

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS. T. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, AUGUST 13, 1919

Number 1873

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HUGE PROFITS HELD AS CAUSE OF SHOE PRICE

Washington, Aug. 6.—The high price of shoes was declared to be due to excessive profits taken by every factor in the shoe production industry in a report by the federal trade commission to congress made public today.
The packers were charged with having begun the pyramiding of shoe prices by an unwarranted increase in the price of hides, the supply of which they were said to control.

PRICE FIXING BY STATE PLANNED

Lansing, Aug. 4.—Attorney General Groesbeck's program for investigation and correction of the high living cost in Michigan includes a plan for fixing the prices of all necessities of life by a commission created for that purpose, it is announced at his offices. If it is found necessary Gov. Albert E. Sleeper may be asked to call a special session of the legislature to enact laws to back up the proposal, it is said.

SHOE FACTORIES' PROFITS DOUBLE

Rep. Igoe Gives Figures in Calling for Investigation of Prices.

Washington, Aug. 4.—Appearing before the house rules committee to urge that his resolution directing the federal trade commission to investigate the price of shoes be made a special business of the house, Representative Igoe, Democrat, Missouri, said prices of shoes had increased from 78 per cent to 125 per cent in the last three months as compared with the prices of the last 10 years.

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MR. RETAIL MERCHANT, Will You Be Prepared When the Final Arrangements for Lower Prices Are Completed or

Do You Want To Sell Out?

Read This:

We sold out complete in 9 days the entire stock of Remington & Delaney, ready-to-wear store, Grand Rapids, Mich., for \$8,790. The best offer made on this stock was \$3,500—our opening day sales amounted to \$2,796.

WILL YOU BE CAUGHT

with a big stock of high price merchandise that will mean a big loss to you? This is not necessary. You can turn your merchandise into cash in a few days at a big profit if you

ACT AT ONCE DON'T WAIT ANOTHER DAY

Write, wire or phone us for free plans and all information on our special sale service that will reduce your stock at a good big profit and put your business in shape when the price decline comes.

If you want to keep up your volume of business and run ahead of last year's business, let us submit to you a special sale plan that will turn the trick. Act at once, write today—do it now.

Banking, wholesale and retail reference on request.

Do You Want to Reduce Your Stock?

Read This:

For Wm. G. Mulno, Rushville, Ind., we conducted a 10 day reduction sale and sold over 1/2 entire stock.

REFERENCES:

- E. A. Stowe, Editor Michigan Tradesman Grand Rapids, Mich.
- Grand Rapids Dry Goods Co., Grand Rapids.
- Worden Grocer Co., Grand Rapids, Mich.
- Edson, Moore & Co., Detroit.
- Crowley Bros., Detroit.

Bell Phone Main 596

Lynch Bros. Sales Co.
Suite 209-210-211 Murray Bldg., Grand Rapids, Mich.

Citz. Phone 61366

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Putnam's

"Double A"



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Putnam Factory Grand Rapids, Michigan

Fleischmann's Yeast

will cure boils, carbuncles and similar skin afflictions.

It is also a healing laxative that produces excellent results.

Take Fleischmann's Yeast two or three times a day—raw or in fruit juices.

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FLEISCHMANN'S YEAST

for Good Health.

THE FLEISCHMANN COMPANY
YOUR CITY



Sugar Profit

demands a quick turnover and economy in handling.

Franklin Package Sugars

insure this. The attractive Franklin carton sells quickly and the "ready-to-sell" packages save your time, bags and twine, and loss by overweight.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered,
Confectioners, Brown, Golden Syrup



THE BIG IDEA in RED CROWN



Ready-to-Serve Meats

IF you were to ask us "what's the big idea in "RED CROWN Ready-to-Serve Meats?" we would answer in one word—"QUALITY!" What we mean by this is that when, about ten years ago, we founded the ACME PACKING COMPANY we had an idea that a very extensive demand could be built up for "RED CROWN" Ready-to-Serve Meats if we used only the best materials—and properly prepared them.

We have remained steadfast to this idea—and it has proven a tremendous success as is attested by the popularity, throughout the United States, of "RED CROWN" Ready-to-Serve Meats.

24 Varieties

ACME PACKING COMPANY
CHICAGO

SNOW BOY

Washing Powder

Family Size 24s

Will Not Hurt the Hands

through the jubes— Retail Gross

25 boxes (a \$5.85—5 boxes FREE, Net \$4.87
10 boxes (a 5.90—2 boxes FREE, Net 4.90
5 boxes (a 5.95—1 box FREE, Net 4.95
2½ boxes (a 6.00—½ box FREE, Net 5.00

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

Yours very truly,

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

MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, AUGUST 13 1919

Number 1873

MICHIGAN TRADESMAN(Unlike any other paper.)
Each Issue Complete in Itself.DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.Published Weekly by
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five years or more old, \$1.Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.**THIRTY-SEVENTH YEAR.**

The issue of last week completed the thirty-sixth publication year of the Michigan Tradesman. The issue of this week therefore marks the beginning of the thirty-seventh publication year without change of ownership, editorship or business management.

Few men are spared to cater to a constituency so many years as I have been privileged to serve the readers of the Tradesman. Instead of growing weary over the increasing duties and responsibilities of the position I have voluntarily assumed as the mentor and advisor of Michigan merchants, I take a keener delight than ever in supervising the preparation of each successive issue of the Tradesman and derive the greatest amount of satisfaction possible in endeavoring to make each issue more interesting and valuable to its readers than its predecessor. I may not always succeed in this determination, because stirring events and important crises sometimes create especial interest in particular issues, but on the theory that a man can do better work to-day than he could a year ago and that he can write more understandingly a year hence than he can to-day, I aim to make use of my added experience by doing better to-morrow than I am able to do to-day. Unless this is so, experience counts for nothing in this world—a theory to which I am not ready to subscribe.

Thirty-six years is a long period to look back over, but it seems but a short time to me since I put forth the first issue of the Tradesman with fear and trembling from a small room on the third story of a publication building on Lyon street. I had only \$1,700 cash capital to start with, but I had indulgent friends who had faith in my ability to succeed—perhaps I ought to record that they rather had faith in my disposition and determination to make good any

losses they might sustain through the assistance they rendered me in establishing the Tradesman in the event of my failure to succeed—but I fortunately possessed what was equally valuable to a new and struggling publication—an inclination and ability to work long hours, without counting the cost to myself. The Tradesman met with almost instant recognition and appreciation at the hands of the trade, but a year slipped by before it was on a paying basis and it did not yield any considerable returns for the first dozen years. It is now—thanks to the hearty co-operation of the retail trade and the generous patronage of its advertisers—on a most substantial business basis, giving ground for the belief that it is destined to live many years and to be of inestimable value to the retail merchants it aims to serve well and faithfully.

When the Tradesman was established there were trade journals at Toledo, Detroit, Cleveland, Cincinnati, Indianapolis and Milwaukee. Later trade journals were established at Saginaw, Columbus and Anderson, Ind. All of these publications have long since ceased to exist. Some of them suspended without previous notice to their constituents and without proper reimbursement to those whose subscriptions were paid in advance. Whenever advance notice was given the Tradesman, arrangements were made to fill out the unearned advanced payment by the Tradesman, which met the emergency voluntarily and without any financial consideration whatever, solely to uphold the dignity and integrity of trade journalism.

The past twelve months have been the most critical year in the history of the retail trade. Advancing costs—due to the repeated and outrageous demands of labor for wages far in excess of legitimate limits or the ability of the wage earner to earn—have forced the price of all staples up to unprecedented levels. Instead of laying the blame where it legitimately belongs—on the shoulders of the shirking labor profiteer and grafter—criticism has been directed most largely against the retail dealer, whose ratio of profit is no larger now than it was under normal conditions, except in the case of goods which have advanced rapidly. The result is that the entire country is filled with anathemas against the retailer, pronounced most loudly by the labor grafters who seek to cover up their own unscrupulous and indefensible demands by accusing the retailer of profiteering. The Tradesman has done all in its power to check the wave of universal con-

demnation, but when the President of the United States utters a sweeping condemnation of the retailer, as he did on the floor of Congress last Friday, it is hard to make much headway in the contrary direction. Mr. Wilson has coddled the labor union propaganda so long and so abjectly that he now finds it impossible to alienate himself from the grafting gang represented by Gompers, who for some time has completely dominated the President.

As to the future I have no promises to make or any predictions to offer. The past must serve as a criterion for the future. I have done my best in the past and I shall aim to do as well or better in the future. Experience has demonstrated that the trade responds to the effort I have made to publish a reliable journal which can not be bought, bribed or subsidized and which has never swerved from the right, as God gives me power to see the right. I may make mistakes as the result of misinformation or otherwise, but I shall hew to the line of cleavage between right and wrong as closely as I know how, confident that a sympathetic and appreciative constituency will give me credit for doing the best I know how and acting always in accordance with the welfare and best interests of the trade.

I gladly avail myself of this opportunity to thank the subscribers and advertisers of the Tradesman for their continued patronage and loyalty. I shall continue to serve them both to the limit of my ability and the extent of my resources.

E. A. Stowe.

President Wilson, in his speech to Congress last Friday, bitterly assailed the packers, manufacturers, jobbers and retailers of the country as profiteers, but he had only honeyed words for the labor grafters whose greedy demands as to wages, hours and overtime are the fundamental causes of the present era of high prices. Before he was elected President, Mr. Wilson could not find words too severe to arraign the union labor trust for its tyrannical methods, but since he assumed the highest executive office of the Nation he has been dominated so completely by the Gompers gang of grafters and dynamiters that he has not only never uttered a word of condemnation concerning them, but has humbly bent his head to receive the yoke of union domination and disaster.

Every time you overrate your goods, you underrate your customers' intelligence. Don't think you can fool people and keep them fooled after they get the stuff home.

PROSECUTE THE PACKERS.

The decision of the Federal Attorney General to bring legal action against the "Big Five" packers of Chicago for violation of the anti-trust laws is to be commended. The Government has delivered to the country a tremendous quantity of words in the past few years accusing these packers of all sorts of devices for controlling the trade in food products. The question has been asked, reasonably, why the Department of Justice did not bring these men into court and put them through the regular procedure if they were guilty of such offenses. That question is now answered by an announcement of the Attorney General and none too soon. The trial of these cases should be most thorough and if the packers have violated the law or the decencies of business they should be punished like other people. If not the Government should give a rest to its printing presses for a few years so far as they have been engaged in telling how wicked the packers are. The Government will charge that the power of the big five packers has been and is being unfairly and illegally used to: Manipulate live stock markets; restrict interstate and international supplies of foods; control the prices of dressed meats and other foods; defraud both the producers of food and consumers; crush effective competition; secure special privileges from railroads, stockyards companies, and municipalities; and profiteer. It is also proposed to proceed against them under the provisions of the food law against hoarding. This action is called a part of the effort to reduce the cost of living, but that cost appears to be only the immediate provocation. The lawsuits should have come long ago.

A word in behalf of capitalism is not superfluous, judging from the incidents of the many strikes now happening. Capital is doing its best to serve the community, while some of the strikers are doing their worst to serve their class. Labor does not even preserve its own discipline, it flouts the advice of its own leaders. Many of the acts of labor approach anarchy, and contain threats against our institutions, which could not be overthrown without injuring labor with others. There is no possible benefit to the community in disorder and obstruction of steam or trolley transportation. The merits of strikes are not to be considered under such conditions as we are experiencing in common with nations across the ocean. Marxian socialistic theory has been shattered in fact, but the theory of helping the poor by harming the best friends of the poor has as many lives as a myth.

DISRESPECT OF THE LAW.

It Is the Cause of Much Suffering and Sorrow.

Grandville, Aug. 12—Rioting once begun seems to be contagious.

The senseless onslaught of a mob of angry citizens of Muskegon on the property of the street railway company because of a raise in car fare to 7 cents marks another stride on the road of lawlessness in this country.

It is another step on the road to that period when governmental authority is abolished and the pandemonium of anarchy reigns. From a reading of the Muskegon emettee one is lead to believe that the authorities of that city were very much to blame for the extent to which this lawless destruction of property was carried.

The trend of the times seems to be away from well-ordered government in the direction of law-breaking that, sooner or later, will lead to more serious disorders that may require the heavy hand of martial law to deal with. Officials who dally with these malcontents are assuredly playing with fire.

There is only one proper way to deal with such assaults upon property and life. We may, like an ostrich, hide our heads in the sand, but the body politic remains exposed, inviting attack from the hoodlums and reckless defiers of law and order. If the Muskegon authorities remained passive, as report has it, while a mob was raising Cain on the business streets, overturning cars, smashing windows, doing all sorts of damage, the city will be held responsible for the damage thus committed, as was the case several years ago at Pittsburg when a mob destroyed railroad property to the extent of millions while the authorities sympathized with the lawbreakers.

The city of Pittsburg was made defendant in a suit for damages and was mulcted to the tune of millions of dollars. That was a dear lesson, albeit a most salutary one. There has been too much winking at misdeeds by officials everywhere. It is time to call a halt to authoritative glossing over of serious offenses. It will be noted that the officials of Chicago, or rather the grand jury called to investigate the late "race war" in that city, has indicted thirty-three negroes, when as everybody knows the trouble started because of an unprovoked assault by whites on a negro boy at the bathing beach.

Why will not the legally elected officers of the city deal fairly with the citizenry? The arrest of thirty-three colored men of Chicago, while no attention is paid the white rioters will only serve to embitter the race hatred that has so long disgraced America, both North and South.

City administrations are sometimes put into office for the purpose of winking at wrong doing, being as easy as possible with the evil element, thus spoiling the effect of the best of laws ordained to secure the safety of the community.

Once upon a time Grand Rapids elected a mayor who was pledged to see that all laws were executed, even those regulating the liquor traffic. He pledged himself to make an honest effort to suppress unlawful sales of liquor; in fact, to do his duty as an honest mayor should. The man was elected and, much to the surprise of many of those who voted for him, proceeded to carry out his pledge in good faith. What was the result? At the next election the honest mayor was relegated to private life. History repeats itself. No sooner does an honest official proceed to do his duty than a cry goes up that said official is exceeding his authority.

Right here in the village of Grandville we see samples of this disregard for decent observance of the law. There has been very little respect

shown by certain highbrow tourists, who complain that the village is conducting a campaign against speeders and using little discrimination.

Well, why should the village authorities discriminate? Is it any more than fair to make the big fellows in the Pierce Arrows and high priced autos conform to the speed laws of the village when they are assessing fines for the lesser lights who jig through town at high speed in an every day ford?

If these high and mighty lights of the tourist world decide to go round Grandville rather than obey the law, why let 'em go. They'll simply show the caliber ever present with small souls who think it proper to discriminate against the common man. By the way, it was Mr. Common Man who proved the bone and sinew of the world war. It was this same man that won the victory over the hosts of Hundom, and it is this Common Man who is building up our country, making it a place safe to live in for just such selish snobs as kick and snarl because they are not privileged to race through the streets of outlying villages, endangering the lives of women and children.

It may be well enough to show these fellows who imagine they own the world that there are others, and that a decent respect for the rights of the majority will be demanded, even if it obliges the broadcloth aristocracy to donate a few shekels to the sinking fund of the village. There is no man rich enough, smart enough, nor mighty enough to be above the law when that law is honestly administered.

It is said that "no criminal e're felt the halter draw with just opinion of the law." We find this true in numerous instances. Disrespect for law has brought much of sorrow and suffering into this world of ours. Lynchings, riots, race wars, sluggings and murders during strikes are the result of this lax regard for law on the part of even many of our otherwise well disposed citizens.

Even some of the worst outbreaks of recent times, where much innocent blood has been shed, have been helped along by the public disregard for the ethics of morality and justice.

Old Timer.

Approves of Fair Stand Toward Colored People.

Grand Rapids, Aug. 9—Permit me to express my very great admiration for a man and a paper as typically American as the Michigan Tradesman and its editor have proven themselves to be. Your recent editorials, as well as an article in the current issue of your paper, are such as to demand the appreciation of every fairminded and justice-loving person, whether white or black. It is my privilege to assure you that so far as the latter are concerned you have it in unlimited measure.

You have not only offset some of

the harm done by the unthinking classes in Washington and Chicago, but have roused the spirit of fairness that lies dormant in the breasts of so many of our otherwise good American neighbors.

For this we thank you and wish you continued success.

George M. Smith.

One reason why the lives of many men are thin, lean, and ineffective is because they do not rise above the things that untune their minds, irritate, annoy and worry them, and produce discord.

DO YOU WANT TO BE LICENSED AND MADE TO MARK COST PRICE ON YOUR GOODS?

A bill has been introduced in the House of Representatives by Congressman Isaac Siegel, of the 20th New York Congressional District in New York City, the purpose of which is to require all persons transacting business, whether as manufacturer, jobber, wholesaler or retailer, to obtain a yearly license from the collector of Internal Revenue.

Such license is to cost \$10 and application for license must be accompanied with such information as the Collector may desire.

All persons engaging in business under such license system shall be required, in offering merchandise for sale to the public, to mark in plain figures the actual cost price of their merchandise. The cost price may not include charge for carriage or discounts on bills paid before maturity. All persons failing to comply with the requirements of this bill will be adjudged "guilty of profiteering" and will be liable to a fine not exceeding \$5,000, imprisonment for not more than two years, or both. The bill will take effect immediately upon its enactment.

This pernicious bill has been referred to the Committee on Interstate and Foreign Commerce and ordered to be printed.

While it seems impossible to believe that the Committee will favorably report a bill of this kind, it is, in our judgment, **MUCH BETTER TO BEGIN OPPOSITION NOW WHILE IT IS IN THE HANDS OF THE COMMITTEE RATHER THAN TAKE A CHANCE ON IT BEING REPORTED OUT TO THE HOUSE, WHEN WE MUST CONVINCe MORE CONGRESSMEN OF ITS INJUSTICE.**

Every Michigan merchant should write a letter to both of the members of the House Committee on Interstate and Foreign Commerce protesting against the reporting of this measure.

The Michigan members of the Committee are Edward L. Hamilton and Frank E. Doremus. They can be addressed in care of the House of Representatives, Washington, D. C.

Remember how hard it is to get a bad law repealed. Let us take no chances THIS time.



No Better

Cold Storage Space
Distributing Location
Railroad Facilities
Insurance Rates
Service

For Storing
APPLES

Wonderful consuming and distributing center.
Gateway to entire East and Canada.
Prevailing storage in transit rates.

Government Operation Expensive and Inefficient.

What the American people want is cheap and efficient railroad transportation of passengers and goods. The cost of living depends largely on this. All of the people want this, but their views of how to get it are shaded by the effect that any proposed scheme may have on their individual occupations. The people interested in the railroads may be roughly divided into three classes, although these classes, of course, overlap each other. First, passengers and shippers of freight; second, railroad employes; third, holders of railroad securities.

The first class, of course, consists of the great majority of the people. They are open-minded on the subject of how to get cheap and efficient transportation, but are not satisfied with their experience of Government operation in war time.

The second class, the railroad employes, are affected in their judgment by the fact that their livelihood depends directly on the railroads and the wages that they get from the railroads. They are represented, and their view is voiced, by Mr. Stone of the locomotive engineers, and the other heads of organizations of railroad employes who are declaring for Government ownership and operation.

The third class, the holders of railroad securities, have their judgment affected by the circumstance that their savings are invested in railroad securities. This class, that is represented by Mr. Warfield and Mr. Thom and the various railroad executives and their counsel, are proponents of various differing plans.

The second and third classes may, of course, deny that they are affected in their judgments by anything other than the common good of all, but we all know that their surroundings and interests give a slant to their views.

What we do all know is that we have tried private operation and ownership for a long time, and Government operation for a short time, and that short time a war-time. We know that private ownership has in the past, barring occasional financial episodes like the bankruptcy of the New Haven Railroad, resulted in comparatively efficient and cheap transportation of passengers and freight. We know that Government operation in war-time has resulted in expensive and inefficient transportation. How much of this was due to war conditions and how much to inherent defects of Government operation we do not know, and the only way we can find out is by trying it in time of peace. The railroad operatives have proposed a definite plan and are disposed to insist on it and they probably have the power to do so. The people are not now in a frame of mind to face a railroad strike. The railroad executives and owners of railroad securities are divided in their counsels and have a multitude of plans, and the best they will probably be able to do is to draft upon the plan proposed by

the railroad employes such amendments as they think will best protect their interests. The important question will be, how are the holders of railroad securities to be paid for their property?

Lawrence Godkin.

Deluding the Consumer.

We are told there is nothing cheap any more. This is not true. There is much cheap talk regarding the best method of reducing the high cost of living. The cheapest brand of "bunk" is that from several cities and towns in the country where mayors and other public officials are pretending that they can reduce the cost of food-stuffs by selling direct to the consumer, the mayors and other officeholders acting as meat cutters and salesmen in the distribution of food-stuffs purchased from the army and navy surplus stores. Other cheap talk of the same character is furnished through the advocates of the plan to have the mail carriers distribute army and navy surplus foodstuffs to the consumers.

It all sounds very well if those who listen to it regulate their thoughts by sound, and refuse to permit the brains given them for thinking purposes to exercise any influence upon the subject.

The mayor of Grand Rapids and the other officeholders who aid him in the distribution of food can, without question, sell bacon to the consumer cheaper than the groceryman. They are paid for other duties by the taxpayers of Grand Rapids, which they neglect while they are cutting and selling bacon; and, unlike the corner groceryman, they do not have to add the cost of their time and labor to the selling price of the bacon. They conduct the business of selling bacon in a building owned by the city, for which they pay no rent, that being in good part paid out of the taxes of the groceryman, who have to consider the fact that they have to pay taxes in the price at which they sell bacon.

The distressing part of this silly thing is that so many unthinking people are led to believe it, and, believing it, are placing the blame for the high prices on the small grocers, who, unlike mayors and other officeholders who lend themselves to such efforts to deceive, is forced to do business upon a basis that requires him to charge the consumer enough to cover the labor of the grocer and his clerks, the cost of rent, or the interest and taxes on the value of his store, if he owns it.

To be sure, the high cost of living problem is one of the most urgent worth considering at this time, but is it not too bad that congressmen, mayors, councilmen and others who are pretending that they are studying it with a view to offering public relief do not handle it with their brains, instead of employing so much 'bunk' in efforts to further delude the others who also will not think?

When you spend a dollar for business literature or trade paper, it is your own fault if you fail to get returns at the rate of a hundred or a thousand to one.

Profit in Satisfied Customers

There is nothing like superior quality to help build up a business—you cannot expect to receive high grade goods if you accept some brand of no reputation. The fact that goods have made a reputation and have a large sale is pretty good testimony in favor of their pleasing quality.

Poor quality goods are seldom largely advertised; there must be repeat orders to make it profitable to advertise, hence manufacturers who advertise for any length of time must sell high grade goods.

For many years Quaker goods have been well advertised, and satisfied customers who call for Quaker brands have been constantly increasing.

The fact that Quaker goods are sold by more retail grocers in Michigan than any other brands is a pretty good proof that Quaker goods are the best and the best selling brands on the market. You run no risk when you buy Quaker, for they are sure to sell and give satisfaction. This ensures profits and business growth.

WORDEN GROCER COMPANY

**GRAND RAPIDS—KALAMAZOO—LANSING
THE PROMPT SHIPPERS**



Movement of Merchants.

Three Rivers—F. W. Balch & Son have engaged in the undertaking business.

Ishpeming—Mrs. H. C. Little succeeds Mrs. Smith in the millinery business.

Laingsburg—J. G. Mock has closed his meat market and retired from retail trade.

Detroit—Heyn's Bazaar Co. has increased its capital stock from \$125,000 to \$225,000.

Galesburg—Charles Wilcox has engaged in the meat business in the Schroder building.

Woodland—The Woodland Elevator Co. has increased its capital stock from \$7,000 to \$15,000.

Marquette—Joseph Brassard succeeds Jacob Coppens in the confectionery and ice cream business.

Cadillac—Directors of the Peoples Savings Bank have voted to affiliate with the Federal Reserve system.

Howard City—Solomonson Bros. succeed Mrs. Charles Brunner in the restaurant and confectionery business.

Middleton—George Carr and Willard Strouse, of Ithaca, have formed a copartnership and engaged in the meat business.

Oakley—G. W. Detwiler, of Detroit, has sold his grain elevator here to Mr. Dean, of Cadillac, who has taken possession.

Middleville—Charles Heywood has sold his restaurant and bakery to Charles B. Gunn, of Lowell, who has taken possession.

Amble—E. L. Wellman, of Grand Rapids, wholesale grain and bean dealer, has purchased the Waldo grain elevator and stock.

Jackson—Harry R. Lamerson has opened a shoe store at 127 East Michigan avenue under the style of the Cut Rate Shoe House.

Howard City—Vernon L. Robinson has sold his stock of groceries and bazaar goods to Peter Hansen, who will continue the business at the same location.

South Haven—The charter of the First State Bank has been extended thirty years and the capital stock of the bank increased from \$50,000 to \$100,000.

Lansing—The Atlantic & Pacific Tea Co., conducting a chain of stores throughout the United States, has opened a similar store at 617 East Michigan street.

Grass Lake—The Grass Lake Farmers' Elevator Co. has been incorporated with an authorized capital stock of \$40,000, of which amount \$20,000 has been subscribed and \$5,500 paid in cash.

Bancroft—E. L. Rockwell, of Beulah, has purchased an interest in the stock of the Bancroft Elevator Co. and will assume the position of manager about August 15.

Detroit—The Diebold-Wilson Lumber Co. has been incorporated with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and paid in cash.

Ithaca—The Reynolds Motor Sales Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in cash.

Olivet—Orma Stults has purchased an interest in the grocery stock of Charles Montague & Son and the business will be continued under the style of Montague & Stults.

Charlotte—T. L. Gillette has sold his interest in the garage of Bryan & Gillette to Howard Bryan and the business will be continued under the style of H. H. Bryan & Son.

Flint—The Allen Storage Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$58,600 has been subscribed and \$55,000 paid in property.

Grass Lake—The Grass Lake Farmers' Co-Operative Elevator Co., recently organized, has taken over the plant of the Grass Lake Elevator Co. and the grain elevator at Francisco.

Caro—Charles Quinn and James M. Schmelz have formed a copartnership and purchased the stock and store fixtures of the Hub Clothing Co. and will continue the business at the same location.

Detroit—The Detroit Music Co. has been incorporated to deal in pianos and other musical instruments, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in property.

Detroit—The United Fuel & Supply Co. has sold its Hart avenue yard to the Central Mill & Lumber Co. for approximately \$60,000. The yard, which is located between Goethe and Mack avenue, is 200 feet by 315 feet.

Big Rapids—E. G. Hopkins, who has conducted an ice cream parlor and confectionery store here for the past twenty-one years, has sold his stock and store fixtures to E. E. Gillies, recently of Flint, who has taken possession.

Detroit—G. A. Lindke, of the Lindke Shoe Co. has let contracts for an attractive three-story hotel and store building to be erected at the corner of Woodward and Peterboro streets. Size, 140 by 159 feet. Mr. Lindke plans to lease the property. The cost of the buildings alone will be in the neighborhood of \$200,000.

Three Rivers—E. C. Wright, of Sturgis and F. F. Dukette, of Mendon have formed a copartnership and will engage in the garage and automobile supply business on St. Joe street, where they are erecting a modern building for the purpose.

Detroit—The Eastern Motor Sales Co. has been organized to buy and sell automobiles, tractors, parts and accessories, with an authorized capital stock of \$175,000, all of which has been subscribed, \$4,406.88 paid in cash and \$72,302.04 in property.

Allegan—The Handy Electric Mills has been organized to deal in all kinds of flour, feed, grain, hay, potatoes, etc., with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in. \$334.88 in cash and \$24,665.12 in property.

Ypsilanti—Jack Willoughby, for the past few years chief clerk in the retail shoe store at Dewitt & Son, has formed a copartnership with his brother Earle, and purchased the Dewitt shoe stock. They will continue the business under the style of Willoughby Brothers.

Escanaba—The Escanaba Motor Co. has been organized to conduct a general garage and automobile business, dealing in parts and accessories as retailers and jobbers, with an authorized capital stock of \$60,000, of which amount \$50,000 has been subscribed and \$20,000 paid in cash.

Port Austin—Announcement has been made of the sale by E. Wallace of all his stock in the Port Austin State Bank to Governor Albert E. Sleeper and associates. Governor Sleeper will be President of the new organization and Charles D. Thompson will be Vice-President. Harold I. Finan will remain as Cashier.

Watrousville—J. McNair Ealy, President of the State Savings Bank of Caro and P. C. Pardee, of Ealy Pardee & Co., bankers at Reese, have opened a bank here. A site has been purchased and a bank building will be erected at once. These same men have also purchased the grain elevator here and will continue the business.

Detroit—The J. L. Hudson Co. is now closing its big store every day at 5 o'clock, and at 1 p. m. on Saturdays, for the balance of August. The Hudson store is the only one down town adopting such hours. Efforts were made to get all the others to adopt similar hours but without avail. Possibly next year something more tangible can be worked out.

Detroit—Heyn's Bazaar, 145 Woodward avenue, continues its closing out shoe sale, announcing at the same time that there will not be a shoe department in the new store at 185 Woodward avenue, to which location the business will be moved Oct. 1. The Parisian Co., which will continue the store at 145 Woodward avenue, also announces that it will have no shoe department.

Detroit—Fifty downtown stores have signed applications for membership in the recently organized Retail Merchants' Bureau of the Detroit Board of Commerce. An active membership campaign will be started

this month and by Oct. 1, the Bureau expects a membership of not less than 500. The following are some of the proposed activities of the Bureau: To co-operate in all matters pertaining to the welfare of the retail trade of the city and the general welfare of the community; to take all necessary measures to offset and discourage improper forms of competition; control of charity and advertising solicitations; to devise methods of attracting the trade of those sections reached by interurban; to guard against detrimental legislation; to promote strictly American methods in the conduct of business; patriotic activities, regulations and agreements on Christmas shopping; tax regulations; protective service against shoplifting; control of transient and itinerant vendors; shop early campaign.

Manufacturing Matters.

Greenville—The Moore Plow & Implement Co. is erecting a foundry, 50 x 80 feet.

Alanson—The Hinkley Handle Co. has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Fruehauf Trailer Co. has increased its capital stock from \$150,000 to \$250,000.

Detroit—The Liberty Tractor Corporation has increased its capital stock from \$100,000 to \$1,000,000.

Houghton—The Houghton County Milling & Elevator Co. has been organized and will erect a flour and feed mill at once.

Owosso—The Field Manufacturing Co., making motor truck bodies, is building an addition to its plant which will double its floor space.

Reed City—The DuRoy Manufacturing Co., manufacturing all kinds of small woodenware, is removing its plant from Park Lake here.

Manistique—S. E. Bryers, of Engadine, is erecting a modern flour mill on Deer street, which he expects to open for business early this fall.

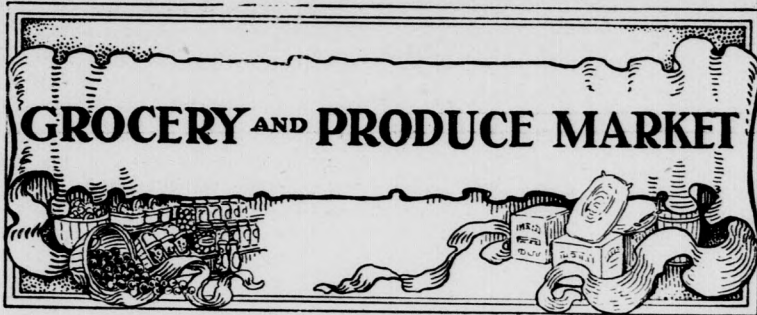
Battle Creek—A. W. Downs Novelty Co. is moving its manufacturing plant to Marshall having leased the Lambert factory of E. E. Page.

Detroit—The National Steel Products Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$15,000 paid in cash.

St. Louis—The Bollstrom Motor Co., Inc., has been organized with an authorized capital stock of \$300,000. It is expected that the first unit of its plant will be completed about Nov. 1.

Escanaba—The projected woolen mill is expected to materialize within the next few weeks. Robert Weichert, of Luck, Wis., a woolen manufacturer, is said to be the party interested in establishing the industry here.

Sault Ste. Marie—The J. Shepherd Parish Co., of Chicago, has launched a new lumber mill at what is known as the Hulbert Siding, on the D., S. S. & A. railroad, near Sault Ste. Marie. Most everything in the lumber line is to be made, such as stiles, bowls, handles, etc. L. Dellingham is plant superintendent.



Review of the Produce Market.

Apples—Transparents and Dutch-ess, \$1.75@2 per bu.; Red Astrachans, \$2@2.25.

Bananas—\$8 per 100 lbs.

Blackberries—\$4 per 16 qt. crate.

Beets—35c per doz.

Butter—The market is very firm. There is an active demand for all grades at this time and a good consumptive demand. Local dealers hold fancy creamery at 53½c in tubs and 55c in prints. Jobbers pay 45c for No. 1 dairy in jars and 38c for packing stock.

Cabbage—Home grown command \$1.25 per bu. or \$4 per 100 lbs.

Cantaloupes—Arkansas, \$3 for standards, either 45s or 36s; Turlock, \$1.85 for flats and \$3.75 for standards; Indiana, \$2.75 for standards and \$1.10 for flats; Michigan osage, \$3 for 12 x 12, \$2.75 for 11 x 11 and \$2.25 for 10 x 10.

Carrots—25c per doz.

Celery—40c per bunch; jumbo, 60c.

Cocoanuts—\$1.25 per doz. or \$9.50 per sack of 100.

Cucumbers—65c per doz. for No. 1 and 50c for No. 2.

Eggs—The market is very firm on the fancy grades. There is a surplus of under-grade eggs but real fancy eggs are in moderate supply, with a good demand. Local jobbers are paying 43c for candled fresh, loss off, including cases.

Garlick—60c per lb.

Grapes—California Malagas, \$4.50 per case.

Green Corn—35c per doz.

Green Onions—20c per doz.

Green Peppers—\$2.75 per bu.

Honey Dew Melons—\$3.50 per crate for either 6 or 8.

Huckleberries—\$4.50 per 16 quart crate.

Lemons—California, \$6.75 for choice and \$7 for fancy; Verdillas, \$9 per box.

Lettuce—Home grown head, \$3 per bu.; garden grown leaf, \$1.50 per bu.

Onions—California, \$3 per crate for yellow or white, or \$5.50 per 100 lb. sack; Louisville, \$5 per 100 lb. sack; home grown, \$2.75 per bu.

Oranges—Late Valencias, \$6@6.50; Sunkist Valencias, \$6.25@6.75.

Peaches—Oklahoma Elbertas, \$3.75 per bu.; Illinois Albertas, \$4 per bu.; home grown early varieties are in market, but are not worth quoting; California Crawfords, \$1.60 per box.

Pears—California Bartlett's, \$4.50 per box; Early home grown \$3.50 per bu.

Pieplant—5c per pound.

Plums—\$3.25 per box for California; home grown Burbanks, \$3.50 per bu.

Potatoes—Virginia Cobblers, \$9.00 per bbl.; Virginia Cobblers, \$7.75 for 2½ bu. sack. Louisville, \$7 per 150 lb. sack.

Radishes—Home grown, 12@15c per doz. bunches.

String Beans—\$2.75 per bu.

Sweet Potatoes—\$4.50 per hamper for Virginia.

Tomatoes—Home grown, \$1.50 per ½ bu. basket.

Water Melons—40@50c apiece for Indiana.

Wax Beans—Home grown command \$2.75 per bu.

The Grocery Market.

Sugar—There is still a pronounced scarcity of refined sugar, which is due not only to hoarding on the part of housewives but by speculators. One Pittsburgh sugar concern which has been charging 14c per pound has been brought up by a sharp turn of the Government and other arrests will shortly occur. Meanwhile jobbers continue to do a large sugar business, but it is difficult to get enough stock to fill the orders. Consumptive demand for sugar is about average for the season. The incoming vessels from Cuba will likely lessen the tension inside of two weeks.

Much noise is abroad about the Government and municipalities engaging in a campaign to reduce the cost of living to the consumers, especially in the food line.

With railroad shopmen on a strike, the situation threatening to tie up railroad traffic and anti-trust suits begun against the big packing concerns in Federal court the retail merchant easily can allow himself to become a pessimist.

However, the American people are somewhat cat-like in landing right side up and the situation is one that calls for the merchant to keep his head and saw wood.

The sugar situation is particularly interesting to the retail grocer and general merchant. Several sections of Michigan have not had sugar for many days, and even two or three weeks. Consumers are reported buying sugar in small quantities by mail from various smaller towns of the State in which they live.

The apparent shortage coming just when the canning season is on and the new California canned fruits pack promises to be high in price is a puzzle. The home canner, undoubtedly, will turn to syrup and other substitutes in putting up home foods. It is expected that the local grocer in each instance will be able to make good suggestions to his clients. The process of putting up certain articles with the idea of adding sugar when

they are consumed probably will come to mind again.

However, it is hoped by right thinking people and the trade in general that no retailer of sugar will take advantage of the situation to raise prices or to hoard the product. It is also the wrong idea for a grocer to pyramid orders with his jobbing house or to try to buy sugar from various wholesalers, as these firms are able to send out only what sugar they will receive and in allotments that they regard as equitable.

Tea—The market has been rather quiet during the past week, partly because samples of new crop have been slow in coming in. Old crop teas are fairly active for the season without any change in price. The market, however, is steady to firm throughout. Further advance is possible in Javas.

Coffee—The market, speaking now of Rio and Santos, remains about unchanged, although Santos 4s are perhaps a shade firmer for the week. Rio 7s and the balance of the list about unchanged. The undertone is very firm. It has not yet been affected in the least by the talk about smashing prices. Brazilian coffee market is very firm. Milds show no change for the week.

Canned Fruit—Canners of fruit are complaining of the sugar shortage and some of them say their pack will be curtailed because they are not able to get sugar.

Canned Vegetables—Nothing shows any particular change in price during the week. This applies to tomatoes, corn, peas and the entire balance of the list. California canned goods are still being bought up at a considerable profit over the opening. There is undoubtedly considerable speculation in California canned goods of the 1919 pack. The Maine corn production is said to be about normal this year and the quality good.

Dried Fruits—The first new pack apricots have come into Eastern markets, selling in a large way at 34c per pound for extra choice, 33c for choice and 31½c for standard. Dried fruits generally have been dull during the week, but prices are firmly maintained. Some business is still being done in future prune contracts on resale. Raisins continue high, with only moderate demand. Future peach contracts of the 1919 pack have also been trafficked in at 3@4c a pound over the opening figure.

Sugar Syrups—The occasional lots coming out of refineries find immediate sales, as do offerings from second hands, at top prices.

Molasses—Trade shows a gradual improvement, but is still on the hand-to-mouth order. Stocks are light and firmly held.

Rice—There is nothing new in the situation. Until new crop becomes available business must of necessity be confined within narrow limits and prices remain on a nominal basis, since there are no remaining stocks of old rice except an occasional small resale lot.

Woodware—All woodenware has been advanced by increased cost of materials, such as hardware. The in-

crease is reported at 10, 15 and 20 per cent.

Fruit Jars—With manufacturers behind on fruit jar orders, retailers who want more stock will have to figure their orders on that basis. The business has been tremendous, whether it is because there is a lot more home canning, or because merchants were low on stock and orders, is not known exactly, but for some time the call for jars, caps and rings has been unusual.

Brooms—Manufacturers expect the cost of their product to increase because of a wage advance to their employees effective August 15, and materials are advancing to the makers too. Stock for new brooms is some of the best brought North for a long time, it is said. The advance may be from 50@75c per dozen.

Cheese—The market is steady. The receipts are moderate for this time of year and equal to the consumptive demand.

Provisions—The market on lard is easier, quotations having declined a little under previous quotations. There is an ample supply and a fair demand. The market on lard substitute is steady with quotations unchanged. The market on smoked meats is steady with quotations ranging about the same as previous quotations. There is an ample supply to meet the demand. The market on canned meats is unchanged. The market on barreled pork is steady to firm with unchanged quotations. The demand on dried beef is in very light supply with a good demand.

Salt Fish—There is some demand for Irish mackerel and there would be a good demand for Shore mackerel if they could be obtained. The supply is small. Prices show no particular change for the week.

At a special meeting of the stockholders of the Worden Grocer Company, held yesterday, the action of the directors in purchasing the Northrop, Robertson & Carrier Co. wholesale grocery establishment, at Lansing, was approved, as was also the action of the directors in purchasing the Caulfield building, now occupied by the Worden Company. The capital stock of the company was increased from \$600,000 to \$1,000,000. Under the present arrangement the capital stock will be \$600,000 preferred and \$400,000 common, all issued except \$100,000 common, which will be held in the treasury for future determination. The company will proceed to add another story of the five-story portion and two stories to the four-story portion of the newly-acquired building, making the entire building six stories high. The top floor will be devoted to offices, salesrooms and sample rooms which will be fitted up with every convenience and improvement which experience can suggest or money can purchase.

The Arthur Cox grocery stock, on North Ionia avenue, has been removed to Lowell.

Late News From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 12—D. J. Riordan, formerly of Brimley, has purchased the confectionery and grocery business of Mr. Probst, at Trout Lake, and has moved his family to the latter place. Mr. Probst has built up a nice business, but has decided to engage in other lines. Mr. Riordan is a practical merchant and will, undoubtedly, make a success of the new venture.

Charles Farm, the well-known soft drink manufacturer, has found it necessary to add a new motor truck to take care of his rapidly growing business. Heretofore it was practically a summer business, but it looks as though the winter's business will also keep the manufacturer busy.

J. S. Royce, who left last year for Everett, Washington, after retiring from business here, is back again to his first love, the Soo, among his numerous old friends, and expects to open a new shoe store at 208 Ashmun street, the store now being put in shape. It will be open for business about Oct. 1. Mr. Royce, who for some time was an exclusive shoe dealer, expects to run an exclusive shoe store again.

"Good writers are luminous, but not voluminous."

N. J. La Pine, the popular traveling salesman for the Cornwell Company on the Soo line, entertained some of his brother travelers, F. Sargeant, the well-known coffee man, W. D. Wyman, Swift & Co.'s soap salesman, and the chauffeur in the Patterson six, making the entire trip overland last week. It was a purely business trip and pleasure combined, long on both. The host showed his guests where the duck-on-the-rock tournament is to be held near Engadine as soon as the forest fires make it possible to hold the convention. The trip through the forest near Manistique was made at night and it was no uncommon sight to see a wild cat perched on a near-by rock, while the road was bedecked with rabbits doing all sorts of stunts en route. The party arrived at Manistique right on time, 12 o'clock midnight, where the Hotel Ossiwamakee was in readiness to receive the guests. As all rooms were without baths, bathing suits were in readiness for those requiring a plunge before retiring. There was no exceeding the speed limit en route through the forest on the sane roads, so the party was compelled to not exceed 25 miles per hour at any time. At Escanaba there was a small banquet arranged at the Hotel Delta and a jazz band concert at the park but, owing to the heavy rain storm that night, only the coffee man and the chauffeur braved the elements, while the soap man preferred the movies to outdoor entertainment. Mr. Sargeant has many friends at Escanaba, but found that his best friends were touring in China when he called. There was no mention made of the poor roads between Escanaba and Rudyard, so as not to discourage any auto enthusiast from making a similar trip. It is safe to say, however, that there were many good roads encountered at times, for short distances. While there is a large force of road workers, it is safe to say that it will be another year or two before the missing link will be up to the standard of a good touring road.

Professor J. G. Lamson, of Hinsdale, accompanied by Mrs. Lamson, is spending this week visiting relatives here. The Professor is much pleased with the scenery here and the whitefish dinner given in his honor at Salt Point last Sunday on the shores of Lake Superior, was a pleasant event long to be remembered.

The Manistique Gun Club was victorious in winning the loving cup at the gun shoot here last week by only four points. The Soo has held the cup for the past three years.

We are pleased to note that the new

rate on autos across the Straits is now in effect. Since August 4, the rate has been \$4 for autos, plus a dockage fee of \$1 at each end.

The boat strike has had a bad effect upon some lines on account of the handicap while they tie up in disposing of perishable goods. If the strike continues for any length of time, there will be much loss by waste in consequence.

John W. Stradley is attending the convention of the Michigan Abstractors at Cedar Reef this week.

William Kirkbride, well-known luther at Pickford, has purchased the beautiful home of John Brindley. Mr. Brindley and family will move to Oregon in the near future.

The greatest meeting of dairy cattle men ever held in this State has been set for Saturday, Aug. 23, when Holstein-Friesian cattle breeders will gather on the campus of the Michigan Agricultural College for the big mid-summer meeting and basket picnic. The meeting is to be held under the auspices of the Michigan Holstein-Friesian Association and of the twenty-five district and county Holstein breeders from all over the State. According to our local Chippewa farm agent, E. L. Kunze, Cloverland will be fully represented.

Mr. and Mrs. August Archand have taken charge of the hotel at Racoon for the Richardson-Avery Co.

"Every man knows about the pebble in his own shoe."

Brimley is getting to be one of the busy towns around here. The opening of the new cheese factory, the large new garage now under construction and many other new improvements on the main street, give evidence of prosperity. It is in the heart of a well-developed agricultural and dairy section of the country. The new creamery is doing a flourishing business, being supplied with a disc ice cream freezer, a 3,000 gallon cream ripener, a 600 gallon churn and all other modern equipment. The creamery has a capacity of 1,000 pounds of butter per day. It will be directly connected with the Roosevelt highway when that thoroughfare is completed. With the bunch of live wire merchants, that town will continue to prosper.

David Eliasoff, manager of the Leader store, chaperoned a few of his friends on an auto trip to St. Ignace last week. Dave could not tell a lie and admitted that it took them three and one-half hours to make the trip.

William G. Tapert.

For Makers of Corsets.

Owing to the stringency in materials for corset manufacture, great interest is expressed in the discussion upon the present problems of the market, which will be held at the Corset Evening in the Bush Terminal Sales Building on Wednesday at 8:30 p. m. Some of the manufacturers are covered for materials only until November, and others until January, while it is known that many manufacturers may find themselves unable to buy materials until January, 1920.

It is stated that it is not improbable that some of the small corset manufacturers will have to close down, or, at least, will be placed in a difficult position unless something is done to relieve the situation. The fact that a number of manufacturing experts who are able to speak authoritatively on the present conditions have signified their intention of being present at the meeting, will give the trade the unusual opportunity of listening to an open discussion. The trade has been invited to attend.

Will the Grocery Trade Please Explain?

Monroe, Aug. 12—Having in mind that your paper has a great influence over the grocery trade in the State of Michigan and is considered fair in dealing with questions such as I am going to ask you and hoping that it is of importance to you, I appeal to you for advice to settle a most perplexing problem. I make the appeal to you in order that it may reach the minds of some of the grocery trade in this State and thereby help you to reach a solution that will be of great service to the specialty salesmen of Michigan. My question is this:

"Why is it that the majority of the retail grocery trade has no use for, or has no confidence in, the average specialty salesman?"

For the past six years I have traveled a certain territory and, as yet, cannot fully understand their reasons for not assisting and giving orders to the specialty men who call on them for business.

I have seen grocerymen listen to my arguments and many times profit by what I have told them and I have assisted them in many ways, advised them in many tips, saved them money on making investments in many lines—in fact, sold the goods for them—and then, after I left the store, they would purchase the goods I am selling from the very next jobbing salesman who came along.

I have asked many of them for their reasons for so doing, but never received any answer, only a rebuff or a sarcastic answer in return for the services I had rendered them.

Now I believe with your influence—and I know that your word is law with the average grocerymen—if you would only devote a little space in your paper to our cause and advise the trade to pursue a live and let live principle, you would be doing us much good, and lift the heavy hearts of specialty men and in the end re-

ceive a reward such as you never dreamed of.

We all invite just arguments through your paper with any grocerymen and will answer all questions clearly and correctly.

Can you bring us together more closely? Will you? Do this and you will be doing something that was never before attempted.

George A. Patterson,
Specialty Salesman.

Bottom Facts From Booming Boyne.

Boyne City, Aug. 5—The steamer Nessen brought in 300 tons of heavy rails for the B. C., G. & A. R. R. last week. For a return load she took a full cargo of lumber, making the second to be shipped in the week. Jas. A. White tells us that lumber is moving very satisfactorily.

Boyne City is contemplating a big labor day welcome and home coming celebration for labor day, under the direction of the C. of C. F. O. Barden and F. D. Thompson, assisted by E. M. Ackerman, E. E. Ormsby and J. E. Austett, as publicity committee, and S. B. Stackus, I. Nurko and N. J. Rovick, as finance committee, have charge of the preliminaries. Who else is to have a finger in the pie, no one knows but Barden and Thompson and they won't tell. Anyway, our local paper will surely be able to print, after the affair, "A reel pleasant time was had."

Charles B. Wagner of the Wagner Organization Bureau, is in town giving some assistance in the selection of a new Secretary-Manager for the Chamber of Commerce. Mr. Wagner remarked on the many improvements which have taken place in the two years since he was here getting that organization started. We were pleased to have his compliments and we hope for still better things in the coming two years.

Hyslop got back to-day—all in one piece.
Maxy.

Saginaw Votes "Yes"

That's the way our many customers who have visited our Holiday Line, which is displayed at 223 South Washington St., Saginaw, have voted, as demonstrated by the handsome orders which they have left with us.

Now, there are a few old customers and prospective buyers who have not made their definite appointments with Mr. Hoskins yet.

Remember, that Sunday, August twenty-fourth, is positively the last day of the display.

Write Mr. Hoskins, or call him on the Phone, TODAY.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Recent Manufacturing Information.

Lansing—The Hall Lumber Co. is erecting a modern plant on North Larch street.

Pontiac—The Pontiac Lawn Mower Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed and \$2,000 paid in in cash.

Warren—The Warren Brick & Manufacturing Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in in property.

Kalamazoo—The Health Baking Co., 1602 North West street, recently increased its capital stock from \$7,000 to \$15,000. With the additional capital necessary improvements and additions to the plant will be made.

Detroit—The Jackson Cushion Spring Co. will soon double its capacity and increase its force from 500 to 1,000 employees. It recently purchased the two plants of the Borden Condensed Milk Co., at Jackson.

Kalamazoo—The Anti-Skid Device Co. has been incorporated to manufacture an anti-skid device, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$500 in cash and \$4,500 in property.

Benton Harbor—The Benton Harbor Malleable Co. has let the contract for the construction of a new \$40,000 office building. One room of the floor will be given over as an emergency hospital and another for lunch rooms for the employees.

Detroit—The Demountable Rim-Lock Co. has been organized to manufacture and sell demountable rims, etc., with an authorized capital stock of \$40,000 common and \$20,000 preferred, of which amount \$50,250 has been subscribed, \$4,500 paid in in cash \$39,500 in property.

Detroit—The Ross Stone Co. has commenced developing their holdings east of Afton, Cheboygan county, comprising 100 acres of limestone deposits. They will at once install a crusher steel kiln, hydrating plant and pulverizer. Capacity of plant will be 100 barrels per day.

Midland—The Aircraft Parts Co. has been organized to manufacture and sell equipment, accessories and parts for aircraft and automobiles, with an authorized capital stock of \$50,000 common and \$50,000 preferred, of which amount \$60,000 has been subscribed and paid in in cash.

Detroit—Representatives of the American Cigar Co. met 250 women, prospective employes in their proposed branch cigar factory in Cheboygan and made arrangements to commence instructing a limited number in temporary quarters within 30 days. A citizens' vote will be taken on the sale of \$25,000 city bonds and if favorable the building of an up-to-date factory will be pushed. The factory will give employment to 300 women.

Lansing—To provide adequate quarters for several departments which have outgrown their present space, the Michigan Screw Co. has awarded contracts for the construction of a three-story steel construct-

ed building. The improvement will cost between \$125,000 and \$135,000. The new building will be 60 x 236 feet and its size and construction makes it a most important addition to Lansing's enlarging factory property. The company will be in the new building by October 1.

Kalamazoo—An important expansion in the paper industry in Kalamazoo is announced by the Standard Paper Co. The plans include an increase in the capital stock to \$360,000 and the erection of an administration and storage building, providing 120,000 square feet of floor space. The original stock of the company was \$200,000 common, of which \$180,000 had been subscribed and paid in. It was voted to increase the paid-up capital to \$360,000 by selling \$180,000 common stock at \$15 a share to stockholders of present record.

Buying Millinery a Harder Proposition Than Usual.

Asserting that millinery buying this season is more of a man's-size job than ever before the bulletin of the Retail Millinery Association of America says in part:

"Today the retailer faces a more difficult buying task than he ever faced during the war. Manufacturers are sold up for from three to six weeks. Labor is restless. Workers are shifting from one establishment to another, and even a six weeks' delivery promise is more or less uncertain, because the manufacturer can not account to-day for what labor's attitude will be to-morrow.

"In addition to the difficulty of securing definite deliveries, there is the additional problem of higher costs. For instance, one retailer says that, where he bought fifty hats not so very long ago at approximately \$450, to-day similar hats in the same quantity would cost \$600. That means a little care in placing the first orders, it means a larger initial expenditure in early buying. That requires better buying and better financing. One jobber recently expressed the opinion that the next season would be the biggest jobbing season the trade has ever known. He based his contention on the above statement of fact, and there seems to be a deal of truth in what he says.

"If the retailers were not faced with the same labor problems that confront the manufacturer, then surely the conditions would make for a greater development of the millinery workroom in retail establishments. But even the retailer finds himself uncertain as to workroom conditions and, since the workroom has always been a difficult problem to handle profitably, he is naturally reluctant to assume even more onerous burdens."

Cotton Prices and Supplies.

Such violent changes as occurred during the last week in the quotations of cotton were merely indicia of the unstable conditions attending the present artificial price levels. Estimates of the crop now growing are at the best merely guesses, as so much depends on what is to happen in the

growing districts during the next three or four weeks. Much is made of the ravages of the boll weevil, which is said to be active and rather more widely distributed than usual. But, on the other hand, the consumption of cotton continues rather low and the carry-over from the last season is estimated at the large total of 6,800,000 bales. Unless something unforeseen occurs, there is likely to be available a stock of over 17,000,000 bales of American cotton for the year. This does not look encouraging to the Southern enthusiasts who have been predicting 40-cent cotton. They are basing great hopes, however, on their plan to keep a lot in storage, and their ability to market the crop gradually. The warehousing project is expected to be in shape in

two or three months with a storage capacity provided for about two and a half million bales. The goods market has been rather quiet. The mill men are getting somewhat cautious and the numberless speculators are doling out their supplies from time to time as they are able to. All are beginning to be rather doubtful if the present high prices can be maintained and none are talking, as they did some time ago, of still higher levels. In knitted goods of all kinds the market remains steady, with prices high and with supplies rather curtailed.

Efficiency is nothing but a combination of cleanliness, orderliness, good health and plain, old-fashioned hard work.

Appreciation

The following letter from Sconberg & Kilgore, Estherville, Iowa, speaks volumes for the "HILCO" Profit Sharing System. They certainly wouldn't "wish" it on their relatives if they had received no benefit from it.

However, let us tell you that this Estherville firm did a business last year in excess of \$100,000.00 (Estherville has a population of 2,500) and this showed an increase of over \$25,000.00—and they give the "HILCO" PLAN most of the credit for this nice increase.

Now, read what they wrote us last March.

H. H. SCONBERG

F. S. KILGORE

Sconberg & Kilgore Groceries, Hardware, Furniture

RICHELIEU BRAND GROCERIES
FAVORITE LINE STOVES AND RANGES

Estherville, Iowa, March 7th, 1919.

Hinkle-Leadstone Co.,
Chicago, Illinois.

Gentlemen:—

Please ship us as soon as possible three hundred (300) catalogs. We are mailing you out of our store building to go on the back of Catalog the same as we had before.

We are getting inquiries every week from all over the country regarding the Hinkle-Leadstone Premium System. We are always glad to pass a good thing along, and have answered every one so far.

The System is getting stronger and stronger with us every month. These customers who at first did not consider our Cash Register Checks worth keeping are now complaining about having thrown away so many dollars worth of checks, and are telling us how sorry they are.

Please send full particulars, including catalog, of your system, or have your man call on Thomton & Hagan, of Montevideo, Minnesota, who have asked us for Catalog, but we have none at present to send them. They will make you good customers. We may add Mr. Hagan is a brother-in-law of the writer, and we have been talking to him about your system.

Very truly yours,

Sconberg & Kilgore,

(signed) H. H. Sconberg.

What the "HILCO" Plan has done and is doing for Sconberg & Kilgore it will do for you.

Write us for particulars.

Hinkle-Leadstone Co.
180 N. Wabash Ave. Chicago, Illinois

FOOD CONTROL AGAIN?

The grocery trade has not yet fully absorbed the significance and details of the President's proposition for lowering the high cost of living, but such comment as has been obtainable during the past forty-eight hours tends to show far less excitement about it than many would suppose. Doubts as to the plan savor far more of apprehension than its provisions will tend to form unintelligent public opinion than because of any direct injustice on food traders.

The grocers of the country have just passed through a period of stringent control, and while it did cause more or less inconvenience, the actual consequences were not disastrous nor especially onerous. Most of the balance sheets of business during the Hooverian era were quite as satisfactory as the average. Although regulation prevented cashing in on any such rich opportunities as occasionally come to grocers in a "fat year," it prevented the wastage due to lean ones and on the whole everyone was satisfied.

Whether they would care to be saddled with such restrictions permanently is another matter. Grocers were complacent toward control largely because of patriotic motives and most of them will probably recognize their obligation to loyal sacrifice in an economic emergency as well as they will in one of war. But when other factions of society—notably organized labor—are making the most of a National crisis to "get theirs," the purity of the grocer's patriotism is likely to be somewhat adulterated. The grocer cannot yet discover why he should be selected as "the goat," when other necessities of life under the Presidential programme are allowed to follow the free course of economic law. The acceptance of regulation by the grocers will largely depend on the fairness of the legislation framed.

Presumably the Food Control system set up by the Lever bill—the most successful basis of control of any nation during the war—is to be the basis for the new legislation. In fact, most of the trade feel that no new legislation is needed at all, unless it be to declare the existence of a National emergency akin to war.

The Lever bill gave certain authority to the President in his discretion and it has never been revoked, nor will it be until the official ending of the war. One after another, the detailed items of regulation were withdrawn by the officials who instituted them, culminating in the revocation of the license feature. Potentially they can again be set up and the machinery reassembled.

Heretofore such extraordinary measures have been invoked only in time of war, for the Nation has never before faced any crisis which so nearly approached a genuine menace in peace-time and whether the war-time autocracy of the President can be constitutionally established in peace-time is something for the courts to determine. If they find that it is constitutional, the grocers will not be found less loyal than they were during the war.

It will make a great deal of difference how and by whom the regulations are enforced. There are not many Hoovers available—men who could call to their standards the best brains and ability of the trades, fully familiar with the needs of the time—who can command the confidence and respect of the entire food field. The machine has been largely dissipated and to reconstruct it in peace-time will not be easy. If the executive end of the scheme is of the right timber, the grocers will probably rally; but if they are to be exploited by a group of theorists, socialists, Bolsheviks or what not, they will probably protest loudly against the invasion of their constitutional rights.

Another point on which there is suspicion is the plan for having the Government issue price quotations to "inform" the public. Heretofore the Government quotations have not been remarkable for their accuracy, and there may be room for genuine suspicion if the avowed purpose of the Government—especially when administered by political officeholders—is to be to keep prices down. Even if the reporting bureau undertakes to establish a range of prices, any fair range would be so wide open as to furnish the public little, if any information.

Again, the Presidential programme contemplates a Federal license for "interstate" transactions. Such profiteering as has been discovered has usually been wholly within a State; most concerns of enough magnitude to have interstate business being too decent to indulge in intentional profiteering. And, above all, there is the difficulty of determining just what is a "fair profit." When wholesale costs of doing business range from 3 to 9 per cent., and when retail costs vary from 10 to 30 per cent., how can a "fair profit"—such as would be reasonable under a law—be set for both? The best that the Hoover regime did was to set limits and then work it out on the basis of ascertained facts of actual cost.

Of course, anything which was done under the Hoover system can be done again. So far as the Presidential plan is based on that, there is little objection to it, save that objection based on the principle of "the open field." But grocers do not commonly expect that it will materially change prices. It didn't during the war, although it did keep prices from advancing to levels they probably would have otherwise.

The most effective things Mr. Hoover did accomplish were to prevent excessive reselling; to compel limited profit margins based on actual cost, rather than a market level; to make profiteering discreditable on patriotic grounds, and to revoke licenses occasionally. It is selling the same commodity over and over again that adds speculative profits; legitimate trading profits, in the face of trade competition, rarely become oppressive. And no grocer of real experience ever expects to see a price established—by whatever method—that will inspire the public to acclaim that "food is cheap." Food has never

been "cheap" in public opinion, going back to a time beyond which the memory of man runneth not.

It is all very funny for the meat packers to get back at the grocers for selling a wide variety of merchandise under the title of "groceries," but as a bit of argument it lacks grocers' charges against the packers.

It revives the old perennial question of "What is a grocer?" No one has answered it wholly; probably as good an answer as any being that of a successful grocer, who asserted that anything he could sell reasonably in such a store as he cared to run and yield a profit was "groceries." Stores that have lived up to that formula are by no means new. They range from the cross-roads general store of our grandfathers' days to the modern department store. But that isn't the nub of the accusation against the packers at all. And no end of camouflage and humor can throw thoughtful people off the scent.

What the packers are accused of is not merely selling many products but so pre-empting every phase of the food and allied trades with their preferences and advantages as to close the door of such trades to anyone else. The mere selling of a multiplicity of lines has no relation whatever to that, unless the secondary effect of it is to give the seller a monopolistic cinche on the field.

There is little with which to find specific fault in the somewhat vague propositions of the President save the general complaint that they should not be made to apply to groceries alone and let the shoe, leather, clothing, landlords, laborers, etc., go scot free. Representative grocers have no more sympathy with profiteers than other people of good sense, and a very small proportion have ever been found deliberately guilty of profiteering. The leaders as well as the critics favor prosecution of the man who "sponges" unjust profits, and no plan for such prosecution will be opposed by the grocers.

There are doubts as to the fairness of the President's views on storage. The public has no appreciation of what legitimate food storage is, how great must be the accumulations in time of plenty against the time of scarcity. Any large amount of food in one place is instantly interpreted as a "hoard," when, in fact, it is not perhaps more than will suffice for the normal use until the next period of production. Any one can find mountains of eggs in June and July or fruits in November or ice in February, but it may be no more than is needed. To suddenly disgorge it and sell at low prices will only bring its own reaction at the end of the season.

Again, without an adequate knowledge by the public as to what constitutes the holding and selling and carrying charges of food, of what fairness would be the marked price at which the market stood when it went in? If the public could know what the trade knows of such things there would be no objection to the marking of prices or dates, but if it results in injustice and false public ideas why enforce it, says the trade. Again,

the time limit of storage is quite unnecessary, for the economics of the situation rarely justify a holder in keeping goods more than a year. He must "get from under" before the time of plenty arrives, else he will sell at a loss.

FAVORING GERMANY.

While the war lasted, those who had to have potash in one form or another paid extravagant prices for it. This led to the establishment of plants which could only pay if ten times the usual price could be had. But those who put money into these ventures have been loath to let go and have been trying their best to keep out foreign supplies of potash. They have made an especial point of the capital invested in their venture, regardless of the fact that all of it has been written off to profit and loss. The farmers of the country, however, could see no reason why they should be made to pay more for fertilizer simply to benefit a few persons, and they emphasized the fact that higher cost of potash would simply mean higher prices for food, cotton, etc. The Republican Ways and Means Committee favored a high duty on imported potash so as to help the domestic producers, but the War Trade Board, acting on the advice of the President, has lifted the ban from the importation of German potash, which will now be permitted to come in freely on the old basis.

From all sides come reports of dissatisfaction over the manner in which Creasy is conducting himself as general manager of the so-called cooperative wholesale grocery stores he established with such reckless prodigality—and the money of his dupes. Many of the organizations are undertaking to dump the crafty promoter who demanded, as the price of his superior ability as a buyer, that he be given a five year contract to extort ½ per cent. on the total sales of each branch store established under his auspices and created by the capital secured by the gang of stock sellers who make all kinds of false statements to secure the shekels of the retail investor. The Tradesman has maintained from the beginning that an organization based on falsehood and misrepresentation must eventually fail and reports from many markets indicate that the collapse or reorganization of many of these undertakings are fast approaching.

The Tradesman wishes to withdraw the commendation its Saginaw correspondent gave the Hotel Bryant, at Flint, a couple of weeks ago. Careful investigation by a personal representative discloses the fact that it is conducted with utter disregard of the comfort and convenience of its guests. The rooms are shabby and illy furnished, the housekeeping is wretched, the washroom is devoid of even paper towels much of the time and the day man at the desk has yet to learn the first principles of courtesy and decent treatment of guests.

There is reason in all things, but it's different with some people.

Shelf Warmers vs. Sellers



"Two hundred dollars worth of shelf warmers, or merchandise we are not selling, amount to \$12 interest per year, or the net profit on \$400 worth of business."

Think of the above when anyone urges you to buy some little known brand of goods with which none of your customers are acquainted.

Fifty dollars locked up in unsaleable goods means a loss in interest of \$3 per year or the profit on \$100 worth of business, besides the valuable space in your store that it takes up and the loss of trade due to your not having popular brands.

It is the "turnovers" not the "leftovers" that pay you real profits.

Shelf warmers waste your room, eat up your capital, disgust and drive customers away and prepare the field for a live, up-to-date competitor who will sell advertised brands.

Build up your own business rather than your competitor's business; sell brands that are advertised and well known to your customers; turn your money rapidly.

It is folly to tear down one week what you built up the previous week. Stick to Lighthouse and Red Cap brands and you won't get stuck.

NATIONAL GROCER COMPANY

Grand Rapids
Lansing
Cadillac
Traverse City

The Supreme Question What Is Selling?

Here is the Answer:

SILVERWARE. We carry a splendid line of Novelties in the low priced guaranteed goods in Silver. No need to pay high prices when you can secure them of us at a lower figure.

CHINAWARE. American and Japanese goods such as Sugars and Creams, Salad Bowls, Chocolate Sets, Cups and Saucers, Cake and Bread Plates, Mugs, Baby Plates, Bon Bons, Olive Dishes, Nut and Fruit Bowls, Berry Sets, Mayonnaise Sets and many other handsome and useful articles.

CUT GLASS. A most beautiful line of quick selling Staples and Novelties, in the latest cut patterns, such as Sugars and Creams, Bon Bons, Celery Trays, Nappies, Berry Bowls, Spoon Trays, Water Sets, Flower Baskets, Vases, Puff Boxes, Pitchers, Tumblers, Goblets, Salts and Peppers, Etc.

DINNER SETS. We show a very extensive line of open stock dinnerware patterns, produced by the leading potteries. The latest shapes and decorations at the very lowest prices it is possible to buy to-day.

We will furnish you with illustrated price-list in which we quote our great line of patterns at retail prices, enabling you to show them to your customers without revealing the cost.

SILVERWARE. We are Selling Agents of this very essential line, representing such reputed makers as Rogers Bros., 1847, Oneida, Community, Wm. Rogers & Son, Wm. A. Rogers, and many equally prominent manufacturers.

- | | | |
|--------------------|---------------|------------------|
| Spoons | Berry Spoons | Butter Spreaders |
| Knives and Forks | Cream Ladles | Salad Forks |
| Cold Meat Forks | Gravy Ladles | Oyster Forks |
| Sugars and Butters | Child's Sets | Fruit Knives |
| Pickle Forks | Orange Spoons | Carving Sets |

NICKEL AND ALUMINUM GOODS.

- | | | |
|--------------------|----------------|-------------------|
| Coffee Pots | Tea Kettles | Crumb Trays |
| Coffee Percolators | Chafing Dishes | Serving Trays |
| Water Pails | Sauce Pans | Spoons and Ladles |
| Preserving Kettles | Mixing Bowls | Double Boilers |
| Frying Pans | Caster Sets | Roasters |
| Wash Basins | Egg Poachers | Tea Pots |

IVORY GRAINED CELLULOID

- | | | |
|---------------|-------------------|---------------|
| Toilet Sets | Combs and Brushes | Dresser Trays |
| Hand Mirrors | Photo Frames | Puff Boxes |
| Hair Receiver | Clothes Brushes | Manicure Sets |
| Military Sets | Tourist Sets | Pin Cushions |
| Crumb Sets | Buffers | |

Five, Ten and Twenty-Five Cent Manicure Pieces on cards for quick selling.

PRESENTATION GOODS.

- | | | |
|----------------|---------------------|-------------------|
| Smoking Sets | Ash Trays | Crumb Sets |
| Cigar Jars | Match Holders | Jardiniers |
| Candle Sticks | Umbrella Stands | Fern Dishes |
| Shaving Sets | Book Ends | Necklaces |
| Serving Trays | Card Cases | Fancy Mirrors |
| Pocket Knives | Nut Sets | Purses, Billfolds |
| Ladies' Bags | Waste Paper Baskets | Music Racks |
| Collar Boxes | Ink Stands | Tie Racks |
| Pictures | Electric Lamps | Vanity Boxes |
| Casseroles | Disk Sets | Candle Lamps |
| Vacuum Bottles | Jewel Cases | |

NOW IS THE TIME To call and inspect our Grand Display of Holiday Goods.

TOYS, DOLLS, BOOKS, GAMES AND NOVELTIES.
MAKE THIS STORE YOUR HEADQUARTERS.

The latchstring is always out.

H. Leonard & Sons

Wholesalers' and Manufacturers' Agents

GRAND RAPIDS, MICHIGAN



REVIEW OF THE SHOE MARKET

Early Showing of Fall Styles.

Written for the Tradesman.

Already some of the metropolitan shoe shops are showing lines of footwear for fall in both women's, children's and men's lines.

The proprietors of these enterprising shops are evidently acting upon the belief that the early bird gets the worm—which is, take it all in all, a pretty good guess.

It is evident from the early fall trims which the writer has inspected in the last few days that there are to be no radical departures in either style or prices. Some shoes of a more pronounced "smart" or novelty nature will doubtless be introduced later on to inject a little pep into the selling, but for the time being at least it is the obvious aim of shoe dealers to bait them along with new and substantially attractive merchandise rather than with striking originalities and daring creations.

The men's shoes especially are marked by quiet elegance and conservative refinement. The lasts are for the most part practical and eminently sensible—in other words the shoes are seemingly good fitters, or, in other words, the kind the average Mr. Man prefers to ease into. The leathers are vici kid, wax calf, gun metal, and tans in various shades, principally dark. Here and there one finds a pair in combinations of colors—two shades of tan. The prices range from six to fourteen fifty. From which it is evident that the man who is looking for cheaper shoes this fall is doomed to disappointment.

The large proportion of tans among the boots for women's street wear doubtless will not come as a surprise to the readers of this paper, for tans—particularly the darker shades of tan—have made a big hit with the public. One of the most notable things about the advance trims of fall footwear for women is the absence of the dainty and variegated colors of recent memory. Browns and blacks predominate, and these are colors for service as well as looks.

But no one is to imagine for a moment that these mid-summer exhibits of fall styles are lacking in charm and attractiveness. They are not. Many of these new boots carry a world of style. And yet they are not extreme in any sense. I would characterize it by saying that it is style tempered with moderation and refined taste.

A good many of the more handsome creations in woman's foot-toggery are displayed without price tags. And this is a thoughtful considera-

tion upon the part of the dealers, for why should the entire community receive a shock when it can just as well be avoided? And anyhow the women who are especially interested in fine footwear are doubtless able and willing to pay the price.

Advantages of an Early Trim.

It is not a bad idea to arrange a fresh and attractive trim of fall shoes now. Let them see what beautiful new leathers and lasts you have selected for the forthcoming season. When they see these pretty new shoes for fall, they'll begin to want them; and wanting them, they'll plan to get them. No, I do not mean that they will begin buying them right away while the weather is hot and there are no indications of approaching fall weather. That is perhaps too much to expect. But they'll begin now to plan for their purchase later on. And that is what you want.

The calendar is good to the shoe dealer in that it brings to him four seasons each of which is fraught with immense selling possibilities, provided the dealer understands how to realize upon the seasons as they come.

Progressive millinery establishments are already exhibiting model hats for fall, and some of the department stores have nifty trims showing early fall styles in dresses, and why shouldn't the retail shoe dealer give them a line now on what is to be worn later in the matter of footwear?

Yes, by all means plan that trim now, and just as soon as you can clear the window of your clean-up merchandise fill it with the classy new stuff which you want to sell next.

Quick Stock Turnovers.

The thought in the back of the writer's consciousness; the idea which has prompted this plea for an

Oxfords Are Selling

We have to offer some new numbers in leather.

Also in white canvas.

Hirth-Krause Co.

Tanners and Shoe Manufacturers

Grand Rapids, Michigan

The "Bertsch" shoes are shoes your customers want. Reasonably priced ---quick sellers---they will give you a larger volume of sales with increased profit, and the unusual value will mark you as the leading shoe merchant in your city.]

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

Opportunity Awaits the Manufacturer

AT

Marquette, Michigan

THE Logical location for Woodworking Industries, Steel Mills, Trap Rock Crushers, Paint Factories, Metal Working Plants, and Diversified Manufacturing.

Write to-day to the Marquette Commercial Club.

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

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

SURPLUS TO POLICY HOLDERS \$477,509.40

early fall trim—is the desirability of a strong bid for quick turnovers.

The big money in the shoe retailing game is going to the fellows who play for quick turnovers. Some of these enterprising men who exalt the importance of stock turnovers are big specialty men and shoe department heads in department stores, and others are little fellows operating on a small capital, or comparatively new men just breaking in the retail game. But the point is that all of them are making money.

A policy of quick turnovers is an essential factor in a retail shoe venture that comes clean and pays adequately, and it is just as vital to the small shoe dealer as it is to the big department store magnate.

As H. Nearing, of Buffalo, N. Y., facetiously puts it, "Profits are made by turnovers and not leftovers."

In a sense it is true that all stock bought by the shoe dealer, whether ordered from the manufacturer or bought from the near-by jobber, is bought with reference to the turnover—but not always with reference to neat and quick turnover. Every careful buyer in purchasing for the future endeavors, to be sure, to make as few mistakes as possible in the matter of styles, quantities, size ranges, and the like; but in spite of all care, mistakes are often made. When one discovers that he has bought too much of something, or that he has bought something that he shouldn't have bought at all, or that the style of a certain lot of made up goods isn't quite what it seemed to be in the samples—then it is time to face the facts. And the facts are briefly these: Something out of the ordinary must be done to make the stuff move, and the sooner it moves the better, and this something or other that is done should be sufficiently drastic to move all of it.

A vigorous advertising campaign, including appropriate window trims, will help; but generally something else is necessary, and, broadly speaking, that requisite something else is an appreciable price-reduction.

The mistake that is discovered early is the one we are most apt to correct before it is too late.

So the shoe dealer ought to try out his new lines as soon as possible and find what is going to move without special effort and what is going to require unusual stimulus.

Apply the stimulus where needed.

Reduce the price of the shoes in those lines where you have bought injudiciously, and reduce the price early in the season. Endeavor to get in your selling at the time when the selling is best. Don't wait and worry, cut and clean out. Accept a smaller profit on your mistakes. Turn your stock into money, then put it into something better.

The way some shoe dealers hold onto old stickers is a thing to make the gods hold their sides. Why hang out waiting for your regular profit on something the public positively isn't interested in at that figure? Show that you are a good fellow by letting them in on some lower priced merchandise. You needn't tell them you

oughtn't to have bought the stuff in the first place, but you can operate within the bounds of truth by saying that their replacement value is above the price you are asking. You can tackle them by persuading them that you are giving them the benefit of a fortunate buy—i. e. a buy fortunate for them. If they can use the shoes, they are thus a good value at the price.

A small profit quickly realized and with your original investment back in good coin, is far better than having the shelves cluttered with stock marked to sell at your regular profit—stock that so marked moves not at all.

The shoe dealer who cultivates the habit of keeping short lines and odds and ends of all sorts cleaned up as he goes, is a winner. That man is playing the game right.

This lesson was forcibly brought home to the writer just the other day. He saw a lot of men's high grade shoes—odds and ends all—marked down to \$6.95, and they represented values up to \$14. There were a few heavy winter boots and some oxfords in tan and dull leather and some other miscellaneous things in men's footwear lines. The writer was fortunate enough to get a perfect fit in a pair of heavy, waterproofed hunting boots. At current leather prices that particular boot couldn't be made in thousand pair lots for less than nine dollars the pair. They should retail at from twelve to fifteen dollars. And to the man who needs them, they are worth it. But this concern had just a few pairs left—perhaps a dozen or less. The line was shot. I don't know when they bought those shoes nor what they paid, but I do know they cleaned out their leftovers in a single day. And every man who was fortunate enough to get a pair of them thinks very highly of the concern that gave him the opportunity.

There is no better way to help create good will among your patrons than to give them occasional merchandise values of an exceptional nature.

And that's all in the game of coming clean; i. e. making quick stock turnovers.

Cid McKay.



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

Buy WONDER SHOES NOW



This fine mahogany calfskin shoe will be a great trade getter this fall.



AA to EE wide—in stock

Until the next lot arrives the price will be

\$6.50 by the case
\$6.60 by the pair

The Wonder Shoe is a Goodyear Welt Mahogany Calf Blucher, made on a combination Munson last. The soles are high grade oak. The counters and toe boxing are high grade oak sole leather. The heels are solid oak sole

leather. The vamps are re-enforced. The inside stays and counter pockets are calfskin. The shoe is a Wonder.

The price is based on early June market.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

R. K. L.

R. K. L.

A satisfied customer is a valuable asset in any business. You are sure of this asset when you sell our shoes because we stand back of them.



8739—Men's Mahogany Crystal Calf Bals, sizes A to E \$8.20
8742—Men's G. M. Whole Quar. Blucher, sizes C, D and E 7.40

Order now while our stock is complete.

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

R. K. L.

R. K. L.



Harmonizing the Interests of Farmer and Banker.

It is a characteristic quality of the American people to learn quickly and to adjust themselves quickly to abnormal conditions. A returned soldier advised me a short time ago that the French could not understand how the American boys could do things so quickly, and how, with but little training, they could fight the Huns as well as their old seasoned veterans.

It is astounding when we think of what this country accomplished in such a short time in preparing for the world war. It is evidence strong enough to convince the most skeptical that things which seem almost impossible can sometimes be accomplished through the means of co-operation. It seems to me co-operation means more to us at this time than ever before. It required co-operation to complete the league of nations. It requires co-operation of members to make a successful bankers' association and it requires a lot of co-operation on the part of those who are interested in increased production and better business methods upon the farm to accomplish results.

We all know farmers as a class have been prone to resent any movement tending to increase production for the reason that they disliked the idea of men who had gained their knowledge through agricultural colleges attempting to inform them along agricultural lines, when they had spent all their lives upon the farm, but that old bugbear is being crowded to the background very rapidly, and it is surprising to note since the farm accounting movement has been started the rapid rate at which farmers are yielding to the irresistible American characteristic. One of our noted financiers stated a short time ago that "the most important matter before the people of the world to-day is increased production," and this thought is certainly well taken.

Through the means of farm accounting, or rather farm management work, we bankers are afforded an opportunity which cannot be equaled, to further the interests of our stockholders, our customers and our communities. Through this movement, if it is carried on successfully, we will come to realize practically everything extension work stands for. There have been millions of dollars spent upon extension work the past few years, and I must say some wonderful results have been obtained, but there has been a lot of money wasted, due to the fact that we have not been able to interest the average farmer.

I have done considerable work the

past few years along extension lines, such as better farming, better seed, better live stock, etc., but I consider farm management work by far the most important at this time as it naturally leads to better farming, better seed, better live stock, etc., which means increased production. For instance, two farmers keep account books, not simply a record of their income and expenses, but accurate inventories, the average yield of crops, a plat of their farm to be used in rotation and the approximate amount of feed fed to the different kind of live stock. These men each farm one hundred and sixty acres of land. One of the men has thoroughbred live stock, four head of horses and a small tractor. He feeds the most of his crop to his stock and hauls out his manure. This man makes a decided success of the business of farming.

The other man has a small number of scrub cattle and hogs, nine head of horses and because they are scrubs it takes more poor horses than good ones to do the same amount of work. He hauls all his grain to town, and it takes a large part of it to pay his year's expenses. This man finds when he analyzes his book that it cost him three times as much for his horse labor as it does his neighbor, that his neighbor has received \$2 per bushel for his corn by feeding it to his live stock. He also finds that his neighbor has made three times as much money as he did, and he didn't work a bit harder. If this man is an American, or if he has lived here long enough to absorb any of that American characteristic, he is going to investigate and get into the farm management game.

A banker to serve his farming customers efficiently must know something about farming. I was born and raised upon a farm in Iowa, and I thought I knew something about how

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

10 Million Dollars

3½ Per Cent

Paid on Certificates of Deposit

The Home for Savings

We Would Be Pleased

to go over
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relating to



Established 1853

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which might be of interest to
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THE OLD NATIONAL BANK

MONROE AT PEARL



GRAND RAPIDS

The
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THE MICHIGAN TRUST CO.

Prepares Income and Excess Profits Tax and
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Room 211

Michigan Trust Company Building
Citz. 4271 Bell M. 408
Grand Rapids, Michigan

to run a farm successfully, but I have learned since becoming interested in farm management work that I hadn't gotten very far. One of my customers came to me last spring and asked what I thought about him buying a tractor. I, of course, was forced to admit that I didn't know anything about it and attempted to figure out for him the expense of running a tractor, but I might as well have tried to figure out when the end of the world was coming. I know the farm papers all advised buying tractors and knowing he could run one advised him to buy. I gave him a farm account book with instructions to keep an accurate account of his expenses in connection with the operation of his tractor and at the close of the year we had some valuable information, which has been used all over the country as an example of what can be done with a tractor when operated by a man who has his farm on a business basis. He farmed a quarter section of land at a cost of \$2.25 per crop acre for his tractor, which included 20 per cent. depreciation and interest on his investment. His horse labor cost him \$3 which is a net cost of a little over \$5. This man did not use his horses for anything but planting his corn, but of course, he had them and they had to be fed. He is going to cut his horse labor cost down this year, having sold an extra team. He had six head of horses last year and he thinks he can farm his land with four, which he can do.

A neighbor of this man had eight head of horses and a tractor on one hundred and sixty acres of land, and his total crop acre cost was over \$15. So we learned that a man must dispose of some of his horses if he buys a tractor as the average cost of keeping a horse last year in our community was about \$125. We also learned that a tractor is a very profitable investment if the farm is properly managed.

A large percentage of the accounts which we placed last year were kept so they could be analyzed, which we

did with the assistance of the farm management demonstrator at the State Agricultural College, and I believe that at least 90 per cent. of our books will be kept this year. It required a little work and sacrifice to be sure, but I have always found there is nothing worth while that does not require a considerable amount of work and sacrifice.

We found our accounts came in mighty handy when we made our income tax reports. I made very near one hundred reports myself in seven days, and they were all made on the inventory basis with but very few exceptions, which is the only correct way to make a farmers' report. Farmers will undoubtedly be obliged to make their reports on the inventory basis in the future for the reason that they can dodge the tax if they are smooth enough by alternating from the cash to inventory basis from year to year, which can be seen very readily when one has made a number of reports from farmers' account books.

I had one young farmer who is a real farmer, bring in his schedule and report to me all complete, ready for a notarial seal. He informed me that he found he could save about \$200 in taxes this year if he would make his report on a cash basis, but he says, "I don't want any of that cash business in mine, I want my farm upon a real business basis."

Several of our farmers made their own reports this year with but very little assistance, and many of them will be able to do so next year which will relieve us of a lot of grief.

I seem to be side tracking the subject of farm accounting for that of income tax. I want you to strictly understand that farm management work has no connection with income tax whatever, but I find it has been a mighty good club to use in getting the books kept. We never would have been able to have gotten one-tenth of our farmers to keep their books had they not felt they were in a way compelled to do so.

It is difficult to estimate the amount of direct benefit we bankers will de-

Protect Your Heirs!

When you place the administration of your estate in the hands of an individual executor, you are depending on the uncertain "human element."

The GRAND RAPIDS TRUST COMPANY as your Executor will render a service entirely impersonal, untouched by human prejudice or incompetency.

You can know that the provisions of your Will are to be carried out with unerring accuracy, not merely according to the interpretations of an individual.

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Consult our officers regarding your estate—there is no obligation.

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3½

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus
\$580,000

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

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

rive from this movement. For instance, if a farmer whose affairs you are not familiar with desires a loan, you will not be obliged to ask him to guess at a financial statement, but simply ask to see his book; if he doesn't want you to see it, you don't want his business. The successful farmer is not ashamed to show his books to anyone. I overheard several of my farmers talking not long ago and they were comparing notes as to their income, cost of horse labor, etc.

It has been stated that "the largest word in banking is service," and I do not know of a single word which is subject to more abuse than this word—service. Some bankers think they are giving service when they take deposits and loan money; in fact, I know a banker who charged a depositor \$3 for depositing \$3,000 in his bank for a few months. He didn't make the charge until the depositor called for his money, however. Farm management work is what I call service. It includes not only the individual farmer but the community and the country as a whole.

I have probably given this proposition as much thought and attention as any banker in the state the past year, and I cannot see a single sound argument against it. It seems to me to be a part of modern up-to-date banking. You will find if you would take the time to investigate that I am not the only enthusiast in the country. Many of the bankers in this State have come to realize the importance of this work, and there are very few country banks but what have account books. However, if you give an account book to a farmer without giving him instructions, you might as well throw it into the waste paper basket so far as furthering the interests of farm management work is concerned. In fact, you are working in opposition to this movement.

The bankers' associations over the country have taken this work up very enthusiastically. The Illinois Bankers' Association employs a man to cooperate with the extension division of their agricultural college in this work. Mr. George Richards, Secretary of the Minnesota Bankers' Association was instrumental in distributing three hundred thousand farm account books. In fact, the associations of every agricultural state in the country have done considerable work along this line the past year.

I have always worked on the theory that there is something in addition to acquiring immediate profits in connection with the duties of a live banker who really has his work at heart and I attribute a great amount of the success which I have made to that very thing. I am very enthusiastic in regard to this work and I feel it is the duty of every banker to put forth some effort in assisting his agricultural college along this line. Whatever benefits our agricultural colleges or our farmers certainly benefits every banker in the country.

R. A. Goodwin.

The experience of Russia will make us stick to government even though it may not always be right.

Private Garage Hazard.

A dangerous condition has arisen in the past few years in the ever-increasing number of garages being built in buildings used for dwelling purposes. These private garages are not subject to strict inspection and regulation, as are public garages, and are frequently maintained in a careless manner, with gasoline and oils scattered on the floors, and kept in unsafe receptacles. No automobile should be permitted to be stored or kept in any building, regardless of construction, in which three or more families live, unless the room or part of the building in which one or more automobiles are stored be entirely of fireproof construction and to which there be but one entrance, and that by the street.

The Ohio State Senate recently passed an act which provides that any agent, broker, adjuster or employe of an insurance company not licensed in that state, who shall take or receive any application for insurance, or shall collect any premium or adjust a loss, or make any inspection, shall be fined from \$25 to \$500 or imprisoned not exceeding one year or both. A rather stringent law this, and shows that states are very jealous of their local rights, and go to great lengths to keep foreign companies from getting business. Sooner or later there will be inter-state commissions to provide for reciprocal insuring of mutual insurance companies as between states, like the Inter-State Commerce Commission that looks after railroad and express inter-state business.

There is much injustice in some of these acts of state legislatures along the line of prohibiting the assured from getting insurance from non-admitted out-of-state companies, although the company may be one of the best. Ohio, and also Maryland, have laws taxing the assured in such cases. In Maryland the tax is 5 per cent. of the premium and a fee of one dollar on each policy issued, and the party shall submit to the insurance commissioner a list of such policies procured. Failure to comply with this law subjects the assured to a fine of not less than \$100, nor more than \$1,000 or imprisonment for not less than one month.

There have recently developed new features in the way of insurance which seem to be rather speculative or along the line of gambling. Vacation insurance, against the marring of a trip by rain, is one of them. Office men applying in advance for a vacation and expecting great pleasure from an outing, it is said can obtain insurance and collect for it, if the outing is spoiled by rain or bad weather.

Another line is Strike Insurance. Insurance against damage by strikes or lockouts is the coverage. Still another is insurance against loss by vacancy in case a landlord fails to rent his buildings.

Don't be like a trolley car—dependent on someone else for your motive power.

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

Bristol Insurance Agency

FIRE, TORNADO AND AUTOMOBILE

Insurance

FREMONT, MICH.

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

We inspect your risk, prepare your form, write your policy and adjust and pay your loss promptly, if you meet with disaster. If your rate is too high, we will show you how to get it reduced.

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

Write us for further information. All letters promptly answered.

C. N. BRISTOL, Manager and State Agent.

Fire Insurance that Really Insures

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

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

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

MICHIGAN BANKERS AND MERCHANTS' MUTUAL FIRE INSURANCE CO.

Wm. N. Senf, Secretary

FREMONT, MICHIGAN

What is Mutual Fire Insurance?

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

Do you believe in that principle?

Then co-operate with the

Grand Rapids Merchants Mutual Fire Insurance Co.

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

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

Twenty-Five Reasons Why You Should Buy Stock in the Petoskey Portland Cement Co.

Below we list twenty-five reasons why you should buy stock in the PETOSKEY PORTLAND CEMENT CO. Read them over and then decide whether or not the cement business is a profitable one. Holders of stock in cement companies do not want to sell because their stock is bringing them handsome dividends every year. The PETOSKEY PORTLAND CEMENT COMPANY, with its quarries right on the lake and good railroad facilities, has a better opportunity to pay large dividends than most any cement company located inland and away from the raw materials.

EXCERPTS From 25 letters received from various Cement Companies. We have many more just such letters in our office from different Cement Companies that are here for your perusal, if you so desire:

"Your letter of the 28th relative to this company and would advise that there is no stock for sale and no transfers have been made, to the writer's knowledge, in some years."
Wabash Portland Cement Company.

***"We have no treasury stock for sale and our local brokers are advertising all the time in an effort to secure some of our stock that can be purchased. They evidently have very little success."
Superior Portland Cement Company.

***"No stock for sale. Our company doesn't owe a cent, has a nice bank balance and pays out a good sum in yearly dividends."
Henry Cowell Lime & Cement Company.

"No stock for sale."
Hercules Cement Corporation.

***"We do not know of any stock of this company which is in the market at the present time."
Pennsylvania Cement Company.

***"Be advised that there is no treasury stock of this company for sale and we do not know of any stockholders who desire to sell their stock."
Canada Cement Company.

***"There is no stock of this company for sale."
Aisen's American Portland Cement Company.

***"Beg to advise there is none of this stock for sale at the present time."
Marquette Cement Manufacturing Company.

***"No treasury stock or other stock for sale."
Kosmos Portland Cement Company.

***"The stock situation is similar to that of a year ago. We do not at this time know of any stock for sale."
Western States Portland Cement Company.

***"I know of no shares of Lehigh Portland Cement Company for sale at this time."
Lehigh Portland Cement Company.

***"The Company has treasury stock, but it is not for sale—neither do I know of any stockholders who wish to dispose of any of their holdings."
Sandusky Cement Company.

***"Beg to advise that we do not have any treasury stock for sale and do not know of any of our stockholders who might desire to sell their stock."
Alpha Portland Cement Company.

***"We have been paying substantial dividends and believe our stockholders are satisfied to retain their stock."
Newaygo Portland Cement Company.

***"We have been paying dividends of 25c per month. During 1917 we paid two extra dividends of \$1.50 each."
Pacific Portland Cement Company.

"During 1917 we paid 7 per cent. on our preferred and 14 per cent. on our common stock, or a total of 21 per cent. Our stock is pretty closely held."
Dewey Portland Cement Company.

***"We are not aware of any stock of this company for sale at this time."
Knickerbocker Portland Cement Company.

***"If you should run across a price upon any of our stock, wish you would write me. The attitude of the stockholders in Detroit would be that of purchasers rather than sellers."
Huron Portland Cement Company.

***"Our stock is not listed on any exchange and to our knowledge none is being offered for sale."
Diamond Portland Cement Company.

***"There is none of our stock for sale at the present time that I know of."
Glenfalls Portland Cement Company.

"Our stock is closely held. We do not know of any on the market. There have been only two shares changed hands in the last three or four years and that was among the stockholders."
Louisville Portland Cement Company.

***"There is no United States Portland Cement stock for sale."
United States Portland Cement Company.

***"Any stock for sale would be immediately taken by our board of directors. If you know of any stock in our company for sale, why I will buy it."
Whitehall Cement Manufacturing Company.

***"We do not know of anyone at the present time who has any Peerless Portland Cement stock for sale."
Peerless Portland Cement Company.

***"Last year we paid a dividend of 25 per cent. There is no stock available as far as I know."
Hawkeye Portland Cement Company.

The Stock Is Selling for \$14.50 a Share and Will Be Advanced to \$15 Aug. 15

Do Not Delay Purchasing Some of This Stock at Once. Communicate With Us TODAY

F. A. Sawall Company, Inc.
405-6-7 Murray Building
GRAND RAPIDS, MICHIGAN

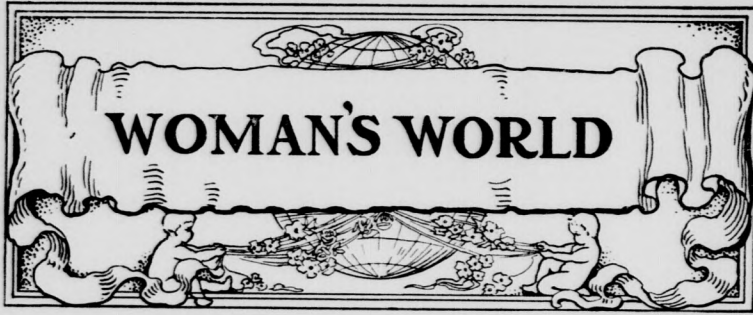
F. A. SAWALL COMPANY, Inc.
405-6-7 Murray Building,
Grand Rapids, Mich.

Gentlemen: Without any obligation on my part please send me all the 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.



WOMAN'S WORLD

Requires Forethought To Vary the Family Menu.

Written for the Tradesman.

How far ahead can your family prophesy what they are going to have to eat? I don't mean on Friday—if religious or other scruples require you to have fish on Friday, fish-day let it be, although you need not always have the same kind of fish, prepared in precisely the same way, as thousands of families do. But other days—can your husband look at the calendar for September 18 and know with certainty that because it will be Thursday therefore there will be chops, or braised beef, or Irish stew? Or Sunday—can he safely bet on roast beef for dinner and chicken salad for supper? I know one family that has had chicken salad for supper every Sunday night for so many years that the memory of man runneth not to the contrary—as if something in the Bible required it!

If you are at a summer hotel as you read this, I venture to say you are already tired of the routine menu. You are going to get away from there presently; but if at home you have the routine fixed so that it operates week in and week out over the years, you'll not be much better off in that regard. A young man told me last summer that was glad to get away to the war "because I'm tired to death of the things we have to eat—not that they aren't good, but I can tell weeks ahead just what we are going to have on any particular day."

Yes, he knew that army food was not surcharged with variety, but it would be "different," and he was sure the war couldn't last for twenty-seven years, as his mother's food-routine had lasted within his own personal memory!

If you are sitting on a cool veranda as you read this, looking out over sea or mountains, it is a golden opportunity to look this question in the face and with remorse make a resolution to emancipate your family from the dull and dreary food programme to which you have condemned them all these years.

"But how can one have variety in food?" some one asks, as some one did not long ago when I was talking about this. "There are only just such-and-such things that everybody has and I don't see any harm in having a system. The things come seven days apart."

"You telephone to the markets?" I ventured.

"Yes, that saves such a lot of time, and the marketmen tell me what they have; they are very nice about it."

"I thought so. Well, you can't get

variety that way. The shopkeepers haven't time to think out interesting menus for your family. Besides, they sell you the things on which they will make the most profit. And it is lots easier for them to supply routine things in a routine way. Go down to your market yourself; look through the grocery and the meat, vegetable and fruit shops; then come home and study your cook books for a short time. I'm sorry for you if you aren't surprised by the number and variety of ideas and suggestions that will come to you.

"It is not fair to your family to have the same old things, over and over, with the regularity of the 8:27 train. You are the manager—can't you put thought and initiative enough into your job to make it interesting?" That is what I wanted to say—I suppose I was not quite so tart about it.

This thing is more important than you might suppose. I know several children who seem afraid to touch any dish that does not look like the food they have at home. I know why: generally it is because their menu at home has been of such a routine character that new things come before them under suspicion of being such as respectable folk do not have.

I have in mind a home where the round is inexorable—chicken, beef, lamb. I always have a feeling that the housekeeper must think it represents the order of going into the Ark or some other sacred sequence. Never any fish, no other kind of meat. Those kinds of meat always cooked the same way. The funny thing about that family is that while they have poor and fussy appetites at home, at other tables they eat with gusto.

There are degrees of likes and dislikes; I am not proposing that you force upon your family things you know they do not care for, or require them or yourself to eat what you do not like. But I can tell you it is possible to prepare even some of those things in new ways that may make all the difference in the world. It is not impossible that nobody would like some of those things in the way they are prepared in your home. I have a very vivid memory of telling a friend once that I was fond of parsnips. Soon she invited me to dinner and had parsnips—for my sake. I don't know what she did to them, but the eating of them nearly finished me!

I heard a housekeeper say not long ago "No, we never have cream soup at our house; my family does not like it."

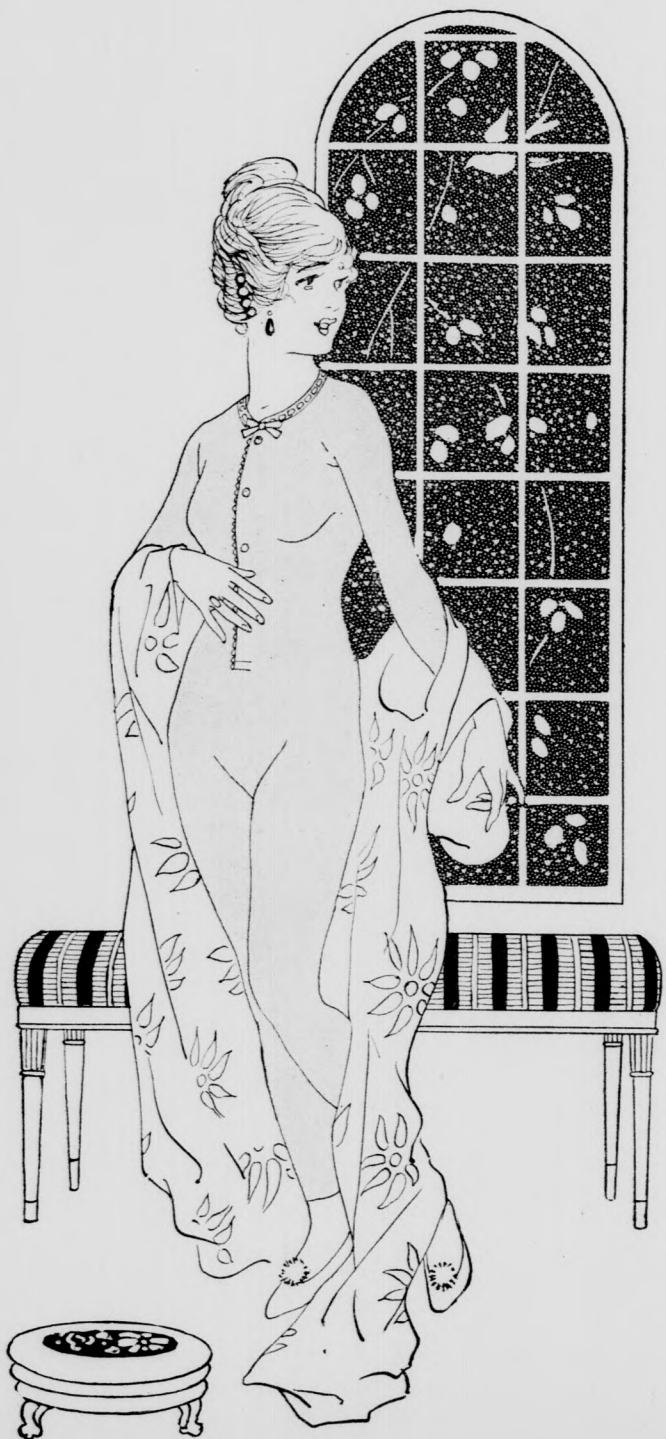
But of cream soups the name is

"APEX"
UNDERWEAR
for
Men, Women and Children

"APEX" creates enthusiasm wherever it is shown. You will agree with us too when you see for yourself just how good "APEX" really is.

There is a sample assortment of "APEX" waiting for you to say you want it—Write today.

THE ADRIAN KNITTING CO.
ADRIAN, MICH.



legion! They are of every possible flavor, and can be made so delicious as to tempt the palate of Epicurus. And of meats—you don't have to have them always in the same form or cut. Have you no ingenuity?

And chicken—there are so many ways of cooking chicken that I couldn't begin to name them all, much less describe them. Even of stuffing for roast chicken—you can vary that a dozen ways. You can serve your chicken boiled whole with an egg sauce; you can have it fricasseed, smothered, a la King and a la Maryland and a la Newburg, broiled, creamed, plain, with egg, chopped green peppers, chopped pimentos, mushrooms, chestnuts; with vegetables. The cold chicken dishes are even more numerous—salad, jellied; chicken loaf, pressed, with dark and white meat in layers—so nice for Sunday supper, picnics and bridge parties.

One would suppose that lambs consisted of legs and chops, and that there were not a hundred ways of preparing lamb—to judge by the monotony of some tables. What of forequarters, juicy roasts, boiled, with caper sauce, saddle, pot-pie, rag-out, with plenty of vegetables, minced, hashed and cold with pickles and catsup?

Don't forget the covered roaster that smothers meats so that they come out juicy and deliciously brown with little care, and also remember en caserole—that magic dish in which you can utilize bits left over, or fresh pieces cooked with veg-

etables to suit the most fastidious French taste.

Don't tell me you have potatoes every meal; but if you do, remember that there are at least one hundred ways of cooking them. When I think of one family that I know of that always has them mashed, I have physical qualms.

There are few vegetables that can not be cooked or served in many different ways. And desserts and salads are so many that it is simply absurd to know of only two or three.

Look in the recipe book. That is plural—there are so many beautiful new ones that I should be ashamed to have only one or two in the house. But even if you have only one, and a poor one at that, you can find in it relief for your family from the monotony that makes meal-time a dreary piece of routine, submitted to only for the sake of keeping body and soul together.

Prudence Bradish.

[Copyrighted, 1919.]

Brubaker Discovers a Model Salesman.

Mears, Aug. 12—Say, I am feeling fine—just like a kid who has finished his primer. You see the first dope I wrote for the Tradesman was printed in the first column of the first page. My last exertion was in the last column of the last page, so I went through your paper slicker'n grease. You can't print anything more unless you put it on the back cover. That will make it so darn prominent I enclose my picture.

A traveling salesman says I hit the P. M. too hard in kicking about slow delivery of my car of flour. I can't see it. The flour was billed July 25.

Your paper was issued July 30 and the flour arrived here Aug. 2.

Say, I run across a bran new type of traveling man last week or rather he dropped in here to raise Cain with me. He struck me when I had my usual midday grouch on. As Bill Berner says, 'tiz hard enough to sell me when I am semi-goodnatured. I told this Geo. Cain I would give him half a minute to say his piece. Say, he was introducing Pyeta and I never heard any one give such a clear and concise, quick, snappy introductory selling speech in all my born days. No wonder he has the U. S. for territory. He had faith in himself and believed in his goods and made me clearly enthusiastic in his limited 30 seconds. Sure I bought and also afterward tried the stuff in a pie. My wife mixed the product properly with other ingredients and baked it and it surely was luscious. Sam Hulden says it was so good because the pie crust was made from Lily White flour, but I dunno, as Sam may be prejudiced in favor of Lily White. I congratulate the Wolverine Spice Co. in having Mr. Cain on its staff and sure am going to call on the firm to see if by chance it controls any more like him. He sure made a hit with me. Maybe because I have to meet so many traveling rough necks every week. Now none of this has reference to the aforesaid Berner. Just think what I have to put up with, usually: There is Herman Anderson, Welton, Foote, Monroe and twenty others, worse, each week or two. No, not worse. They couldn't be. I wish I could change things and have a gentleman like Cain call each week, instead of each year, and the other guys each year instead of each week.

Chronic Kicker.

In the history of the passions each human heart is a world to itself, its experience profits no man.

Sparks From the Electric City.

Muskegon, Aug. 5—The Continental Motors Co. is laying the foundation for an addition, 200 x 500 feet.

The Brunswick-Balke-Collender Co. has purchased the Sargent Manufacturing Co. factory and will use same in manufacturing talking machines.

Vick Lulofs (Moulton Grocer Co.) had his vacation last week. Nick has some fish stories which would make any ordinary bear story look sick.

F. D. Glazier, Whitehall grocer for twenty-seven years, has sold his stock to J. P. Jacobson, of Montague, and retired from business.

George Smith succeeds A. Van Voorthuysen in the Muskegon Heights Implement Co.

The Shaw Electric Crane Co. is building an addition to its plant at Muskegon Heights.

Harold Foote went up the Pentwater branch and failed to get up on time, so his boss went and woke him at 9 a. m. Harold is not so Swift after all.

Homer Bradfield says plots may thicken, but the pie does not at the lunch counters.

E. C. Welton got out of bed to telephone us an item. Keep it up, Ernie. All having news please call 5225 (Jay Lyon) this week, as the writer will be away.

Would tell a bear story, but Sagnaw might not like it.

Who says we need rain?

E. P. Monroe.

Did you ever realize that every time you grumble you are making connection with the grumbling currents from other grumblers; that every time you find fault or scold or nag, that every time you show a mean, nasty disposition, you are making connection with vibrations from others along the same line?

The Sale of

Post Toasties

Is now beyond all past records

These corn flakes are unquestionably the choice of consumers and indisputably the leader of the market.

Post Toasties Heads Them All!





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.

Sowing Seeds To Reap Whirlwind of Disaster.

For two or three weeks past merchants have been speaking apprehensively of the dangers of an investigation on the part of the Government into prices asked for dry goods. They have recently seen the effects of reports of the Federal Trade Commission on the conditions prevailing in the shoe and food industries and they have been paying attention to various protests made by women's associations in different parts of the country against the steady rise in values for clothing.

Unquestionably some measure of the apprehension expressed in different quarters is due to the knowledge that the Government has in its possession a vast array of statistics as to costs of textile production which it did not have when the war began. It would be easily possible to make use of some of this information for the purpose of political mischief. It need not follow that the investigation shall be dominated by the thought of making better conditions for consumers to have it become a very serious matter for the trade. An investigation made solely for the purpose of developing political capital can be as harmful as any investigation honestly conceived and honestly conducted.

In so far as a price enquiry may help one political party or another is concerned, it is the general opinion that the results can be disastrous for all parties and not necessarily advantageous to the public in the near future. For the conditions that have resulted in a more rapid price advance this year than was seen during the war are not going to be controlled within another year at least, and perhaps not in another generation of mankind.

The doctrine of "get all you can" has become so deeply rooted in business life and in the life of the workers that no one but a preacher may be permitted to say that it is all wrong and should be supplanted by the doctrine of "get a fair profit, do a steady business and give full service for all that is paid."

That the price advances in the essentials of clothing have been very rapid and are now very menacing need not be debated. Every reasonable merchant admits it and most merchants are now beginning to see that the duty rests on them to cor-

rect the mischief before Government interference is provoked. If confidence existed that any governmental investigation would be intelligent and effective, merchants would probably welcome outside help in the matter of corrective policies. But there is no such confidence in the trade and it is earnestly hoped that the need will not come for an investigation.

The revelations of any price enquiry instituted into dry goods prices at this time would not shock men in the dry goods business. It is possible that they could be twisted in ways to shock those not familiar with the process of price-making as it exists in the American markets to-day. The blessings that were attributed to the theory of co-operative competition in dry goods have not worked out in practice.

In every department where a form of co-operative competition has been put into effect in dry goods markets it has worked for the better protection of the business man. It has not worked for the better good of the consumer in any more striking way than old open competitive forms did. There may be more in the charge of the "autocracy of business" made by railway unionists than may appear to be true at first sight, although autocracy in its offensive sense has not been attempted by anyone.

Speculation in raw textiles has resulted in the permanent demand of greater profits for the cotton grower, the wool grower, the jute grower and the flax grower. Encouragement has been given publicly to the cutting down of raw material production so that the maintenance of an abnormal profit for the grower may be assured. It does not cost 20c a pound to grow cotton profitably, yet the whole spirit of commerce seems to favor the maintenance of a price 50 per cent. or more above this level. Lest the holdings of jute in traders' hands shall be imperilled, the owners of Calcutta jute mills order continued short time and all jute products continue to rise. The linen manufacturer institutes a campaign designed to sustain still higher prices for linens, primarily a household fabric that is regarded as a necessity in many homes. And so the circle is formed, the same process being applied by the textile worker in all branches.

There are cotton and wool manufacturers who say very frankly that in their opinion their profits are abnormal, unwarranted and hazardous. They can not sell their goods below the market and justify their act to those who employ them. There are a great many merchants handling tex-

tiles who have refrained from leading in price advances and have steadfastly refused to name high prices until buyers forced them to do so.

If there is blame to be attached anywhere it should be attached to the buyer and not to the seller. The buyer has been moved to make purchases in anticipation of profits easily made. There has not been any such pressing necessity for clothing as many buyers have talked about. The real pressure has been the abnormal desire to make great profits and to take advantage of conditions without a thought of the ultimate result of distorted and extravagant values.

"We are not in business for our health," is one of the commonest forms of justification heard for the feverish advances in textiles in the past few months. As a matter of fact men are in business for their health and their health will not be promoted by temporary success resulting from usurious methods in trade. Sooner or later symptoms of bad health will appear in the social fabric and will affect the individual, if unjust gains are encouraged, or the means for making unjust gains are applauded.

It is undoubtedly true that a great deal of the mischief in rapid price advances has come about through the unlicensed manner in which speculative influences within the dry goods trade have been allowed to dominate it. A shaking out process in merchandise sales can be applied and dangerous speculative influences eliminated, whenever any two or three large houses determine that the process of inflation has gone far enough for safety. If such a process is not applied, then it is inevitable that governmental interference will be provoked.

That a very substantial part of the prices advances since the armistice has been warranted by fundamental costs and conditions is not disputed by anyone, nor is it seriously contended that the level of values will not remain relatively high for some years to come.

But when many dry goods prices are predicated upon growers' profits of 50 per cent., manufacturers' profits of 60 per cent. and traders' profits reaching even up to 100 per cent. it needs no prophet to declare that busi-

ness men have a wrong slant on the ethics of their vocation and are sowing seeds that will reap a whirlwind of disaster.

The important events of our lives are often decided by "accidents."

We are manufacturers of

Trimmed & Untrimmed HATS

for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

CORL-KNOTT COMPANY,

Corner Commerce Ave. and
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SAVE MONEY by insuring in the

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Rebuilt Cash Register Co.

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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.

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Ask about our way
BARLOW BROS. Grand Rapids, Mich

STORE for RENT

821 Division Ave. S., 20x70

Has been occupied successfully as a shoe store for years. Best location in city for continuance of same business.

B. S. Harris, 819 Division Ave., S.

Stimulate Your Batting Sales

We have a good stock of COTTON and WOOL BATTS for immediate delivery.

You're MISSING SALES without a complete line of these goods. Don't hesitate—write for samples and quotations.

Quality Merchandise—Right Prices—Prompt Service

Paul Stekete & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Isn't This Proof that September 10 Will Be Even More Than a \$100,000 City Day

The shrewd merchants of Michigan have long realized the need of an up-to-date DISTRIBUTER of DRY GOODS in Grand Rapids. It has been repeatedly proven that we fill a real need. The great majority of people live in towns of 15,000 or less. There are from 10,000 to 12,000 items in our lines. The manufacturers of all these lines could not begin to sell their merchandise so economically as we do if each one had to have a force of salesmen to make each town and sell each line, and the time always comes during the rush season when you will need fill-in merchandise. How much better and more economical it is when you can send us your consolidated order for all these items and get them at once and save both time and freight, than if you had to send an individual order to each manufacturer located all over the United States?

By concentrating on quantity production of nationally advertised standard brands of merchandise, each manufacturer is able to produce uniform quality merchandise at astoundingly low prices, intrinsic worth considered.

This brings us to the point which we wish to make. We have realized what our merchandising policy should be, and are constantly adding new lines of branded merchandise to properly fill our function in the proper and economical distribution of dry goods in Michigan. Our wonderfully increased business has proven that our efforts are appreciated by the trade generally. And so we started CITY DAY (EVERY WEDNESDAY) when we have REAL BARGAINS in EVERY DEPARTMENT in order that all the merchants of Michigan will come into our House and get better acquainted and see that we have a real organization and the plant and merchandise to properly handle your trade. CITY DAY is such a big success that we began to plan for a SUPER-CITY DAY. We frankly told the manufacturers that we desired their further co-operation for this event and were dumbfounded at some of the things which they did to help make September 10 one of the biggest if not the biggest merchandising event ever held in the Central West. We expect to prove that we are entitled to your business on the basis that we can always give you the merchandise you want at as reasonable and often more

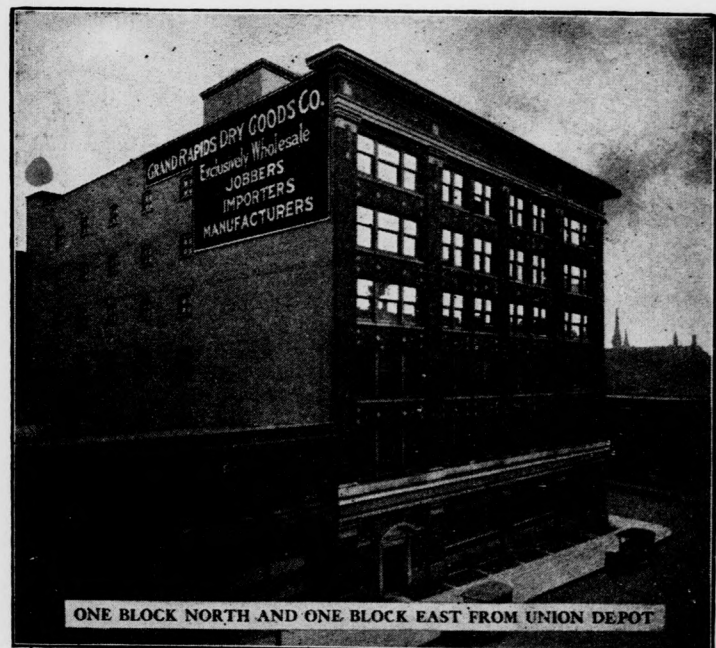
reasonable prices than you can get elsewhere, and in addition, you will always save time and freight. About September 1st we hope to be able to give you an idea of what a few of the items will be, so watch our weekly bulletins closely.

In the meanwhile come and see us on CITY DAY (EVERY WEDNESDAY) or whenever you can.

Have our salesman cover you IMMEDIATELY on FALL MERCHANDISE with September 1 dating.

If you can't wait for our salesman or come in, PHONE or MAIL your order. Our SERVICE DEPARTMENT will see that you are given the kind of service you want.

MAKE YOUR ARRANGEMENTS NOW
TO VISIT US SEPTEMBER 10th.



GRAND RAPIDS DRY GOODS CO.

Distributors of

Nationally Known Lines of Standardized Quality Dry
Goods at Prices That Stand Any Comparison,
Intrinsic Worth Considered.

THE CREDIT DEPARTMENT.

Relation It Sustains To Wholesale Grocery Business.*

There have already been a lot of good things said about business from the standpoint of the credit department, and while I may repeat some things which have been said I shall try as far as possible to avoid this. I want to talk to you to-day especially about one phase of the credit department which I think is sometimes overlooked. It offers to my mind the very big opportunity and is the pathway to better results in business—the constructive side of the credit department. In other words I am going to talk to you for a while this afternoon on constructive credit departments.

The first question which comes to my mind is, What is a credit department and what should it stand for?

Should it still be looked upon as the old-fashioned credit department which, as near as I can learn from talks I have had with the men who were in the game a few years ago, had but one object and that was to get the money. It was to prevent losses, so far as possible, but its greatest work in those days was to get the money; and the ways for getting the money were numerous and very unique and sometimes went further than that.

I recall some of the very interesting stories I have heard about chattel mortgages being deposited with township clerks who for a small friendly stipend would overlook reporting them; and also many forms of trick collections, such as loading out lumber in the night; moving stock between two days and similar ways of collecting accounts which were looked upon as legitimate under the old school.

Or should the credit department be based on a newer idea which seems to me has a broader vision and spends its time largely in the analysis of credit risks rather than in the collection of accounts after bad credit has been granted?

It appears to me that the present day idea of the credit department is that it should be one with a broad vision which has a large amount of knowledge of the character and ability of those who receive credit as well as an intimate knowledge of their financial affairs.

It is my opinion that one duty of the credit department of the present day should be picking probable successes among the younger merchants and confining the business among the older ones to the successful merchants.

The credit department should be in very close touch with every part of the business. The credit department should have access to the other departments and be so interwoven with them that it has an intimate knowledge of what they are trying to accomplish and the other departments should know definitely what the credit department is trying to accomplish.

*Address by Guy W. Rouse, President Worden Grocer Company, before wholesalers division of the National Association of Credit Men.

so that there may be close co-operation.

The attitude of the credit department towards the salesman should be one of guidance—a friendly steering rather than a cold-blooded, domineering, yes-or-no proposition which, in many instances, has proven a discouraging factor to the salesman who is striving to do business.

The attitude of the salesman should be one of help toward the credit department, and I think it is very clear to most of us to-day that the best results are obtained where the salesman and the credit department are working so closely together that the salesman brings credit information to the credit department, and the credit department can spend some of its time and energy in directing the efforts of the salesman in those channels where credit will be acceptable after the order is obtained.

There should be this same attitude between the credit department and the buying force. Personally, I am inclined to think that the credit man should meet with the merchandisers of every business and discuss ideas and plans to the end that they may have a constant understanding of what each department is trying to do and thereby give a business a flexibility which shall accomplish results in the easiest way at all times.

There certainly should be the closest co-operation between the sales manager and the manager of the credit department. In this connection I am inclined to think that the credit man should be located very near to the head of the different departments, so that there may be a constant interchange of ideas.

At this time I am reminded of my experience in the office of one of the large corporations in New York when calling on them some time ago. In meeting the different heads of the business I found them a very pleasant lot of men located more or less conveniently to one another until I was introduced to the credit man. He sat at a little desk in a bay window away from everyone except the office boy. Of course, I am perfectly willing to admit, in this particular instance, that if I had been a part of that office I should have wanted that cold-blooded credit man to be just as far away from the rest of the crowd as possible; but, on the other hand, I raise the question whether or not that credit man or any credit man could attain the best results when he was isolated from the rest of the force?

How can your credit department and my credit department help along constructive lines such as I have in mind for them? The answer to this I shall try to give you under a number of headings, but without too much detail, because your mind will follow with me very readily.

The credit department should be very near to the chief executive of the business and should be in close association with him in the consideration of all matters of policy which have to do with the relation of the customer to the business.

The credit man should help make



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Better known as Mose
22 years experience

M. J. Dark & Sons

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Fruits and Produce

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Direct receivers of Texas and Oklahoma PEACHES.

WE HANDLE THE BEST GOODS OBTAINABLE AND ALWAYS SELL AT REASONABLE PRICES

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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

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.

the terms if he is to enforce them, and the credit man must have an intimate knowledge of these terms and a 100 per cent. belief in them if he is to enforce them with the best results and with the least friction.

At this point I want to tell you something about our own experience in terms. In the old days when I came into the grocery business, there were those dear old friends of our Mr. Good-but-Slow who were more or less numerous in our office and I presume have been in most of yours.

After some experience of having men say that "they could not buy very much to-day" because of their indebtedness, it dawned upon us that prompt collections would help business rather than harm it. Therefore, we started on a campaign of reducing our time limit.

To-day it sounds ridiculous, yet when we adopted it a few years ago it was somewhat radical and there were a number of customers affected. We adopted what we called the "90 day limit rule." In other words, we refused absolutely to ship an order to any man, regardless of his rating, if he had any unpaid bill on our books 90 days old.

At that time, so far as we knew, we stood alone in this move and it brought some criticism from some of our competitors' salesmen and more or less argument, but our salesmen, having been thoroughly sold on the proposition, went to it like a duck to water and it was only a very short time before we had convinced most of our customers that our move was right.

M In this connection, I will say that we kept some statistics on the results and had a net loss of eighteen customers after our first few months' experience with the rule. We found, on checking the list after a year, that thirteen of these had failed. Consequently, you see our loss of a few slow pay customers was in reality an item of profit to the company. The net result was the saving of interest on a large amount of outstandings, and also the saving of losses on the slow pay merchants who failed during that period.

With this experience and, I want to say, a consequent increase in sales, we had the courage to cut this time limit at various times to 75 days; to 60 days and, about two years ago, to 45 days. The 45 day limit is an absolute rule with us. We believe that all rules, if they are worth making, are worth keeping, and to-day there is no customer on our books who has his order filled if he has a bill 45 days old.

Some of you may think that we are somewhat radical in this and in other rules about which I am going to tell you, but I am here to contend very strongly to-day that this has a very strong psychological effect on your customers. Those who know you have rules and break them can never have complete confidence in your house, and the very man who takes the strongest exception to your applying the rule in his case and cancels his order as the result is the man who comes back as your most loyal customer, with the most confidence and respect for you in the long run.

Confidentially, we think that we may say that a certain amount of our growth has been due to the fact that we have enforced our rules rigidly and thereby have, to a great extent, won the confidence of a large part of the trade in our community.

As an illustration of the results of this collection policy, we had in Grand Rapids on May 1, 21 days outstanding or the equivalent of 70 per cent. of the month's business. We had in our Kalamazoo branch 15 days outstanding or the equivalent of 50 per cent. of the month's business. It is, of course, with some chagrin that I admit to you that our "child" at Kalamazoo is able to make a better showing than the parent at Grand Rapids.

We can, of course, excuse ourselves on some local grounds which may or may not be justified, but at all events the fact remains that we have reduced our outstandings to what appears to us to be almost the lowest possible point. In doing this we have decreased our losses, increased our trade and saved interest.

As an illustration of the latter I want to call your attention to the condition of two wholesale grocers in one of the large cities, with whom I had same discussion some months ago.

These houses are about the same size and do business under about the same conditions in the same territory. One of these had 45 days outstandings and the other had 28 days outstandings. Both houses maintain that they are doing the best they can with their collections and think they are doing well. I do not know whether either of them knows what the record of the other house may be.

Assuming that these houses do a business of \$20,000 a day, which is somewhere near what their volume shows, it is evident that one house has \$40,000 more of accounts receivable on its books than the other, which is collecting its accounts more promptly.

With money worth 6 per cent., it is clearly evident that the splendid work of the credit department in the one is making a net saving of interest of \$20,400 for his house. And this credit man is not only saving this interest, but he is stimulating the trade of his house by keeping the accounts down to the point where the retailers can buy freely, and at the same time he must be making a tremendous saving of losses from bad accounts.

In making some such statements as these at different times I have been asked if it hurts the business. The best answer to this question is that of a jobber in one of the Eastern cities who came to me at Cincinnati a few weeks ago and said, "Mr. Rouse, I heard your talk of a year ago on this matter and I tried it out, and want to say I am more than pleased with the result and to my great surprise it not only has not hurt my business, but has helped to increase it.

Does it harm the retailer? If there can be any question in your mind as to the results on the retailer, I want to dispell them immediately. I can not believe that many of you will have a doubt on this question to-day, because you have all had more or less experience along this line.

The result to the retailer is that in order to take care of his payments he takes care of his collections, and it is and will be, a method of saving the retailers a large amount of loss if we compel them to pay their bills promptly, as they ought to.

I have already answered the question of the results to the wholesaler's business. I want to say very frankly that I have not stated it as strong as I might have, but if you will try it out I am sure you will find for yourselves how materially it will help your volume if you will collect your bills with a strong hand.

A similar policy applies to the matter of cash discounts. Credit departments should have absolute power in the applying of the cash discount rules. The rule should be a fair one and it should be lived up to.

Whenever the sales department or the general manager in any way interferes with the application of the cash discount rule, he is handicapping the credit department.

Whenever the credit department fails to absolutely maintain the cash discount rule, they are leaving a loophole for a large loss to the firm and, worse than this, they are continually weakening the standing of the firm with its customers.

It is my judgment, as intimated before, that the confidence of the customers is greatest in those houses which absolutely maintain their cash discount rules.

Again I say to you that the observance of this rule by our company has helped to increase our business. Those of you to-day who are maintaining absolutely your cash discount rules will agree with me that this has been the result in your business.

This leads me to another subject which is on my mind: It has been reported to me indirectly that many

Grocers Should Get Behind This Movement

Fels & Co. are devoting a part of its national newspaper advertising campaign to show women the advantages of "washing clothes in the home." The more clothes washed at home the more profit the grocer makes from the sale of soap. Grocers can cooperate to their own advantage by displaying laundry soaps more conspicuously, and by pushing them harder.

FELS-NAPHTHA SOAP does much to invite washing at home, because no hard rubbing is required when Fels-Naptha is used, nor do the clothes have to be boiled. You put money in your pocket every time you get a woman to wash her clothes at home with Fels-Naptha.

Fels & Co.

Philadelphia, Pa.



Grand Rapids Forcing Tomato

Selected for use in our own greenhouses \$5 per oz.

Reed & Cheney Company
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We Manufacture Five Different Styles of

EGG TESTERS

S. J. Fish Egg Tester Co.

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New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks

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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.

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WE ARE HEADQUARTERS WHOLESALE

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Prompt Service Right Prices
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MICHIGAN

of the credit men have become so interested in the matter of trade acceptances that they are losing their interest in the question of cash discount for prompt payment. Personally, I trust that this is not a well-founded report and I am of the belief that no credit man after any consideration can have any doubt of the merits of the cash discount. Personally, I hope that every one of you will lend your earnest support in maintaining the present basis of cash discounts.

It not only furnishes a big premium for prompt payment, which is passed along from the manufacturer to the wholesaler and from the wholesaler to the retailer, but also it is a wonderful help to the credit department in determining the credit standing of certain merchants where there may be a question.

Your work is materially lightened by knowing that the man who discounts is a pretty good credit risk and that the man who does not discount must be watched. If you did not have a discount for cash and all goods were sold on the same terms, you would naturally have to watch all of the customers with a great deal more care than you now have to, and it appears to me that every credit man ought to be interested in fighting for the continuance of the cash discount rule.

Another matter which I think the credit department can help with is education in connection with matters regarding fire insurance. First, the credit man should be interested in investigating the fire insurance carried by the merchant, and fire insurance properly written and inspected should be part of the basis for credit.

In small towns particularly a large number of fire insurance policies carry riders embodying conditions which are never fulfilled and which make the policy uncollectable in the event of fire.

The business men of the country must wake up to and be interested in a reduction of the enormous amount of unnecessary fire loss we have in this country.

According to statistics which have been recently prepared the fire loss in Holland is 11 cents per capita; and in England 33 cents per capita; while the United States has a loss of \$2.10 per capita. This means a tremendous amount of waste which, perhaps, we can stand now while the country is so wonderfully prosperous, but which, nevertheless, is an enormous toll and which eventually will be a load which we can not carry when we are forced, as we will be some day, to meet the world in more or less open competition.

Take, for instance, our good State of Michigan, in which you are now meeting. We had fire losses in 1916 of over \$6,500,000; in 1917 over \$5,500,000 and the first half of last year a loss of \$3,700,000. Based on the loss in Holland the fire loss in Michigan should have been about \$327,000, instead of \$6,500,000. In other words, we had an unnecessary loss of over \$6,000,000 in the State of Michigan for the year 1916.

On referring to this on one recent occasion one of the jobbers said to me that of course everybody carried insurance and, consequently, there was no real loss and he did not see why I should make such a strong point of that issue.

Perhaps he is right, but it is my contention that that man has no knowledge of economic questions because he would realize that the fire loss was a community loss and had to be borne by him, either directly or indirectly.

As an illustration of some of the conditions in this country I noticed a recent newspaper article that stated that Washington, D. C., had a fire loss of \$2.14 per capita and that Kansas City, Mo., had a fire loss last year of \$12.16 per capita.

In this connection it is very interesting to note that the laws of the older countries are very strict, which is the explanation for a considerable part of the reduction of this loss; and I think it would pay many of us credit men to study these laws, particularly those of France, and see if we can not help to bring about better legislation in this country which shall reduce this element of unnecessary loss.

I think you will all agree that this matter needs attention and it is only a question of who shall do it.

To my mind the one class of men in the whole country who are best adapted to take up this question of fire insurance and educate our people up to the point where we shall take the necessary steps to save ourselves from this great unnecessary loss are the credit men. You are in touch every day with the merchants of the country and can take the lead in this constructive move which must be taken sooner or later.

If you get nothing from my talk to-day but an added interest in this question of preventing fire losses, I shall feel well repaid for the time I have given to come down here and I hope we can join hands in the very near future in a big strong effort to give this matter the attention it deserves.

Again the credit department should be interested with the merchandising department in the question of turnover. We are all interested in this question from a strictly merchandising standpoint, and merchandising means essentially turning over merchandise and money.

In your personal talks with the customers, as well as the salesmen, you have a splendid opportunity to interest them in this question of turnover and insofar as you are interested in this question of turnover you are going to speed up the turnover of this country, which means better and more profitable merchandising for all of us.

At a recent talk which I gave on this subject I was surprised to find a large number of jobbers who had given little attention to this question of turnover, and I am wondering if any of us to-day represent houses who do not keep an active tab on the turnover of their business and give it very serious consideration.

For your information along this line I am going to quote from an article which recently appeared in one of our magazines which was prepared from statistics which were obtained for the Federal Reserve Bank. In this connection I think it is no breach of confidence to say that these figures, as given out from time to time, will, undoubtedly, be the basis for the consideration of our financial statements as we go to our banks for loans.

The average relation of receivables to merchandise is 85 per cent.

The average relation of net worth to fixed assets is 322½ per cent.

The average relation of sales to receivables is 664 per cent.

The average relation of sales to merchandise is 564 per cent.

The average relation of sales to net worth is 356 per cent.

The average relation of debt to net worth is 53 per cent.

If you will go over these figures in your mind and give them a few minutes' thought you will realize how the results obtained by the credit department have come to have a vital effect upon the borrowing capacity of your firm and its credit standing with the banks of the country.

Following these figures it appears very clear to me that the credit department has come to the point where it is a very vital and important part of every business and I think I have explained to you why I think the head of the credit department ought to be in close contact with the heads of the other departments and why

the credit department should have its finger in helping to shape the policy of the business of the future.

A constructive credit department can make a business and a non-constructive department can be a lodestone around its neck as long as it exists.

In closing, I want to make a few pertinent enquiries which I trust you will accept in a friendly spirit and use as a method of self-examination for the express purpose of strengthening our credit departments in our different institutions.

Have you as a credit man done your duty?

Have you been killing good business or have you been stimulating your business, particularly with embryo successes?

Have your losses been made low by stifling good business or by carefully picking a good risk from a bad one?

How much have you reduced the volume of your business to keep the

losses down and have your small losses been the result of ability on your part or cowardice?

If I have given you anything this afternoon that is helpful I shall be very much pleased and more than repaid for leaving other business and coming to this meeting. It has been a pleasure to be with you and to meet so many of you and realize again, as I have in the past, what a splendid group of men make up the credit men's organization.

It is as I have intimated in the beginning, the credit men who are to put business on a higher basis. It is you credit men who are going to bring about better merchandising methods in your own institutions as well as in those of your customers, and it is you credit men who are going to bring about scientific merchandising which is absolutely essential to this country if we are to continue to be the most economical method of distribution.

Get the Package Sugar Habit

Teach it to your customers. It means a saving for both of you.

Domino Package Sugars

save time, space, paper bags and twine, and avoid waste.

Customers appreciate the cleanliness, convenience and accurate weight of package sugars.

American Sugar Refining Company

"Sweeten it with Domino"

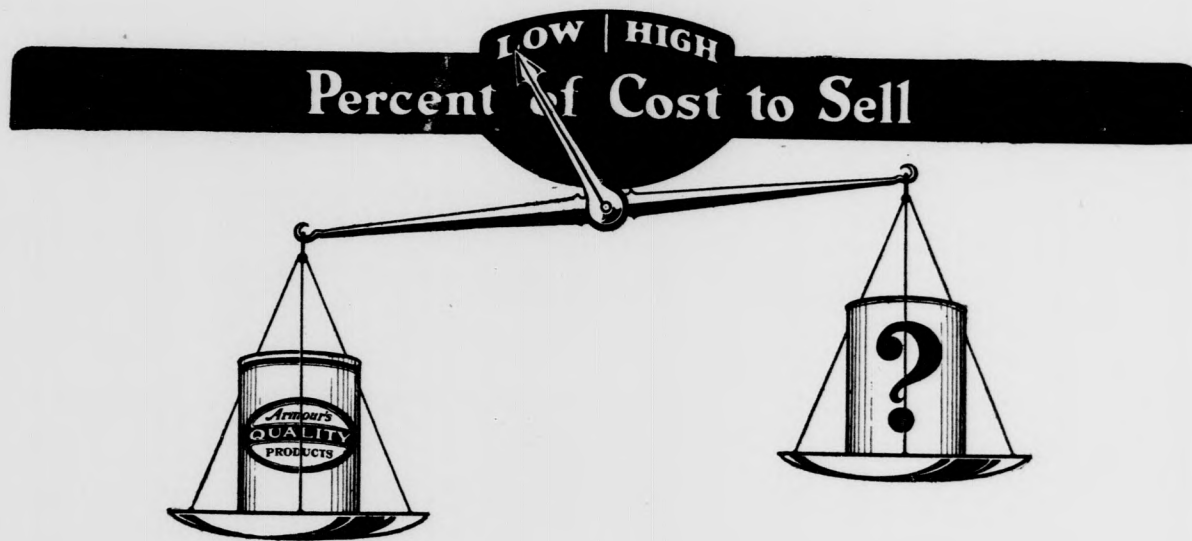
Granulated, Tablet, Powdered, Confectioners, Brown, Golden Syrup.



Bel-Car-Mo Peanut Butter

Bel-Car-Mo is the originator of the Sanitary Tin package for Peanut Butter. The display of this pure food product will make lasting friends for your store.

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Jobber



Helping Make Markets for Retailers

THE average retail food business is done in a limited area. Hence, few grocers can afford to advertise for trade, in ordinary mediums. They pay for too much circulation from which they cannot benefit. The common-sense solution is for dealers to carry standard products, *those marketed by national advertising.*

Our advertising does for you what you cannot accomplish economically by other means—it maintains your market.

For you to carry an advertised line of foods assures better business, quicker sales, store prestige, economy of clerk cost, more rapid turnover of capital.

If we were to abolish our advertising today *you would lose.* Your cost of moving goods would increase—because you would have to work harder to sell them.

National advertising, instead of decreasing the dealer's profits, lessens his cost to sell. Another point. We do not operate retail stores. And we do not intend to. The story that we do is purely propaganda and we will appreciate your telling us of anyone guilty of spreading this falsehood.

Our efforts are to create *your market* and *our market* by advertising and then to supply those market needs through a system which *reduces costs* for our dealers and the vast army of consumers who buy from them.



ARMOUR AND COMPANY
CHICAGO



Grand Council of Michigan U. C. T.
Grand Counselor—C. C. Starkweather,
Detroit.
Grand Junior Counselor—H. D. Ran-
ney, Saginaw.
Grand Past Counselor—W. T. Ballamy,
Bay City.
Grand Secretary—Maurice Heuman,
Jackson.
Grand Treasurer—Lou J. Burch, of De-
troit.
Grand Conductor—A. W. Stevenson,
Muskegon.
Grand Page—H. D. Bullen, Lansing.
Grand Sentinel—George E. Kelly, Kala-
mazoo.

The Other End of the Bargain.

A little while ago I heard a sales-
man say to a friend, "I don't care
whether a man needs my goods or
not, I sell him every dollar's worth
I can, just the same. If he is over-
stocking the store, that is his busi-
ness. I push my sales just as hard
as I can."

Now when this young salesman's
customers find that out, as, sooner or
later, they will, they will distrust him
and ultimately he will lose their pa-
tronage.

Remember, Mr. Brilliant Salesman,
that stuffed, forced orders are dan-
gerous. They are boomerangs. When,
by hypnotic over-persuasion, you
work off goods upon a customer
which he does not need, you are likely
to hear from him again. The profits
of a single such sale have often lost
a salesman the profits of a life cus-
tomer. There is nothing so disas-
trous as a disappointed or a deceived
customer.

Many people are beguiled into buy-
ing what they do not need and can-
not afford, because they do not know
how to protect themselves from the
expertness or hypnotism of unprin-
ciple salesmen. Especially is this
true of colored people in the South,
whose simple, untrained minds are
the easy victims of the smooth, oily
promoter or salesman.

I have known of negro families who
did not have a whole plate or a knife
and fork in the house to buy from
unscrupulous agents push autograph
albums, books which they could not
read or understand, pictures, picture
frames, organs, pianos, etc., when
they were so poor that every member
of the family was ragged, and appar-
ently only half nourished.

Many such agents and solicitors,
who travel through the country, live
upon the gullibility of people who are
not mentally equipped to protect
themselves against their dishonest
wiles.

Every salesman is familiar with the
"tricks of the trade" which the un-
scrupulous practice, but to which the
conscientious man will not resort. His
clean record, his straightforward
methods, his reputation for reliabil-
ity, mean infinitely more to him than

to get an order by driving a sharp
bargain, deceiving, taking advantage
of, or hypnotizing his customer. His
honesty, his character, is dearer to
him than any gain, temporary or per-
manent, however great.

Nor is there any great demand for
the man whose sole aim is to "de-
liver the goods," regardless of the
methods employed. They may be
hired by cheap-John concerns which
have no reputation to sustain, but
high-class houses will have nothing
to do with them. They know very
well that men who practice real dis-
honesty in their mental methods, who
use unfair means in winning con-
fidence, only to abuse it, who make
a business of overcoming weak minds
for the purpose of deceiving them—
they know that such men would hurt
their house, injure their reputation.
They know very well that the tricky,
dishonest man who receives or who
oversells his customer, is not a good
man for their house.

Nathan Strauss, when asked what
had contributed most to the success
of his remarkable career, replied, "I
always looked out for the man at the
other end of the bargain." He said
that if he got a bad bargain himself
he could stand it, even if his losses
were heavy, but he could never afford
to have the man who dealt with him
get a bad bargain.

The high-class salesman, like the
high-class house, thinks too much of
his good name, too much of his cus-
tomers' good opinion of him, to at-
tempt to practice the slightest de-
ception in his dealings with them.
Their implicit faith in him, their be-
lief that they can absolutely depend
upon what he tells them, that it will
not be the near-truth, but the exact
truth, his real desire to serve them,
these things mean infinitely more to
him than the taking of an order. His
reputation for straightforwardness,
for reliability, his reputation as a
man, is his chief capital. He is doing
business without money; his only as-
sets are his ability and his character,
and he cannot afford to throw these
away or vitiate them by dishonest
mental practices.

Aside from the vital question of
character, he is a very poor salesman
who does not study the interest of
the man at the other end of the bar-
gain.

The best selling—the salesmanship
that counts for the most in the long
run—comes by establishing a reputa-
tion for honest and straight dealing;
for delivery in good shape and on
time; for satisfactory quality and a
willingness to make good any errors
or discrepancies.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon :: Michigan



GOODRICH BOATS

To Chicago

Daily—8:05 p. m.

Daylight Trip Every Saturday.
Leave Grand Rapids 7:30 a. m.

From Chicago

Daily—7:45 p. m.

FARE \$3.50 Plus 28c War Tax.

Boat Car Leaves Muskegon Electric
Station 8:05 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.

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

HOTEL McKINNON

CADILLAC, MICH.

EUROPEAN PLAN

Rooms with Running Water.... \$1.00 and up
Rooms with Bath..... \$1.50 and up
DINING SERVICE UNEXCELLED

HOTEL HERKIMER

GRAND RAPIDS, MICHIGAN

European Plan, 75c Up

Attractive Rates to Permanent Guests

Popular Priced Lunch Room

COURTESY SERVICE VALUE



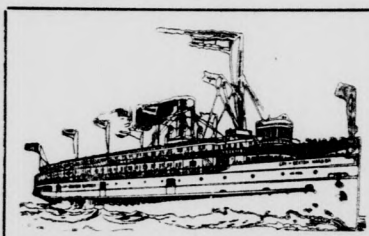
Bell Phone 596 Citz. Phone 61366

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
Expert Merchandising

209-210-211 Murray Bldg
GRAND RAPIDS, MICHIGAN



GRAHAM & MORTON
Transportation Co.

CHICAGO

\$3.50 Plus
War Tax

Michigan Railway

Boat Flyer 9.00 P. M.

DAILY

Leave Holland 9.30 p. m. DAILY

Leave Chicago 7 p. m. DAILY

Prompt and
Reliable for Freight Shipments

Use Citizens Long Distance Service



To Detroit, Jackson, Holland, Muskegon,
Grand Haven, Ludington, Traverse City,
Petoskey, Saginaw and all Intermediate
and Connecting Points.

Connection with 750,000 Telephones in
Michigan, Indiana and Ohio.

CITIZENS TELEPHONE COMPANY

Saginaw Shoe Convention To Be a Hummer.

Saginaw, Aug. 12—The 1919 convention of the Michigan Retail Shoe Dealers' Association, which is to be held at Saginaw, on Sept. 8, 9 and 10, gives increasing promise each day of becoming the largest State convention in the country.

Some idea of its magnitude may be obtained from the fact that ninety-three lines, both manufacturers and jobbers, have spoken for space and to date fifty-four contracts for space have been closed and the money paid. The convention committee on exhibits is having some difficulty with making suitable arrangements for this large number of exhibitors, but they believe that everybody will be pleased with their efforts to render complete satisfaction to all exhibitors.

The attendance of retailers from within the State of Michigan is estimated at about 800. Preparations are being made to house, exclusive of the traveling fraternity, convention guests to the number of 1,500. There is evidence of the intention of a great number of retailers to bring their wives and families.

The process used by the convention committees in soliciting this attendance has been as follows: personal letters of solicitation have gone forth to every retailer in the State of Michigan from the officers of the State association. These letters are being followed up by a special invitation from the Saginaw Retail Shoe Dealers' Association and the Saginaw Board of Commerce. Return post cards are inclosed in the latter set of letters which show number of room reservations and at what price desired and also date of arrival. This will place in the committee's hands almost a complete list of those in attendance and from this list it will be easy to index all the convention attendance and further for the benefit of the traveling fraternity to furnish them with a complete list of all buyers present at the convention and where they may be found.

Another means of soliciting convention attendance has taken form in the shape of auto trips from the larger cities in the State by the retailers of that city and the personal solicitation of the merchants in the smaller surrounding communities.

The convention itself will be so arranged that the utmost efficiency will be afforded the activities of each and every phase. It is planned that in arranging the programme that each phase shall not interfere with the operation of any other phase.

It has been decided that from 9 to 11 a. m. of each day is to be consumed in the meetings by the State association alone. From 11 to 12 a. m. a period for getting acquainted is in force. At 12 o'clock the dining room will be arranged to accommodate all convention guests and the lunch will be a la Kentucky, everyone paying his own bill. This lunch period will last two hours and in it all convention talks in the form of round table talks will be carried on. From 2 to 2:30 p. m. another get-acquainted period. From 2:30 to 6 o'clock nothing is to interfere with the activities of the traveling fraternity. From 6 to 7:30 will be allotted to the supper period wherein round table talks will be included. During the evening suitable entertainment will be afforded the guests. One form of amusement provided for is that of the style show, which will take place on the evenings of Sept. 8 and 9 and on the afternoon of Sept. 9. The evening shows of each day will be open to the public and will take place in the municipal auditorium, which has a seating capacity of 5,700. The afternoon show of

Sept. 9 is open to the public, restricted to the ladies only. At this show nothing but ladies' lingerie, corsets and underwearing apparel, in conjunction with appropriate footwear, will be exhibited. The committees in charge of the style show desire to state that it is to be some style show. Only the highest class of professional models will be employed. The entertainment throughout the show will be furnished by artists of international reputation, such as grand opera stars and dancers. The stage setting, the whole arrangements will be elaborate to a fault. The decorations at the convention headquarters are likewise on an extravagant basis. The entire downtown section of the city will have special illuminating features and decorations.

It has been the effort of the officers of the State association to supply for the benefit of the guests, speakers for all meetings of National reputation. In conclusion the committees in charge of the convention desire to state that no Michigan retailer should permit himself to die without being able to say that he attended the wonderful convention which is to take place in Saginaw, Sept. 8, 9, and 10, 1919. A list of the committees is herewith submitted:

General Chairman—F. W. Adams.
General Financial Chairman—Edward Goeschel.

Entertainment—E. B. Mowers, Arthur Jochen, Wm. Granville, Geo. Zwiert.

Exhibits—O. L. Huff, Fred Newtwig, E. A. McPhail, A. O. Richter.

Style Show—George Bratter, Louis Levinsohn, Earl Pitcher, George Owens, F. W. Adams.

The demise of the oldest inhabitant can usually be attributed to the fact that he was born too many years ago.

Breaking Away From the Creasy Control.

Topeka, Kansas, Aug. 11—D. O'Donnell, of Paola, Kans., of the firm of O'Donnell & Mitchell, says that the Kansas City Brite Mawnin Co. has broken away from the control of L. C. Creasy, and his gang of professional promoters and tricksters, and is now in the charge of a board of directors who will not accept dictation from Mr. Creasy.

The company is, however, tied up with a five year contract to pay Creasy ½ per cent. on the gross business of the concern, and Creasy has heretofore named the manager of the Kansas City company.

Mr. O'Donnell was in Topeka this week to consult with the State Blue Sky Commission about permission to sell \$25,000 worth of new preferred stock which the company has decided to issue.

"We need more capital to run our business" said Mr. O'Donnell, speaking for the Brite company, of which he is one of the directors. "We have amended our charter in the State of Missouri, and increased our capital. This \$25,000 in preferred stock will be sold to anyone who wants it, without restriction as to amount. It will not be sold by the professional stock salesmen who handled the promotion of the company. I have nothing to say in defense of the wretched methods of those salesmen. I have no doubt that many of them misrepresented the facts and lied to the merchants, and they ought to be in the penitentiary. We are done with that sort of business. Henceforth the company is in the control of the directors and the directors are not to be dictated to by the man Creasy. He can make suggestions, if he wants to, but we will run the concern as we see fit. I have never approved of the methods adopted by Creasy in the promotion of this

concern, but we believe it is the correct method of buying."

Mr. O'Donnell says that the Brite Mawnin Co. now has about 250 active, buying members in Kansas and Missouri. He says that about 600 other members who were induced to join have dropped out.

"Most of these" says Mr. O'Donnell "are out nothing except the \$30 in cash which they paid to the solicitor who secured their membership. We have never attempted to enforce the payment of the notes which these merchants gave for the other \$270. Some of these notes are worthless. The business of the concern was very loosely conducted at the time most of these contracts were secured."

Mr. O'Donnell says that Creasy is now promoting a questionable fire insurance scheme in connection with his various wholesale grocery enterprises.

The application of the Brite Mawnin Co. for permission to sell the new stock was not acted upon by the charter board. The board advised the Brite Mawnin people to file an entirely new application, and set forth that the company is now independent of Creasy and his nefarious promotion organization. The charter board has practically prohibited the old Brite Mawnin organization from operating in Kansas.

Creasy's Wichita branch, which was known as the Southwest Mercantile Co., seems to have passed away entirely. It could not conduct business under the restrictions imposed by the charter board.

F. C. Beard, grocer at 1504 Wealthy street, renews his subscription to the Tradesman and says: "Having taken it from the first issue is evidence that I feel I can not afford to be without it."

FREDERICK R. FENTON CLAUD H. CORRIGAN RUSSELL J. BOYLE

DIRECTORS:

F. R. FENTON	President
C. H. CORRIGAN	Vice-President
R. J. BOYLE	Sec'y and Treas.
L. C. WALKER, Muskegon	Pres. Shaw-Walker Co.
A. H. BRANDT, Grand Rapids	Vice-Pres. Grand Rapids Savings Bank
F. A. ALDRICH, Flint	Sec'y-Treas. Dort Motor Car Co.
O. E. SOVEREIGN, Bay City	Pres. Aladdin Co.

OFFICERS:

CHICAGO	First National Bank Building
DETROIT	610 Congress Building
GRAND RAPIDS	Michigan Trust Building

ANNOUNCE the continuation of the close business relations formed while in the service of the Federal Reserve Bank of Chicago in Government financing.

Fenton, Corrigan and Boyle, incorporated under the laws of the State of Michigan, capital three hundred thousand dollars, will open their offices on Monday, August eleventh, in Detroit, Grand Rapids and Chicago, to serve investors interested in Government, Municipal and Corporation Bonds.

FENTON, CORRIGAN & BOYLE INVESTMENT BANKERS

MICHIGAN TRUST BUILDING

34 Congress St., W., Detroit.

GRAND RAPIDS, MICHIGAN

Fourth National Bank Bldg., Chicago.



Michigan Board of Pharmacy.
 President—H. H. Hoffman, Sandusky,
 Secretary and Treasurer—E. T. Boden,
 Bay City.
 Other Members—C. S. Koon, Muskegon;
 Geo. F. Snyder, Detroit; James
 Way, Jackson.

More Money in the Pocket of the Druggist.

If I should open this article by saying that \$4,000,000,000 of unsalable goods were being carried on the shelves of the retail merchants of this country my readers would not believe me. If they did credit this statement, they would say that such a condition, if existent ought to be remedied without delay.

Yet a very similar situation exists in regard to retail credits, which is almost as serious as though the situation outlined in the paragraph above actually existed. Just as quick sales depend on live goods, so quick profits depend on live credits. This is an axiom which every retail druggist in the country must regard as absolutely true.

The credit of the druggist may be good, the credit of the wholesaler from whom he buys may be of the best, and yet, because of an unscientific method of handling that credit, it may not be half as valuable as it ought to be. As a matter of fact, there are \$4,000,000,000 in retail credits now tied up in such a way as to be practically dead, for the benefit which business can derive from them. This very fact makes every transaction cost just a little more than it would under a scientific handling of credits.

Here is an example of what I mean. John Smith, in Little Rock, Arkansas, buys drugs from XYZ Drug Company in St. Louis. He buys them on sixty days credit, but does not give the XYZ Drug Company any written statement that he will pay his bill in sixty days. As a matter of fact, he very frequently waits from ten to fifteen days longer before sending his check for the drugs that he has purchased. Now, I need not say that somebody is paying for that credit, and in order to cover the cost of paying for it the price of the drugs has to be, sooner or later, a little higher.

The XYZ Drug Company must borrow money in order to carry its customers, and if it carries them simply on the ordinary open accounts, it must either borrow from its bank on its own note, or one name paper, or it must market its notes through commercial note brokers. If it takes the former method it must ordinarily keep 20 per cent. of its bank credit line on deposit with its banks. If it follows the second method, it must take a chance that owing to market

conditions its notes will not be readily floated, and it can not take this chance. Therefore, the largest wholesale houses use both methods, bank lines and commercial paper.

If a third method of carrying its customers could be devised which would speed up and cheapen the finances of this wholesale house, isn't it reasonable to suppose that it would pass along the economy to the customers who made it possible? I think it would certainly do so, and those customers would have a distinct advantage over their more old-fashioned and less progressive competitors who were clinging to the open account system in vogue to-day. They would make more profit on every article bought from the wholesaler. That new method has been devised, and it is called the Trade Acceptance. Let it be thoroughly understood that it does not mean shorter credits to retailers, but it simply means that the retailer who buys on sixty days will sign his name to an instrument by which he agrees to pay in sixty days.

The wholesaler will draw his draft addressed to the retailer, saying "Pay to ourselves such and such a sum," and on the face of the draft the retailer will write, "Accepted January 8, 1919, payable to (for example) the First National Bank of Little Rock, Arkansas."

When the retailer sends his acceptance—they call them "bills" in England—back to his wholesaler, the latter will have a piece of paper that is almost like cash. It can be sold for cash by any bank on thirty minutes' notice, and it can be rediscounted at any Federal Reserve Bank in an equally short time.

Think of the immense difference between a wholesaler who has his accounts receivable in this shape and the one who has not. The former has a quick asset, which, as I have pointed out above, can be turned into real money in a few moments. The second wholesaler, if he wishes to borrow money, must present to his banks a statement which shows the value of his plant, equipment, merchandise on hand, machinery, unfinished material and accounts receivable, together with a statement of his current and other liabilities. The banks have to assure themselves that for the most part his accounts receivable are good, and must thoroughly digest his statement before they can feel justified in lending him money.

It is easy to see where the customers of the first house who sign trade

acceptances on their bills will have a distinct advantage.

I look forward to a time, and it is not far distant, when retailers will be classified in three ways. First, the retailer who discounts his bills for cash; second, the acceptance man, who deals in the advance method I have described, and third, the reactionary who still clings to the cumbersome and expensive open account system.

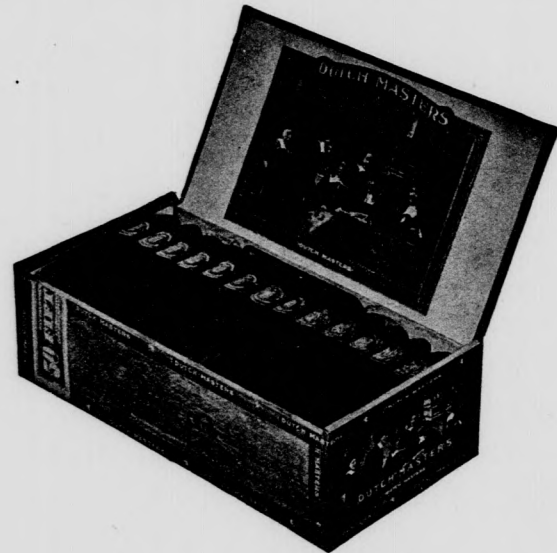
What we all want is more business, larger sales in relation to capital employed and a quicker turn-over. These three things mean money in the pockets of every retailer in the country, and I hope every druggist will look very carefully into the question of Trade Acceptances. B. Jones.

Charge Druggist Sold Wrongly Labeled Poison.

Giles V. Wiley, charged with selling poisons without a pharmacist's license, at 1714 Fort street, West, Detroit, paid a fine of \$100 in Judge Wilkins' court last Saturday, after Herbert H. Hoffman, of the State Pharmacy Board, had testified to buying a bottle of improperly labeled iodine. Charges were made that Wiley was attempting to cut down expenses in his store by failing to have a properly licensed druggist employed.

No matter how fine the goods, if they are recommended beyond their actual merit, they are going to be unsatisfactory. That means a customer lost to another store.

DUTCH MASTERS CIGARS



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

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

Moore's Mentholated Horehound and Tar Cough Syrup

This remedy has gained an enviable reputation during the past 6 years. Grocerymen everywhere are making a nice profit on its sale and have satisfied customers and a constantly increased demand.

If our salesman does not call on you, your jobber can get it for you.

We are liberal with samples for you to give away. The samples create a positive demand.

Be progressive and sell the latest up-to-the-minute cough and cold remedy. Join our delighted list of retailers.

THE MOORE COMPANY, Temperance, Mich.

Takes Issue With President Wilson on Profiteering.

Gwinn, Aug. 9—I note in last week's Michigan Tradesman the list of fake reporting agencies. I am glad you printed this list. I have sent perhaps a dozen reports to the Hollywood Poultry Farm, thinking, of course, that some of my customers wanted to buy some poultry. This ends it, I have also sent a number of reports to the Retail Credit Co. of Detroit. I supposed they were "on the square." I had been given to understand they were and that they reported solely for insurance companies. I think, however, after this I had better keep the postage stamp they send for a reply and throw their enquiries in the waste basket.

I note in to-day's paper that President Wilson says the responsibility for the high prices of foodstuffs, etc., lies very largely with the retailers, meaning, I would judge, that the retailers are overcharging for the goods they sell. Well, all I have to say is this: If President Wilson were to manage a retail store for a month or two, he would be very willing to admit, I am sure, that in saying the retailers are responsible, he has made a very grievous mistake and that now that he has the experience at first hand he knows positively that such is not the case. In my opinion, all this talk (much of which is absolutely silly) and agitation regarding the high cost of living will not amount to anything. There may be, possibly, a profiteer here and there in some particular industry—it would be somewhat surprising if there was not—but I feel sure that in the great majority of industries, from the producer all down the line to the retailer (included), there is no profiteering. Men putting their money in business expect an interest on their investment. They expect to be paid for the time

and labor they give to that particular industry, and in this they are right. I am convinced in my own mind that the great bulk of the men in business are perfectly satisfied with a fair salary and an interest on their investment.
Richard Quayle.

To-day.

Written for the Tradesman. Society to-day is queer With profit-sharer and profiteer The one would help his fellow-man The other gets just all he can.

And so to me it really seems That people suffer through extremes What'er is gained through good intent Is pilfered by some ne'er-content.

It were indeed much better far An interest in the common weal! Each do to-day the good he can Forget the greed—just be a man.

Oh would we all could truly feel An interest in the common weal! Each do to-day the good he can Forget the greed—just be a man.
Charles A. Heath.



Fieglers'
Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

WHOLESALE DRUG PRICE CURRENT

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

Acids	Cotton Seed ... 2 50@2 70	Capsicum @1 95
Boric (Powd.) .. 18@ 25	Eigeron 12 50@12 75	Cardamon @1 50
Boric (Xtal) .. 18@ 25	Cubeb 11 50@11 75	Cardamon, Comp. @1 35
Carbolic 25@ 29	Eigeron 7 50@7 75	Catechu @1 50
Citric 1 28@1 35	Eucalyptus ... 1 25@1 35	Cinchona @1 80
Muriatic 3 1/4@ 5	Hemlock, pure 2 00@2 25	Colchicum @2 40
Nitric 10@ 15	Juniper Berries 16 00@16 25	Cubeb @2 60
Oxalic 35@ 40	Juniper Wood .. 3 00@3 25	Digitalis @1 60
Sulphuric 3 1/4@ 5	Lard, extra ... 2 00@2 20	Gentian @1 20
Tartaric 1 12@1 20	Lard, No. 1 ... 1 60@1 80	Ginger @1 50
	Lavender, Flow. 9 00@9 25	Guaiaac @2 65
	Lavender, Gar'n 1 50@1 75	Guaiaac, Ammon. @2 40
	Lemon 2 25@2 50	Iodine @1 50
	Linseed, boiled, bbl. @2 41	Iodine, Colorless @2 00
	Linseed, bid less 2 51@2 56	Iron, clo. @1 45
	Linseed, raw, bbl. @2 39	Kino @1 35
	Linseed, raw less 2 49@2 54	Myrrh @2 25
	Mustard, true, oz. @2 95	Nux Vomica ... @1 95
	Mustard, artifi., oz. @1 25	Opium @8 00
	Neatsfoot 1 65@1 85	Opium, Camph. @1 50
	Olive, pure ... 4 50@6 00	Opium, Deodor'd @8 00
	Olive, Malaga, yellow 3 75@4 00	Rhubarb @1 80
	Olive, Malaga, green 3 75@4 00	
	Orange, Sweet.. 4 00@4 25	Paints
	Organum, pure @2 50	Lead, red dry ... 13@13 1/2
	Organum, com'l 1 00@1 25	Lead, white dry 13@13 1/2
	Pennyroyal ... 2 50@2 75	Lead, white oil .. 13@13 1/2
	Peppermint ... 9 00@9 25	Ochre, yellow bbl. @ 2
	Rose, pure ... 38 00@40 00	Ochre, yellow less 2 1/2 @ 5
	Rosemary Flows 2 00@2 25	Putty @ 8
	Sandalwood, E. l. 18 50@18 75	Red Venet'n Am. 2 1/2 @ 5
	Sassafras, true 3 00@3 25	Red Venet'n Eng. 3 @ 6
	Sassafras, artifi'l 90@1 20	Vermilion, Amer. 25@ 30
	Spearmint 12 00@12 25	Whiting, bbl. @2 1/2
	Sperm 2 40@2 60	Whiting 3 1/4 @ 5
	Tansy 5 50@5 75	L. H. P. Prep. 3 25@3 50
	Tar, USP 48 @ 60	
	Turpentine, bbls. @1 68	Miscellaneous
	Turpentine, less 1 78@1 83	Acetanald 60@ 65
	Wintergreen, tr. 12 00@12 25	Alum 15@ 18
	Wintergreen, sweet birch 7 50@7 75	Alum, powdered and ground 16@ 20
	Wintergreen, art 85@1 20	Bismuth, Subnitrate 4 02@4 10
	Wormseed 6 50@6 75	Borax xtal or powdered 10@ 15
	Wormwood 7 50@7 75	Cantharides po 2 00@2 50
		Calomel 2 27@2 35
	Potassium	Capsicum 38@ 45
	Bicarbonate75@1 00	Carmin 6 50@7 00
	Bichromate 37 1/2 @ 50	Cassia Buds 50@ 60
	Bromide 70@ 75	Cloves 57@ 65
	Carbonate 1 00@1 10	Chalk Prepared .. 12 @ 15
	Chlorate, gran'r 70@ 75	Chalk Precipitated 12 @ 15
	Chlorate, xtal or powd. 45 @ 50	Chloroform 45 @ 55
	Cyanide 32 1/2 @ 50	Chloral Hydrate 1 70@2 10
	Iodide 4 29@4 35	Cocaine 12 30@12 85
	Permanganate .. 1 50@1 75	Cocoa Butter 65 @ 75
	Prussiate, yellow 1 20@1 30	Corks, Lst, less 50% 2 1/2 @ 8
	Prussiate, red .. 2 00@2 50	Copperas, bbls. ... @ 2 1/2
	Sulphate @ 85	Copperas, less .. 3 1/4 @ 8
		Copperas, powd. 4 1/2 @ 10
	Roots	Corrosive Sublm 2 11@2 20
	Alkanet 4 50@4 75	Cream Tartar ... 70 @ 80
	Blood, powdered 1 10@1 20	Cutaneous 95 @ 1 00
	Calamus 60@2 50	Dextrine 10 1/2 @ 15
	Elecampane, pwd 22 @ 25	Emery, Powder 5 15 @ 6 00
	Gentian, powd. 25 @ 30	Emery, All Nos. 10 @ 15
	Ginger, African, powdered 25 @ 30	Epsom Salts, 8 @ 10
	Ginger, Jamaica 35 @ 40	Epsom Salts, bbls. @ 3 1/2
	Ginger, Jamaica, powdered 26 @ 30	Ergot @4 75
	Goldenseal, pow. 8 00@8 20	Flake white @4 75
	Ipecac, powd. .. 4 50@5 00	Formaldehyde, lb. 27 @ 30
	Licorice, powd. 35 @ 40	Gelatin 1 55@1 75
	Licorice, powd. 40 @ 50	Glassware, full case 87%
	Orris, powdered 40 @ 45	Glassware, less 50% 8
	Poke, powdered 25 @ 30	Glauber Salts, bbl. @ 2 1/2
	Rhubarb @2 00	Glauber Salts less 3 1/2 @ 8
	Rhubarb, powd. 2 50@2 75	Glue, Brown 25 @ 35
	Rosinwood, powd. 30 @ 35	Glue, Brown Grd. 20 @ 30
	Sarsaparilla, Hond. ground 1 25@1 40	Glue, White 30 @ 35
	Sarsaparilla Mexican, ground 75 @ 80	Glue, White Grd. 30 @ 35
	Squills 35 @ 40	Glycerine 26 @ 42
	Squills, powdered 60 @ 70	Hops 75 @ 1 00
	Turmeric, powd. 25 @ 30	Iodine 5 75@6 00
	Valerian, powd. .. @2 00	Iodoform 6 80@7 00
		Iron, Acetate 25 @ 30
	Seeds	Lycopodium 1 75@2 00
	Anise 42 @ 45	Mace 85 @ 90
	Anise, powdered 47 @ 50	Mace, powdered 95 @ 1 00
	Bird, Is 13 @ 15	Menthol 9 50@9 75
	Canary 28 @ 35	Morphine 13 00@13 65
	Caraway, Po. 75 60 @ 65	Nux Vomica @ 40
	Cardamon 1 75@2 00	Nux Vomica, pow. 20 @ 30
	Celery, powd. 85c 75 @ 80	Pepper black pow. 53 @ 50
	Coriander powd 30 22 1/2 @ 25	Pepper, white @ 50
	Dill 30 @ 35	Pitch, Burgundy @ 15
	Fennel 1 00@1 20	Quassia 12 @ 15
	Flax 15 @ 20	Quinine 1 09@1 59
	Flax, ground 15 @ 20	Rochelle Salts .. 55 @ 60
	Foenugreek pow. 15 @ 25	Saccharine @ 45
	Hemp 12 1/2 @ 18	Salt Peter 20 @ 30
	Lobelia 70 @ 75	Seidlitz Mixture.. 43 @ 50
	Mustard, yellow .. 45 @ 50	Soap, green 20 @ 30
	Mustard, black .. 36 @ 40	Soap mott castile 22 1/2 @ 25
	Poppy @1 00	Soap, white castile case @25 00
	Quince 1 50@1 75	Soap, white castile less, per bar @2 65
	Rape 15 @ 20	Soda Ash 4 1/2 @ 10
	Sabadilla @ 35	Soda Bicarbonate 3 1/2 @ 5
	Sabadilla, powd. 30 @ 35	Soda, Sal 2 1/2 @ 5
	Sunflower 22 @ 30	Spirits Camphor .. @2 00
	Worm American .. @ 35	Sulphur, roll 4 1/2 @ 10
	Worm Levant .. 1 65@1 75	Sulphur, sublim. 4 1/2 @ 10
		Tamarinds 25 @ 30
	Tinctures	Tartar Emetic 1 03 @ 1 10
	Aconite @1 70	Turpentine, Ven. 50 @ 50
	Aloes @1 20	Vanilla Ex. pure 1 50@2 00
	Arnica @1 50	Witch Hazel .. 1 35@1 75
	Asafoetida @3 90	Zinc Sulphate 10 @ 15
	Belladonna @1 40	
	Benzoin @1 80	
	Benzoin Compo'd @3 00	
	Buchu @2 70	
	Cantharides ... @2 90	

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.

HIDES AND PELTS

Table listing various hides and pelts such as Green, Cured, Calfskin, and Horse, with their respective prices.

Table listing pelts like Old Wool, Lambs, and Shearings with prices.

Table listing Tallow in Prime, No. 1, and No. 2 grades.

Table listing Wool in Unwashed, med. and Unwashed, fine grades.

Table listing Honey in Airline, No. 10, 15, and 25 grades.

Table listing Horse Radish per doz.

Table listing Jelly Pure, per pail, 30 lb.

Table listing Jelly Glasses in 8 oz. per doz.

Table listing Mapleine in 2 oz. bottles, 1 oz. bottles, and 16 oz. bottles.

Table listing Mince Meat in None Such, case for, and Quaker, 3 doz. case.

Table listing Molasses in New Orleans, Fancy Open Kettle, Choice, Good, and Stock.

Table listing Nuts—Whole in Almonds, Brazils, and Pecans.

Table listing Nuts—Whole in Roasted Pecans, Spanish, and Walnuts.

Table listing Nuts—Whole in Walnuts, California, and Walnuts, French.

Table listing Nuts—Shelled in Almonds and Pecans.

Table listing Nuts—Shelled in Almonds, Spanish, and Pecans.

Table listing Nuts—Shelled in Pecans, Spanish, and Walnuts.

Table listing Olives in Bulk, Stuffed, and Pitted.

Table listing Olives in Pitted (not stuffed) and various sizes.

Table listing Olives in Queen, Mammoth, and Olive Chow.

Table listing Petroleum Products in Perfection, Red Crown Gasoline, and Gas Machine Gasoline.

Table listing Petroleum Products in V. M. & P. Naphtha and Capitol Cylinder.

Table listing Petroleum Products in Atlantic Red Engine, Iron Bbls., and Winter Black.

Table listing Petroleum Products in Polarine, Iron Bbls., and Pickles.

Table listing Pickles in Medium and Small sizes.

Table listing Pickles in Gherkins in Barrels, Half barrels, and 5 gallon kegs.

Table listing Sweet Small in Barrels, Kegs, and Half barrels.

Table listing Pipes in Clay, T. D. full count and Cob, 3 doz. in box.

Table listing Playing Cards in No. 90 Steamboat, No. 808, Bicycle, and Pennant.

Table listing Potash in Babbitt's, 2 doz.

Table listing Provisions in Barreled Pork, Clear Back, Short Cut, Brisket, Pig, and Clear Family.

Table listing Dry Salt Meats in S P Bellies and Lard.

Table listing Lard in Pure in tierces, Compound Lard, and 50 lb. tubs.

Table listing Lard in 50 lb. tubs, 20 lb. pails, and 5 lb. pails.

Table listing Lard in 3 lb. pails and Smoked Meats.

Table listing Smoked Meats in Hams, 14-16 lb., 16-18 lb., and 18-20 lb.

Table listing Smoked Meats in Ham, dried beef, sets, California Hams, and Picnic Boleed.

Table listing Smoked Meats in Hams, Boleed Hams, and Minc'd Hams.

Table listing Smoked Meats in Bacon and Sausages.

Table listing Sausages in Bologna, Liver, Frankfort, Pork, Veal, and Tongue.

Table listing Sausages in Headcheese and Beef.

Table listing Beef in Boneless and Rump, new.

Table listing Pig's Feet in 1/4 bbls., 40 lbs., and 1/2 bbls.

Table listing Tripe in Kits, 15 lbs., 1/4 bbls., 40 lbs., and 1/2 bbls.

Table listing Casings in Hogs, per lb., Beef, round set, Beef, middles, set, and Sheep.

Table listing Uncolored Oleomargarine in Solid Dairy and Country Rolls.

Table listing Canned Meats in Red Crown Brand, Corned Beef, Roast Beef, Roast Mutton, and Veal Loaf.

Table listing Canned Meats in Vienna Style Sausage, Sausage Meat, Potted Meat, and Deviled Meat.

Table listing Canned Meats in German Deviled Ham, Hamburg Steak, and Onions.

Table listing Canned Meats in Corned Beef Hash, Cooked Brains, Cooked Lunch Tongues, and Cooked Ox Tongues.

Table listing Canned Meats in Chili Con Carne, Sliced Bacon, medium, Sliced Bacon, large, Sliced Beef, 2 1/2 oz., Sliced Beef, 3 1/2 oz., Sliced Beef, 5 oz., Sliced Beef, 7 oz., Sliced Beef, tin, 3 1/2 oz., and Sliced Beef, tin, 7 oz.

Table listing Rice in Fancy Head and Blue Rose.

Table listing Rolled Oats in Monarch, bbls., Rolled Avena, Steel Cut, 100 lb. sks., Monarch, 90 lb. sacks, Quaker, 18 Regular, and Quaker, 20 Family.

Table listing Salad Dressing in Columbia, 1/2 pints, Durkee's large, Durkee's med., Durkee's Picnic, Snider's large, and Snider's, small, 2 doz.

Table listing Saleratus in Packed 60 lbs. in box, Arm and Hammer, and Wyandotte, 100 3/4s.

Table listing Sal Soda in Granulated, bbls., Granulated 100 lbs. ca., and Granulated, 363 pkgs.

Table listing Salt in Solar Rock, 56 lb. sacks, Common, and Granulated, Fine.

Table listing Salt Fish in Middles, Tablets, 1 lb., Tablets, 1/2 lb., and Wood boxes.

Table listing Holland Herring in Standards, bbls., Y. M., bbls., Standard, kegs, and Y. M., kegs.

Table listing Herring in K K K K, Norway, 8 lb. pails, Cut Lunch, and Boned, 10 lb. boxes.

Table listing Trout in No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., and No. 1, 3 lbs.

Table listing Mackerel in Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., and No. 1, 10 lbs.

Table listing Lake Herring in 1/2 bbl., 100 lbs.

Table listing Seeds in Anise, Canary, Smyrna, Caraway, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, and Rape.

Table listing Shoe Blacking in Handy Box, large 3 dz., Handy Box, small, Bixby's Royal Polish, and Miller's Crown Polish.

Table listing Snuff in Swedish Rapee 10c 8 for 64, Swedish Rapee, 1 lb. gls, Norkoping, 10c, 8 for 64, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for 64, and Copenhagen, 1 lb. glass.

Table listing Soap in James S. Kirk & Company, American Family, 100 7 85, Jap Rose, 50 cakes, and Kirk's White Flake.

Table listing Soap in Lantz Bros. & Co., Acme, 100 cakes, Big Master, 100 blocks, Climax, 100s, Climax, 120s, Queen White, 80 cakes, Oak Leaf, 100 cakes, Queen Anne, 100 cakes, and Lantz Naphtha, 100s.

Table listing Soap in Proctor & Gamble Co., Lenox, 6 oz., Ivory, 6 oz., Ivory, 10 oz., and Star.

Table listing Soap in Swift & Company, Classic, 100 bars, 8 oz., Swift's Pride, 100 8 oz., Quick Naphtha, and White Laundry, 100 8 oz.

Table listing Soap in Wool, 24 bars, 6 oz., Wool, 100 bars, 6 oz., and Wool, 100 bars, 10 oz.

Table listing Soap in Tradesman Company, Black Hawk, one box, Black Hawk, five bxs, Black Hawk, ten bxs, and Box contains 72 cakes.

Table listing Soap in Scouring Powders, Sapolio, gross lots, Sapolio, half gro. lots, Sapolio, single boxes, Sapolio, hand, Queen Anne, 60 cans, and Snow Maid, 60 cans.

Table listing Soap in Washing Powders, Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., and Snow Boy, 20 pkgs.

Table listing Soap Powders in Johnson's Fine, 48 2, Johnson's XXX, 100, Lantz Naphtha, 60s, Nine O'Clock, Oak Leaf, 100 pkgs., Old Dutch Cleanser, Queen Anne, 60 pkgs., Rub-No-More, Sunbrite, 100 cans, and Sunbrite, 50 cans.

Table listing Soda in Bi Carb. Kegs.

Table listing Spices in Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Ginger, Cochin, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs. doz., Nutmegs, 70-8, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, and Paprika, Hungarian.

Table listing Pure Ground in Bulk in Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Ginger, African, Mustard, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, and Paprika, Hungarian.

Table listing Seasoning in Chili Powder, Celery Salt, Sage, 2 oz., Onion Salt, Garlic, Ponelty, 3 1/2 oz., Kitchen Bouquet, Laurel Leaves, Marjoram, 1 oz., Savory, 1 oz., Thyme, 1 oz., and Tumeric, 2 1/2 oz.

Table listing Starch in Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, and Argo, 48 1 lb. pkgs.

Table listing Starch in Argo, 48 1 lb. pkgs., Argo, 12 3 lbs., Argo, 8 5 lbs., Silver Gloss, 16 3lbs., and Silver Gloss, 12 6lbs.

Table listing Starch in Muzzy, 48 1 lb. packages, 16 3lb. packages, 12 6lb. packages, and 50 lb. boxes.

Table listing Syrups in Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2, 2 dz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5, 1 dz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, 2 dz., Red Karo, No. 5, 1 dz., and Red Karo, No. 10, 1/2 doz.

Table listing Syrups in Fair, Good, and Choice.

Table listing Table Sauces in Lea & Perrin, large, Pepper, Royal Mint, and Tobasco.

Table listing Table Sauces in England's Pride, A-1, large, A-1, small, and Capers.

Table listing Tea in Medium, Choice, and Fancy.

Table listing Tea in Basket-Fired Med'n, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, and Siftings, 1 lb. pkgs.

Table listing Tea in Gunpowder, Moyune, Medium, Moyune, Choice, Choice, and Fancy.

Table listing Oolong in Formosa, Medium, Formosa, Choice, and Formosa, Fancy.

Table listing English Breakfast in Congou, Medium, Congou, Choice, Congou, Fancy, and Congou, Ex. Fancy.

Table listing Ceylon in Pekoe, Medium, Dr. Pekoe, Choice, and Flowery O. P. Fancy.

Table listing Wine in Cotton, 3 ply cone, Cotton, 3 ply balls, and Hemp, 6 ply.

Table listing Vinegar in Cider, Benton Harbor, White Wine, 40 grain, White Wine, 80 grain, White Wine, 100 grain, Oakland Vinegar & Pickle Co.'s Brands, Oakland Apple Cider, Blue Ribbon Corn, and Oakland White Pickling.

Table listing Axle Grease in Packages no charge.

Table listing Wicking in No. 0, per gross, No. 1, per gross, No. 2, per gross, and No. 3, per gross.

Table listing Woodenware in Bushels, wide band, wire handles, Bushels, wide band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, and Splint, small.

Table listing Woodenware in Butter Plates, Wire End, 1/2 lb., 250 in crate, 1 lb., 250 in crate, 2 lb., 250 in crate, 3 lb., 250 in crate, and 5 lb., 250 in crate.

Table listing Woodenware in Churns, Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., Stone, 6 gal., and Clothes Pins, Round Head, 4 1/2 inch, 5 gross, Cartons, 60 24s, and Cartons, 25 60s.

Table listing Woodenware in Egg Cases, No. 1, Star, No. 2, Star, 12 oz. size, 9 oz. size, and 6 oz. size.

Table listing Woodenware in Faucets, Cork lined, 3 in., Cork lined, 9 in., and Cork lined, 10 in.

Table listing Woodenware in Mop Sticks, Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal, No. 7, 12lb. cotton mop heads, and 9 lb. cotton mop heads.

Table listing Woodenware in Pails, 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, and Fibre.

Table listing Woodenware in Toothpicks, Ideal.

Table listing Woodenware in Traps, Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, and Mouse, spring.

Table listing Woodenware in Tubs, No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, and Small Galvanized.

Table listing Woodenware in Washboards, Banner Globe, Brass, Single, Glass, Single, Double Peerless, Single Peerless, Northern Queen, and Universal.

Table listing Woodenware in Window Cleaners, 12 in., 14 in., and 16 in.

Table listing Woodenware in Wood Bowls, 13 in. Butter, 15 in. Butter, 17 in. Butter, and 19 in. Butter.

Table listing Wrapping Paper in Fibre, Manila, white, Fibre, Manila, colored, No. 1 Fibre, Butchers' Manila, Kraft, Wax Butter, short c'nt, and Parchm't Butter, rolls.

Table listing Yeast Cake in Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., and Yeast Foam, 1 1/2 doz.

Table listing Yeast-Compressed in Fleischman, per doz.

SPECIAL Price Current

AXLE GREASE



25 lb. pails, per doz. ...

KITCHEN KLENZER



80 can cases, \$4 per case

PEANUT BUTTER



Bel-Car-Mo Brand

Table listing Peanut Butter in 8 oz., 2 doz. in case, 24 1 lb. pails, 12 2 lb. pails, 5 lb. pails, 6 in crate, 10 lb. pails, 15 lb. pails, 25 lb. pails, 50 lb. tins, and 100 lb. drums.

SALT



Per case, 24 2 lbs. ... Five case lots ...



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.

Preparing For Handling of Fall Sporting Goods.

Written for the Tradesman.

Merchants who have not already done so should begin to consider their fall and winter sporting goods business. Foresight is an important factor in merchandising. The merchant who looks ahead and plans ahead is the one who, when the real rush comes, gets through with the minimum of effort and the maximum of results.

A great deal of valuable work can be done in advance, in the way of preparing to meet each season's requirements. For one thing, the stock should be ready. That means, that you should have a clear-cut idea of what you will likely need, and that you should either have the goods or be sure of getting them in plenty of time for fall and winter trade.

As a rule, last year's business is a valuable guide in estimating this year's probable demand in any line. But the sporting goods trade in the fall of 1919 may prove an exception to this rule. A year ago a great many of our young men were in France. This year these men will be home again. To what extent this one outstanding circumstance will affect the sporting goods trade it is impossible to say in a general way. The individual retailer, closely in touch with the requirements of his community, should, however, take this factor into consideration in laying his plans for fall and winter sporting goods.

A careful overhauling of the stock should take place early this month. Simultaneously, an effort should be made to clear off all the broken lines of summer sporting goods that now encumber the shelves and show cases.

As good a way as any to clear out such lines as you think it desirable to get rid of, is to put in a special sale with genuine price reductions. This can be linked up with the mid-summer clearing sale. If you put on such a sale, play it up for all it is worth. Advertise it, put on special cut price displays of sporting goods, use price tags on every article with figures that stand out. There need be no attempt in this connection to show an elaborate window. Price is your outstanding line of appeal; and if the sale goes as it should, it will not be long before your display will have to be broken, anyway, to meet the demands of your customers. The two

great points in a special sale are to quote prices and to let the public know that the sale is on. Window display is required solely to emphasize these two points.

Use your special sale of summer odds and ends of sporting goods, not merely to clear out these odd lines, but to attract sporting goods enthusiasts to your store. In this way you will meet a lot of people, including many new customers; and get a line on their fall requirements. If possible, get prospect lists, with information as to the line in which each individual customer will be interested. The more you know about what interests each individual, the better equipped you are to cater to the demands of your public, which, after all is merely made up of individuals.

A first requisite in developing a successful sporting goods trade in the hardware store is to specialize. It is practically impossible to build up a business by ordering a stock, scattering it throughout the store, and then depending on the general knowledge of the proprietor and his salespeople to promote sales. A department should be organized devoted exclusively to the display and sale of sporting goods.

Every form of advertising matter should be made use of to bring out the fact that these lines are handled. Particularly so at the beginning, when the department is a new thing in your store. It is worth remembering that once it becomes known that a hardware store is the headquarters for sporting goods of all kinds, that reputation will help to build trade. There are few lines where word-of-mouth advertising from customer to customer counts for so much.

Among your salespeople there is probably one who takes a more than ordinary interest in sporting events, and is an enthusiast for athletics. That is the sort of man to put in charge of the department. For

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

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

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.
203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

McQUAY-NORRIS LEAK-PROOF PISTON RINGS

For Trucks, Tractors, Automobiles, Gas Engines, Motor Cycles, Motor Boats, etc.



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

Boston Straight and Trans Michigan Cigars

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

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



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

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Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

Saddlery Hardware, Blankets, Robes, Summer Goods, Mackinaws, Sheep-Lined and Blanket-Lined Coats, Sweaters, Shirts, Socks, Farm Machinery and Garden Tools, Automobile Tires and Tubes, and a Full Line of Automobile Accessories.

GRAND RAPIDS, MICHIGAN

observation convinces me that the department requires some one member of the staff to take charge of it—it can't be left to run itself in hit and miss fashion. Take a young man who is interested in sport and who can keep in touch with the sporting men in the locality, for it is from such people that practically all your trade comes. There is nothing about a complete stock of sporting goods which presents serious difficulties to a bright and adaptable young salesman, and most young men nowadays grow up with a pretty thorough knowledge of fishing rods, baseball equipment, guns, etc., so that it does not take long to impart the necessary specific knowledge.

The ideal head for the sporting goods department is a man who is able to mix in every pastime. "To sell sporting goods, get into the game" is an old watchword of the business. If you yourself take a live interest in sporting events, so much the better for your department. If not, entrust the department to a man who does take a vital interest in sporting events, and particularly in local sporting events, and who knows the local leader in every sport.

Incidentally, it is a worth while idea to encourage the juvenile trade by stocking lines of special interest to boys. Some hardware dealers reach the boys effectively by carrying in their sporting goods department a line of boy scout supplies. The boy grows up very rapidly, and the lad who buys a cheap baseball to-day is going to be a purchaser of the real thing a few years hence. This is true all down the line. Cater to the boys now when they are young, get them coming, and when they are grown they will not depart from you. Individually, the boys may buy very little themselves. But their parents will do quite a bit of buying for them so that quite apart from future prospects, the immediate returns should in most cases be satisfactory.

The "Run-along-and-don't-bother-me" attitude toward inquisitive boys may save time and trouble at the moment, but it is apt to antagonize the sources of your sporting goods trade a few years hence. When the boys come to the store it is worth while to treat them so well that they will feel at home there, and like to come again.

It is worth remembering, too, that whatever you do to encourage local sports of all kinds will help your department. I know a town where there has been little baseball for years. This year a city league of four teams was organized. Not merely has that town a four-team league, but at certain hours as many as a dozen juvenile "ball teams" all fully equipped can be seen practicing on various public playgrounds, and a good many boys have bought balls, mitts, bats and other baseball equipment.

The same thing will be found true of any effort you put forth to encourage or facilitate fall and winter sports. If you help organize a rifle club, or assist later in arranging for a municipal skating rink, or offer a prize for this, that or the other fall

event—whatever stimulus is given sports, a certain benefit comes back to you. If a number of enthusiasts want to organize a club or association, tell them at once: "Here's my store that you can use as headquarters. I'll phone anybody you think would be interested to come to an organization meeting to-night." That sort of interest is what links up the wide-awake hardware dealer and his store with the sportsmen of his community. Victor Lauriston.

As to Wool and Woolens.

London's wool auctions will be resumed this week, and the announcement is made that Americans will be allowed to bid on a limited amount of the offerings for the first time since the war. This information has been received with satisfaction here because there is a demand for certain fine Australian wools. A lot of these varieties, especially adapted to the needs of American mills, was included in the contract with the British authorities which was canceled after the armistice went into effect. This Government had so much wool on hand that it was loath to incur itself with more, but there are many who believe a mistake was made in not securing the allotment from Australia. During June the domestic mills consumed 55,000,000 pounds of wool, grease equivalent. This is somewhat more than in the month preceding, and indicates that production of fabrics is getting to a normal basis. In the goods market the principal matter of interest was the opening of fancy fabrics for spring by the American Woolen Company. A very limited quantity of goods was offered, and the supplies were allotted in some kind of pro rata fashion to regular customers. It was assumed by some that the company would offer no more of the goods, but this may be questioned. It was also reported that there would be no opening of staples. The prices are very much higher than those for the previous season. No fear prevails in any quarter that there will not be enough goods available to supply all needs, every indication to the contrary notwithstanding.

How Three Merchants Regard the Tradesman.

Mr. Whipple, Manager Davison Mercantile Co., Davison: "The Tradesman is all right. A mighty good paper. We like it."

J. F. Garrison, Route 2, Davison: "It certainly is a fine paper and it does me lots of good. I would not be without it. It is worth to any merchant who will read it carefully many times what it costs."

Spencer Covert, 1814 West Keasley street, Flint: "There is a lot of good reading in it and many good things, but I do my work alone from early to very late and do not have time to read and I have made up my mind to stop it." Mr. Covert later decided to continue the paper indefinitely.

When a man does not like your store, he will influence his friends and acquaintances against it. Be careful how you treat folks.

BUSINESS WANTS DEPARTMENT

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

BUSINESS CHANCES.

WANTED to hear from owner of a good business for sale. Cash price, description. D. F. Bush, Minneapolis, Minnesota. 360

For Sale—Friday butter printer with fifty-six pound butter shipping box, at creamery at Gera, Michigan. Never been used any. Price, \$45. Address A. B. Grubb, Cripple Creek, Virginia. 424

FOR SALE—Hardware stock in small town in Eastern Illinois. Invoice about \$3,500. Good opening for an implement man. Nearest competition is seven miles. Almost new residence also for sale. Good reason for selling. No traders or agents. Address BOX 66, Stockland, Illinois. 425

FOR SALE or Exchange—1,600 acres alluvial grain farm land; bottom and second bottom; fully protected from water by tested levees and ditches; yields immense crops; about two-thirds in cultivation; rest light timber pasture; 800 acres rented, to be sown to wheat; possession at once; 3 miles from Quincy, Illinois; ordinarily land here sells at from \$125 to \$350 an acre; priced at \$360,000, clear; will take \$150,000 in clear income property or land. Staunton E. Boudreau, Quincy, Illinois. 426

Groceryman Wanted—One who is willing to do stock work. Must be hustler. Salary wanted and references required in first letter. Habicht & Habicht, Westington Springs, South Dakota. 427

For Sale—Old established grocery in one of the best locations in city. A live wire proposition as Saginaw is one of the fastest growing cities in the State. It will pay you to investigate. Address Holcomb Brothers, Saginaw, Michigan. 428

FOR LEASE—STORE ROOM 30 x 100—THREE floors and basement in the heart of the retail center. Wonderful opportunity for furniture, shoes, general store, millinery and ready-to-wear. For further particulars, address J. J. Reib, Quincy, Illinois. 429

FOR SALE—One 170-gallon Beeman's automatic gasoline tank, in A1 condition, \$40; can be used for kerosene by re-painting. C. Glenn McBride, Rockford, Michigan. 430

Wanted—To buy good running stock of merchandise, dry goods or general stock in good town. Address No. 431, care Michigan Tradesman. 431

For Sale—Well-established crockery and bazaar business. Good reason for selling. Address Lock Box 552, Harbor Springs, Michigan. 432

FOR SALE—ONE 300 McCASKEY ACCOUNT register, in good condition. Address Wm. Fuelling & Son, Farmersburg, Iowa. 433

For Sale—Grocery, hardware and implement stock invoicing \$15,000, in live town of 1,100. Sell at market price and lease or sell buildings. Two brick buildings, good cellar, elevator, modern fixtures. Sales last year, \$48,000. Selling reason, illness. Address No. 403, care Tradesman. 403

For Sale—Oldest established grocery in city of 6,000. Finest location. Address No. 404, care Michigan Tradesman. 404

For Sale—One store building 40 x 50; one 7-room house; barn 20 x 30; warehouse 50 x 22; elevator 20 x 30; 2 acres land situated on Pere Marquette railroad. Snap at \$2,500. Will also sell stock in store. Albert Morrison, Brunswick, Michigan. 405

FOR SALE—1,000 pounds of nice clean burlap. Address Sanitary Cash Market, Lock Box 117, Junction City, Kansas. 406

For Sale—At bargain, grocery and meat market in live town near Lansing. Population 2,000. Good farming community. Reasons for selling. Address No. 414, care Tradesman. 414

WANTED—A stock of general merchandise from five to ten thousand. Cash proposition. W. D. Hamilton, Galesburg, Illinois. 416

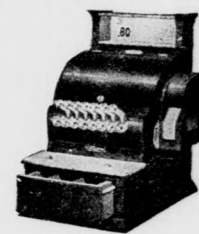
FOR SALE—Formula and registered trade-mark for lotion. Good for chapped hands and face, sprains, bruises, etc. Rush Chemical Company, Rushville, Indiana. 420

For Sale—An established business of seven years. Four years lease to run at \$45 per month, in one of Detroit's busiest sections. Invoice, \$3,500. Price, \$3,000. Owner wishes to retire. An opportunity for a live wire. No opposition. J. D. Leahy, 2425 East Jefferson, Detroit, Michigan. 422

FOR SALE—ONE CINCINNATI COMBINED shrinking, steaming, ironing and sponging machine that cost \$125. In good condition. You can take it for \$50 if you will pay the freight on it. Two ceiling rug racks—fifteen feet of track and fifteen arms for each rack, holding 30 rugs each. They cost originally \$37.50 each. Both for \$45—and they would cost if bought new at least \$125 to-day. Address J. B. Crail, Washington, Iowa. 434

PARTNER—With market connections for bearing pecan grove which can be bought cheap. References exchanged. Box 461, Macon, Georgia. 408

Will Exchange—Detroit automatic scale for floor show case and safe. Have 40 acres Kalkaska land to sell or trade; can use small truck or Ford car. G. A. Johnson, Carlshend, Mich. 409



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.

Cash Registers (all makes) bought sold, exchanged and repaired. REBUILT CASH REGISTER CO., Incorporated, 121 North Washington Ave., Saginaw, Michigan. 128

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

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

For Sale—Two large and fully equipped woodworking auto and truck body plants, with steelworking machinery for trucks and trailers, if desired. Full labor guaranteed. Best of shipping facilities. See these plants at once. W. J. Parker, Owner, Corunna, Michigan. 334

For Sale—McCaskey account register, adding machine, cash register, mimeograph, safe and other fixtures at about one-third or original cost. Jos. Weiler, Chney, Illinois. 397

For Sale—Variety and wall paper stock, located in a good up-to-date town of 3,000 people. Full particulars given to any interested party. Address No. 367, care Michigan Tradesman. 367

BAKERY For Sale—Fine location; fine trade and chance to increase; Kosicky oven; all modern equipment. A bargain if sold at once. Albert McMurtrie, Jonesville, Michigan. 389

WE ARE IN POSITION TO FURNISH several cars pole stock. Send specifications with best offer. McCARROLL LUMBER CO., LTD., Holden, Livingston Parish, Louisiana. 391

WANTED RANCH—Have fine three story and basement, 66 x 120, brick block in best location in best city in Central Michigan; on main corner; rent roll approximately \$6,000 per annum; will trade for ranch; must be fenced and free from encumbrance and located in the Lower Peninsula. Cooper & Francis, Mt. Pleasant, Michigan. 399

STATE RIGHTS FOR SALE—Device for killing glare in automobile headlights; quick seller. 315 Hamilton Ave., Detroit, Michigan. 400

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

HAVING EXHAUSTED OUR TIMBER SUPPLY, we are offering for sale our up-to-date single band mill, including three boilers, two engines and also logging equipment consisting of horses, wagon, harnesses, sleighs, jammers, logging wheels, steam log hauler with sleigh loaders, snow plows and sprinkling tanks, everything to make a modern well equipped outfit. It will pay parties interested to investigate immediately. Mill can be seen in operation until about the twenty-fifth of July. For further particulars enquire of the HARBOR SPRINGS LUMBER COMPANY, Harbor Springs, Michigan. 402

GET MY TANKS—Make big money developing films. Particulars free. GILLET, Boscobel, Wisconsin. 419

THE PARTING OF THE WAYS.

The country just now is resounding with threats and denunciation of alleged profiteers. Packers, manufacturers, wholesalers and retailers each, in turn, are blamed for the present unfortunate situation, but they are not the only ones subject to censure.

The trouble started when President Wilson and Congress bowed their heads to the labor trust and enacted the infamous eight hour-closed shop law, which gave the union railway employes a license to plunder the people to their hearts' content. That they have improved their opportunity to the utmost goes without saying. They used the war and the crisis it precipitated as an excuse to force wages up to such ridiculous limits that every article which involved the employment of labor necessarily had to be increased in price to avoid selling at a loss. When the draft was found to be necessary, the administration did not exempt farm workers and miners, as it should have done, but took the most valuable men in the country for army purposes. Enough soldiers could have been secured from the ranks of idlers—from men who could have been spared without interfering greatly with the industrial and agricultural situation—but the idle rich of the Edsel Ford type were especially exempted by a special law enacted at the urgent request of President Wilson.

Not content to plunder the people unmercifully during the war, the labor trust improved the opportunity offered by the upheaval after the war to force wages to such high levels that business pursuits were no longer inviting unless the manufacturer and distributor followed the example set by the pets of the Federal administration. The result is chaos and uncertainty and the outcome will be universal confiscation of property unless the administration speedily and effectively reverses its present policy of labor union coddling. Even now the railroad unions are clamoring in the halls of Congress for the practical confiscation of the railroads, so they may be turned over to their employes to run. No more socialistic and anarchistic proposition was ever promulgated by the reds of Russia than this. It is I. W. W. doctrine, pure and simple, yet not a high official in Washington has courage enough to rebuke the usurpers who would take this means to destroy the transportation systems of the country and subvert the Government from a republic to a mobocracy.

There never was a time when the United States needed great men so badly as now. We have come to the parting of the ways. This country must be rescued from the rule of the mob or our boasted republic will soon become an anarchistic mobocracy, with no more cohesion than the alleged government established in blood and maintained in bloodshed by the reds of Russia.

American Express Company Promises More Prompt Settlements.

Mr. William G. Smith, General Manager of the Eastern Lakes De-

partment of the American Railway Express Co., was in the city Tuesday to discuss with the Tradesman the subject of the delay in paying certain claims which have been reported to the Tradesman by its readers. Mr. Smith admitted that the delays were inexcusable and that the company deserved the censure it had received because of the laxness of its employes. He had no excuses to offer under the circumstances and assured the Tradesman that hereafter all claims which originate in Michigan will receive prompt attention and be paid within ninety days at the longest and within sixty days if possible. On being asked point blank whether the delay in paying claims is due to a dishonest policy on the part of the company or to the carelessness and laxness of employes, he stated most emphatically that the company intended to deal fairly with its shippers in settling losses and damage claims and that any unusual delay in the future—the same as in the past—would be due to lack of faithfulness on the part of men in the claim departments and should be reported promptly to the officials of the company for review and action.

Mr. Smith had no excuses to offer for the dishonest methods of the Adams Express Co. and the United States Express Co., which are now consolidated with his company and which still owe thousands of dollars to Michigan shippers which they are settling—when they settle at all—in the most despicable manner possible.

Mr. Smith impressed the Tradesman as a fair minded gentleman and able official who deplors the criticism his company has been subjected to through the carelessness and shiftlessness of some of his employes in the various claim departments. He has evidently been so shaken by the Tradesman's exposure of the actual situation that he will use his best endeavors to bring about a reform of the present loose methods which prevail among his employes in the settlement of claims. The Tradesman is disposed to give Mr. Smith the benefit of the doubt and commend his determination to improve the unfortunate situation which made it necessary for him to come to Grand Rapids to make the explanation above set forth.

Our Congressman's Opinion.

Washington, D. C., Aug. 10—Your letter of recent date is duly received. I have had the matter up with the Railroad Administration and am enclosing herewith a letter which I have just received therefrom.

Of course, there is no question about the general policy of these companies being as you outline it. It is a matter of common knowledge that it is worth more than the ordinary claim amounts to to collect it and, unless the claim is for a very substantial amount, most people get tired of trying to collect and finally give it up. I hope your letter will have a good effect. Carl E. Mapes.

The Reinisch-VanPelt Manufacturing Co. has been organized to manufacture and sell pipe organs and wood furniture, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed, \$540 paid in in cash and \$1,960 in property.

Surcharge Ordered Off By Insurance Commissioners.

Some months ago the National Board of Fire Underwriters requested a hearing of the surcharge matter before the Surcharge Committee of the National Association of Insurance Commissioners, expressly agreeing to abide by the action of that tribunal. The hearing was held and the matter taken under consideration. At a meeting of the full Committee in New York last week, the following report was unanimously adopted:

Whereas—The fire insurance companies undertook to place a surcharge of 10 per cent. on all fire risks to cover, as claimed by them, the increased expenses due to war conditions, and

Whereas—This surcharge was never imposed in some states and has been ordered off in other states having laws regulating or controlling, and

Whereas—It appears that the said surcharge has not been imposed on all classes of fire risks, therefore

Resolved—That it is the sense of this committee that this surcharge should be immediately taken off in all states.

Has the stock fire insurance companies kept faith with the Insurance Commissioners?

Not for a minute!

They are still collecting the surcharge, in defiance of the orders of State Insurance Commissioners, the edicts of the courts and the enactments of Legislatures.

Why?

Because the stock fire insurance companies have voluntarily arrayed themselves on the side of outlaws of the I. W. W. type and refuse to obey any law, human or divine.

"Whom the gods would destroy they first make mad."

Collapse of American Merchants' Syndicate.

The American Merchants' Syndicate, of Chicago, in which many Michigan merchants are financially interested, has completely collapsed. The receiver, Jacob Goldman, insists that John Baskerville, the founder and dominating factor in the undertaking has gotten away with \$250,000. The Syndicate lost \$98,558.26 in 1917 and about the same amount in 1918. Preferred stock to the amount of \$750,000 has been sold to retail merchants of the country, which sum has been entirely dissipated by the promoter, who drew a salary of \$12,000 per year and whose personal account was overdrawn \$32,682.88 at the time of the collapse.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 12—As a temporary arrangement, H. Leonard & Sons have withdrawn J. Zweedyke from Eastern Michigan and sent him into the territory formerly covered by the late Joseph F. O. Reed.

Anent the proposed new hotel at Midland, referred to at some length in the Tradesman two weeks ago, the following letter from Mr. Dow is significant: "We regret there is nothing along the hotel line in sight for Midland in the immediate future. The hotel as described in the Michigan Tradesman was contemplated,

but it was impossible to secure the desired site, and the man whom the hotel company had in view to operate it also decided not to leave his present business. Consequently, the project was dropped for the time being at least."

"To hell with the public!" This was the cry of the car men in Chicago during their recent strike. Effrontery used to be thought to have reached its acme in "The public be damned!" But that was the reputed utterance of a railway magnate. Now the circle has swung full and it is the workingmen who do not care a straw if their action causes public inconvenience or even suffering. Monopolistic arrogance has thus touched bottom. Of course, it was an unthinking cry heard in Chicago. It really would mean "To hell with all of us!" And to that sulphurous destination we should all be bound if some men could have their way

Bottom Facts From Booming Boyne.

Boyne City, Aug. 12—Boyne City and vicinity has been visited this summer with a drouth that has been a serious damage to garden and field crops, and with the dry hot weather the grasshoppers have had the time of their lives. Oats are nothing but bare stalks and the second crop of alfalfa is eaten as fast as it grows. In some places they are eating the green corn. Not a very encouraging outlook for eatables this winter.

The new Heintze tractor has just been put through a work test of 100 hours continuous no-stop service. Four men, after a week's field test, kept it going all the time for four days under full load. It stood the test perfectly.

We are going to have the biggest labor day celebration Charlevoix county ever saw. That is what F. C. B. says and he knows. Maxy.

The President of the alleged Irish republic will not help his cause with sensible folk by his talk about England presently joining hands with Japan to make war upon the United States. Such wild fancies about the "next war" had better be left by Irishmen with a sense of humor to Gen. Bernhardt without it. Mr. Valera is equally mistaken, from even the Irish point of view, when he arrays himself against the League of Nations. The reason why he is wrong is this: Ireland can not hope to win her independence by force of arms. She has got to succeed in persuading England and the world that an independent Ireland would not mean an impairment of English military security. Under the League of Nations this might be done. Without it, you could never make Englishmen believe that the Empire would be safe in a war with any first-class Power, if Ireland could be made a base of attack. A League of Nations that would remove the dread of war would also remove, by so much, the dread of Irish independence. The Irish themselves may in time be brought to see this. Just at present they are most of the time looking around for things to be "agin."

The Mather-Palmer Co. has been incorporated to manufacture and deal in underwear and other garments, with an authorized capital stock of \$90,000 common and \$30,000 preferred, of which amount \$67,500 has been subscribed, \$1,910 paid in in cash and \$53,000 in property.