judicious and common sense official supervision to prevent extortion and the exploiting of the public.

They had an alfalfa banquet in Phoenix, Ariz., last month. It marked the close of the first Arizona Hay Congress. Three hundred attended, and praise a menu which, from soup to coffee and cigarettes, was all made of alfalfa. For alfalfa, they say, is more than fodder. It is excellent for muffins and croutons. A speaker at the dinner expressed his conviction that any one could "live indefinitely on alfalfa."

THE VICTORY LOAN.

The triumph of the last of the series of war loans was due first of all, of course, to the desire of the people to get and hold some of the notes, as many as they could pay for; rich and poor alike knew that their investment value was of the highest. But the volunteer workers for the loan, organized and individual, showed a wonderful spirit of service to the country and the cause; they were resourceful in method and untiring in effort. The whole country owes its congratulations to Carter Glass, the chief financial officer of the Government, who by his wisdom and sound judgment in determining the conditions of the loan assured the fruitfulness of labors in its behalf and made its success certain.

Holders of the Victory notes will have the reward of their confidence. In financial circles it is believed that the chance of their commanding a premium is excellent. As the banks are relieved of the burden of war obligations they now carry, the money rate will have a tendency to fall, and easier money should stimulate the demand in the market for a security of this high rate of interest and unquestioned standing.

NO PRICE WEAKENING.

Both producers and distributors were kept busy during the last week in pushing the subscriptions to the Victory Loan, and business suffered somewhat in consequence. Capricious weather served also to check the sales in the retail stores. But neither in primary nor secondary markets was there shown any evidence of price weakening. There is not the slightest question but that many of the prices of basic commodities are on an inflated and artificial level and that profits are being kept up as near as possible to those obtained during the war period. Futile attempts have been made to justify these prices by vague references to the increased cost of labor and raw materials, but they have not been convincing. The real justification has been that the sellers have been able to obtain the prices, and that they do not deem good business to sell for less than purchasers are willing to pay.

Breaking a precedent being no longer a novelty for President Wilson, he enlivens the ennui of his existence by breaking two at once. He will be absent from Washington when Congress assembles, and he will cable his message. So quickly do we adjust ourselves to changed conditions that it will not be surprising if reference works and the memories of those indispensables, the oldest attaches of the White House, must be consulted in order to ascertain the method of procedure to be followed when a President sends his message instead of reading it himself. Woodrow Wilson's "The State" gives no details upon the matter. May not the President's reversion to the older practice be intended as a bit of delicate consideration for the Republican majority? He is aware that his party opponents revere tradition and think that by his innovations he has stretch-

ed the Constitution until it cracked. At the risk, therefore, of subjecting them to another shock, he arranges for the ancient custom of Presidential messages to be revived. The first words to fall from the lips of the reading clerk in either house will be like soothing syrup to at least the older members, and should mark the beginning of a rapprochement between Executive and Legislative.

An alleviation for taxes has been devised. It is the petition of protest. You go into the drug store, study the revised schedule of prices, give your order, and while the clerk is preparing it let your eyes rest upon an impressive series of reasons why you, an American citizen and a regular patron of a great American institution, the soda fountain, should not be taxed for a luxury like that. You had not realized what a discriminating tax it is. It discriminates against those who buy their ice cream at a fountain and favors those who make it at home. A wave of anger sweeps over you at the unpatriotic American who stays at home making and eating ice cream instead of patronizing a soda fountain and helping Uncle Sam. But the worst is revealed to you in the explanation that the tax discriminates against "a large and rapidly increasing number." You can hardly believe your eyes. With the mercury rising as it does during June and July, by midsummer the tax on soda-fountain products will be discriminating against virtually the entire population of the country. You are about to explode with indignation. The clerk hands you the tempting glass, and you cool your passion with its contents. Half way back to the office, you remember that you forgot to sign the petition.

Beverages commonly classed as staples, such as tea, coffee, milk, butter-milk, hot chocolate or cocoa, hot clam broth, clam bisque, tomato bisque and tomato bouillon are not soft drinks, and therefore not taxable, according to advices received from Washington by Collector of Internal Revenue Doyle. Medicines such as bromides, citrate of magnesia, Rochelle salts, Seidlitz powders, bicarbonate of soda, castor oil and Epsom salts also are not taxable under the ruling of the department. The amount of the tax paid for sodas and ice cream will be based on the total price paid, Commissioner of Internal Revenue Daniel C. Roper informed the office. The tax is 1 cent for each 10 cents or fraction thereof. If a man buys a 15 cent drink the tax is 2 cents. If he buys one such drink for himself and one for a friend, the tax is 3 cents and not 4 cents. The 5 cent drink will also be taxed 1 cent.

The man who is altogether satisfied with his work will hardly become very enthusiastic over it.

A man's religion will not keep in a very healthy condition if he gets exercise only on Sundays.

Those who begin by trying to deceive others end by deceiving themselves.

BLACK KID OX. WELT

\$3.85



- 3559—Black Vici Kid Ox. Military heel, Imt. Tip, Welt, 3/8 A, B, C, D..... \$3.85
- 3561—Tan Calf of above..... 4.35
- 3562—Chocolate Kid Vici, Imt. Tip, Military heel, Welt, 3/8 A, B, C and D..... 4.35

Hirth-Krause Company

Tanners and Shoe Manufacturers

Grand Rapids - - Michigan

Why Not Do Away with Posting Those Accounts?



LISTEN!

The Metzgar Account System does away with all posting and gives you just the results you need and have always wanted.

THIS IS HOW IT IS DONE

The accounts are kept in separate duplicate or triplicate books. These books fit into metal back containers. The upper ends of these metal backs are arranged with slots to hold index bristol-board name-cards (Preferably yellow and blue, alternating for the different letters of the alphabet). The names of your customers are printed on these name-cards, and alphabetically arranged in the register. The purchase is itemized directly in the customer's book (either in duplicate or triplicate) and added to the present purchase right while you enter the order while it is fresh in your mind, and fresh in your sight. The serial numbered duplicate slip goes to your customer (which slip agrees exactly both with book number and slip number with the original that is left in the book for your record) and you have given your customer an itemized bill and statement to date, and your bookkeeping is all done with one writing.

Write for catalog and full information.

Metzgar Register Co., Grand Rapids, Mich.

In the Public Eye

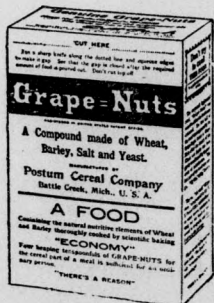
That's a big factor in successful sales—keeping the product constantly before the people. Attractive shelf, counter and window display, with other selling helps, are most essential companion aids to general advertising. And, as ever, there's the eternal purpose of the makers to maintain the high food quality of

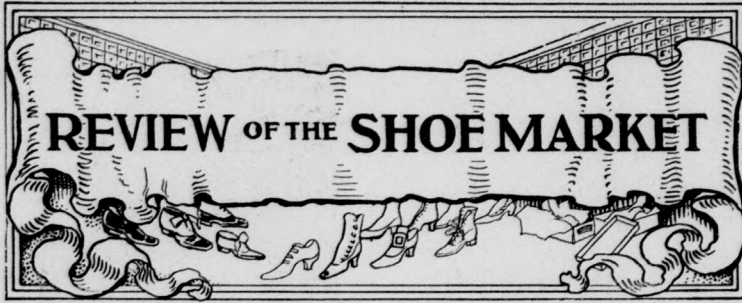
Grape-Nuts

—the dependable profit-maker.

“There's a Reason”

Postum Cereal Company, Battle Creek, Michigan





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

Importance of Increasing the Rate of Turn-over.

At no time in the business experience of any retailer has the importance of increasing the rate of turn-over been greater than it is to-day. In other words, it is now more than ever necessary to keep stock down to minimum. It is necessary to keep it moving, to allow no dead stock to accumulate if profits are to be maintained, and if a dealer is to pass safely through the re-adjustment period.

During the past four or five years the tendency of prices has been to rise making it possible to dispose of surplus stock at a profit, even though it had been carried for some time. Increasing prices also resulted in wholly or partially offsetting any loss due to enforced reduction in the rate of turn-over. Such a reduction in turn-over was enforced by the difficulty dealers experienced in obtaining prompt deliveries due to reduced transportation facilities and the over-sold condition of the factories. Conditions throughout the war have had a tendency to slow up rather than speed up the rate of turn-overs.

These conditions, however, are past. We have not reached the crest of high prices, but therein lies danger for many dealers because the time is coming when there will be a downward tendency, and then the dealer left with surplus or dead stock on his hands will have a double loss.

During the past four years there was another element that soon will have just the opposite effect upon business that it had during the war period. For the past few years there has been a gradual narrowing down of the number of styles manufactured, and this has made it easier to dispose of older styles still in stock. From now on, however, there will be a gradual widening of the number of styles produced which will make it harder to dispose of old styles. It will make it especially hard to dispose of strictly war models, and will increase the losses that will have to be met in disposing of them.

In some stores the shoe demands of the returned soldiers are going to materially change the range of sizes and widths that will have to be carried in stock. While the soldiers will not want any radical changes in styles, they will have to wear shoes both longer and wider than before their war experiences flattened out

their feet largely by marching with heavy packs upon their backs. In stores having a large proportion of soldier trade it will be found that sizes and widths which were ready sellers before the war are slow sellers now, and sizes and widths which moved slowly before the war now move best.

Probably no real retail business has been left in such an uncertain condition by the war as the retail shoe trade. The footwear demands of over four million men have been radically changed as a direct result of the war, while their demands in other lines have not been changed so much. They will eat practically the same kinds of food as they did before they went away. They may eat more, but their tastes have not been changed to any great degree. They will wear much the same clothes, and the average of twelve pounds added to their weight is not so much greater than would have been the case if they had remained at home. The heavy packs which they had to carry, however, materially changed the sizes and the shapes of their feet, and this fact must be borne in mind by the dealer when buying.

In addition to this, some retailers find themselves overstocked at the present time, and the way for them to avoid embarrassment is to make immediate and effective plans to speed up their turn-overs.

Although speeding up turn-overs is not an infallible panacea for all business ills, as a rule the most successful retailers are those who turn their stock most frequently. Other things being equal the annual profits can be made materially larger by increasing the rate of turn-over. By turn-over is meant the number of times the capital invested in the stock is used in the course of the year; that is, the cost of all the merchandise sold during the year divided by the average inventory of the merchandise. Average inventory as it is used here means the inventory of merchandise at the beginning of the year, added to the inventory of merchandise at the end of the year. This sum divided by two gives the actual number of times the capital invested in stock is used during the year.

The rate of turn-over among shoe dealers varies through a wide range.



---Keds---

Don't forget we are headquarters for this popular line of Rubber soled canvas footwear.

Spring and summer weather are going to bring a big demand for them.

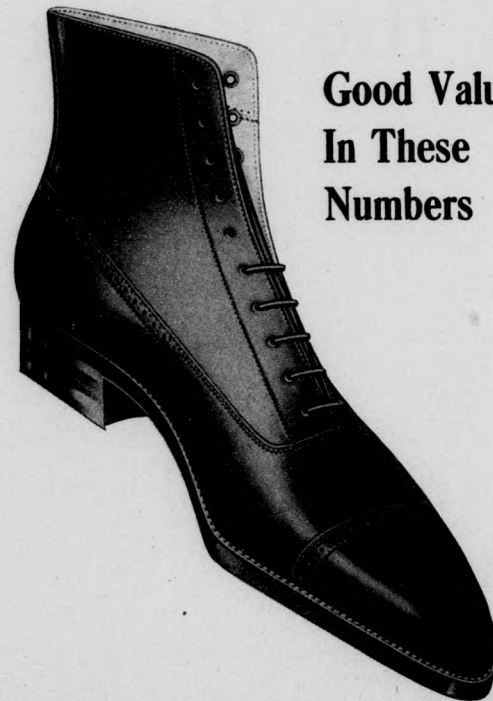


Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

R. K. L.

R. K. L.



Good Values In These Numbers

- 8731—Men's Mahogany Calf. Whole Quar. Blucher TipPrice \$5 10
- 8743—Men's Mahogany Crystal Calf. Whole Quar. Blucher TipPrice 5.85
- 8741—Men's Mahogany Side Eng. Bal. Grain InnerPrice 5.10
- 8751—Men's Mahogany Crystal Calf. Eng. Bal. Grain Inner.....Price 5.85

Rindge, Kalmbach, Logie Company
 Grand Rapids, Mich.

R. K. L.

R. K. L.

Some, and usually those who are not very successful, make but slightly more than half a turn-over a year. In other words, their average inventories are nearly double the amount of money invested in stock during the year. There are others who make as many as five turn-overs in the course of a year.

Just what effect an increase in turn-over has upon the annual profits is indicated by figuring out what a dollar will earn in a year at different rates of turn-over. Spend a dollar for merchandise, and add twenty-five cents to the cost price, making the selling price one dollar and a quarter. To keep this merchandise two years before selling it would result in half a turn-over a year, and the dollar would earn twelve and a half cents a year. Sell the merchandise at the end of the year or turn the dollar once, and the amount earned is twenty-five cents. Turn the dollar one and a half times, and its earning capacity increases to thirty-seven and a half cents. Speed it up to twice, and at the end of the year it has earned fifty cents. Make it three times, and the result of its work increases to seventy-five cents. Four turn-overs a year make the earnings one dollar, and five turn-overs make them one dollar and a quarter.

This example, does not show the full effect on the annual profits of the increased turn-overs. If a store is paying expenses on half a turn-over a year, and the turn-overs are increased to five a year it means a material reduction in the amount of capital invested in stock, this money being available for investment in other enterprises, or it means a considerable increase in the annual sales. In either case there is an extra profit in addition to that directly resulting from making the money invested in the stock work harder and faster.

The advantages that attend the speeding up of the turn-overs, of making the capital invested work harder and faster, can be summed up as follows: a larger annual return on the capital invested in stock; the carrying of a larger stock with a given capital, or of carrying a given stock with a smaller capital, releasing part of the capital for use in other enterprises; lessens the danger of loss through overstocking and of dead stock left

on hand through changing styles or passing seasons.

Some dealers are already making as many turn-overs as it is possible and satisfactorily meet the demands of their customers, and it is apparent that customer demands must be met or the business cannot continue. The majority of retailers, however, can increase their rates of turn-over without injuring the service they are now rendering. In fact, in some cases this service may be improved by increasing the rate of turn-over, for such a change would result in fresher and more up-to-date stock. All dealers will find it to their advantage to give the subject careful consideration. It will pay them to analyze their businesses to find out if it would not be possible to increase the rate of turn-over, for unless this can be increased there is danger that the annual profits for the next year or two may not be satisfactory. It is just a case of making the stock move faster, and the money invested work harder.

Only Twenty Years Ago

Nobody swatted the fly.
 Nobody had seen a silo.
 Nobody wore a wrist watch.
 Nobody had appendicitis.
 Nobody wore white shoes.
 Nobody sprayed orchards.
 Most young men had "livery bills."
 Advertisers did not tell the truth.
 Farmers came to town for their mail.
 The heavens were not full of man-birds.
 Nor the seas alive with underwater boats.
 The hired girl drew one-fifty a week and was happy.
 The butcher "threw in" a chunk of liver.
 The merchant "threw in" a pair of suspenders with every suit.
 Nobody "listened in" on the telephone.
 There were no sane Fourths nor electric meters.
 Straw stacks were burned instead of baled.
 Publishing a country newspaper was not a business—it was a dueling game.
 There were no Bolshevists nor international anarchists.
 The safety razor had not introduced the clean-shaven face.

Two Styles Hood Tennis going strong



The "Sportshu"

White duck. Loose lining. Heavy corrugated sole, Foxing and Tip. Leather Sock lining.

Men's	\$1.75
Boys'	1.60
Youths'	1.50



The "Casco"

White duck upper. White eyelets and hooks. White sole. Pneumatic heel. Leather heel seat.

	Bals	Oxfords
Men's	\$1 35	\$1 20
Boys'	1.25	1.10
Youths'	1.17	1.05
Women's	1.22	1.10
Misses'	1.12	1.00
Children's	1.02	.90

The "Casco" can also be had in brown with red sole.

Another "City Day" next Wednesday, May 21st.

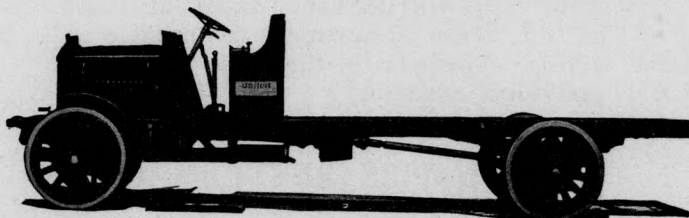
Come in and see what we have to offer.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

United Motors Co., Grand Rapids



We want responsible agents in every town. Write us for terms. In towns where we are not represented, we will make truck buyers an exceptionally attractive offer.

Send for illustrated catalogue.

690 North St

The House of Kreider



KREIDER'S POLLY ANNA

CHILDREN'S SHOES

One entire factory devoted exclusively to the manufacture of Kreider's Pollyanna Shoes. Their equal is not made in the world. If your dealer cannot supply you, write us for some interesting facts on children's shoes.

The A.S. Kreider Co.

312-318 West Monroe St.
 CHICAGO MAKERS

Best Shoes for
 Boys, Girls and the Babies





How a Credit and Ledger Interchange Worked Out.

Within the last decade all merchandising and all merchandising establishments have undergone a wonderful change. But comparatively a few years ago the advertising of a retail store consisted of a jumble of meaningless words and a worse jumble of more meaningless cuts, called an advertisement, whereas to-day brains mixed with printers' ink have brought the advertising of a retail establishment down to a science. All this is advertising progress.

Comparatively few years ago the delivery of a good retail establishment consisted of a one-horse wagon and a special delivery boy on a bicycle. Later a motorcycle was added, whereas to-day in the larger establishments nothing less than a fleet of high-powered motor trucks will suffice.

We can all remember when the average dry goods store of not so long ago consisted of counters and shelves. To-day the buying public is not content unless the store is a veritable palace of mahogany and plate glass. These changes have come about gradually and yet the most important part of retail merchandising has not undergone a change until within the last very few years. By the most important part, if you were doing business on a moderate basis, I refer to the credit department.

Up to a few years ago the credit department was a power unto itself. Every merchant looked on his competitor as a sort of devil with hoofs and horns because he was his competitor. The idea of telling him, his competitor, how Jones and Smith paid his account was a thing clear out of the question. He considered his records sacred unto himself, not stopping to realize that the record as a matter of fact was worthless so long as it was locked between the covers of his ledger.

He didn't stop to think, and I suppose that there are many of us to-day who do not stop to think, of the vast difference, the radical, primary difference between retail credit and wholesale credit.

As an illustration of what I mean: In all extensions of wholesale or manufacturing credit there is an element of profit in each transaction from which the credit grantor may reasonably expect a part of his debt to be paid. If a farmer borrows money of a bank to buy seed wheat, the banker knows that a part of the profit of the grown wheat will go to pay his debt, and so on to the miller who borrows at the bank to buy wheat of the farmer, a part of his finished product

will go to pay the debt, and so on to the wholesaler, the grocer and the retailer. In every transaction there is, theoretically and practically, a certain element of profit which, logically and practically, does go into the payment of the debt.

But you, as retailers, when you sell your goods, no matter what sort of merchandise it is, have the very comforting assurance that the minute your merchandise leaves your hands and you part with it it begins to be destroyed. There is no profit in it. You couldn't take it back the next day and sell it. Yet I believe that there are not 50 per cent. of us who realize the vast difference in the granting of credit in these two classes. The retailer is up against a much more hazardous proposition than either the manufacturer or the jobber.

Again, when the banker or manufacturer or jobber is asked to extend credit he has the opportunity and the right to ask the debtor or the would-be debtor or credit-seeker for a statement of his affairs. If he refuses it is good evidence that he is not strong financially and he can safely turn him down, but I'd like to see any of you ask a Mr. Jones or Mr. Smith for a statement of his affairs when he asks to open a weekly or a monthly account with you. I can just see what either one of them would do, as I believe you can.

Now the whole proposition of credit is not a new one, as we sometimes think it is. Due to the vast volume of business transacted on a credit basis, we are inclined to believe that it is a new custom introduced of late years to take care of this increased business when, as a matter of fact, it is as old as ages.

James J. Hill, the great northwest pioneer in an address delivered before the Minneapolis and St. Paul Credit Men's Association, summed the whole situation up when he said that credit was as old as when primeval man borrowed his neighbor's stone axe with which to kill his food on a verbal promise to return that axe. The word is derived from "creed" or "credo," meaning belief—a belief in two things, one's ability to pay and one's willingness to pay. "It doesn't make a particle of difference," Mr. Hill said, "whether the credit transaction has to do with a weekly account at a modest corner grocery or has to do with a loan of millions between nations, unless the credit grantor is convinced that the would-be debtor or credit-seeker has the ability and the willingness to pay, credit is not extended."

Now realizing, as I have set forth briefly here, that the retailer is up

In Addition

to your regular home banking facilities you may

desire an outside

banking connection for surplus funds.

Many business men find such an arrangement advantageous.

We invite you to make use of our facilities.

THE OLD NATIONAL BANK
MONROE AT PEARL GRAND RAPIDS



Established 1853

Such a Man as Morgan—

- ☞ In the graver transactions of life, who would not copy such a man as J. Pierpont Morgan?
- ☞ That business genius made a Trust Company executor of his will. So did John Jacob Astor, Geo. M. Pullman, Jay Gould, Marshall Field, Stephen Girard.
- ☞ Is not the smaller estate even more in need of experienced and intelligent care than the larger one? The ordinary inheritance—the "widow's mite," compared with those vast estates—must not be risked for want of practical knowledge of good business methods.
- ☞ Your estate will need such expert attention as our Trust Department is capable of giving. The cost is the same as for an individual executor.

GRAND RAPIDS TRUST COMPANY

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Safe Deposit Boxes at Three Dollars Per Year and Upward

against it, so far as commercial ratings and so far as the safety of a credit statement is concerned, eleven years ago the merchants of Indianapolis, large downtown retail merchants, conceived the idea that if they would get together and compare notes they would be better merchants.

As a matter of fact, they found there were too many Kelleys in Indianapolis. You have heard the story of Kelley, probably, who prided himself that he was a good credit risk because he always paid an account within a year. One day he met a friend of his from whom he had borrowed \$10 some eleven months prior, and, being rather abashed to think he hadn't paid it back and the year was almost up, he asked him for another loan of \$10. The fellow loaned it to him and Kelley promptly handed him the \$10 and said, "Now I've paid you the \$10 I've owed you for eleven months and I've got twelve months to go on this."

They also found that there were too many O'Donnells among the credit men of their stores. You have probably heard the story of O'Donnell, the saloonkeeper who, out on his backyard playing a game of pinochle, was interrupted by the bartender who opened the swinging door and said, "Is Mahoney good for a drink?"—and without looking up from his cards he answered, "Has he had it?"—and the bartender said, "He has," and the proprietor said, "He is."

They found there were too many of such credit men that found a man's credit good after he had gotten the goods out of the store. To make a long story short, they came to an understanding and this understanding is what is now known, we are proud to say, as the Indianapolis plan of ledger interchange in the retail trade.

Please understand that I am not here to tell you how to run your business. If I get a little enthusiastic about this credit bureau with which I have lived, eaten, slept and drank for the last eleven years, I hope you will be charitable enough to put me in that class of fellows who said a trust, a baby and a phonograph are a bloomin' nuisance until you have one of your own. It is living with these things eleven years and seeing the actual good in dollars and cents not only to the merchant but the splendid salutary effect that it had on the entire buying public in Indianapolis that makes me enthusiastic because it has been practical.

Briefly, the plan adopted and followed for the last eleven years by the merchants of Indianapolis is this: They cast aside all yardsticks of custom and they came together in a central bureau. They put all of their ledgers, literally, in our office in a huge card system. Every account on every ledger was listed just as if it should be the only account that man had had in the retail district.

We took the largest store, that had something like 24,000 individual retail accounts. Six credit men and myself established the code because we wanted to get away from the old idea of "prompt," "fair" and "slow." They had found to their loss in the past

that one man's idea of prompt is another man's idea of fair and another man's idea of fair is another man's idea of slow. We took literally the ledgers and established a code, stating the actual facts. To eliminate the personal opinion of the credit man we made it an ironclad rule that he should list the actual amount in units of ten, notwithstanding a man might be worth a million. If he had had but a ten dollar account at his store he should list him at what his ledger said.

By a process of elimination, as these cards came in, we finally had a complete list with every account of every member on the ledgers listed under their private number or bureau number. Now, in order to take care of this promptly, we established a system of special telephones leading into our office and connecting with the credit office of each member so that we could get them without going through the central exchange, and they could get us at an instant's notice. If we had stopped there the plan would have been as obsolete as a rating book, so it was resolved that each credit man should list each day every new account opened on his books. Every new account that was placed on the ledger of every house was registered with us the next day.

As a result, at 10 o'clock every morning we have an absolutely complete credit index of the entire retail district of Indianapolis. Having this registration you can readily see it is merely a matter of a few minutes to recall the report asked for.

In order to give you a concrete example of what I mean, let's say that Mr. A goes into the New York Store and asks to open an account. He states he has had accounts at other stores, but not relying on what he says the credit man takes down the receiver of his special telephone and is answered instantly by an operator of our office.

"What have you on Mr. A of 3101 College Avenue?" Mr. A's card is in its proper place with the registration of every house selling him. If that report had not been called over within a week or two or three weeks she will tell him he has ratings with nine, ten, twelve or thirteen houses, whatever the case may be. Let's say the rating was called thirty days ago. "Please call it over," he says.

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



CAMPAU SQUARE

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

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

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

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

Is Your Will "Up-to-date?"

Thousands of people are today thoughtlessly depending upon Wills that are too old to properly provide for conditions as they now exist.

Preparedness in the matter of your Will is a vital duty that you owe your heirs. It is the ounce of prevention that may forestall family quarrels, hatred, jealousy and wasteful litigation.

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

**THE MICHIGAN TRUST CO.
OF GRAND RAPIDS**

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

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

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe
Grand Rapids, Mich.

Capital - - - - \$500,000
Surplus and Profits - \$700,000

Resources
10 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

The Home for Savings

It is a matter of a very few minutes to plug in on the special phone of each member who has been selling Mr. A, eliminating all the balance and asking for the last rating on Mr. A of 3101 College Avenue. The credit man immediately answers and within five or ten minutes at the most we have what Mr. A is owing and how he has paid. There have been instances where that has been done while the customer has been waiting at the desk, because at the very best it can't take over fifteen minutes, as the credit men are on their toes, just as the office is, to get the reports through in the briefest space of time.

The credit man's duty does not end there. If Mr. A, after opening, we will say with the New York store, takes an unusual length of time in the payment of his account, it is the duty of the credit manager to notify us on a form provided for that purpose and when we get that form a notation is made, his rating changed and immediately all the other houses are called by their special 'phone and told that Mr. A, 3101 College Avenue, has become too slow for credit with one of the members, which in itself is advance information to all those selling him, that Mr. A is not as desirable as he has been.

To safeguard the other members, twice a week a detailed bulletin of adverse information is gotten out to the entire membership. This detailed bulletin includes not only all adverse information submitted voluntarily as the illustration I have just given you but all adverse information which has developed in the many calls that are made each day together with each day's court record of suits, of chattel mortgages, of chattel releases, of any court proceedings or any news item which may mean a change for the worse in the paying habit of any debtor listed in this immense file.

Understand please that this is in no way a black list as we have the entire accounts on all of the ledgers of every member. The bureau has minimized to a large extent the undesirable, slow and worthless credit risk. It has built up the credit of the man who has nothing except his good name as it becomes an automatic, impartial record of all that he has done with the accounts which he has actually had. On this point, in speak-

ing with one of the presidents of our largest banks just recently, a man who is known as the dean of Indiana bankers, I asked him in his experience covering a period of nearly sixty years in banking what quality would he take first of all in granting credit and he said, "I should take moral reputation rather than physical worth because my experience has proven that the man who has a good moral reputation after he becomes the age of discretion, realizes that that is his entire capital and will protect it as such, whereas the man who becomes affluent becomes careless in his obligations." W. E. Balch.

(To be concluded next week.)

In the portion of this address to be presented next week Mr. Balch tells how the Credit Bureau for Jobbers worked out. He also tells of numerous instances to prove the value of a town's credit and ledger interchange.

Condemned By Their Own Agents.

The action of the stock fire insurance combine in refusing to comply with the orders of the State Insurance Commissioner in the matter of the 10 per cent. surcharge is meeting with condemnation everywhere. The strongest critics of the high handed action of the extortionists are found among the local fire insurance agents who went ahead and wrote up their policies without the surcharge when it was announced April 15 that the surcharge was to be abolished May 1. These policies were delivered and in some cases paid for and the holders now refuse to become parties to the hold-up by paying the additional sums demanded by the combine. The Tradesman advises every insurer to refuse to pay the excess. The courts will surely set aside the charge as extortionate, because the stock companies have no tenable grounds for exacting the charge except those of avarice. The sooner every insurer parts company with stock company protection and places his policies in safe and sound mutual companies the better it will be for all concerned. The stock companies have shown very conclusively that they cannot be trusted and are unworthy of confidence and the patronage of the public.

Good government consists in making it easy to do right and hard to do wrong.

Our policy takes the STEEP GRADES of CLAIMS

ON HIGH

And "HITS on ALL Six"—all the time.

Place your AUTO INSURANCE with one of the fastest growing companies.

PREMIUM INCOME

1915—\$8,110.90—1915

1916—\$50,597.18—1916

1917—\$86,681.09—1917

1918—\$128,092.28—1918

1919---\$222,880.54---1919

(Estimated—Based on Increase for Jan'y, Feb'y, March and April)

Inter-Insurance Exchange of the Michigan Automobile Owners

Citizens 7297 HOME OFFICE—HOUSEMAN BLDG. Bell Main 2297

Branch Offices:

DETROIT CINCINNATI CLEVELAND CHICAGO

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

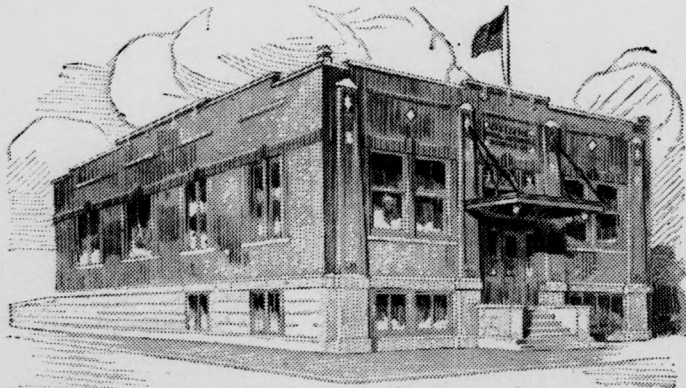
3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus **\$580,000**

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier

LAVANT Z. CAUKIN, Vice President
ALVAUT. EDISON, Ass't Cashier



Home Office of the Citizens Mutual Automobile Insurance Co., Howell, Michigan.

Assets \$3,099,500.00

Insurance in Force \$55,088,000.00

MERCHANTS LIFE INSURANCE COMPANY

Offices—Grand Rapids, Mich.

Has an unexcelled reputation for its

Service to Policy Holders

\$4,274,473.84

Paid Policy Holders Since Organization

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

WM. A. WATTS
President
RANSOM E. OLDS
Chairman of Board

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

SURPLUS TO POLICY HOLDERS \$477,509.40

Who Are the Men Who Betrayed the Public?

In the general revision of our fire insurance laws, conducted under stock company auspices in 1917, some things were omitted which should have been retained. One feature especially was the statute which took the sting out of the "iron safe clause" in Rider No. 35 whenever the insurance company did not suffer through any violation of that particular paragraph. The Tradesman undertook to secure the re-enactment of this measure in the 1919 Legislature. Hon. William H. Haan, of the Insurance Committee of the House, kindly consented to introduce the amendment in the House and push it through his committee. The same request has been made of Hon. Charles P. Scully, chairman of the Senate Committee on Insurance. The full text of the proposed amendment is as follows:

An act to amend Chapter Two of Act No. 256 of the Public Acts of 1917, entitled "An Act to revise, consolidate and classify the laws of the State of Michigan relating to the insurance and surety business; to regulate the incorporation of domestic insurance and surety companies and associations, and the admission of foreign companies; and to provide for the departmental supervision and regulation of the insurance and surety business within this State," by adding to said Chapter one new section to stand as Section Seventeen there-of.

The People of the State of Michigan enact:

Section 1. Chapter Two of Act No. 256 of the Public Acts of 1917, entitled "An Act to revise, consolidate and classify the laws of the State of Michigan relating to the insurance and surety business; to regulate the incorporation of domestic insurance and surety companies and associations, and the admission of foreign companies; and to provide for the departmental supervision and regulation of the insurance and surety business within this State" is hereby amended by adding to said Chapter one new section to stand as Section Seventeen and to read as follows:

Section 17. No policy of fire insurance shall hereafter be declared void by the insurer for the breach of any condition of the policy if the insurer has not been injured by such breach, or where a loss has not occurred during such breach, and by reason of such breach of condition.

Mr. Haan made good on his promise, but Mr. Scully failed to keep faith with the writer, as will be noted by the following correspondence:

Grand Rapids, May 2—The wholesale and retail trade of this market placed in my hands a bill which would take the sting out of the iron safe clause used on riders in fifth and sixth class towns, without in any way interfering with the legitimate rights of the fire insurance companies.

I sent copies of the proposed bill to both you and Mr. Haan. Both you and Mr. Haan wrote me that it would have due consideration.

Mr. Haan put the bill through the House, but for some reason you failed to make good in the Senate, although Mr. Haan assures me that you promised him you would do so.

Would you be willing to inform me why you changed front on the bill, after writing me as you did regarding same and after making the promise you did to Mr. Haan? E. A. Stowe.

Almont, May 6—In reply to yours of May 2, regarding insurance bill that you were interested in.

Yes, this bill was introduced by Mr. Haan and enacted by the House and,

although I have not my files or journal here for reference, as I now recall the matter, I brought this bill to the attention of the Insurance Committee of the State twice and upon each occasion a majority of the members were expressed in their views that the bill was unwise legislation.

I was of the impression that during the session you were going to be in Lansing and take the details of the merits of this bill up with me. However, as you did not do so, it was impossible for me to convey your ideas to the Committee in the manner that you would of been given the opportunity to have done personally to the Committee had I of seen you, for I would have gladly called the Committee together that you might of had the opportunity of speaking to them. Charles B. Scully, Chairman Senate Insurance Com.

As no request was made on the writer to appear in Lansing and champion his bill, absolute dependence having been placed on the definite, personal promise of Mr. Scully to put the bill through the Senate, the excuse now offered by Mr. Scully looks like a very lame one. In the light of this state of facts, the Tradesman deems it only fair that the names of the men who opposed this meritorious measure and listened to the cohorts of the stock fire insurance combine be disclosed, so that the insuring public may know who was willing to betray them. In accordance with the idea, the following letter has been dispatched to Mr. Scully:

Grand Rapids, May 10—I am in receipt of your letter of May 6, stating that some members of the Senate Insurance Committee objected to the re-enactment of the amendment, to the insurance laws I placed in your hands

In order that I may know which of your committeemen were willing to betray the insuring public at the behest of the insurance lobby, I ask you to kindly furnish me with their names

I enclose stamped envelope for reply. E. A. Stowe.

It is all well enough to "know thyself," but if you are wise you will not boast of the acquaintance.

No man can produce great things who is not thoroughly sincere in dealing with himself.

SAVE MONEY by insuring in the Michigan Mercantile Fire Insurance Co.
Mich. Trust Bldg. Grand Rapids, Mich.



THE BANK WHERE YOU FEEL AT HOME
GRAND RAPIDS SAVINGS BANK
WE WILL APPRECIATE YOUR ACCOUNT TRY US!

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.

Bristol Insurance Agency
FIRE, TORNADO AND AUTOMOBILE Insurance
FREMONT, MICH.

We specialize in Mutual Fire Insurance and represent three of the best Michigan Mutualls which write general mercantile lines at 25% to 30% off Michigan Inspections Bureau rates, we are also State Agents for the Hardware and Implement Mutualls 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 Mutualls 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

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



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.

Some Silk Quarters Sold Up For Fall.

The demand for broad silks has been so great during the past few weeks that some quarters are through for fall while others are well taken care of for some months in advance. Jobbers and the manufacturing trades have taken more or less liberally and the distribution of the business has been general throughout the country, no quarter seeming to lag.

The price trend has been decidedly upward and advances of 10 to 15 per cent. have been put on silks throughout the market. A few mills have kept their prices as low as possible, but late reports indicate that they too are being forced to revise their prices upward. The high levels that are ruling for raw silk, together with the strong labor situation in the silk trade, is giving a very strong and advancing tone to the finished silk market.

Meteor and charmeuse have been taken in a large way for fall, and quarters making somewhat of a specialty of these weaves report that they have shown more popularity than they did last fall. Georgette has also been very good and cutters have acted in a large way on this job. Jobbers have also bought fairly heavy. Satins have sold very well and the continued vogue for silk for fall purposes is expected to continue bigger than ever next fall. Duvetyne has also shown considerable activity, and one house alone has sold considerably over 50,000 yards of this fabric in addition to a large quantity of other silks.

The demand for better silks has been most pronounced during the past few weeks, and roadmen coming in report that the retail trade is finding consumers are asking for better silks than they have ever asked for before. Price has seemed to mean less than it has in former seasons, the big question being the quality of the merchandise.

Printing of Georgettes Makes Plains Scarce.

The vogue for printed georgette has caused somewhat of a scarcity of plain georgette in this market, and as a result, quarters that have any yardage to sell are finding no difficulty in getting rid of it at the prices that they are asking.

At the outbreak of the demand for printed georgette many mills began to print up their stocks and put their

production through for printed georgettes. They sold, to be sure, but at the same time there continued a noticeable demand for the plain variety, and in the rush to turn out the printed sort this field was somewhat neglected.

Considerable of the surplus of cheap georgette that has been a drug on the market for some time back as a result of the increasing demand for better silks has been printed up and has been sold. The defects have in most cases been successfully covered up, and the cutting-up trade as well as the retail trade has taken them in fair volume. There is less talk heard in the market at this time about the surplus of cheap georgette than has been the case for months, and it is felt that practically all of the surplus has been disposed of.

Ribbon Trade Getting Plenty of Business.

The ribbon demand is keeping up and all quarters report that they are getting more business than they can take care of. Mills are somewhat behind in production and with stocks none too large in jobbing and retail quarters the situation looks ripe for continued strength. The steady and high tone to the raw market is giving a firmness to the ribbon market that cannot be mistaken and the trade in general feels that prices are more than liable to advance. As far as the demand itself is concerned it is showing little. Fancies of all sorts are in demand for retail as well as ready-to-wear uses. The millinery trade is taking quite a yardage and this is adding to the total volume of business that is coming through at this time.

The demand for high priced ribbons continues and is lending an aristocratic atmosphere to the entire ribbon trade. Visiting retailers report that the demand for such merchandise with them is fair and the total yardage that is passing into consumers hands is fairly large.



Vogt's Rebuilt Cash Registers

Get our prices.
 All makes and styles.
 Hundreds of satisfied customers brought to us through Michigan Tradesman. Ask for information.

J. C. VOGT SALES CO.
 Saginaw, 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

Kent Steel Company
 Grand Rapids, Mich.
 Structural Steel
 Beams, Channels, Angles

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.

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

UNITED AGENCY
 ACCURATE - RELIABLE
 UP-TO-DATE
 CREDIT INFORMATION
 GENERAL RATING BOOKS
 now ready containing 1,750,000
 names—fully rated—no blanks—
 EIGHT POINTS of vital credit
 information on each name.
 Superior Special Reporting Service
 Further details by addressing
 GENERAL OFFICES
CHICAGO, ILLINOIS
 Gunther Bldg. 1018-24 S. Wabash Avenue

Bear Brand Hosiery

Made by the
Paramount Knitting Co.

We sell the following **NUMBERS**:

Sandow Bearskin Engineer and Fireman
 Rider and Driver Paramount Record Ensign
 Tuscumbia Parafit Paraqueens
 Panama Two-Step

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons
 WHOLESALE DRY GOODS GRAND RAPIDS, MICH.



Sample Assortment of Outeralls on Approval

Various styles of one piece garment in both adult and children's sizes, in khaki, olive drab and olive army shades, also plain blue, wabash stripe and shadow stripe. Return without cost if not satisfactory.

**Michigan Motor
 Garment Co.**

Factories:

Greenville and Carson City, Mich.
 Offices and Branches: 1016 Me-
 dinah Bldg., Chicago; 3429 Ash-
 land Ave., Indianapolis; 30-401-2
 Euclid Arcade, Cleveland; 615
 Locust St., Des Moines, Ia.; 147
 Dwight St., Springfield, Mass.

Outerall
 REG. U.S. PATENT OFFICE
"The Economy Garment"



Most retailers have a standing order with their jobber for
BEAR BRAND
ENGINEER AND FIREMAN SOCKS

The best known workingman's sock in the United States. This means that it gives the greatest wearing service to active men who require a good weight, medium price sock. It's a quick seller. Colors: Black, brown and slate. Sizes 9½ to 11½. Price per dozen, \$2.00.

*The following numbers in men's goods:
 These prices in effect east of Denver, Colo.*

ENGINEER AND FIREMAN—Carded yarn, medium weight Men's two-thread half hose with three-thread heel and toe. Finished in black, brown and slate. Size 10½, weight 25 ounces. Size 10½, 136 needles. Per dozen \$2.00

RIDER AND DRIVER—Carded yarn, medium heavy weight Men's two-thread half hose, with three-thread heel and toe. Finished in black and brown. Size 10½, weight 29 ounces. All sizes 124 needles. Per dozen \$2.15

RECORD—Combed yarn, light weight Men's two-thread half hose, with three-thread heel and toe. Finished in black, brown, gray, white, slate, navy blue and Palm Beach. Size 10½, weight 17½ ounces, 172 needles. Per dozen \$2.15

MOCCASIN—All mercerized light weight Men's half hose with high spliced heel, crow foot stitch sole, three-thread heel and toe. Finished in black, white, brown, gray, slate, navy blue and Palm Beach. Size 10½, weight 17 ounces. Size 10½ on 220 needles. Per dozen \$3.00

BANKER AND BROKER—Improved "BEAR BRAND" special knit hem top. Extra light weight, silk lisle, half hose, knitted from two-ply doubled and twisted, highly mercerized yarn. Has double foot and four-ply heel and toe. Finished in black, brown, navy, gray, slate, white and Palm Beach. Size 10½, weight 15 ounces. Per dozen \$2.25

ENSIGN—Extra light weight, 220 needle mercerized Men's hose, double foot and four-ply heel and toe. Finished in black, brown, navy, gray, slate, white and Palm Beach. Size 10½ weight 15 ounces. Per dozen.....\$3.00

TUSCUMBIA—Plaited Fiber Silk over cotton Men's half hose with extra long combed yarn, two-thread advanced toe and three-thread heel and toe. Finished in black, white, gray and Palm Beach. Size 10½, weight 15 ounces All sizes 188 needles. Per dozen.....\$3.30

PARASILK—Plaited Fiber Silk over mercerized Men's light weight half hose, with high spliced heel, crow foot stitch sole and three-thread heel and toe. Finished in black, white, brown, gray, slate, Palm Beach and

navy blue. Size 10½, weight 17 ounces. Size 10½ on 220 needles. Per dozen\$4.25

BARONET—Plaited Fiber Silk over mercerized Men's light weight half hose with high spliced heel and double sole and three-thread heel and toe. Finished in black, white, brown, gray, slate, Palm Beach and navy blue. Size 10½, weight 17 ounces. Size 10½ on 220 needles. Per dozen \$4.37½

PARAMOUNT—A pure thread silk sock with the improved "BEAR BRAND" special knit hem top. Finished in black, white, brown, navy blue and gray. Size 10½, 13 ounces. Per dozen\$4.50

BEAR BRAND Hosiery is distributed entirely through your jobber, giving you a source of supply which means prompt delivery, low freight rates, clean fresh stocks and quick turnover profits.

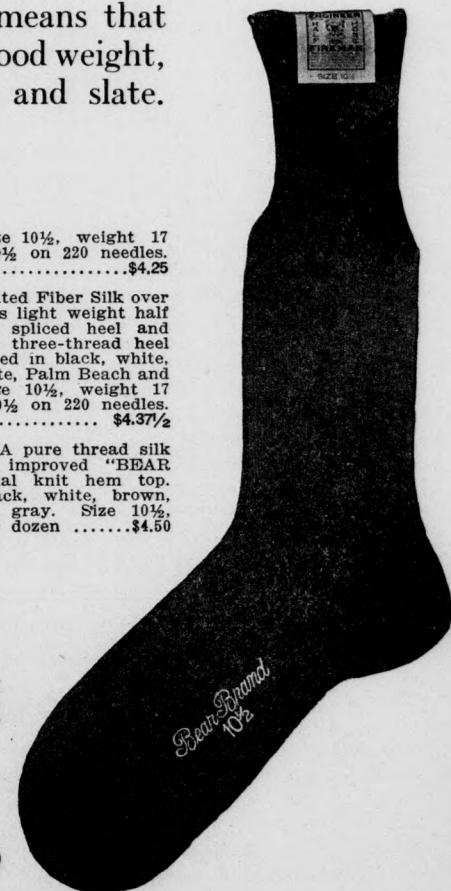
WRITE FOR NAME OF JOBBER NEAREST YOU

PARAMOUNT KNITTING CO.

Hunter Bldg.

MANUFACTURERS

CHICAGO



REALM OF THE RETAILER.

Three Typical Merchants Who Honor the Trade.

About a year ago I received a call from Frederick C. Beard, grocer on East Wealthy street, Grand Rapids, who gave me conclusive proof that he had turned his stock twenty-nine times during the previous year. I told him then that I thought he was entitled to the championship belt for Grand Rapids, but that I believed he could do still better and that I would be glad to have him inform me a year hence that he had accomplished a turn-over of thirty times. Last Thursday he dropped in with his infectious smile and immaculate Prince Albert coat and remarked: "I have lived up to your expectations—and then some. I have turned my stock during the past year thirty-three and one-third times." He showed me no figures this time. He didn't have to, because Fred Beard's word is as good as gold. I congratulated him on the result and gave him a further stint—to turn his stock during the coming year thirty-eight times and thus secure the championship belt of the United States. I believe he will do it, because I have never yet known an Englishman to undertake a job and not succeed in accomplishing it.

I first met Fred Beard forty-five years ago, when he was clerking in a grocery store at Morley. I was then serving an apprenticeship in the Big Rapids Magnet office, drawing the princely stipend of \$50 per year and board. The young fellows of the town all yearned to bask in the smiles of Miss Carrie Bronson, daughter of the late General Stephen Bronson. She was easily the handsomest young lady in Mecosta county. Fred used to come up Sundays and he completely monopolized the attentions of the young lady whenever he was in town. He had a taking way with him then, the same as he has now, and because an Englishman always "gets" what he goes after—whether it is the Kaiser in Europe or a diamond mine in South Africa—he forced the remainder of us to look on longingly while he led the belle of Mecosta county to the altar in 1875. Fred engaged in the grocery business in Morley on his own account in 1878 and, of course, achieved an abundant success. He sold out in Morley in 1889 and removed to Grand Rapids, where he had the misfortune to lose his wife by death. Fred has never married again, showing very plainly the deep-seated affection which existed between him and his wife. Mr. Beard is a great favorite in the circle in which he associates and is a

welcome addition to any social gathering, because he is a Beau Brummel in dress, a Chesterfield in manners and a conversationalist par excellence. His aged mother is still living in England and if he can arrange to visit her this summer, I will give him a year's furlough to make good on the championship record I have assigned him.

One of the most faithful merchants of my acquaintance is Herman Yonker, of Hudsonville. He has twenty-two years of successful merchandising to his credit—three at West Olive, three at Olive Center, eight at South Blendon and eight at Hudsonville. He is always at his post of duty, always cheerful and always has a hearty handclasp for customer or friend.

At Zeeland I found a merchant whose birthday falls on the same day as my own—March 16. Frank Boonstra was born in Holland in 1850. He came to this country with his parents when 7 years of age. The voyage was made in a sailing vessel and required forty-five days. When 19 years of age—exactly fifty years ago—he went to work behind the counter for John Duusma, of Holland. He subsequently found employment with Van Putten & Co., becoming a partner in the business in 1885. Two years later he sold his interest in Van Putten & Co. to engage in general trade at Drenthe, where he continued in business for ten years. In 1897 he removed to Zeeland and engaged in the clothing business, which he still serves in a managerial capacity. His two sons are associated with him in the business, Richard acting as Vice-President and Jacob as Secretary and Treasurer. The company owns its own building and stands high in mercantile circles. Mr. Boonstra is a director in the Zeeland State Bank and has other outside interests which require more or less time and attention. One of his most cherished possessions is a grandfather's clock about 200 years old which was brought over from Holland by his uncle seventy years ago. Mr. Boonstra says there is now no merchant in trade in Holland who was engaged in business when he entered upon a mercantile career there fifty years ago. Mr. Boonstra is in excellent repute with his fellow citizens and is well liked by his customers, many of whom he has served well and faithfully, either at Drenthe or Zeeland, for the past thirty-two years.

One thing I have never been able to understand and that is why no one has conducted a good hotel or a decent eating place at Holland for the past dozen years. There is only one

City Day

Every Wednesday

Special Bargains in Every Department

Not unsaleable merchandise but good merchandise bought especially for City Day.

Last Wednesday was the biggest yet.

And still there are lots of merchants who have not yet taken advantage of CITY DAY.

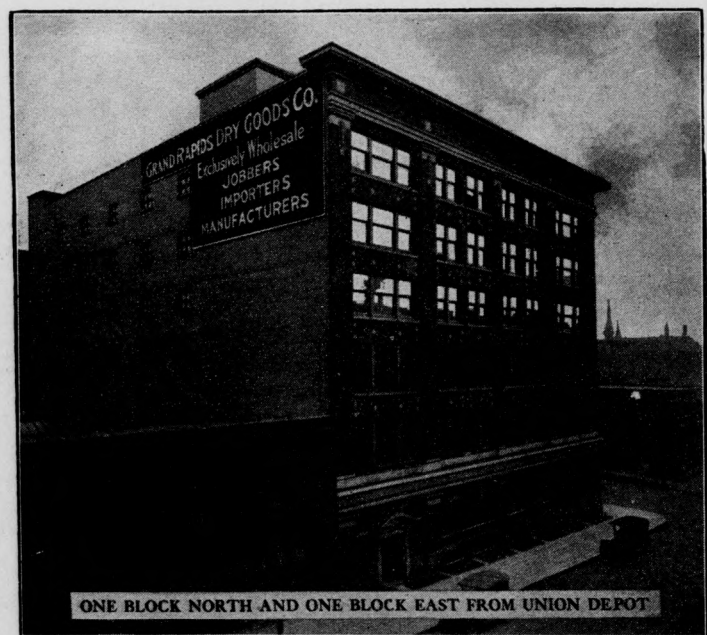
If they would only ask some merchant who has been here, they would surely come next Wednesday.

Special bargains in the BARGAIN BASEMENT—EVERY DAY.

Prices advancing; some lines entirely withdrawn.

Have our salesman take care of your needs immediately.

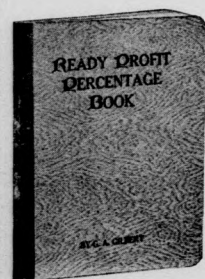
Don't wait; send us your order by mail or phone us now.



PROMPT SERVICE

Exclusively Wholesale

No Retail Connections



To Price Your Merchandise the Right Way
on Selling Price Use

Ready Profit Percentage

Profits are figured out for you right to the penny, even to the fraction. These prices are figured on selling price—the right way. Ready Profit Percentage will be sent to any address in the United States upon receipt of \$1.10 by mail.

GEO. A. GILBERT & CO.

380 East Eleventh Street Portland, Oregon

Bankers Use an Interest Book. Why Shouldn't a Merchant Use a READY PROFIT PERCENTAGE BOOK?

other worse place in this respect I know of and that is Michigan City, Ind., where the restaurants and hotels are all conducted by Germans and, of course, are filthy, insanitary and uninviting. Holland affords an excellent opening for a good hotel. I do not know a town in Michigan where the opportunity is so inviting. I dropped into the City Hotel Cafe Saturday evening and ordered a couple of porter house steaks. I got two pieces of gristle which I think must have been cut off around the horns of a 19 year old bull. The name of the proprietor, as set forth on the bill of fare, is J. S. Hoffman. I don't know Mr. Hoffman from a side of sole leather, but if ever a man ought to be arrested and penalized for obtaining money under false pretenses, that man is the proprietor of the City Hotel Cafe, which measures down to the standard of the ill-smelling eating places at Michigan City.

E. A. Stowe.

Not So Bad as It Looks.

Grand Rapids, May 10—Mr. Clarence N. Bristol called on me to-day and requested me to write you regarding one phase of mutual fire insurance on which you appear to be in doubt about—the responsibility of the policy holder in a mutual company for an assessment equal to the amount of the premium.

You must remember that all the laws governing mutual insurance have been enacted under stock fire insurance auspices, by which I mean that all our Legislatures for years have been under the domination of the stock insurance combine to a greater or less extent. This year we had an honest Insurance Committee in the House, but some members of the Insurance Committee in the Senate were under the control of the stock insurance lobby which was more or less in evidence all during the session.

Even the handicap of which you complain is not so bad, because we find identically the same condition in the banking business. Every stockholder in a National bank is liable for an assessment equal to the par value of his stock holding in the event of anything going wrong with the bank. Such a contingency occurs so infrequently that the condition is regarded as a measure of safety instead of a disadvantage or drawback. Besides, any possible objection will be met by the adoption of a plan by the Michigan mercantile companies to contribute 1 or 2 per cent. of the premium receipts of each to a safety fund to be drawn on only in the event of any member company happening to meet an extra heavy conflagration loss. This plan has been agreed upon by all of the secretaries for a five year period and will be presented to the boards of directors of the different companies for adoption at the May meeting. There would appear to be no good reason why this safety arrangement should not be put into effect and thus relieve the anxiety of any over cautious merchant who happens to be insured in the mutual companies.

E. A. Stowe.

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

Now Is the Time to Invest in Cement Stocks

There never has been a time like this in the Cement Industry.

Now is the time to prepare for the enormous profits that the basic conditions of the industry seem to assure.

Examine the present and look into the future, and there is no getting away from the fact that this is the day of all days for well-selected cement investments.

The world is looking to the United States for construction material and in addition we must take care of our own stupendous arrears in building as well as the current normal requirements.

The demand for permanency and fireproof qualities in all future construction, places the burden for supplying material upon the Cement Industry.

It is very apparent that demand for all the cement we can produce, and more, will continue through the coming years.

To assure oneself that the above is not an idle statement, it is necessary only to look at the unprecedented national road building program, even if no other construction were considered.

A Glance at Present Conditions

assures us of the future of cement. Prices for the product are high and yet the consensus of opinion is that top prices have not yet been reached. The Cement Industry enjoyed remarkable prosperity for the last five or six years and this

Cement Prosperity Must Continue

In fact, there must be further extension of this industry to take care of the future demands for the many old uses of cement as well as the many new uses—too numerous to mention.

New Cement Companies, if well-officered and ably-managed, should grow and develop into industrial giants and become big earners of profits—Big Dividend Payers.

The Momentum behind the Cement Industry is an irresistible force.

To-day is the opportune time to investigate.

The Petoskey Portland Cement Company

Authorized Capital Stock \$1,500,000

No Preferred Stock. No Bonds. No Debts. No Water.

and satisfy yourself that an investment in this company should be one of the safest and most profitable investments that could be made possessing every requirement that the careful investor desires.

Its abundance of every necessary raw material to maintain a cement plant for 100 years, its location for both water and rail shipment, its management, and its proven ability to annually pay a good dividend on crushed stone sales alone—which it is increasing many fold—should make it appeal to conservative investors as an investment of high class.

We court your thorough investigation of the Petoskey Portland Cement Company from every possible angle—the further you carry your investigation the better will you be satisfied.

Petoskey Portland Cement Company

PETOSKEY, MICHIGAN

A. B. KLISE, Pres.
HOMER SLY, 1st Vice-Pres.

JOHN L. A. GALSTER, Sec. and Treas
J. C. BUCKBEE, 2nd Vice-Pres.

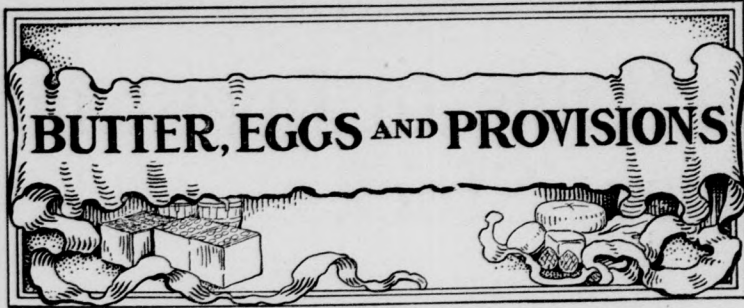
F. A. SAWALL COMPANY, Inc.
 405-6-7 Murray Building,
 Grand Rapids, Mich.

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

Name.....

Address.....

The Michigan Securities Commission does not recommend the purchase of any security and its approval must not be construed by investors as an endorsement of the value.



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.

Fraudulent Spice Manufacturers Are Scotched.

Some people never know when they are well off, and always abuse a good thing. The spice manufacturers have now been dealt a blow in the face by the United States Government for which they can blame themselves alone.

For years certain spice manufacturers have perpetrated a gross fraud on the public by packing half an ounce of pepper in an ounce tin. From the outside it looked like an ounce of pepper, of course, and was intended to look that way, but it was simply a cold steal. An expose was made a year or more ago, but the manufacturers involved excused themselves on the plea that they were merely following their competitors, and went ahead with the fraud. Finally the Government got hold of it, strangely enough, as it had only existed for two years, and brought some prosecutions. The manufacturers then took the thing up with Washington, but got little satisfaction, and the Federal Food Department has now made a rule which is intended to scotch the fraud at the source. The old rule as to labelling small packages was that only cartons of more than two ounces need be marked. Spice cartons were under two ounces and didn't have to be marked—that gave the manufacturers their opportunity to defraud. The new rule is that the net weight must go on all cartons containing more than half an ounce. This includes all spice cartons, and from this on they will tell on their own faces the story of their fraud. The spice manufacturers didn't know when they were well off. They were exempted from the annoyance of labeling their packages, but they had to take advantage of it, and what has happened serves them right.

Big Crop of Limes Expected.

One of the best lime crops and probably the biggest in the history of the big key fruit industry is to be harvested this year, according to reports from the islands to the south, say mail advices from Miami, Fla. Weather conditions have been about right to bring out a good bloom and the fruit has set heavily, it is said. The recent rains have done the groves much good. The movement will not begin much before the mid-

dle of May. Last year the yield of key limes was estimated at 10,000 barrels, and a considerably larger yield is anticipated this year, not only from the fact that conditions have been right to bring out a big crop, but many new groves are coming into bearing, and either producing their first crop or producing much larger crops than last year because the trees are larger and can support more. For some reason, the exact cause being in dispute, a better lime can be grown on the keys than on the mainland. The mainland lime from the same variety of tree is larger and with a heavier skin than the key lime, and it does not ship as well. The key lime is round and smooth and when properly grown is so thin-skinned that the texture of the meat of the fruit can be seen through the exterior.

To Study Texas Onion Shipments.

In order to learn at first hand how Bermuda onion shipments are handled by railroads, the United States Department of Agriculture has arranged for a representative of its Bureau of Markets and a party of onion growers to make one or more trips with the trainload shipments from Laredo to St. Louis, and possibly more Eastern points. Much complaint has been made against the railroads in times past by shippers of onions from this section for the slow movement of their product. It is alleged that heavy losses have occurred as a result of the sidetracking of cars and other carelessness in handling the shipments.

Brokers who expressed the opinion a few weeks ago that the United Kingdom could probably not endure war prices for American canned fruits are now having to revise those views. Export demand for all spot canned fruits, mainly for England, is so intense that some brokers say the current prices are anything the seller wants to ask. Specifically, however, standard California apricots are quoted at \$3.65; extra standard at \$3.90 and extra yellow cling peaches at \$4. These prices may not mean quite "a dollar a can" at retail, but they suit only a market that is ready to pay high for sweets.

Every wise man must abhor, every good man must condemn, those who refuse equal justice to all the people.

Boston Straight and Trans Michigan Cigars

H. VAN EENENAAM & BRO., Makers
 Sample Order Solicited. ZEELAND, MICH.

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

Miller Michigan Potato Co.

WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence Solicited

Wm. Alden Smith Bldg.

Grand Rapids, Mich.



WE ARE HEADQUARTERS

WHOLESALE

Fruits and Vegetables

Prompt Service Right Prices
 Courteous Treatment

Vinkemulder Company

GRAND RAPIDS

:-:

MICHIGAN

It's a Good Business Policy

to know that

Your Source of Supply is Dependable

You can

Depend on Piowaty

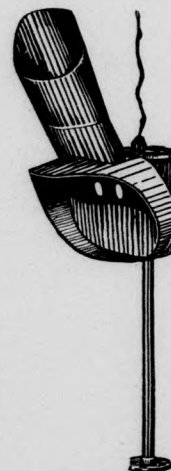
M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

Branches: Muskegon, Lansing, Bay City, Saginaw, Jackson, Battle Creek, Kalamazoo, Benton Harbor, Mich.; South Bend, 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.

We are Western Michigan agents for Grant Da-Lite Egg Candler and carry in stock all models. Ask for prices.

KENT STORAGE COMPANY,

Grand Rapids, Michigan

Why Co-operative Stores are Seldom Successful.

Bangor, May 10—Find enclosed two clippings from our newspaper, one about the success of co-operative stores and the other showing the dividend declared.

Would be very much pleased if you would write us a letter giving us your opinion about farmers co-operative stores and if it is possible for a general department store to pay such a large dividend. Getz Bros.

Grand Rapids, May 12—Co-operative distribution has been successful in England and France, but it has never been successful to any extent in this country. The reason for this condition is found in the independent character of the American people, who refuse to be guided by rules and regulations which necessarily have to be observed in order to make co-operative distribution successful.

In the absence of this patience and discipline on the part of the American people, the success of the co-operative store depends entirely on the managerial ability of the man who is placed in charge of the business. If he is genuinely successful, he soon realizes that he is a fool to work for others when he might just as well be working for himself and absorb all the profits, instead of only a small portion of them. The result is that the management is turned over to a less capable man and the successful chap engages in business for himself.

The success of the co-operative store depends on the personality and capability of the manager and not on the capital which is furnished in little dribbles by the stockholders. There is no magic in numbers in store ownership, because the small stockholder is usually a hindrance instead of a help. He is full of suggestions and enquiries and never patronizes the store unless he can buy cheaper there than elsewhere. His investment is too small to entitle him to any great degree of consideration, but he insists on impressing his ideas and personality on the management and his associates.

Directly after 1873 more than 1,200 co-operative stores were established in Michigan by the Patrons of Husbandry, commonly known as the "grange." All of those stores failed to accomplish their purpose and only one—the Allegan undertaking—ever returned to the stockholders a penny of the money which was contributed to put the propaganda into effect.

Regarding the payment of large dividends by some of the so-called co-operative stores now in existence, I beg leave to state that one year affords no criterion, because a manager who wants to secure an increase in his salary can very easily accomplish his purpose by doctoring (stuffing) the annual inventory in such a way as to make a showing of profits which is as gratifying as it is fictitious. This is frequently resorted to in the case of co-operative stores and furnishes an explanation of many of the large dividend disbursements made by such organizations. Of course, there comes a day of settlement, but before that time arrives the manager who was responsible for the deception is usually hundreds of miles away, planning on a repetition of his nefarious methods in fresh pastures and among a fresh set of victims. No dividend disbursements of this character can be depended upon short of a three year period.

Permit me to repeat what I have often stated: Mercantile success depends on the capability and personality of the management and not on the ownership of the business.

E. A. Stowe.

The Mears Philosopher Breaks Loose Again.

Mears, May 13—I am enclosing \$2 for renewal of the Tradesman. I

should have sent this two weeks ago. Fact is, business is so damnably bum and rotten it has taken me twice that long to accumulate the required stipend. I am really on the verge of bankruptcy and you better save a space in the paper, so I can list my "preferred" creditors. Don't let the Judson Grocer Co. hear of my precarious position. The only thing that has kept my head and long nose above water is the fact I do business according to the advice dished out every week in the Tradesman. Had it not been for that I would have been "done busted" long ago. I hate to part with the two bucks, but I cannot do without the Tradesman. It is a ground hog case with me—a really necessary evil, as it were. I am getting only three meals and five lunches a day and am suffering from slow starvation. Fact is, the lack of enough proper food and a relapse of the flu has caused me to run down until I weigh a mere 185 pounds. You know when I am in good, robust health, I usually weigh from 186 to 186 pounds and seven ounces in clean sox. But I should worry when I can let the Grand Rapids Shoe & Rubber Co. or National Biscuit Co. do it for me. You are very welcome to all you realize on the enclosed check, but for fear the banks think the check a joke, you better send the Tradesman before you try and cash the check.

C. A. Brubaker, Chronic Kicker.

Excise Tax on Ginger Ale.

Local dealers in ice cream and soft drinks who do not adhere strictly to the regulations under which the tax upon ice cream and sodas is imposed are likely to find themselves in Federal court. Collector Brady, of the internal revenue department has been notified that some dealers are charging 6 cents for ginger ale and other drinks on the pretext that the extra penny is imposed by the Government. The tax upon these drinks is paid by the manufacturer and customers are urged against paying an extra cent. Dealers charging the tax on these drinks are liable to prosecution.



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

Grocers Generally Are Interested in Selling I. B. C. Bran Cookies.

Their experience should prove to you that this product is worth handling. Bran Cookies are meeting with great favor owing to their fine eating qualities and healthful properties. We suggest buying a trial order.



You can buy Bran Cookies in 4 dozen lots, shipments going forward by express prepaid, delivered to your store, at \$1.57 1/2 per dozen, they retail at 18c per package. Free sample upon request. Do not delay this, but order at once.

INDEPENDENT BAKING CO.
DAVENPORT, IOWA

Packing Stock Butter

We offer FORTY-TWO cents a pound, net delivered Chicago, for any

Good Packing Stock Butter

up to 5,000 pounds from any one shipper, to be shipped up to and including May 6th.

Mail invoice and make draft for 80%, with Bill of Lading attached, if you wish.

J. H. WHITE & CO.
221 W. South Water St. CHICAGO, ILLINOIS

MOORE'S SPICES

We pack spices in 15c, 10c and 5c sizes, we are also prepared to furnish bulk spices at attractive prices.

The quality of our spices are simply the best the market affords, our spice buyer is very particular as to quality.

It is a great relief to the retail merchant to know that what he sells will give his customer complete satisfaction. Moore's products have that reputation with Moore's customers, why not join our list of happy buyers?

THE MOORE COMPANY, Temperance, Mich.

These Bright Spring Days

when customers are looking for something new to coax back worn-out appetites, tell them about



Mapleine

The Golden Flavor

It makes dainties daintier and imparts a delicious "mapley" taste to all sweets and desserts.

It is as essential on your shelves as lemon or vanilla. Order of your jobber or Louis Hiller Co., 1205 Peoples Life Bldg., Chicago.

Crescent Mfg. Co., (M-407) Seattle, Wash.

Money Saved by Buying Your EGG TESTER

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

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

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



Your Jobber will tell you that the quality of "BEL-CAR-MO" is guaranteed.

Advertising campaign now on.

Comes in 8 oz. to 100 lb. tins.

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 Railroad



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.

Sporting Goods Department in the Hardware Store.

Written for the Tradesman.

The outlook is for a widespread revival this year of interest in all branches of athletics. Hence, the opportunity is good for pushing the sporting goods department of the hardware store for all it is worth.

The measure of success which attends this department is determined largely by the intelligence and effort put into its management.

In small communities the opportunities may not be as great as in the larger centers. But even in the sparsely settled country district or the small village, opportunities do exist for the sale of sporting goods. There is the further advantage that the small town or village hardware dealer does not have to compete with the specialized sporting goods stores. He has, of course, to meet mail order competition; but so has the large retailer, with the further disadvantage that the big department store is right on the ground.

A prime essential is to have the right goods in stock just when they are wanted. The sporting goods demand is eager and immediate. Buyers are mostly young men or old enthusiasts; and neither youth nor enthusiasm is willing to wait. If the customer cannot find what he wants in your store, he will hustle along to your competitor. So that a comprehensive, well selected stock of the sort of goods people want is a sine qua non. You must have the goods when they're wanted. So keep up your stock.

Sporting goods, like all other lines of merchandise, make a poor commodity for the dealer when left to sell themselves. They are then more likely to gobble profits than to earn them. They become profitable lines when the dealer puts intelligent and energetic selling force behind them. The more they are pushed, the quicker do they turn over, and the larger profits do they earn for the dealer.

To buy to the best advantage, thereby minimizing capital investment and risk, the merchant should be intimately acquainted with the demands of his particular community. The lines which go well in one town will quite probably drag and move slowly in another. The ideal policy is for the merchant and his salespeople to carefully study the purchasing possibilities of the locality, and then to lay in a moderately well assorted

stock. Then, when the season is on, watch this stock, and keep it up to the mark. Careful buying is the first step towards profitable selling.

Once the merchant has stocked up, the next thing, of course, is to interest his potential customers.

The initial step is to get in touch with likely prospects. An illustrated catalogue would, where possible, be an excellent bit of advertising to get into the hands of members of sporting clubs and athletic associations in the vicinity. Some of the larger dealers issue such catalogues. In some instances, also, several merchants in non-competitive towns club together to get up a catalogue featuring the popular lines they all carry, dividing the cost equally or proportionately and each securing as many copies as he wants of a catalogue bearing his name alone. Co-operation of this sort helps materially to reduce the outlay and to bring the catalogue within the reach of even the smaller merchant.

Failing a comprehensive catalogue, the individual merchant can readily get up a nice printed circular for local distribution. As there is scarcely a home in any community in which someone does not buy sporting goods of some kind during the summer months, the wider the distribution of this circular, the better.

At the same time, a mailing list campaign is often a good thing. For this purpose have a smaller, carefully selected list of regular customers and prospects, and circularize them month after month regarding reasonable lines in which they are likely to be interested.

A series of advertisements in the local newspapers, featuring various lines in stock and quoting prices, will interest a good many people who otherwise would not be reached. When advertising sporting goods, it is well to confine your advertisement to that one line. Scattered small shot is not so effective in bringing down big game as one well aimed bullet.

Where your town is a resort of tourists or summer residents, posters can be used on billboards, barns, etc. and will reach the transient trade.

Window displays are of course an important factor in pushing this line of business. There is scarcely any display what will so easily attract men and boys as a good sporting goods display. A few appropriate pictures, arranged at the sides or back of the window, will usually increase the attractiveness of the display. Some of these can be obtained from manufacturers of sporting goods. Old

Sand Lime Brick

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

Brick is Everlasting

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

MORE POWER—LESS GASOLINE

McQUAY-NORRIS

LEAK-PROOF
 PISTON RINGS

Increase Power—Save Fuel. Decrease carbon
 trouble—cut down running expense.



Distributors, SHERWOOD HALL CO., Ltd.
 30-32 Ionia Ave., N. W. Grand Rapids, Michigan

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

TAKING INVENTORY

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

Jobbers in All Kinds of
 BITUMINOUS COALS
 AND COKE

A. B. Knowlson Co.
 263-267 Powers Theatre Bldg., Grand Rapids, Mich.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

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 baits and poisoned flies dropping into foods or drinks."

prints, also, are always of interest. Look out, too, for old time photographs of local interest. A photograph of the first gun club in your town, or of the oldest fisherman with his rod and fishing paraphernalia, or of some famous old baseball team which once won the county championship, will help to draw a crowd to look at your display.

Remember, too, that wax dummies dressed in baseball uniforms, fishing togs, etc. also have good pulling power. You might borrow such a dummy from the dry goods store for a day or two. If you don't handle sporting outfits, these too can be borrowed, giving credit on a little card to the merchant who loans the figure or clothing.

There is a great advantage in this department in allowing one of the selling staff to specialize. All other things being equal, select a clerk who is a sporting goods enthusiast, and entrust him with the care and management of the department. Put it right up to him to make the thing a success, and if he is the right material, he'll do so. The enthusiast—the man who keeps in touch with all sporting and athletic activities in the community—is an asset to the department, and will draw trade that otherwise would not come your way.

A judicious donation of prizes for local sporting and athletic events, for the highest scores or the largest fish captured, will help to secure valuable publicity for your store.

Service in connection with sporting goods is of the utmost importance. In the first place, the goods must be what they are represented to be. There is, undoubtedly, a demand for a great deal of cheap stuff in certain lines; but even while you meet this demand, always take the precaution of recommending the quality lines. In whatever literature you send out, emphasize the importance of quality, and the wisdom of paying a little higher price for a much better article.

A suggestion or two regarding the care of sporting goods will be appre-

ciated by the customer. These suggestions may be given orally, or by means of printed matter. In certain lines it might be well to have the suggestions printed on slips of paper with the dealer's name at the bottom, thus serving the purpose of an advertisement as well.

Quite often it has been found that cameras and photograph supplies fit in well with sporting goods. On holiday trips of all kinds it is now a common practice to carry a camera. This is not a difficult line to handle, yields a good margin of profit, and may with advantage be taken on in connection with sporting goods—although, of course, the line requires additional effort and attention, and should not be undertaken by anyone who doesn't pretty thoroughly understand it. Victor Lauriston.

Sparks From the Electric City.

Mrskegon, May 14—Work on the Occidental Hotel addition is progressing rapidly.

The Gideon convention, which was held Saturday and Sunday at the Central M. E. church, was well attended and was a very successful affair.

The De Haas Hotel, at Fremont, had a small fire last week, but was extinguished before much damage was done.

If the cigarette fiend still continues unrestrained, decent citizens with all have to wear a gas mask in public to protect themselves against the contemptible pollution which is now far too prevalent.

We understand that Dr. Mixer, who recently purchased a new sedan, had quite a mixup. It seems that he drove down on the Grand Haven road and finding two ford cars by the side of the road, proceeded to mix up with them, mixing fords, sedan and occupants in the ditch. Then he got matches mixed with his gasoline and now has a topless car. We hear that he then got mixed in a lawsuit and, not enjoying the dose handed out by the court, he appealed, and no doubt, had to mix in a little cash for same. Personally, we would not like to get mixed up with Dr. Mixer.

E. P. Monroe.

It is by presence of mind in untried emergencies that the native metal of a man is tested.



**Wilder's
Lion Taps**

**THE BEST FOR
THE PRICE**

**Six Grades
15-20-25-30-35 and 50c
per pair.**

Each pair has nails and label with instructions for resoling shoes.

They will prove a profitable addition to your stock. Order from your jobber today. He can get them from

WILDER & COMPANY

226-228 W. Lake St. ESTABLISHED 1877 CHICAGO, ILL.



**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

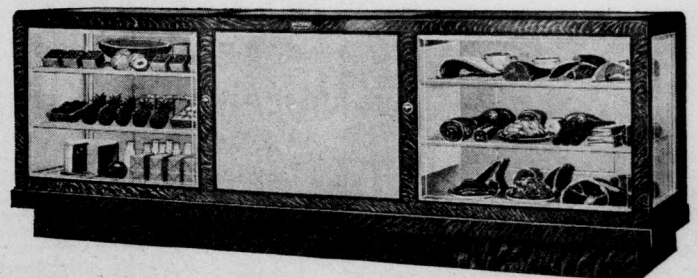
Let us send you catalog that describes a great variety of designs—to suit every requirement. No. 71 for Grocers and Delicatessens. No. 62 for Meat Markets and General Stores. No. 93 for Residences. No. 51 for Hotels and Restaurants.

"Refrigerators for All Purposes."

McCray Refrigerator Co.

944 Lake Street

Kendallville, Ind.





Grand Council of Michigan U. C. T.
 Grand Counselor—W. T. Ballamy, Bay City.
 Grand Junior Counselor—C. C. Starkweather, Detroit.
 Grand Past Counselor—John A. Hach, Coldwater.
 Grand Secretary—M. Heuman, Jackson.
 Grand Treasurer—Lou J. Burch, Detroit.
 Grand Conductor—H. D. Ranney, Saginaw.
 Grand Page—A. W. Stevenson, Muskegon.
 Grand Sentinel—H. D. Bulen, Lansing.
 Grand Chaplain—J. H. Beiknap, Bay City.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 13—The big question confronting the hotel and transportation committee of Grand Rapids Council is how many members they can depend on who will pledge themselves to attend the Grand Council meeting June 6 and 7 at Kalamazoo. Now, fellows, let's help these boys out by giving them our answer at once, so they can get busy and put this over in fine style and we will be proud we belong to No. 131. Each week there will appear in Gabby Gleanings the names of members who will give this their hearty support. In case the committee has not been able to communicate with you, please call 35389 Citizen or 32240. Watch this list grow!

Emerson says the first wealth is health, so Ned Clarke must have untold wealth.

I must say Cy Lung is gifted with the rare powers of detective disappearing. Cy has not been seen around the old haunts for some time. We hope no harm has overtaken him. The boys claim most any one will respect gray hair, so, no doubt, Cy will be back in time to go the convention.

Mr. and Mrs. John D. Martin, while on their extended trip through the West, will pay a visit to their son, Jess L. Martin, who resides at Mt. Pleasant, Iowa. Jess was discharged from Uncle Sam's service in December and was in the field artillery. He represents one of those glorious stars on No. 131 service flag. After renewing his acquaintance with his son, John will proceed to call on customers at St. Louis, Louisville and Cincinnati and on the factories he represents at Richmond, Ind.

Salesmen selling canned food products report their houses are advising them the spinach crop in California will be the finest and largest in the State's history.

When it comes to blowing out electric lights and getting his feet caught in hat racks on a theater seat, Wilcox, the pill peddler, has it all over any one. Wilcox says it is hard to get used to modern improvements.

Harry Downey, one of our bright lights in the cigar game, informs us he had a very prosperous business trip to Chicago. Here's hoping we are not going to have a long dry summer, Harry.

G. S. Clarke, of the Central Michigan Paper Co., has purchased a lot at Silver Lake. Work will be started at once on a very attractive cottage. "Open house" has always been the Clarke's motto, so drop in, friends, for a little fishing.

Dick Kim, the popular furniture dealer at Rockford, has purchased the hardware stock of Hardy & Perry,

whose place adjoins his. Mr. Kim will start at once to have extended remodeling done. Dick's four years in the business world of Rockford have made him a very popular merchant and we hope Dick will soon have to buy more property, so as to stretch out still more.

J. C. White, the well-known hardware merchant of Quincy, has purchased the hardware stock of J. C. Bishop and will convert this into one large store. Clifford Bishop will take up his duties at once as manager of the ford service station at Quincy.

F. G. Baker, of Baker & Son, Allen, having just returned from a trip to St. Petersburg, Florida, has some very interesting stories to relate in regards to his trip through the South.

Three members of Absal Guild, A. M. O. B., W. E. Lypps, John D. Martin and W. S. Lawton, visited Kalamazoo Council last Saturday evening and made arrangements for a ceremonial session at the Grand Council convention. A class of twenty-five signed up during the evening, which the Kalamazoo boys say will be doubled before the meeting time. The members of Nama Guild, of Jackson, are circulating petitions through the Lansing and Battle Creek Councils and will join with Absal Guild in exemplifying the degrees at Kalamazoo, so that a class of 150 is practically assured.

W. E. Shiffert, the Fennville general dealer, will leave for Southern California June 16, going in a Dodge car via the Lincoln Highway. He will be accompanied by his wife. They will make the journey by easy stages and remain in California about a year. James Pangborn, formerly of Shelby, will have charge of the store during Mr. Shiffert's absence.

L. F. Stranahan.

"Many a woman who makes a mighty poor wife for a man makes him a rich husband."



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 Transportation Co.

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\$3.50 Plus War Tax

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Tuesday—Thursday—Sunday

Leave Holland 8 p. m. Tuesday—Thursday—Sunday
 Leave Chicago 7 p. m. Monday—Wednesday—Friday

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THE SAGINAW VALLEY.

Mercantile News From That Hive of Industry.

Saginaw, May 13—S. S. Frasier, proprietor of a splendid grocery establishment at Durand, was called to Owosso last week, owing to the death of his aged mother, Mrs. M. A. Frasier. In behalf of the traveling fraternity, we extend to him our heartfelt sympathies.

Fellow travelers, don't be guilty of neglecting your duty—that of extending the right hand to our returned heroes and helping them secure good positions. It is a mighty little thing to do for what they have sacrificed for us.

C. H. Gorte, who for the past five years has held a clerical position with the Owosso Grocery Co., has purchased the Calhoun grocery, located in the city market place. Through his connection with his former employer, he has become widely known throughout the city and country and his new undertaking should prove a success. He has the good wishes of friends, especially the travelers.

Murray Donald, assistant buyer for the Symons-Moffet Co., at Flint, was a business visitor in Lansing last Thursday. Never mind, "Don," we will send you down there sometime as the head of our Mighty Michigan; that is, if you change your politics. Then would you like a private secretary?

When the new census is taken at Durand it will show an increase in population; that is, if everybody lives, and we hope so, for William Sayan has a new clerk and under conditions he can't fire him. Mother and son are both doing fine. Would advise Mr. Sayan to make a cheese buyer out of the young fellow. Mr. Sayan is a grocer.

If they say it is a booming town and the best place on earth to live, there's but one answer, "Saginaw, Mich."

Elmer H. Rohering, who recently returned from France, where he has been for the past few months on one of Uncle Sam's sight-seeing (?) trips, has accepted a road position with Seitner Bros., Saginaw, in the wholesale department. Before seeing service he was in the retail department of the same house several years. Although inexperienced, Mr. Rohering will undoubtedly be a success, as he is built of real metal, possesses an enviable personality and splendid character. We welcome him as a traveler and wish him success and the hope that he may soon enter the U. C. T.

Vincent Byerlein, who before entering the army was in charge of the confectionery department of the Lee & Cady Co., of Saginaw, is one of those happy fellows, because he is back from France, healthy and well, and glad of it. After a short vacation he will go back to his old job, much to the satisfaction of his employer and many customers.

Take a new grip on life, get busy and boost a good thing, Saginaw. Times are too good to sit around trying to figure why a red cow, eating green grass gives white milk.

H. J. Shellman, for many years State representative of the Wm. J. Moxley Co., is now selling for the Schramm Produce Co., of Flint. The latter company is one of the progressive wholesale houses of Flint. Mr. Schramm was a former grocer and about two years ago invaded the wholesale produce world. He has the exclusive sale of Moxley's special oleo for Flint. Mr. Shellman's wide experience as a salesman should make him a valuable asset to his new employer.

George J. Dorr, who for the past twenty years has labored hard as traveling salesman for Symons Bros. & Co., recently tendered his resignation to the company. Realizing the wonderful opportunities in real estate

work, owing to Saginaw's coming prosperity, he has opened an office at 201 Eddy building and will devote his entire time to the work.

Next Saturday night at 7:30 it is hoped that you get one of those U. C. T. feelings and be on hand for the regular meeting to be held at the Elks Temple, our new home. Now, fellow traveler, get your energy aroused for the good of the order. Never in the history of No. 43 has the prospects looked so good as at this time. Saginaw is on the road to prosperity and business conditions never were as fine. New concerns are springing up, making new positions for new salesmen who need the protection we offer and we need their association for the furtherance of the great causes for which we stand. If, at any time, you have ever derived any benefit in being a U. C. T., then you owe your presence. If you have never received any benefit as a member, then you were either asleep when present or were not there at all. If you don't care about the work of the Council



Sergeant Vincent Byerlein.

and the great benefits offered, then I would ask that you follow these rules:

1. Don't come to the meetings.
2. If you do come, come late.
3. If the weather does not suit you, don't think of coming.
4. If you do attend the meeting, find fault with the work of the officers and other members.
5. Never accept an office, as it is easier to criticize than to do things.
6. Get sore if you are not appointed on a committee, but if you are, do not attend the committee meetings.
7. If asked by the chairman to give your opinion regarding some important matter, tell him you have nothing to say. After the meeting, tell everyone how things ought to be done.
8. Do nothing more than is absolutely necessary, but when other members roll up their sleeves and willingly, unselfishly use their ability to help matters along, howl that the organization is run by a clique.
9. Hold back your dues as long as possible or don't pay at all.
10. Don't bother about getting new members. "Let George do it," and I'll assure you, brother, the Council will die a slow and lingering death.

Come Saturday night and see your new officers put on the work. It is inspiring to them to have you there and you will reap a benefit thereby. H. L. (Bert) Rutherford has been quite ill at his home on Owen street for the past ten days. He has not fully recovered from his sick spell of last November. However, at this writing he is doing nicely.

Walter Catterfeld, brother of Hugo Catterfeld, who is proprietor of an up-to-date pharmacy at 701 Lapeer avenue, Saginaw, is back in his brother's store, having received an honorable discharge from the army.

Plans are being laid to hold a special service for our returned U. C. T. boys. We have over twenty-five brothers in the service and with the announcement that probably all of the boys would be back by May 30, the meeting may be held in June.

Chairman Charles Robb, of the entertainment committee, requests me to announce that he wants every member of said committee to be at Elks Temple at 7 o'clock sharp Saturday night. Please take notice, Charles Adams, Allen Cooley and Brother Wooley, I'll be there.

George F. Graalman, flour specialist for the Quaker Oats Co., was in our midst last week. Mr. Graalman has been with the Quaker Co. for a number of years, having served in the Chicago office for seven years in a clerical position. He is a splendid salesman and possesses a pleasing personality that wins for him wherever he goes. He returned to his home in Chicago, living at 1422 Carmen avenue, Friday night. We trust he will pay us another visit soon.

Many of our boys are expanding along professional lines. For instance, Orin Leidlein, who sells prunes for Lee & Cady, also has a position as a conductor. We naturally wonder if he draws his pay like a street car conductor?

It gives me great pleasure to announce that Sergeant Vincent Byerlein, a member of the 340th Infantry, who was recently discharged from service, will speak before the Council meeting Saturday night. Now, brothers let us turn out and give him a rousing welcome. He gave up his position, home and loved ones to go to foreign lands to do his bit for us and the land we love. Now let us show our appreciation. Will you?

The "aces" of Saginaw, as they are to be known in baseball circles this summer, are to open the season at League park next Wednesday. Saginaw is a member of the Michigan-Ontario Association. It is being planned to have Governor Sleeper pitch the first ball to Mayor Mercer as a curtain raiser. Our Mayor should feel right at home on the ball lot, he having been a player of some note several years back.

Right on the heels of the General Motors Co. great expansion announcement comes the wonderful announcement from the Sonora Phonograph Sales Co. that it expects to expend \$1,000,000 on new buildings the coming year, enlarging the plant so as to give employment to 1,200 more people. This was the message Geo. E. Brighton, the Sonora President, brought with him from New York and delivered Wednesday evening at a dinner given in his honor at the Saginaw Club by J. L. Jackson, President of the Herzog Co. The Sonora is recognized to-day as one of the leading musical instruments in the phonograph line. More fame for Saginaw!

Give us more homes to live in and watch us grow. It is estimated that nearly 50,000 people will be brought to Saginaw the coming year by our many manufacturing plants.

I feel very much indebted to the gentleman who wrote up the article last week under the heading, "New Voice Discovered in Saginaw," and I can assure him that as soon as Caruso releases me, I will have a splendid opening for an advance man. However, knowing a little of the gentleman's past record I should be inclined to think the article was written through jealousy, for Clayton Smith, aside from being a perfect gentleman and live wire salesman, is one of those sheet music kleptomaniacs and has been showering his friends with music. While I never shirk a duty and am always glad to do my bit, I have never become so popular that people would call me out of bed when it became known I was in town in order that I might entertain them.

Ed. Putnam is in the Thumb this week, making a clean sweep. Ed.

sells the famous line of Rich & France brooms. You know this is State-wide clean-up week and leave it to him to go after things at the right time. When home, he lives peacefully with his wife on South Fourth street.

Owendale is due to become a famed garden center; that is, if all her citizens are as faithful to the cause as our friend, Charles Livingston. Each trip I have made for the past six weeks has found him working in the garden. This week the good madam was out, too, keeping him busy. Surely there's nothing like a hobby.

J. W. McGough and John Fournier, of Gagetown, were in Bay City on business last week. Mr. Gough conducts an up-to-date meat market, while Mr. Fournier conducts a confectionery and grocery store.

The hotel at Gagetown is now under the able management of Joseph Clyne. He has had previous experience and, without a doubt, he will give the boys courteous treatment and good service. L. M. Steward.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 13—E. P. Monroe (Sherwood Hall & Co.) has added another bear story to his long and varied collection. The latest addition to the list is the story of the bear which was licking the inside of a sugar barrel and got in so far that his front feet protruded out of one end of the barrel and his hind feet out of the other end. The gyrations of the bear until he extricated himself from his peculiar predicament were interesting to behold.

J. A. Berg (National Biscuit Co.) is the happy father of a new daughter who tips the beam at 6 pounds and three ounces. The young lady arrived May 11.

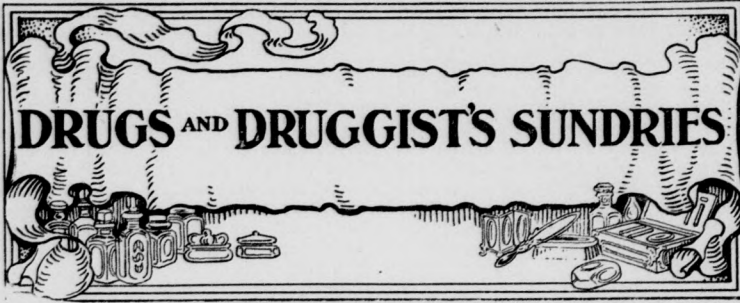
The following members of Grand Rapids Council have agreed to attend the Kalamazoo convention, accompanied by their wives; L. V. Pilkington, John D. Martin, R. A. Waite, J. B. Wells, R. S. Isenhower, Walter Lypps, L. E. Stranahan, Clyde Hart, W. H. Wilson, C. F. Wickey, E. W. Smith, E. A. Clark, Art. Borden, J. B. Linsley, Perry Larrabee, H. B. Wilcox, Chas. Perkins, W. S. Cain, John Christenson, Jose H. Bolen, M. C. Phillips, Fred Beardsley, Wm. Sawyer, H. R. Bradfield, Walter S. Lawton, W. H. Nisher, Otto Heinzelman, Robert Ellwanger, Ira F. Gordon, C. W. Hall, Norman Pellon, E. E. Mills, G. B. Monroe, Joe S. Major, Gilbert Moore, Chas. Nuthall.

L. Winternitz, the globe trotter, is spending a couple of months in Grand Rapids, a guest at the Morton House. He will sojourn at Charlevoix during July and devote the month of August to a trip to Quebec and a cruise up the Saguenay River from Tadousac Harbor to Lake Saint John. He starts the golf season at the Highland Golf Club next Monday.

Mel Trotter, the best friend the traveling men of Grand Rapids ever had, will be 49 years old Friday of this week. He hopes to celebrate the event by dedicating the new evangelistic temple on South Division avenue on the evening of that date. On Thursday evening a long-time friend of his will give a birthday dinner party to Mr. and Mrs. Trotter. Mr. Trotter has rescued more traveling men from the demon rum than all the preachers of Grand Rapids combined. He could do this because he knew how. The regular preachers failed because they didn't know how.

Wm. R. Roach has returned from a fortnight's trip to Eastern cities, during which time he booked orders for more than a million dollars' worth of canned goods. He also attended a banquet given to Sir Thomas Lip-ton in New York.

A man without a country is one who lives in town.



Always Wrap Your Packages Up Neatly.

I aim on being connected in some way or another with a drug store. This is my chosen line now, but it has not always been. Away back there before I was 14 years old I had never even seen the funnel trick played on any one, much less having it played on myself. A fellow who has never felt the water trickle, trickle down his trousers leg while innocently and conscientiously endeavoring to drop a penny off the apex of his nose into the wide orifice of a funnel which has been previously inserted under his belt in the vicinity of the aforesaid belt's buckle, really don't know much about a drug store, that is, he never has been initiated properly into the Mystic Order of Drug Store Apprentices. I got mine later, let me add, with a double score, the baptismal fluid was not the pure and refreshing Aqua Pura found in all bone-dry territories, also in several forms in the U. S. P. 9th revision; but raw linseed oil, the real stuff that goes in paint. That is, some kinds and brands of paint.

To return to the days just before I started upon my drug store apprenticeship, I then following the custom of the boys in our town used to trap the well-known fur bearing animal called the skunk whose hide sold for as many prices and under as many different names as aloin, belladonna and strychnine pills in our different located American drug stores. We used to roam the hills and ford the streams, sometimes with our hands and feet half frozen to catch that pretty black and white, Carbon disulphide smelling animal often returning to sleep in the barn or woodshed, maybe sometimes the cow stable for several days. Well, odoriferous or not, all said and done a skunk's hide was worth about ten shillings, more or less, sometimes twice as much, if it was in prime condition. That is, if extra care had been taken in killing, storing the pelt, etc. It was not a case which concerns the old maxim. A thing worth doing at all is worth doing well, but a thought of this kind. Do what you are doing well and you will get paid more for it. Now, the idea of getting paid more strikes every one of us favorably, even if we do belong to that highly paid crowd of American pharamists? We all would just as soon get paid just a little more for what we do and we will be paid a great deal more for the things we do in our every day drug store life if we try to do them a little better. To make our work a trifle more presentable, a little more neat. Just a bit of "Class" added to the

work we do will pay us more and pay us big.

The business of the druggist is to sell drugs, that is what he is in this world for. The law requires that he give proper evidence of his fitness as to age, character, preliminary education and pharmaceutical instruction and various other matters before he is allowed to embark on pharmacy's ship. To possess the respect of the community he must have good morals, be honest, upright and square, having a pleasing disposition and a few dollars in the bank. In fact he has got to be a regular guy to be a druggist nowadays. Still he may fill the bill and be to a certain extent successful and perfect in his own mind and continue ever to dispense his medicines, wrap and tie his packages, ship his goods, sell his wares contained in dirty, clumsy packages, bottles or just plain ungainly folded papers. Truly he fools himself if he thinks that this is not noticed by his customers. He may get away with his carelessness to a certain buying public. His store will not be the one where the cream profits are made. The best class of trade must have "classy service." The goods they buy must appear the best outwardly as well as be pure inwardly.

What care we boys used in securing a skin salable at the highest figure. If the name of the month contained no letter R then the fur would pull out and we would be paid the very low price. The pelt ten shillings would only bring about four. To shoot the animal with a shot gun, filling his hide full of holes was not the proper caper. He was best killed through the eye. A markmanship developer, and so in this and that way the utmost care had to be exercised in preparing the fur of our pleasant smelling little animal for market if the highest price was to be obtained.

I believe it so with our every-day sellers in the drug store. The compound licorice powder, Epsom salts, powdered alum, sulphur, Glauber salts, baking powder, cream of tartar, what not? dispensed by us should be contained in a neatly labeled and uniform box, or a carefully folded package, waxed paper where necessary, ends securely locked, hands clean, labels pasted straight across wrapper, tied securely. A thoroughly presentable article. The simplest drug store duty such as this, cannot be done too well. It is the little things that count. Attend to this matter in minute detail. The hand-made box of Seidlitz powders from your store may serve to identify us with some new customer. Make the folds prove square and neat.

So it is with the prescription. A noted physician and a good one once said to me, "Buy the best looking containers for my customers that money will buy and tack the extra cost on the prescription. I want you to do this, it adds to the tone of the whole thing." I think, also, that it does. Which sells the best, the most fancy gilt ribboned box of candy or the plainest looking one? Of course the prettiest sells the best. This same idea applies indirectly to the product of our prescription department. The medicines seem to many people a little better if the container, label, cork, etc. the general appearance of the package is good. Just the same as that piece of fur sold for a bigger price if the task of attending properly was done with care. It takes a little

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Artistic Design

1919—Graduation—1919

Do not forget that we carry in stock many items suitable for June Graduation Gifts, such as—

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Ivory Mirrors

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Brushes

Sporting Goods

Manicure Instruments

Fountain Pens

Kodak Albums

Toilet Waters

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Papeteries

We carry a full line of Perfumes, Facial Powders, and Toilet Waters in Attractive Boxes.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Arctic

QUALITY

ICE CREAM

MADE IN GRAND RAPIDS

ARCTIC ICE CREAM CO.

Claude G. Piper, Mgr.

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

Table listing various grocery items under 'ADVANCED' such as Ammonia, Axle Grease, Baked Beans, Bath Brick, Blueing, Breakfast Foods, Brooms, Brushes, Butter Color, Candles, Canned Goods, Cheating Gum, Chocolate, Cigars, etc.

Table listing various grocery items under 'DECLINED' such as Mackerel, Mushrooms, Plums, Peaches, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, Sauer Kraut, Shrimps, Strawberries, Tomatoes, Catsup, Cheese, Chewing Gum, Cocoa, Coffee, etc.

Table listing various grocery items including Chocolates, Coffees Roasted, Cough Drops, Cooking Compounds, Cream Tartar, Dried Fruits, Flour and Feed, Frying Tackle, Gelatine, Herbs, etc.

HIDES AND PELTS

Table with columns for hide types (Green, Cured, Calfskin, Horse) and prices per unit.

Table for Pelts (Old Wool, Lambs, Shearlings) with prices.

Table for Tallow (Prime No. 1, 2) with prices.

Table for Wool (Unwashed, med., fine) with prices.

Table for Honey (A. G. Woodman's Brand) with prices.

Table for Horse Radish (Per doz.) with prices.

Table for Jelly (10lb. Kanakim, 30lb. pails) with prices.

Table for Jelly Glasses (8 oz. capped) with prices.

Table for Mapleine (2 oz. bottles, 16 oz. bottles) with prices.

Table for Mince Meat (Per case) with prices.

Table for Molasses (New Orleans) with prices.

Table for Mustard (1/4 lb. 6 lb. box) with prices.

Table for Nuts—Whole (Almonds, Brazils, Filberts, etc.) with prices.

Table for Shelled Nuts (Almonds, Peanuts, Pecans, Walnuts) with prices.

Table for Olives (Bulk, Stuffed, Pitted) with prices.

Table for Petroleum Products (Iron Barrels, Perfection, etc.) with prices.

Table for Pickles (Barrels, Half bbls., 5 gallon kegs) with prices.

Table for Small (Barrels, Gherkins) with prices.

Table for Sweet Small (Barrels, 5 gallon kegs) with prices.

Table for Pipes (Clay, Cob) with prices.

Table for Playing Cards (No. 90 Steamboat, etc.) with prices.

Table for Potash (Babbitt's) with prices.

Table for Provisions (Barreled Pork, Short Cut, etc.) with prices.

Table for Dry Salt Meats (S P Bellies) with prices.

Table for Lard (Pure in tiers, Compound Lard) with prices.

Table for Smoked Meats (Hams, Ham, Bacon) with prices.

Table for Sausages (Bologna, Liver, Frankfort, etc.) with prices.

Table for Beef (Boneless, Rump) with prices.

Table for Pig's Feet (1/4 bbls., 1/2 bbls.) with prices.

Table for Tripe (Kits, 1/4 bbls., 1/2 bbls.) with prices.

Table for Casings (Hogs, Beef, Sheep) with prices.

Table for Uncolored Oleomargarine (Solid Dairy, Country Rolls) with prices.

Table for Canned Meats (Corned Beef, Roast Beef, etc.) with prices.

Table for Hamburg Steak and Onions with prices.

Table for Corned Beef Hash, Cooked Brains, etc. with prices.

Table for Sliced Beef, Sliced Bacon, etc. with prices.

Table for Rice (Fancy, Blue Rose, Broken) with prices.

Table for Rolled Oats (Monarch, Rolled Avena, etc.) with prices.

Table for Quaker (Monarch, 18 Regular, 20 Family) with prices.

Table for Salad Dressing (Columbia, Durkee's, Snider's) with prices.

Table for SALTERATUS (Packed 50 lbs. in box) with prices.

Table for SALT (Solar Rock, Common) with prices.

Table for SALT FISH (Large, Whole, Small) with prices.

Table for Holland Herring (Standards, Y. M., etc.) with prices.

Table for Herring (Full Fat, Spiced) with prices.

Table for Trout (No. 1, 100 lbs., etc.) with prices.

Table for Lake Herring (8 lbs.) with prices.

Table for SEEDS (Anise, Canary, Caraway, etc.) with prices.

Table for SHOE BLACKING (Handy Box, Bixby's, etc.) with prices.

Table for SNUFF (Swedish Rape, Swedish Rape, etc.) with prices.

Table for SOAP (James S. Kirk & Co., American Family, etc.) with prices.

Table for LAUTZ BROS. & CO. (Acme, Big Master, etc.) with prices.

Table for Proctor & Gamble Co. (Lenox, Ivory, Star) with prices.

Table for Swift & Company (Swift's Pride, White Laundry, etc.) with prices.

Table for Wool (Wool, 24 bars, etc.) with prices.

Table for Tea (Uncolored Japan, Medium, Choice, etc.) with prices.

Table for TABLE SAUCES (Halford, large, small) with prices.

Table for TEA (Medium, Choice, Fancy, etc.) with prices.

Table for Scouring Powders (Sapallo, gross lots, etc.) with prices.

Table for Gunpowder (Moyune, Medium, Choice) with prices.

Table for Young Hyson (Choice, Fancy) with prices.

Table for Washing Powders (Snow Boy, 100 pkgs., etc.) with prices.

Table for SOAP POWDERS (Johnson's Fine, etc.) with prices.

Table for SODA (Bl Carb, Kegs) with prices.

Table for SPICES (Allspice, Jamaica, Cloves, etc.) with prices.

Table for Pure Ground in Bulk (Allspice, Jamaica, etc.) with prices.

Table for STARCH (Kingsford, Corn) with prices.

Table for SYRUPS (Barrels, Half barrels) with prices.

Table for Pure Cane (Fair, Good) with prices.

Table for TABLE SAUCES (Halford, large, small) with prices.

Table for TEA (Medium, Choice, Fancy) with prices.

Table for TABLE SAUCES (Halford, large, small) with prices.

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Table for Oolong (Formosa, Medium, Choice) with prices.

Table for English Breakfast (Congou, Medium, Choice) with prices.

Table for TWINE (Cotton, 3 ply cone) with prices.

Table for VINEGAR (White Wine, 40 grain) with prices.

Table for WICKING (No. 0, per gross) with prices.

Table for WOODENWARE (Baskets, Bushels) with prices.

Table for BUTTER PLATES (Wire and) with prices.

Table for CHURNS (Barrel, 5 gal. each) with prices.

Table for CLOTHES PINS (Round Head) with prices.

Table for EGG CRATES and FILTERS (Humpty Dumpty) with prices.

Table for FAUCETS (Cork lined) with prices.

Table for MOP STICKS (Trojan spring) with prices.

Table for PAILS (10 qt. Galvanized) with prices.

Table for TOOTHPICKS (Ideal) with prices.

Table for TRAPS (Mouse, wood) with prices.

Table for TUBS (No. 1 Fibre) with prices.

Table for WASHBOARDS (Banner Globe) with prices.

Table for WINDOW CLEANERS (12 in., 14 in.) with prices.

Table for WOOD BOWLS (13 in. Butter) with prices.

Table for WOOD BOWLS (15 in. Butter) with prices.

Table for WOOD BOWLS (17 in. Butter) with prices.

Table for WOOD BOWLS (19 in. Butter) with prices.

Table for WRAPPING PAPER (Fibre, Manila, white) with prices.

Table for YEAST CAKE (Magic, 3 doz.) with prices.

Table for YEAST-COMPRESSED (Fleischman, per doz.) with prices.

SPECIAL Price Current

AXLE GREASE



Table for AXLE GREASE (No. 0, per gross) with prices.

Table for BUTTER PLATES (Wire and) with prices.

KITCHEN KLENZER



Table for KITCHEN KLENZER (1/4 lb., 250 in crate) with prices.

HURTS ONLY DIRT TRY IT

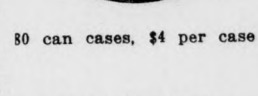


Table for HURTS ONLY DIRT (80 can cases) with prices.

PEANUT BUTTER

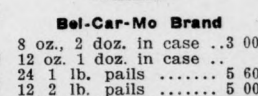


Table for PEANUT BUTTER (Bel-Car-Mo Brand) with prices.

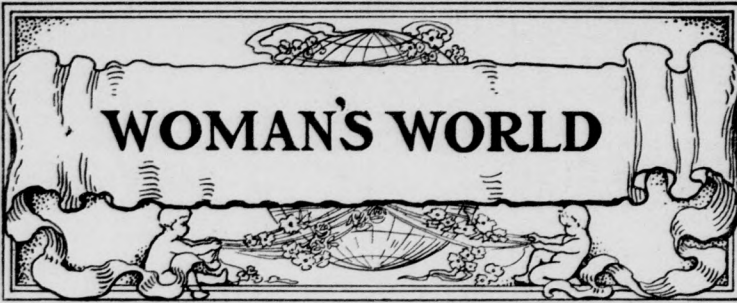
SALT



Table for MORTON'S SALT (Morton's Salt) with prices.

Table for MORTON'S SALT (Morton's Salt) with prices.

Table for MORTON'S SALT (Morton's Salt) with prices.



Making Good Citizens of our Adopted Children.

Written for the Tradesman.

A series of questions asked of foreign-born applicants for citizenship were brought to my attention the other evening by a Judge who regularly asks them of the aliens who come before him for naturalization. He seemed to think that any one who could not answer a majority of them satisfactorily was not qualified to exercise the rights and privileges of citizenship. Since then I have been asking various friends some of these questions.

Here are a few of them:

Have you read the Constitution of the United States?

What are the essential differences between the Government of the United States and that of England, France, Germany, etc. (This question varies with the nationality of the applicant).

Who was the first President born in the United States?

What constitutes the Judicial Department of the United States Government, and how many judges does it include?

Repeat the preamble of the United States Constitution.

Repeat the preamble of the Declaration of Independence.

What do they call the Legislature of the United States? Of your own State? Of your own county? Of your own city?

If you are naturalized, when and where will you cast your first vote? For what public officers will you vote? How is each of the principal ones nominated?

What is the term of office of the President of the United States? Of the Vice-President? Of a United States Senator? Of a representative in Congress? Of the Governor of your State? Of the mayor of your city? Of the alderman of your ward?

Very, very few of the men—to say nothing of the women—to whom I passed on these questions, could answer them. And the men, without exception, were American-born, voters all, and most of them had very distinct and outspoken views about the ignorant foreign-born voters, and the peril to our beloved institutions of admitting to citizenship aliens who know nothing of our Government. With the exception of two lawyers, none of the men would say that they ever had read all of the Constitution. Not one person, man or woman, could repeat the preamble; few had the slightest idea of its nature; only one or two could repeat even in substance the preamble of the Declaration of Independence. Not one of all that I

asked could answer all of the questions.

As for the question about the first President born in the United States, it is purely a catch question; most people would remember that George Washington was born in Virginia, and quickly give his name—and it would be wrong. The fact is, that Martin Van Buren, ninth President of the United States, was the first one born after the Declaration of Independence, and John Tyler, born in 1790, was the first to be born after the completion of the Constitution in 1787. William Henry Harrison, who succeeded Van Buren, was born in 1773, and was fourteen years old when the Constitutional Convention finished its work. It is of no importance, purely a matter of mild curiosity, who was the first President born after the Declaration of Independence, or the adoption of the Constitution; the really important fact is that no one can be President now unless he was born in the United States. I found several perfectly respectable and self-satisfied American-born citizens (one of them a Son of the American Revolution) who didn't know even that!

You have, let us say, one or more growing boys and girls in your family; by the time they grow up to voting age it is likely that they will all have the vote, even if in the State where you live now woman suffrage has not been established. What are you doing to prepare these boys and girls for citizenship? Have they—have you yourself—an intelligent knowledge of those essentials without an understanding of which you would not admit to citizenship a Finn or a Slovene?

Has your son or daughter, sixteen years old, a clear understanding of the main lines of your city government? A general idea of the relation between the city or the town in which you live and the county, between the county and the State, between the State and the Federal Government? Has he or she any notion of the distinction between a Federal law, a State law, a city ordinance and a police regulation, or an order of the Board of Health? Can either one of them, or you yourself, intelligently describe the difference between the jurisdiction of a police magistrate and that of the Supreme Court of the United States? Do they know what is meant by tariff, internal revenue, referendum, tax, bond issue, bail?

How are we going to impress the foreigner with the need of being "Americanized" if we are not Americanized ourselves? What right have

we to ask of him a better knowledge of the nature and details of our Government and institutions than we have ourselves?

Fortunately the schools are taking in hand the instruction of our boys and girls; but many of the teachers are as poorly prepared for this work as are the fathers and mothers. And it is in the home that the preparation for citizenship should begin.

Suppose, father, you should take in hand the instruction of your children in these matters. Suppose you should make it your business first to inform yourself about them, and then to see that the members of your family were informed. Suppose you should take your son and daughter to the next meeting of the Common Council in your town. I wonder if it would be the first time you ever went there yourself! If there is a State Legislature handy, so much the better.

If by any chance you could take that boy to Washington—would you show him just the outsidings of the buildings and the Washington Monument, and Cabin John Bridge? Or would you make it the occasion for a visualization of the spirit and tradition of his nation? He is going to be fellow citizen with you; his vote is going to double or divide or offset yours. What is being done right in your home to make your family a center whence shall radiate the highest kind of patriotic service—intelligence in action for the public welfare?

Prudence Bradish.

[Copyrighted, 1919.]

The Vogue in Millinery.

"Off-the-face" shapes in women's hats are again coming into favor, according to the bulletin of the Retail Millinery Association of America. The general contour of the hats at the beginning of the season, it says, were on the order of the mushroom or poke. The hat that shaded the face was in big demand.

"Now we find a tendency toward the Breton shape again," the bulletin continues, "and the Chin Chin and curling sailor are gaining prominence. Probably the foremost of these is the Chin Chin.

"A very popular type of the 'off-the-face' shape just now is either in fabric or straw, with the edge of the brim outlined in a flange of flowers. Another extremely pretty model of this kind has the flare front entirely, covered with closely clustered flowers. Daisies are particularly well adapted to this use owing to their flat effect."



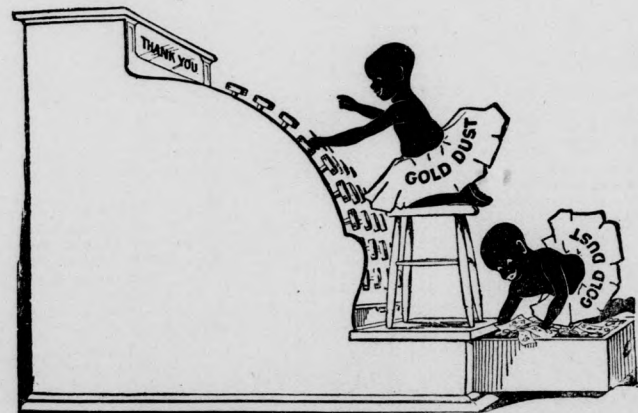
Rebuilt Cash Register Co.

(Incorporated)
122 North Washington Ave.
Saginaw, Mich.

We buy, sell, exchange and rebuild all makes.
Not a member of any association or trust.
Our prices and terms are right.
Our Motto:—Service—Satisfaction.

Telephone tinkles always bring GOLD DUST tinkles.

Women like to remind grocers that GOLD DUST belongs on the list, too.



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.

AGENTS WANTED

New Gum Vending trade machine, and trade cards. Good commission, 3/4 (two-thirds) in advance, balance on delivery, nothing to carry. Write Dept. G. M., Agents Brokerage Co., 4940 Vincennes Ave., Chicago.

For Sale—Fine fruit farm, 55 acres; 1/2 mile from town; 2,100 fruit trees, best varieties; 11 room farm house and basement; barn and sheds; best water; one tenant house; five other needed buildings; 30,000 Ginseng roots, 17,000 Goldenseal roots and shading. G. L. Dressel, Frankfort, Michigan. 252

For Sale—Or exchange for 200 account McCaskey account register. One Macey invoice file, 2 drawer golden oak, also one 200 account Champion account register. Both nearly new. W. F. Hunter, Rosebush, Michigan. 269

For Sale—Profit making retail cash clothing and men's furnishing goods store located in a live manufacturing town surrounded by finest farming community in Michigan. Business should increase 50 per cent. this year. Expenses low. No indebtedness. Will sell at inventory about \$15,000. Fullest investigation invited. Address No. 270, care Michigan Tradesman. 270

For Sale—Chain of four stores, men's and boy's clothing, furnishing goods and shoes; all located in live Michigan towns. Doing a cash business of about \$400,000 a year. Can be bought for less than inventory about \$130,000. This is a splendid opportunity with a big future. Books open to inspection. Address No. 271, care Michigan Tradesman. 271

Wanted—Tinner. Steady employment. One capable of drafting patterns, warm air heating and plumbing. C. C. Bruscke and Son, Good Thunder, Minnesota. 260

GET MY TANKS—Make big money developing films. Particulars free. GILLET, Boscobel, Wisconsin. 261

FOR SALE—Blacksmith property and business stock, power and machinery; full line of stock with equipment; good business and prices; lots of work. See me at once for particulars and prices. F. S. Clegg, St. Louis, Michigan. 262

For Sale—Well-established business in general merchandise located on the Gladwin branch of the Michigan Central. Stock will inventory about \$4,000, exclusive of fixtures, which are not expensive. Prefer to sell store building also. Have handled about \$7,500 worth of cream per year. Correspondence solicited. Address No. 263, care Michigan Tradesman. 263

FOR SALE—One Bowser Long Distance gasoline pump and tank, in first class working order, tank capacity 170 gallons. Worth to-day \$250. We offer same at \$125. Beck's Store, F. O. B., Hillsboro, Kansas. 264

Spot Cash for entire or part stocks of clothing, dry goods and shoes. Give full particulars to save time. H. Buyer, 335 East Water Street, Milwaukee, Wisconsin. 229

For Sale—A well-established department store in a town of 1,200. Stock, \$20,000, doing \$60,000 per year. One of the best little towns in Indiana. Strictly cash-and-carry business. For information, address No. 248, care Michigan Tradesman. 248

For Rent—Store building, that was always rented for a drug store and was closed on account of the war. Best location in town of 3,500. Only one other drug store in town. Has fine soda fountain. Would sell cheap. Address No. 257, care Michigan Tradesman. 257

Wanted—A complete set of office and store fixtures for cash, such as cash registers, account registers, scales, coffee mills, refrigerator, etc. I have an adding machine for sale. Address Joseph Weiler, Olney, Illinois. 250

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 219

For Sale—Fine brick hotel. Only one in factory town of 3,500. Contains 45 rooms completely furnished; steam heat and electric lights; three stores bringing in good rent and garage. Reason for selling, old age. Address No. 256, care Michigan Tradesman. 256

For Sale—Well-established meat market in Kalamazoo, Michigan. Fine location. Oak and tile fixtures. Doing good business. Reason for selling, sickness. A. W. Howell, 210 W. Main St., Kalamazoo, Michigan. 254

Having disposed of my Walk-Over boot shop, I'll again devote entire attention to special sales, "commission basis." Gilt-edge reference, character, ability, results. Address L. N. Mangette, Tiffin, Ohio. 272

SIDE LINE SALESMEN to sell our fast selling Ford specialties to garages and hardware dealers. Big money in it for live wires. Write BEAR MANUFACTURING CO., Rock Island, Illinois. 273

FOR SALE—General merchandise and dry goods store in east Central Kansas on new Santa Fe Trail and main line of Santa Fe railway. \$58,000 sales last year. Stock will invoice \$8,000 to \$10,000. Good reasons for selling. Address Slater & Whipkey, Saffordville, Kansas. 274

For Sale—Country general store, building and stock, free and clear of encumbrance, located at Wise, Isabella county, Michigan. Annual business of \$20,000. Death of owner compels sale. Cash or part time. Address Joseph Clare, Administrator, Mt. Pleasant, Michigan, R. R. No. 5. 275

WANTED—Laundry and also bakery for the best town in the State; only good, up-to-date business men will receive our support. Address Davison Board of Commerce, Davison, Michigan. 276

For Sale—Set of beautiful mahogany wall fixtures, also two show cases, two cash registers, two five gallon coffee urns, etc. A big bargain. SCHROUDERS', Grand Rapids, Michigan. 277

For Sale—Restaurant and bakery in a hustling town of 3,000 in the northern part of Lower Michigan. A good proposition for the right party. Good reasons for selling. Address No. 278, care Michigan Tradesman. 278

For Sale—Fine, up-to-date pool-room and billiard hall with space for barber. Good live town. Also, good location for physician and dentist. Address M. Spencer, Masonic Temple, Boyne City, Michigan. 279

MILK DISTRIBUTING PLANT in city of 22,000 for sale; well equipped; pasteurizing and refrigerating machinery; two horses and wagons; one truck; doing business of \$26,000 per year; chance for large increase; good shipping point; best town of its size in Western Pennsylvania. Will sell cheap. Write LESH'S DAIRY, Oil City, Pennsylvania. 280

Wanted Merchandise—We are the only buyers in Michigan for all kinds of merchandise, machinery entire manufacturing plants, department stores, dry goods, shoes, clothing, hardware, auto accessories, drug stores, variety stores, grocery and meat markets. Wanted at all times store and office fixtures, show cases, cash registers, refrigerators, desks, chairs, filing cabinets, safes and any other fixtures. Also, have for sale fixtures of all kinds. If you want to sell or buy, write us. W. Maxwell Merchandise and Salvage Co., 120-122-124 West Water St., Kalamazoo, Michigan. 281

For Sale—An old established variety business; nice, clean, well-balanced stock of every-day sellers; located in live town; selling reason, sickness; easy terms. For particulars address Variety Store, Paw Paw, Michigan. 282

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

Big Opportunity—In Saginaw, Michigan. To purchase a thriving general store business in the very heart of factory district. Surrounded by P. M. R. R. shops and offices, big ship yards, Carlisle tannery, new Grey iron foundry and General Motor Auto Parts factory. Will sell stock at inventory. Will sell or lease building, which is on main paved thoroughfare. R. W. Kynast, Saginaw, Michigan. 249

Highest prices paid for all kinds of stocks of merchandise. Charles Goldstone, 1173 Brush St., Detroit. 149

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

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.

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.

What We Might Do What We Don't Do What We Do Do AND WHY

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

BECAUSE

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

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

DIAMOND MATCHES

Find Only One Obscure Point of Criticism.

There is something eloquent of the change of trade sentiment for the better in the fact that when a hearing is announced on proposed changes in the Federal Pure Food Act, after it has been in operation for twelve years, the only tangible point on which the grocers care to be heard is to have wrapped meats definitely declared to be "Food in Package Form." All the rest of the sweeping reforms which were set up in 1906 have been so fully digested that no one has the slightest desire to change them; yellow papers and blatant reformers to the contrary notwithstanding.

Nor should one conclude that the reforms are all on one side; that the grocers have grown up to the standards of the Food Law. It is quite as true that the original plans of the agitators and extremists to frame food laws have been tremendously modified to reasonably meet the trade and its customs half way, and the process of re-adjustment has required all of a dozen years and the earnest efforts of hundreds of men, naturally antagonistic on ideals but willing to learn, to bend ideals to practicability. Everyone is to be congratulated on the showing.

As to the wrapped meat question, it is by no means one-sided, but from the standpoint of the consumer and the distributors there are good enough reasons to probably make the packers submit gracefully to a tangible settlement of a long-offending point of ambiguity. Meats are wrapped to safeguard their sanitation and to prevent evaporation and rapid deterioration. The packer has found it difficult to weigh a ham before wrapping and mark the weight with assurance that after months of exposure in a grocery store it would still weigh the same. So he conveniently weighed the wrapper in and sold the paper and bagging at meat prices. It mattered little to the buyer of a whole ham, but when it was cut up for retail sale, the grocer found himself losing a very material amount of sa'able meat, and when he compensated for it in his price he was accused of profiteering.

Now it is hoped to compel weights to be branded and sales made for meat only—actually net weight instead of 8 ounces of 7-ounce paper at the price of 40 cent or 60 cent ham. And once the packers get it adjusted, it is probable they will not find it inconvenient.

Late News From the Celery City.

Kalamazoo, May 13—E. Lawrence & Co. have recently opened a very attractive and up-to-date cash grocery at 303 North Burdick street. They recently moved to Kalamazoo from Westfield, New Jersey.

Clyde C. Whitcomb has completed overhauling and decorating the interior of his grocery at 538 Portage street.

B. C. Pennock is assisting E. A. Dunwell in his pharmacy on West Main street.

Fire of an unknown origin broke out in the plant of the Sanitary Manufacturing Co., on Factory street, Sunday afternoon, but through quick

response of the fire department little damage resulted.

Mrs. Vida Bell is the new chief clerk at Starr F. Fenner's grocery at 1337 Cameron street.

G. R. Clark, assistant manager of the Worden Grocer Company, has recently purchased a new home from F. E. Bryant on West Dutton street. J. B. Rhodes is building a new brick structure at 620 Douglas avenue, which, when completed, will be an auto accessory shop.

John Sagers, formerly with M. Bestervelt, on West Water street, is the new meat cutter at Frank Niessink's market on South Burdick street.

Wm. H. Johnson is building a garage building at 708 North West street.

William H. Armintrout, who recently disposed of his grocery and meat market to his son, Vernon O. Armintrout, at 1146 Third street, is planning an Eastern trip, which he will take by auto.

At the last regular meeting of the U. C. T. Council final arrangements for the big convention were made and reports from the various committees in charge were read. Everything points to a rousing celebration and a big attendance from the various councils throughout the State. Six new candidates were initiated, as follows:

Jack Ramby.
Walter L. Graham.
Fred E. Baker.
H. R. Rupert.
Ray Thompson.
W. A. Stockbarger.

The Council listened to brief talks from visiting past grand councilors, Walter Lawton, John D. Martin and Walter Lypps, of Grand Rapids, who presented an offer from the Absal Guild of Bagmen to form a class of fifty members for Kalamazoo Council, the class to be initiated by the Absal degree team during the convention here on June 6 and 7. The membership contest which has been in operation the past four months was officially closed with this meeting and prizes awarded to Senior Councilor D. L. Goodrich for high score, Jack Hall for second high score and George Kelley for captain of the winning team. Chairman Joseph D. Clement was highly complimented for the efficient work done by his committee on membership, they having received seventy-seven new members, making a 56 per cent. increase in the roster of Kalamazoo Council.

Frank A. Saville.

Flat Surcharge Can Not Be Justified.

Chicago, May 13—Accept my thanks for yours of May 5 with enclosures. This shows that both you and the mutual companies in Michigan are right on the job.

As you know, I am very strongly of the opinion that the question of rates is one which should be handled by a local rating bureau within the State, subject to State supervision, and I believe that Commissioner Ellsworth is proceeding in an entirely proper way in taking this matter up for a hearing and decision. It does not seem to me that a flat surcharge for the entire country could be justified on principle. For the same reason it did not seem to me proper for the commissioners in convention at St. Louis to order arbitrarily without a hearing the removal of a surcharge. I believe that the hearing which the commissioners have ordered will be very helpful on the question as to whether a certain charge can be justified. There is no reason why the authorities should wait for such a hearing before taking steps in any particular case in their state.

H. L. Ekern.

Weak men wait for opportunities; strong men make them.

Some men make a specialty of doing others they are dunned by.

Why He Wasn't Promoted to a Better Job.

1. He grumbled.
2. He watched the clock.
3. He was stung by a bad look.
4. He was always behindhand.
5. He had no iron in his blood.
6. He was willing, but unfitted.
7. He didn't believe in himself.
8. He asked too many questions.
9. His stock excuse was "I forgot."
10. He wasn't ready for the next step.
11. He did not put his heart in his work.
12. He learned nothing from his mistakes.
13. He felt that he was above his position.
14. He was content to be a second-rate man.
15. He ruined his ability by half doing things.
16. He chose his friends from among his inferiors.
17. He never dared to act on his own judgment.
18. He did not think it worth while to learn how.
19. Familiarity with slipshod methods paralyzed his ideal.
20. He tried to make bluff take the place of hard work.
21. He thought it was clever to use coarse and profane language.
22. He thought more of amusements than of getting on in the world.
23. He didn't learn that the best of his salary was not in his pay.

If You Would Have Friends Be One.

It is difficult to imagine a person so entirely undeserving as not to have a single friend.

Yet there are many whom we can refer to in a general way as having few, or no, friends.

Analysis will show that the fault is entirely their own.

The reason they never have any friends is because they have never been a friend to any one.

As kids they insisted on being the teacher when they played school.

Through life they were always willing enough to accept, but disinclined to grant favors.

"What is there in it for me?"

That is their mental ejaculation when an opportunity to serve a friend presents itself.

Their motto, through life is:

"Look out for Number One."

And they find that they are never Number One or anywhere near it. Unhappy?

Of course they are.

The greatest happiness in life consists in doing for ones friends and in thought of the friends one has.

The world would be a sorry place to live were there no friendship.

Chas. E. Carpenter.

Bottom Facts From Booming Boyne City.

Boyne City, May 13—Jay Stockham, who has been chief engineer for the past fourteen years with the Michigan Tanning and Extract Co., has opened a battery and line repair shop on Lake street. Jay brings to his business a long and successful experience in electric and steam engineering and should give automobile owners the best of service.

The movement of lumber by water

commenced last week, the steamer N. J. Nessen loading out from the Boyne City Lumber Co. and White Co. for Chicago.

The steamer Kansas, of the Michigan Transit line, called at this port last week. Boyne City is promised an efficient service this summer, both for freight and passengers.

Hyslop says that he doesn't know anything about Public Works. That does not make any difference. If he is on the B. P. W. a couple of years, he can be assured of a liberal education. Particularly the idiosyncrasies of human nature. It is one thing to be the kicker, but quite another to be the kickee. Maxy.

Oppose Cloven Hoof of Insurance Combine.

Grand Rapids, May 13—A few days ago we addressed a communication to State Fire Insurance Commissioner Ellsworth, upholding him in his action prohibiting the surtax of 10 per cent. on insurance premiums. We also asked quite a number of the leading fire insurance premium payers of Grand Rapids to do the same thing.

At the meeting of the Wholesale Department, held yesterday noon, the writer was authorized to file a protest with the insurance companies and this protest will be filed, but we notice by the newspapers that the decision of the courts will probably be handed down this week, so it is just possible that we will not be able to get our protest to the companies before the decision is rendered.

Lee H. Bierce,
Sec'y Association of Commerce.

In May.

Written for the Tradesman.

In May I rake the yard again
And tie up mother's vines
May's when a boy thinks hard again
About new fishing lines.

I meet in wooded nooks again
The pulpit-jacks I knew
And by the running brooks again
Find cress and cowslips too.

In May the robin sings again
Out in the apple tree
I guess he's glad it's spring again
It sounds like that to me.

Big stubble fields dad turns again
His tractor makes a fuss
For gardens fair ma yearns again
And her asparagus.

The sunny south winds blow again
No more the frost holds sway
The pastured kine now low again
You know they low in May.

In May for trout I fish again
And catch them with a fly
So—oft I wish and wish again
That May would never die.

I'm glad the month is here again
The month which has a Queen
I'm glad its joys appear again
The month of May, I mean.
Charles A. Heath.

Motion picture producers now promise to enter the field of censorship, and to assert themselves against all films which are "immoral, salacious, or tend to corrupt or debase morals." While it would be ungracious to question in advance this censorship, many people will have doubts. Some movie makers have displayed an extraordinary faith in the nasty-good, the immoral prophylactic. They have brought forward film after film to show the evils of divorce, or of race suicide, or to demonstrate the hideousness of this or that social sore. Their aim was not merely educational—it was to armor youth against temptation and teach adults sound precepts. It is to be hoped that producers will set their faces against these candied boluses of sensationalism as clearly as against openly demoralizing films.

The ornaments of a house are the friends who frequent it.

Lunch Tongues you're sure to like

If you like tongue, you'll like Red Crown Ready-To-Serve Lunch Tongues. Whole tongues, lean, clean and dry with that good straight grain that makes slicing so easy. And um! what a tang to the taste. No oversaltiness—but a mild-cure that sets off so zestfully the good tongue flavor.

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There are twenty-four Red Crown Ready-To-Serve Meats. Every month a full-page advertisement featuring one or more of them, appears in Good Housekeeping. Is it any wonder they sell?

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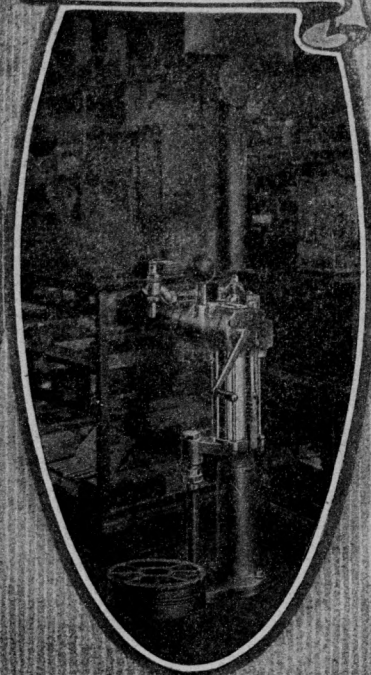
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