

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 19, 1919

Number 1887

GRAND RAPIDS  
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## THE YEARS

The years come down as a feather falls  
From a homeward winging bird,  
And a year that's gone may no more come back  
Than comes the spoken word.  
Like a word it's writ on the books above,  
With the tale of the long gone years,  
And you may rub it howe'er you try—  
And you may try with tears—  
But the year that has once been written down,  
It is written, and down to stay,  
And naught in heaven and naught in earth  
Can wipe that year away;  
And you may weep for the things it holds,  
You helped them to come to pass,  
You might as well with a bunch of mist  
Try smoothing a carven brass!

The years passed by are eternal things!  
In them are the deeds you've done.  
As a fly is held in its amber dome  
Whilst centuries slowly run,  
Naught can undo what the dead years hold,  
Or bitter or sweet they be;  
You put them there, all the things they hold,  
You never may set them free!  
If the years are marred and the years are scarred,  
And the years are touched with fire,  
Or if they are heaped with the deeds worth while,  
The things that all men admire,  
Or if they are matter of vain regret,  
And matter for midnight tears,  
It matters nothing, and less than that,  
To the unforgetting years.

The only way is while the days  
Of the year are yet untold  
Is to do the deeds that shall leave them white,  
Or purple and edged with gold:  
Let the words be kind to the ones you love,  
As gentle as words may be,  
For never a day but souls put forth  
To traverse the unknown sea;  
And it may be that the ones you love  
Are preening their wings for flight;  
The year is yours as it comes to you,  
Keep all its pages white:  
When it is gone it is gone indeed,  
With records eternal spread,  
Look out for the things that may shame your soul  
When the tale of your years is read.

Judd Mortimer Lewis.

Public Reference Library

# The Red Crown Line



of Top Notchers in Ready-to-Serve Pure Food Specialties Deserves the Consideration of Every Retailer.



There are twenty-four fast selling varieties, each one the leader of its kind, the line in general being in strong favor with discerning food purchasers who value high grade quality at fair prices.

Here is a list of the Red Crown favorites:

Virginies	Genuine Deviled Ham	Roast Pork	Cooked Brains
Wafer Sliced Beef	Hamburger Steak and Onions	Beef Stew	Cooked Lunch Tongues
Pork and Beans	Corned Beef Hash	Veal Loaf	Cooked Ox Tongues
Corned Beef	Southern Home Made Style Hash	Vienna Style Sausage	Chili Con Carne
Roast Beef	Fried Pork Chops	Potted Meat	Sliced Bacon
Roast Mutton	Washed Potatoes	Deviled Meat	Tripe
		Fried Pork Sausage and Mashed Potatoes	

Red Crown is the ECONOMY line that will maintain your reputation as a quality dealer.

All of the virtues that make for permanency, for constantly repeating demand, for consumer satisfaction, for sanitary safety, for genuine, general satisfaction is incorporated in Red Crown Ready-to-Serve Pure Food Products.

**Acme Packing Company, Chicago, U.S.A.**  
INDEPENDENT PACKERS OF PURE FOOD PRODUCTS



## Franklin Package Sugars

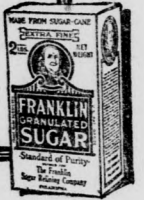
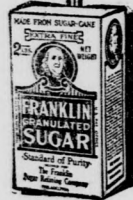


Save Spillage  
Save Overweight  
Save Paper Bags  
Save Twine  
Save Time

**The Franklin Sugar Refining Company**  
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



A clear skin usually indicates excellent health and vitality.

Boils, pimples, carbuncles indicate impure blood and are easily cured by—

## Fleischmann's Yeast

taken daily which also acts as a laxative.

Increase your sales by handing your customers a copy of—

Fleischmann's Compressed Yeast and Good Health Booklet.

THE FLEISCHMANN COMPANY

GENUINE

## Buckwheat Flour

ABSOLUTELY PURE

J. F. Eesley Milling Co.

THE SUNSHINE MILLS

PLAINWELL, MICHIGAN

# SNOW BOY

Washing Powder

Family Size 24s

Will Not Hurt the Hands

through the jobber—to Retail Grocers

25 boxes @ \$5.85—5 boxes FREE, Net \$4.87

10 boxes @ 5.90—2 boxes FREE, Net 4.91

5 boxes @ 5.95—1 box FREE, Net 4.95

2½ boxes @ 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,

DEAL 1925

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

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Thirty-Seventh Year

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**MICHIGAN TRADESMAN**

(Unlike any other paper.)

Each Issue Complete In Itself.

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E. A. STOWE, Editor.

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Rapids under Act of March 3, 1879.**THE CHAIN STORE PROBLEM.**

What shall be done about the chain stores? It is a long-debated question, but just now it appears to be looming larger than heretofore, probably owing to the severity of the competition that is developing of late, not only in the East, where it is more or less an old story, but also in the West, where the scheme is just taking hold in serious fashion.

That it constitutes a very serious inconsistency in the idealism of fair competition is becoming more and more patent every day, but that it is economically defensible and justified cannot be gainsaid. Reformers are arguing in favor of chain systems on account of their supposed efficiency and the "elimination of the middleman" on the one side, while the average retail grocer is clamoring against them and making plans to check their preferences at the hands of producers and wholesalers on the other. And meanwhile the chain stores go right along multiplying and waxing strong and stronger.

There doesn't appear to be any very marked consistency in the position of the retailer in his assault on the principle underlying the chain stores' advantage—quantity price. They claim that the chains are driving them out of business by their ability to buy in large quantities, on which the seller is willing to make a price concession, partly because he can afford to on a large sale at once and partly because sellers are very mindful of the value of large outlets and find such buyers attractive for making big profits in a bunch.

The retailers, however, instead of fighting the idea of "inside prices," show a willingness to be content if they can be let in at the same terms; wherefore they propose to organize buying exchanges and clamor at the door of the manufacturers for listing as "wholesale buyers" at lower prices. In the East such buying exchanges have long been in evidence, and now

they have commenced flourishing in the West. In fact, the Pacific Coast trade leaders are frankly urging the grocers to form such groups as a regular policy, and at their last convention the National retailers came out in favor of pooling their buying for the benefit of lower prices.

And yet, at the very time this system is being urged, the national secretary of retailers meets with the jobbers' secretary to frame a co-operative campaign; in other words, to see if the jobber cannot be coaxed into some way of allowing buying exchanges special privileges over the "independent" individual store that will come somewhere near matching the advantage the chain store operator now has. Of course, there is better chance for finding some solution to the problem by jobbers and retailer co-operating than by fighting; but adding a few thousand retailers to the privileged class doesn't cure the inequality, rather, it extends it. Further, it doesn't appear quite clear how the "middleman" can be eliminated on any such basis if the middleman "sits in at the peace table."

The plain fact is that the chain store—good or bad—is the product of an economic condition and an evolution that is not easily to be "cured." The men who have studied the problem most are the most perplexed about a solution, and those who have attempted to find a solution have done so arbitrarily and on prudential grounds, rather than because this or that policy was wrong per se. They generally agree that the only unfair feature is to "straddle" and have one policy for buyers generally, with a "pet list" enjoying advantages denied the rest.

So long as anyone sells a quantity or a large number of units at less than a small lot or a few units, the big buyer is bound to enjoy the advantage. If a seller can sell a thousand cases to one buyer, he can afford to do it at less per case than to distribute it to 1,000 buyers, with all the duplication of effort and risk, clerical expense and separate packaging. The big buyer, therefore, seems entitled to have a part in the saving he accomplishes.

But the fact remains that if big buyers can start competition in an advantageous position, competition cannot be fair. In fact, the more it develops, the bigger the quantity buyer becomes and gradually, if not surely, he tends to a monopoly, with all the menace to the public that lies in any monopolistic control of a necessity of life. Already there are signs of this trend becoming dangerous. When the biggest retail shop organization in the country, having run its road roller over small traders,

forms a merger with the biggest mail order house in the country, the inevitable trend is evident to any one who cares to look the situation squarely in the face.

And yet one cannot assail quantity prices as unfair or uneconomic in themselves; in fact the Government has tried to check those who have refused to make such fluctuating prices and who treat big and little buyer alike. The fact is plain as the nose on one's face, however, that as long as quantity prices prevail, chain stores, buying exchanges and other monopolies-in-the-making will flourish. Nothing short of striking at the roots of the thing—call it evil or not, as you choose—will curb the unfairness of competition.

The funny situation just now lies in the fact that the retailers' associations are having more or less trouble to know just what to do with the chain store man who develops out of their own ranks. Having taught them, through buying exchanges, the advantages of quantity buying, more than one prominent retailer has branched out into a chain store operator on his own account. In one notable instance, a former energetic association worker has gradually built up a chain of something like fifty stores, and is still the same good fellow and association champion as ever. How to keep him on that basis and at the same time fight him as a menace is awkward, to say the least.

America's welcome to the Prince of Wales has the evident distinction that it is rather the renewal of old ties than the weaving of new ones. As we welcomed his grandfather, so we welcome him. Yet the renewal is more than a renewal. The sentiment of "hands across the sea" has received a sanction of which no one dreamed when the words were written. As North and South hailed their fighting side by side in the Spanish War as the outward sign of the passing of old animosity, England and America will hereafter point to their participation in the greatest of wars as at once a symbol and a cause of closer association. But to stress this aspect of the Prince's visit as if his coming were nothing more than an official trip would be to do the young man gross injustice. By his simple and hearty entering into the diversions planned for him, his unaffected enjoyment of social and other pleasures of universal appeal—in a word, his native democracy—he has won something of the popularity that his grandfather's tact won for him in so marked a way.

The instant and most vital thing for Americans to do now, the thing on which all Americans should unite without regard to politics, is the smashing of the Bolsheviki and the

I. W. W. All over the country we catch sight every day of the unrelenting activities of these enemies of the United States and of every free, orderly government. We must repress, deport, make impotent the irreconcilable radicals. To them no mercy should be shown. The country is full of violent aliens who should be made to leave it for its good. Meanwhile the great mass, not yet hopeless, of aliens in the United States must be taught to know what the American institutions are which so many blatant agitators, alien and native, are seeking to subvert. And this immense foreign population, neither speaking nor thinking American, must be taught to speak and think American.

It is amusing to note the frequency with which Boss Gompers talks about his representing "labor." He has never represented labor in the remotest degree. What he represents—if he represents anything except his own blatant ambition—is slackerism, shirkism and botch workmanship. Union men do not labor. They talk about labor as though they understood the subject thoroughly, but honest labor—an honest day's work for an honest day's pay—is as far to their comprehension as the moon is from the earth. If they were good workmen, they would never join a union, because only botchers and slovens have to resort to the possession of a union card to ensure being retained on a payroll. This is the kind of creatures Boss Gompers represents and the only kind he understands. He never did an honest day's work in his life and has devoted his entire career to perpetuating idleness, slackerism, poor workmanship and defiance of the laws of the land. The sooner the people come to understand that the entire union propaganda is an excrescence which has no place in the hearts or minds of decent people the sooner will this old earth resume its equilibrium and labor situations resume normal and healthy conditions.

Despite the fact that the yield of the so-called luxury taxes is far below the expected amount, and in the face of concerted and serious opposition on all sides no repeal of the luxury taxes is to be expected before the next session. The desire of Congressmen to return to their constituents and size up the political situation at home is responsible, for the attitude which is leaving not only tax but tariff legislation until the next session. At best, of course, the present session is a short one and Congress will reconvene for its regular session on the first Monday in December, so the situation is not as bad as it might first appear, but it does indicate a disquieting attitude of mind.

### Mercantile News From the Saginaw Valley.

Saginaw, Nov. 18.—W. E. Arnold has purchased the Herman Zehnder meat market and grocery at Birch Run. Mr. Arnold recently returned from overseas, where he saw considerable action and was wounded. His home has always been in the above town and he should do well, because he is well liked and liked. A sister, Miss Florence Arnold, is assisting him in the store.

Olever Westler, meat cutter for Raport Bros., Elkton's popular market, is on a hunt for a deer hunt.

D. A. Bentley, President and general manager of the D. A. Bentley Co., 57 1/2 South Main, at his desk after a few days' absence.

W. J. Schiemer, Secretary of the Saginaw Agricultural Society and Fair Association, has entered the firm of Brown & Co., Saginaw's enterprising and reliable dealers and will look after the fair department.

The General Motors Co. has purchased the old building opposite beautiful Grand Rapids, where it will erect a new office building—an important addition to Greater Saginaw.

Robert E. Clow, grocer at Clio, is seen in the wilds of Northern Michigan hunting deer. I feel sorry for the boys in the party if they are not to hear their camp.

If you need a net and have good strong men take a trip on the Lapeer river between Flint and Fostoria.

Miss Florence Livingston, daughter of Charles Livingston, general mercantile store at Clio, is attending school at Ferris Institute, Big Rapids. Miss Florence has been assisting her father and will be greatly missed not only by him, but by everyone with whom she came in contact in her work. Miss Florence Utter, of Melvin, has taken her place in the store.

Lee & Cady, Saginaw, are losing one of the veterans in their office—a man who has given the best that was in him for the past twenty-three years and whose place will be hard to fill. Charlie Rimmel has resigned and expects to retire from active work owing to failing health. He expects to move his family to California. He will be greatly missed, not only by Lee & Cady and patrons, but a host of Saginaw friends. He now resides at 235 South Ninth street, Saginaw. Vincent Byerlien, manager confectionery department and city salesman will succeed Mr. Rimmel in the office. Mr. Byerlien has been with Lee & Cady for several years and his experience should stand him well in his newly acquired position.

Tony Simone, who conducts a confectionery and fruit store at Montrose is wearing a smile that couldn't be washed even by Gold Dust Twins for his wife is on her way here from Italy. He has not seen her for six years. A year after their marriage in the old country Tony came to Great America to seek his fortune and, as soon as located, was going to have his better half come over, but the war broke out and spoiled all plans. How can you blame him for smiling?

L. D. Hayes, Clio's popular meat market proprietor, was a business visitor to Flint last week.

C. L. Rice, proprietor of Elkton's candy shop and restaurant, was in Detroit last Tuesday, helping to celebrate Victory day. Mr. Rice's coat bears four wound stripes. He may very severe action and is fortunate to be among the living. A brother of Mr. Rice's was severely wounded and lost a leg in the Kaiser's war. I might state here to the boys who make Elkton that though the hotel is closed, about orders can be had at Mr. Rice's place of business. He deserves your patronage and will appreciate same.

Victor Berger's case disposed of by Congress with the force and ve-

locity of a kick, is another straw that tells which way the patriotic wind is blowing.

Talk about your wild game hunting in Africa and the wilds of North America, they have nothing on Michigan. So thinks our friend Bert Hemingway, member of the firm of McCormack & Co., Otter Lake's largest mercantile establishment. You see it happened this way: The furnace pipes were not working just right, so Bert, with a left-handed monkey wrench in hand, started to hunt for the trouble under the building. His travels took him into a vacant cellar under the postoffice. As he entered same, something appeared before him in the dark. Not knowing what it might be, he retreated. Securing a body guard, flash light, a dry goods box and a few death weapons, he returned to No Man's Land to capture his assailant. On entering, they spotted what was first thought to be a bear, but after running the creature around the room a few times, it finally took refuge in the box or trap laid for it. Like a flash the lid went down and both men began talking about what to do with their game. The thought then struck Bert that they had better take it to the light and see what it was, but here my story must stop, for Bert refused to tell the result of the examination, for the dear little thing proved to be a skunk whose hide is value at \$4 and some cents.

It's a 100-to-1 shot that no bewhiskered Russian was doing any agitating at the American Legion convention in Minneapolis.

A. Krollk & Co., of Detroit, will shortly open a garment factory in Lapeer, employing 200 people. The factory was secured for Lapeer by the Lapeer Improvement Association, recently organized to boom the city, which is in a fine location for factory sites. The factory is 40 x 100 feet, having a floor space of 5,000 feet. S. A. Lockwood, senior member of the firm of S. A. Lockwood & Co., of Lapeer, was largely responsible for A. Krollk & Co. going to Lapeer and deserves much credit for his work for it means much for Lapeer and vicinity. Factory opens January, 1920.

Don, J. Lazelle, of Caro, was in Saginaw Wednesday on business. He is proprietor of one of Caro's fine grocery establishments.

Speaking of business competition there is no place in the world to equal Saginaw. It has become so keen that some of the salesmen are taking cemetery stock in exchange for merchandise. I wouldn't for the world tell the salesman's name, however, if you want to buy Oak Grove cemetery stock (1 share) apply to Harry Tracy 2029 North Michigan avenue, Saginaw. When he works he sells for Brown & Company.

Ed. Druekheimer, the smiling, genial city salesman for the D. A. Bentley Co., Saginaw, is the proud owner of a beautiful Chevrolet sedan. We fear his bachelor days are short, for nothing is so captivating as a shimmering automobile and a careful chauffeur.

If there has to be a fight anywhere in the world let it be in Ireland, where it will be enjoyed most.

The Clow, proprietor of the hotel at Cassopolis, is spending ten days hunting in Northern Michigan. We hope he brings back a venison steak for our supper next Monday night.

Bert Johnson, grocer and horse fancier of Otter Lake was in Flint on a buying trip last Friday. Bert loves good horses and has an interest in some very speedy animals.

We are informed by good authority that the head of the Forestry Department in Canada is seeking the whereabouts of one of the men connected with the famous Lapeer moose hunters who recently returned from Hudson Bay country. As a matter of fact, the

party, as described in the complaint, fits closely to Carl Lockwood, who, it is said, one one occasion mowed down with deadly aim a great part of the forest for a quarter of a mile, thinking he was shooting at a big grizzly bear. The bear, however, proved to be an old stump. Nevertheless, Carl used up an entire box of ammunition before the old Indian guide who was with him in the canoe could get to him and inform him what the object was he was peppering with buckshot. The old guide almost went into hysteria with laughter, saying nothing of the fun the other boys had over the affair. We have taken the matter up with the chief magistrate of Canada and feel sure we can get Carl out of the mess. Mr. Lockwood is a member of the firm of S. A. Lockwood & Co., Lapeer.

Saginaw Council held its regular meeting Saturday night and initiated a class of seven, as follows:

C. B. Forton, 817 Owen, city, representing Burroughs Adding Machine Co.

H. R. Nachzel, Y. M. C. A., city, representing Burroughs Adding Machine Co.

W. J. Schiemer, 261 Bay, city, representing W. J. Schiemer, Sr., in the wholesale confectionery business, Saginaw.

R. J. Dazo, Bad Axe, representing Goodyear Tire & Rubber Co.

R. H. Fitzgerald, 127 Emily, city, representing Vacuum Oil Co., Detroit.

C. L. Riehle, 1239 North Michigan avenue, city, representing Morley Bros.

F. E. Williams, 1013 North Hamilton, city, representing Williams Ice Cream Co., city.

Prior to the meeting, chairman Arthur D. Eddy, of the Welfare League, Ex-Mayor H. Paddock, Postmaster H. E. Nagley, former fuel administrator Arnold Bontell and Mayor Mercer spoke on the importance of the Welfare campaign and ask the U. C. T. of Saginaw to volunteer their services in the great cause. Many of the boys responded to the call and a great deal was accomplished.

L. M. Steward.

### Cotton Quotations and Cotton Goods.

Another of the violent breaks in cotton prices occurred during the past week. It is one of the symptoms always attending a movement to sustain artificial levels, and its recurrence has been quite frequent during the past three or four months. This time the fall in prices was precipitated by the money situation. In the growing districts the crop does not stay long in the hands of the actual growers in most instances, but is taken over by merchants and others in the towns who are enabled to hold the cotton because of the loans made to them by the banks. It is reported that those institutions have gone near their limit this season in extending credit in this way, and tighter money is not very favorable to continued speculation. What helped in restoring quotations somewhat were reports of frosts down South and reiterations of the comparatively small quantity of high grade white cotton in this year's yield. Certain it is that the white cotton of long staple is bringing record prices. These are so high that the mill's are said to be turning their attention to Egyptian cotton, which can be had for less. Of the latter, high grade Sakelaridis was quoted at 75 cents, c. i. f., as against \$1 for the high grade American. In cotton goods the domestic mills show increasing production, and the imports are also

getting larger. Prices for fabrics had a slight setback when cotton dropped, but they are still near record levels. A little more caution is being shown by mills as to long future sales because of the danger of much cancellation of orders if any break should come. Cotton blankets are having considerable sale and so also are denims, tickings, and the like. Fine goods are also quite active. Retail sales of cottons are said to be somewhat slow because of the advanced prices. Optimism is the note in the knit goods markets, this applying to underwear, sweaters and hosiery alike.

### Prices of Wool and Woolens.

With plenty of wool of all kinds in sight, the amount in this country alone being at last accounts over 729,000,000 pounds, the curious spectacle is presented of rising prices here and abroad. This applies especially, but not exclusively, to the finer grades of merino. It is shown strikingly in the results at the auction sales now going on concurrently in London and Boston. In the English capital record prices were obtained for scoured merinos, although the depreciation in the value of the currency must be considered. At Boston the demand continued strong with the best merinos selling on the basis of \$2.88 a pound, scoured, and with medium and crossbred wools also showing up well. Some of the Government wool bought at the Boston sale will, it is said, be shipped back to England because it was obtained at prices lower than those prevailing for the same variety over there. The goods market continues devoid of special feature, except that the higher prices of raw wool are used as an argument for increased cost of fabrics. Not much progress has yet been made by the officials of the Department of Justice in their investigation of clothing prices to determine if, and how far, these are justified. But there seems to be an impression that labor demands have not been as firmly opposed as they should have been. A new angle in the controversy between the makers of woolen knit goods and the Federal Trade Commission has been presented. This is in the action taken by the manufacturers in fixing on certain terms of description for their wares, so that there shall be no ground for the belief that the public is deceived by the wording on the labels. It has the merit of showing that the manufacturers do not wish to misrepresent in any way what they are making and selling.

Importers of Persian rugs are planning, according to newspaper reports, to take steps to label the genuine Persian product. The object of this action is to prevent the sale of rugs made in this country as "Persian." This action is particularly directed, it is supposed, against dealers who take advantage of the resemblance to the real article of rugs that have been submitted to a "washing process." Other importers question whether any domestic rugs are sufficiently like real Persians to make any considerable deception possible.

**Return of Our Dead Soldiers From Russia.**

Grandville, Nov. 18—In the chill of a November rain came 103 dead soldiers from northern Russia. Eighteen rows of flag-draped caskets, flower covered, watched and guarded on Hoboken dock, while a concourse of patriotic Americans gathered to pay homage to the dead heroes of the war who died that the United States might live.

Senator Wadsworth of New York voiced the official welcome home to the first company of our dead, no less triumphant than those living soldiers we welcomed at an earlier date.

"Welcome home." Not with tears Michigan waits to greet you, but with hearts overflowing with pride and love for the gallant boys who remained after the armistice, standing amid the cold region of Siberia because their Government so ordered. And now, with flags and flowers forming a bower of beauty and affection, those boys who returned alive greet and bless you for the heroism of your sacrifices on the field of battle.

Could a nation pay for these sacrifices if it girdled their caskets in gold and builded monuments to the memory of the fallen? Nay that were impossible. Nor if we paid a million dollars to every mother who knows her son is one of the number brought home at last from a foreign land that the poor clay may sleep the long sleep in American soil.

There is something worth while, however, in the fact that America reared such sons as these, who left everything dear to them in this world and placed their humble all on the altar of their country. They fell fighting for the land of liberty, for the Republic founded by Washington and Jefferson, saved by Lincoln and rebaptised at Chateau Thierry and Argonne Forest as well as in the ice fields of northern Russia. The names

of these soldiers who come last on the list, who laid down their lives long after the great Armistice, shall not be covered up and forgotten amid the every day pursuits of civil life, but shall be carved on the richest monuments of all time, the grateful memories of our whole people.

Perhaps there are mothers whose tears will flow anew when they view the caskets holding their sons whose faces they see only in dreams, yet whose lives were ever a delight to these mothers and whose tragic deaths have more than cancelled any shortcomings they may have indulged while in the heyday of youth at home.

Death to those boys came under peculiar and trying circumstances. Michigan stands to-day with uncovered head while the caskets, draped with Old Glory, pass along our streets to be consigned to the tomb. Memories of that day when these now silent lads marched forth with buoyant step at the call of the imperiled Nation come up with impelling force, and we see them again marching to the music of the Union, buoyant, proud of flag and country, filled with anxious desire to avenge the brutal wrongs of a sensous and merciless enemy. The sinking of the Lusitania, the murders of other Americans who sought to sail the salted seas as they had abundant right to do served to nerve our American soldier boys with a resolution not to return until the enemy was defeated and humbled for its awful crimes.

The day of retribution has not yet dawned for the arch villain who started the world war, yet there are quiet, low mutterings of intent to begin the work of fixing the crimes on the perpetrators, and eventually fetching the perpetrators to justice.

Our Michigan boys did their full share in bringing about peace by aiding the allies in crushing the greatest national criminal of the age. The living soldiers of America are nearly all back with us once more, the dead

have been back in spirit many long weeks, and now their bodies are being returned to their native land where they will rest secure from the dangers of foreign ghouls who would not hesitate to disfigure the dead like the venas they are.

Were I a poet I should like to take up this story and reel off an appreciation of the gallant dead of Michigan that would aid in making us to never forget what they did for us over there.

While remembering these immortal ones, let us not forget the debt we owe those living, who even now are menaced by as villainous a gang of sneaks as ever darkened the doors of our penitentiaries. Contemplate the murder of those soldiers in Centralia, Washington, a few days since, and sit in quietude while these snipers continue their dirty work unpunished if you can?

We have a duty to perform right here at home, and the sooner this land of America is purged of the I. W. W.'s, deporting those not yet guilty of murder, sending the snipers and bomb manufacturers and throwers to the electric chair, or to the gallows, the better for every American citizen who cares for the safety of his home and the Republic.

Six hundred I. W. W. in Los Angeles denounced the lynching of one sniper at Centralia, thereby justifying the sneaking murders of American soldiers. What may we not expect when mayors of our cities permit such meetings of red anarchists to assemble? Leniency toward such classes is tending to embolden them in their work, which unless snuffed out very soon will result in more and more outbreaks against law and order. Already eight local members of the I. W. W. Legion have been threatened with the fate of soldiers killed at Centralia. This at Spokane, Washington. The warning letter is signed by "Industrial Workers of the world." Old Timer.

**Duvelyn In Millinery.**

Despite the fact that many were skeptical regarding the long life of duvelyn as a recognized winter fabric, the current bulletin of the Retail Millinery Association of America says reports have it that it is still one of the biggest items in the high-priced models.

"It will be remembered that last season duvelyn was introduced very early," the bulletin goes on, "more as a between-seasons fabric than anything else. It enjoyed success for about a month or two, when velvets effectively took its place. But since soft effects, made without frames or on very pliable frames, are in such tremendous demand this season, duvelyn is one of the recognized leaders of the mode because it is so admirably suited to this method of arrangement.

"Fur shades in duvelyn are in great demand, beaver and mole being especially well thought of. Reindeer and odd shades of blue, as well as some American Beauty, are particularly effective in this fabric. The soft-draped little turban, generously embroidered in 'ribbonzene,' wool, or silk floss, has achieved greater success in duvelyn than any other one type of hat, and it is still 'good.'"

The more goods you show, the more people you will interest. The more goods you show-card, the more sales you make.

The more a customer tries your patience, the better it will pay you to keep your temper.



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

**Barney says—**

*The brick work is just being finished on our new offices on the top floor.*

*And By Golly they are going to be NICE offices too, with plenty of room, light, and fresh air; and a place where our customers can enjoy their visits to Grand Rapids.*

**WORDEN GROCER COMPANY**

GRAND RAPIDS—KALAMAZOO—LANSING

**THE PROMPT SHIPPERS**



### Movement of Merchants.

Big Rapids—Dennis & Son succeed A. F. Napp in the grocery business.

Lansing—The Century Bakeries will open at 110 West Ottawa street, about Nov. 20.

Port Huron—The Economy Coal & Dock Co. has increased its capital stock from \$15,000 to \$20,000.

Lansing—William Kerns is making improvements and adding considerable floor space to hotel Kerns.

Shepardsville—A. B. Bullard & Son have engaged in business here, grinding feed, buying beans, clover seed, etc.

Hubbardston—Cummings & Amsden are now occupying their new bank building which has just been completed.

Charlotte—The bakery of Harry Bice has been sold to Howard and Wade Thomas, of Durand, who have taken possession.

Reading—Flint & Dorr will remove their stock of second-hand and new furniture to the brick store building which they recently purchased.

Elsie—The Elsie Lumber Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$16,000 has been subscribed.

Holt—H. L. Hume has sold his store fixtures and stock of fruits, confectionery and ice cream to M. L. Stevens, who will continue the business.

Chelsea—Adam Eppler has sold his meat market to Fred G. Loeffler and Herbert Roy, who have formed a co-partnership and will take possession Nov. 22.

St. Johns—A. C. Martin has taken over the management of hotel Steel, succeeding Alfred Caldecourt, who has conducted the hotel for the past three years.

Kalamazoo—J. J. Longhead & Son have sold their grocery stock to J. M. Wilder, who will continue the business at the same location, 125 East Patterson street.

Fowler—The Farmers Co-Operative Elevator Co. has purchased the elevators, grist mill and electric light plant of C. Sturgis & Sons, taking immediate possession.

Albion—H. Rosenthal will open a clothing store at the corner of Austin avenue and Albion street, Nov. 22, which he will conduct as a branch to his Main street store.

Middleville—D. E. Schovey has sold his produce and poultry business to Fred Mead and Arthur H. Bell, who have formed a co-partnership and will continue the business.

Jackson—Thieves entered the meat market of Radcliff & Boland at 209 South Mechanic street, Nov. 14 and

carried away the contents of the cash register and considerable stock.

Kalamazoo—Newman Sanford has sold his stock of dry goods and groceries to his head clerk, Fred L. Wiles, who will continue the business at the same location, 108-110 Lincoln avenue.

Jackson—Arthur E. Greene has contracted with M. P. McDowell, of Fulton, Ky., to conduct a thirteen day expansion sale on his \$25,000 stock of clothing, shoes, furnishings and ladies ready-to-wear.

Owosso—J. H. Brandel has sold his interest in the battery service and automobile supply stock of Brandel & Lietzau to William McEntee and the business will be continued under the style of Lietzau & McEntee.

Manchester—William G. Hoffer has purchased the interest of his partner, the late Lewis Lonier in the hay, grain and produce business and the Manchester flour mill of Lonier & Hoffer and will continue the business under his own name.

Muir—The Muir & Lyons Co-Operative Association has been organized to deal in farm, dairy and orchard products, livestock, etc., with an authorized capital stock of \$20,000, a small portion of which has been subscribed and paid in in cash.

Lansing—The Hall-Huston Co., Ltd., has been incorporated to conduct a wholesale and retail fuel business, with an authorized capital stock of \$15,000, of which amount \$11,010 has been subscribed and paid in, \$4,310 in cash and \$6,700 in property.

Benton Harbor—E. L. Brant & Sons Co. Inc., has been organized to do preserving of all kinds of fruit, vegetables, etc., with an authorized capital stock of \$15,000, of which amount \$8,340 has been subscribed, \$500 paid in in cash and \$3,200 in property.

St. Johns—Pierce & Hobart, grocers, have dissolved partnership, Mr. Hobart taking over the E. J. Pierce store number 5, at Lansing and Mr. Pierce assuming the St. Johns store, which will be continued under the style of Pierce Store No. 15, with Don Lake as manager.

Vassar—The Vassar Farmers' Elevator Co. has purchased the plants of the Vassar Milling Co., the Reliance Milling Co. and the grain elevator of the Watrousville Elevator Co. The company, which is now capitalized at \$100,000, will erect a new elevator at Watrousville and install new machinery in the plants at Vassar.

### Manufacturing Matters.

Cadillac—The Kol-Ben Wheel Co. has removed its post office from Detroit to Cadillac.

Chelsea—The Goebel Garment Co. has increased its capitalization from \$10,000 to \$25,000.

Evart—The Champion Tpol & Handle Co. has decreased its capital stock from \$25,000 to \$1,000.

Grand Ledge—The Grand Ledge Furniture Co. has increased its capital stock from \$3,000 to \$10,000.

Battle Creek—The Steel Age Manufacturing Co. has increased its capitalization from \$100,000 to \$250,000.

Webberville—The Four Wheel Drive Motor Truck Co. has changed its name to the Webberville Truck Co.

Marion—The Marion creamery is installing a condensary plant in connection with its butter making business.

St. Louis—The Carlson Brick & Tile Co., capitalized at \$30,000, has been organized and will begin the erection of its plant at once.

Sturgis—On account of increased business, the Royal Easy Chair Co. has let a contract for the erection of an addition to its large factory.

Douglas—Devine & Mead, manufacturers, made 18,000 apple barrels for fruit growers who packed more than 50,000 bushels of apples for shipment.

Bay City—The Wolverine Knitting Mills has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Bay City—J. L. Mosner has purchased the plant of the Phoenix Brewing Co. and is converting it into a cheese and butter factory and cold storage plant.

Detroit—The Welding Service Co. has been incorporated with an authorized capital stock of \$2,000, of which amount \$1,020 has been subscribed and \$510 paid in in cash.

Jackson—The Robert Automatic Screw Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and paid in in cash.

Detroit—The Peninsular Paint & Varnish Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Detroit—The Turner Electrical Construction Co. has been incorporated with an authorized capital stock of \$1,000, of which amount \$510 has been subscribed and paid in in cash.

Cadillac—The Cadillac Lumber & Chemical Co. has been incorporated with an authorized capital stock of \$1,000,000, all of which has been subscribed and \$200,000 paid in in cash.

Detroit—The Standard Engineering & Manufacturing Co. has been organized to manufacture and sell industrial appliances and metal products with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Battle Creek—The Paper Container Co. has been organized to manufacture and sell all kinds of merchandise made in whole or in part of paper, with an authorized capital stock of \$100,000, of which amount \$50,050 has been subscribed and \$10,050 paid in in cash.

Detroit—The Peninsular Forging Die & Tool Co. has been organized with an authorized capital stock of \$10,000, of which amount \$8,500 has been subscribed and paid in in cash.

Detroit—The Canfield Tool & Die Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,000 in cash and \$8,000 in property.

Detroit—The Federal Engineering Co. has been organized to manufacture and sell jigs, tools, dies, etc., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—Edward Hilke has merged his bakery into a stock company under the style of Hilke Baking Co. with an authorized capital stock of \$30,000, all of which has been subscribed and \$16,000 paid in in property.

St. Joseph—H. O. Wilson, of St. Joseph, and George Baugher, of Benton Harbor, are interested in a new ice cream manufacturing concern which is being started in St. Joseph. Capital stock of the company will be \$25,000.

Detroit—The Detroit Trick & Novelty Co. has been organized to manufacture and sell toys, games, novelties, etc., with an authorized capital stock of \$10,000, of which amount \$8,000 has been subscribed, \$1,010 paid in in cash and \$1,990 in property.

Benton Harbor—The Muncie Malleable Foundry Co. has been incorporated with an authorized capital stock of \$375,000 common and \$600,000 preferred all of which has been subscribed and paid in, \$50,000 in cash and \$925,000 in property.

Birmingham—The Flexotile Products Co. has been organized to manufacture and sell flexotile flooring and stucco products, with an authorized capital stock of \$20,000, of which amount \$12,500 has been subscribed and \$5,000 paid in in cash.

Detroit—The Horvath-Arndt Manufacturing Co. has been incorporated to manufacture and sell metal products, with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and paid in, \$3,000 in cash and \$3,000 in property.

### He Had Learned By Experience.

"Have you ever had any experience in handling high-class ware?" asked a dealer in bric-a-brac of an applicant for work.

"No, sir," was the reply, "but I think I can do it."

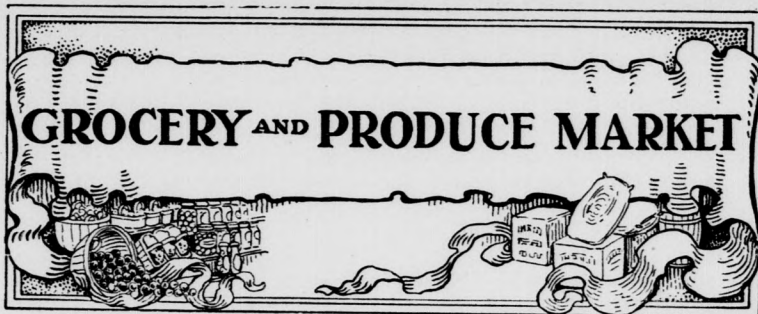
"Suppose," said the dealer, "you accidentally broke a very valuable porcelain vase, what would you do?"

"I should put it carefully together," replied the man, "and set it where a wealthy customer would be sure to knock it over again."

"Consider yourself engaged," said the dealer. Now, tell me where you learned that trick of the trade."

"A few years ago," answered the other, "I was one of the 'wealthy customer' class."

James Curtis, grocer and meat dealer at Dighton, has added a line of dry goods. The Grand Rapids Dry Goods Co. furnished the stock.



### The Grocery Market.

Two ways lie open to retail grocers in the light of prevailing conditions in the industrial and commercial world.

One is to read the news in the papers in a negative frame of mind and slump off into a slough of despond.

The other is to read the news in the papers in a judicial initiative frame of mind, let what may not happen roll off your back, but get busy and order lines of goods far enough ahead so that if the railroad men strike, and the visible coal supply gets lower, and the roof falls off the world, you will be ready to sell goods at all times and give assurance that you have good supplies of all staples.

Never a situation has arisen that the man of positive frame of mind and initiative in spirit has not been able to meet. A world without "situations" would be a spineless one. In the words of old man Shakespeare, or something that sounds like it, "There is nothing either good or bad but thinking makes so."

Just this minute the retail grocer does not need to care what happens, if he is doing business right. Groceries always will be in demand and the people, apparently, have the money to pay for them. If the trade has the velvet to exchange for goods, its part of the bargain is completed, so it is up to the grocer to deliver the goods.

The live grocer has these goods in stock, because he foresaw probable conditions and ordered way ahead and got his goods—that is his staple lines. But, he must figure that strikes and railroad inefficiency are delaying transportation, such as imported lines, currants, dates, figs, nuts and other fancy goods: has stopped free circulation of natural products from California. So he must be forehanded as to these goods as well as he, has been in the regular lines that sell all the time.

Sugar—The muddle precipitated by the Government still prevails. Beet sugar manufacturers are in Washington, conferring with the Government officials who are responsible for the fearful tang'e beet sugar has gotten into through the ignorance and stupidity of the men who have assumed to control something they know nothing about. In the meantime, there is no price and no sugar. Late reports from Washington are to the effect that an agreement will probably be reached late this afternoon, but little reliance can be placed on rumors which originate in Washington, owing to the incapacity of the men who assume to represent the Government in the handling of this great staple.

Eighty million pounds of sugar were produced by the refineries of the Eastern district during the last week, Arthur Williams, Federal Food Administrator, has announced. This production, if continued, he added, soon would solve the sugar shortage and assure a normal supply. He pointed out that the refineries mentioned serve a population of forty million and that the present rate of production would mean two pounds of sugar per week per person, or 104 pounds a year. The normal individual sugar consumption of this country is 80 pounds per year.

Tea—The week opened with interest in black teas unabated, orders and enquiries from all quarters being as numerous as any day in the immediate past. Negotiations are said to be pending for sales of round lots of Formosas, Javas and Ceylons which are expected to be closed quickly, as buyers show little disposition to haggle over prices. There are no further quotable changes, but the general trend of prices is upward. The movement in green teas is of moderate extent, but no disposition is manifested to force sales of spot stocks, as they can be replaced in few if any instances at prices now prevailing here.

Canned Fruits—California peaches and apricots are held a little too high at present to attract the attention of foreign buyers who want them at 10 per cent. under the opening prices. The best they can do this week is 7 per cent. and at that figure some limited lines changed hands. There is a great deal of poor grade fruit of both varieties here originally intended for export, and this depresses the market as it is urged to sale. Domestic buying is limited. Pears are down to 5 per cent. over the opening, whereas sales are reported as high as 140 per cent. over the opening at the beginning of the season. Apples have eased off in tone of late owing to a restricted demand from late bakers because of the sugar shortage.

Canned Vegetables—From the present outlook restricted buying will continue during the remainder of the year, but after Jan. 1, according to some close to the situation, increased activity in the vegetable line will occur. There is a steady demand. Corn is the subject of persistent rumors as to lower prices, but no actual sales of standard at \$1.10 can be found on Southern Maine style. Such standards have been shaded 5c or even to a flat \$1, but the discount was due to the quality of the goods. Some distributors report a wider enquiry, which so far, however, has not de-

veloped much actual business. Maine packers are not inclined to sell except where they can get full figures for their fancy lines. The disposition of the surplus of standard peas is causing considerable speculation by the trade. There is very little call for them from any of the markets, as buyers are demanding fancy stock, which constitutes less than 1 per cent. of the present carryover. As the regular grocery jobbing trade has not been buying standards to any extent of late, packers have been disposing of stock to the meat packers. It is understood that they already control a sizable block of Wisconsin stock. There are no fancy in the small sizes and only a few No. 5s, with practically no 4s. Extra standards are not being bought any more freely than standards.

Canned Fish—On account of the discount over this year's pack, red Alaska of 1918 released by the Government is selling steadily at \$3.40. Advices state that it will soon be cleaned up. New pack on the spot can be bought at \$3.55. Some packers holding for 5c more, but are ready to meet the views of the buyer if he is in actual need of fish. The demand for this grade is moderate, as buying is limited for the time being. Medium reds offer a better proposition than red Alaska and are being taken steadily around \$3. Pinks are unsettled. Churns were unchanged. Maine sardines face a quiet market. California sardines are coming in slowly, as shipments have been held up en route. The short pack and light spot stocks give the market a firm tone. Olive oil halves are quoted \$20@21. Foreign sardines are of little consequence, as there are no sizable blocks of Norwegian, Portuguese or French fish. They are held at high prices and their sale is limited to the particular trade which demands that particular pack. Striped tuna fish sells well at \$14.25 for pounds. It is surprising the way this fish has created its own market during the past few years.

Dried Fruits—The demand for raisins exceeds the supply, which is less than normal at this season, due to the lack of cars on the Coast and delays in transit. Cars shipped in September in some cases are still on the road. The Thanksgiving demand has created an active market as buyers are anxious to cover their requirements. Spot stocks command a premium. Resales in a jobbing way are reported at 3/4@2c over the opening prices. Quality gives satisfaction. Distributors have plenty of cars in transit, assuring ample supplies after the end of the month, but their arrival is uncertain and the exact extent of the Thanksgiving offerings cannot now be predicted. Prunes continue active and firm. Many grocers had allowed their stocks to become depleted and they are now in the market to replenish. The scarcity of large prunes has driven the trade to other sizes. Straight 30s-40s are offered at 20c Coast, bulk basis. Apricots are not plentiful. Light Coast supplies give the market a favorable aspect. Only a small quantity of pears and peaches are held

on spot. There are not enough of them to fill standing orders. Apples are firm because of the possible outlet abroad in the German markets, if deals now pending are favorably consummated.

Corn Syrup—The situation is unchanged. Demand keeps far in advance of the supply and the tone of the market naturally is very firm.

Molasses—Awaiting supplies of new crop, the market for grocery grades of New Orleans is without fresh feature.

Rice—Business is still of negligible extent, owing to the delay in obtaining supplies from the South. Although receipts of clean at New Orleans are exceeding those of last season, they fall much short of meeting urgent demands. Moreover, they are said to be showing a high per cent. of damaged rice, due to storms in the harvest period. The damage appears to be exceeding expectations.

Spices—There is little in the way of features in this market at present. The general tone is steady, although business is moderate. Black peppers appear to have recovered from the effects of forced sales of recent liberal arrivals and, while not quotably higher, they show no further declining tendency. Scarcity and demand impart a strong tone to red peppers. Cloves continue to advance under a short supply everywhere. Steady export buying out of limited supplies here is causing a further upward movement in prices for nutmegs. An easier market for African ginger is noted.

Greek Olives—Greek black olives are in and ready for distribution.

Soap—French castile soap, the real imported article, shut off since the war began to affect shipments from that country, is getting in again, at 35c per pound.

### Cat More to Her Than Hubby or Cash.

Very determined, very aggressive and somewhat excited, she breezed into the office of the free legal aid bureau of the Kansas City welfare board.

"My husband left me," she declared.

"Yes," said one of the lawyers meekly. "It often happens."

"But he took all the money we had and my Persian cat."

The wayward husband's leavetaking accompanied by the money and cat were mentioned in no uncertain tones and the lawyer trembled somewhat for the departed, but made the customary answer.

"We'll try to find him, madam, and endeavor to induce him to return to you, or at least to return the money, or part of it."

The woman's eyes flashed.

"Money!" she snorted derisively. "Induce him to come back! Lord, man, I don't want the money or the man either. What I want is my cat."

The new city rating book of the Commercial Credit Co. is the best one the organization has ever put out, in points of accuracy, compactness and completeness.

### How Jobbers Pay Their Salesmen.

Although the chief interest in the recent Harvard investigations into the costs of carrying on the wholesale grocery business, referred to in these columns sometime ago, lies probably in the conclusions as to the overhead, that portion of the report dealing with methods for paying grocery salesmen is of value as suggesting the widely varied methods employed, and what some of the adherents of each think of the results achieved.

The reports were made by 145 wholesale grocery houses, located in thirty-nine states and Canada, but of these only 114 reported on their system of paying salesmen's salaries. Their sales in 1918 ranged from \$116,000 to \$21,000,000. Of these 20 per cent. had sales ranging from \$100,000 to \$499,000; 27.5 per cent. from \$500,000 to \$999,000; 43.5 per cent. from \$1,000,000 to \$2,999,000; 7 per cent. from \$3,000,000 to \$4,999,000, and 2 per cent. over \$5,000,000.

The annual volume of sales increased in practically every business. One showed a decrease and four showed an increase of less than 10 per cent. in their sales from 1916 to 1917; thirteen an increase of 10 per cent. to 19.9 per cent.; twenty-four an increase of 20 per cent. to 29.9 per cent., and fifteen an increase of 30 per cent. and over. The largest increase from 1916 to 1917 in annual volume was 71.9 per cent. In 1918 one showed a decrease, and twenty-one showed an increase in their sales of less than 10 per cent. over 1917; seventeen an increase of 10 per cent. to 19.9 per cent.; eleven an increase of 20 per cent. to 29.9 per cent., and seven an increase of 30 per cent. and over. The largest increase in 1918 over 1917 in these firms was 49.2 per cent.

The largest single item of expense in a wholesale grocery business is ordinarily for sales force. Upon the energy and ability of its salesmen, the progress of a wholesale grocery business is to a considerable extent dependent. Of these, 21 per cent. sold only in strictly local districts. For 64 per cent. of the firms, the salesmen covered local territories and also territories up to points 300 miles distant; 5 per cent. sold only in territories 25-300 miles from the points where the firms were located, and 10 per cent. sold merchandise in local, sectional and more remote territories.

Fixed salaries only were paid traveling salesmen in 57 per cent. of the businesses from which reports were received. By fixed salaries are meant definite amounts stipulated in advance. The firms that paid fixed salaries only did not give their salesmen any commissions on profits or sales. This method was used almost universally by the firms with strictly local businesses. It was also used to a considerable extent by the firms whose salesmen covered larger territories.

Among those firms that paid fixed salaries, the average number of salesmen employed by each firm was seven. In the firms that paid commissions, the average number of salesmen was eighteen for each firm. While sales force expense does not appear to be less in businesses where salesmen are paid wholly or in part by commissions, nevertheless, a commission plan is generally considered more satisfactory in the larger businesses that cover more than local territories.

Salesmen were paid entirely by commissions in 8 per cent. of the businesses that reported, these salesmen not being guaranteed definite salaries. Plans of payment that combined fixed salaries and commissions were used by 18 per cent. In these businesses, each salesman was paid a fixed salary and, in addition, a commission on his profits or sales according to a predetermined arrangement. The other firms used mixed plans.

One combination was to pay part

of the salesmen straight salaries and the other salesmen commissions only; a second plan was to pay part of the salesmen salaries only and the other salesmen salaries and commissions. Still a third plan was to pay part of the salesmen salaries only, other salesmen commissions only, and still other salesmen salaries and commissions.

A majority of the firms reported that they paid the actual traveling expenses incurred by their salesmen. Other firms used a variety of methods. In some cases, the salesmen's compensation and their traveling expenses were covered by a gross commission on profits.

About 25 per cent. of the firms that paid their salesmen commissions, either as total or as partial compensation, based these commissions on the total amount of merchandise sold by each salesman. In general, the use of sales seems to be less satisfactory than profits as a basis for figuring commissions. Two-thirds of the firms paying commissions based these commissions on profits, furnishing an incentive to salesmen to direct their efforts toward the sale of the more profitable articles.

According to the reports received, little uniformity was shown in the method of determining the profits on which commissions were paid. The method most commonly used was to deduct from the selling price the market cost of the merchandise sold, inward freight, and also an additional percentage to cover a portion of the operating expenses of the business other than sales force expense.

One wholesale grocer made the following statement regarding his plan:

"For a number of years we have handled our sales force solely on a commission basis. The first year we paid our men 3 per cent. on their gross sales, without reference to what their sales consisted of. That did very well for a while, but could not be maintained, for, with rising prices we could not possibly afford to pay 3 per cent. on flour and sugar. We have now worked out and have had in operation for the past couple of years a commission schedule, which is shown below:

Flour L. C. L., per barrel	20c
Flour C. L., per barrel	10c
Meat and lard, per pound	1/4c
Sugar and meal	1%
Mixed feed L. C. L.	2%
Mixed feed C. L.	1%
Paper and paper bags	5%
Spices, vinegar, etc.	5%
Other goods	3%
Candy and coffee	4%

Another wholesale grocer reported as follows:

"Because our nearby salesmen are in a position to sell a larger line and have less expenses, we pay them 33 1/3 per cent. of the profits, if they average over 8 1/2 per cent. net, after carriage and all other allowances are deducted: 20 per cent., if their profits run under 8 1/2 per cent., and over 8 per cent.; and 25 per cent., if under 8 per cent. As our far-off salesmen have to sell a more restricted and a more profitable line, and as they have heavier expenses we pay them 40 per cent. of the profits, if their profits average over 9 per cent., after deducting cartage, freight and other allowances; 36 per cent. if under 9 per cent., and over 33 1/3 per cent., and 33 1/3 per cent. if under 8 1/2 per cent.

"These sliding scales were established some ten years ago to induce our men to work with us and try to obtain the then necessary percentage of profit. They have resulted in our men averaging 10 1/2 per cent. to 11 per cent. net over costs given them, after all cartage, freight and allowances have been deducted."

A fourth method was described as follows: "Both city and country salesmen as a rule are paid fixed salaries and a division of profits ranging from 30 per cent. to 50 per cent. of

the profits of some previous year. Three salesmen are paid a straight commission, which is 40 or 50 per cent. of the profits. No overhead expense is figured on our costs except freight. The average expense of our country salesmen, working on a straight salary, is \$32 per week. We have eight salesmen to whom we pay a salary ranging from \$250 to \$300 per month; they pay all traveling expenses. These salesmen we allow 40 to 50 per cent. of their profits over twice the amount of their salary, less their credit losses."

A fifth wholesaler stated his method as follows: "Our city men are paid straight salaries. At the end of the year if they have shown satisfactory increases over the previous year we award them bonuses. Our men traveling outside of the city are paid 35 to 40 per cent. of their actual profits, according to the territories in which they are working. For example, if a salesman is traveling a territory at considerable distance from home and has local competition with which to contend we pay him 40 per cent. of his profits. If he is operating in territory close to home we pay him 35 per cent. of his profits, and in one or two instances 30 per cent."

All but six of the firms reporting gave each salesman credit for orders that were received by mail or telephone from his territory. All but five firms gave each salesman credit for orders that were received from his territory through manufacturers' specialty salesmen. In other words, it was the general practice in business where commissions were paid to give a regular commission to each salesman on orders that were received by mail or telephone and on orders that were solicited by salesmen of specialty manufacturers. Although such orders may not be due directly to the efforts of the salesman, nevertheless this policy, it seems to be generally conceded, tends to prevent friction.

About one-third of the firms reporting paid their salesmen bonuses of some sort. One gave prizes for pushing certain goods; another paid dividends at Christmas on the amount of salary drawn during the year. A third paid his salesmen bonuses annually according to the profits made during the year. A fourth paid bonuses for the best collection percentage and for the best sales percentage; and a fifth paid a bonus to the salesman showing the greatest increase in profits over the corresponding month the previous year.

Another paid bonuses on increased sales in profitable lines. Three wholesale grocers paid bonuses to their salesmen for securing new accounts. Several others paid bonuses at the end of the year according to the general results, efficiency of the salesmen and other considerations. For all but one of the wholesale grocery businesses that furnished reports, the salesmen made collections from customers.

About two-thirds of the firms reported that they informed their salesmen of cost prices. One hundred and eleven firms answered the following question: "Do you permit salesmen to vary the prices at which they sell to different customers?" Fifty-seven of these firms allowed their salesmen to bargain with customers over the prices at which goods were sold. One-half of the wholesale grocers therefore stated that they permitted their salesmen to use discretion in determining the prices paid by each individual customer.

A wholesale grocer who followed this policy obviously did not treat all his customers alike. One customer who was not a good bargainer would pay the full list price, while his competitor across the street would secure a lower price at the same time from the same wholesaler merely because he was more clever in making a bargain. Looking at this question solely from the standpoint of expense, it

appeared that sales force expense and total expense were practically the same, in ratio to sales, in business that permitted their salesmen to vary prices and in those that adhered to one-price policies.

Adherence to a policy of uniform prices to all customers within the same territory may be difficult for a wholesale grocer. The policy of permitting salesmen to bargain with customers on prices is probably the easiest one to adopt. Some retailers, although they adhere to a one-price policy themselves, are disposed to look with favor upon a salesman with whom they can higgler over prices in making their purchases.

Occasionally one reason that a wholesale grocer does not adhere to uniform prices to all his customers in each territory is that he wishes to charge more in cases of poor credit risk. Nevertheless, in some cases at least, if a customer who is weak financially is forced to pay the highest prices, he is placed at a disadvantage in competition. It is, therefore, difficult for him to improve his credit. It is doubtful if the wholesale grocer is building soundly for the future by taking this means of penalizing his customers who are not in a strong financial position. "It is quite probable," says the report, "that a better policy for a wholesale grocery would be to sell to his customers at uniform prices and insist upon shorter credits, or adjust the credit terms rather than the prices, to safeguard himself in the credit risk involved. At the same time he might well give such customers suggestions as to how they could put their businesses on a firmer basis."

### Standards of Practice of Business Papers.

The publisher of a business paper should dedicate his best efforts to the cause of Business and Social Service, and to this end should pledge himself.

1. To consider, first, the interest of the subscriber.
2. To subscribe to and work for truth and honesty in all departments.
3. To eliminate, so far as possible, his personal opinions from his news columns, but to be a leader of thought in his editorial columns, and to make his criticisms constructive.
4. To refuse to publish "puffs," free reading notices or paid "write-ups;" to keep his reading columns independent of advertising considerations, and to measure all news by this standard: "Is it real news?"
5. To decline any advertisement which has a tendency to mislead or which does not conform to business integrity.
6. To solicit subscriptions and advertising solely upon the merits of the publication.
7. To supply advertisers with full information regarding character and extent of circulation, including detailed circulation statements, subject to proper authentic verification.
8. To co-operate with all organizations and individuals engaged in creative advertising work.
9. To avoid unfair competition.
10. To determine what is the highest and largest function of the field which he serves, and then to strive in every legitimate way to promote that function.

The troubles you fear will overtake you are not the ones that are most likely to come. The unexpected difficulties are the more to be dreaded.





## The needs of merchants have guided National Cash Register improvements

**W**HAT the merchant needs" always has been—and always will be—our basic idea in making cash registers.

This business, as it stands today, is the result of constant study of merchants' needs.

Every suggestion that we receive is investigated. The practical ones are adopted and given very exacting mechanical tests before they are manufactured.

During the past 10 years we have made 6,508 improvements in our product.

These improvements were added so that National Cash Register users could be supplied with machines that would give them the utmost possible service.

Modern National Cash Registers are practical, useful, accurate, and durable—the best we can make.

### Nationals are now used in 296 lines of business

The National Cash Register Company, Dayton, Ohio  
Offices in all the principal cities of the world

**GREAT LESSON OF WEEK.**

The setback in cotton and stock speculations during the week has led to a renewed study of the abnormal conditions affecting merchandise values. One very able merchant points out that while he believes the markets to be widely inflated and the trade to have gone crazy on buying, yet there are some salient facts that indicate a condition of supply no merchant should ignore.

The inventories of any manufacturing or merchandising institution will show that the volume of raw materials needed in business of any sort is less than it was a year ago. The materials are not on hand. They may be on order in some instances or it is possible that some storehouses contain some goods held for higher prices. But the actual working materials wanted in the dry goods trade have dwindled in quantity in a year until the condition has become the most impressive fact any merchandiser has confronting him. Supplies are short and the demand is insistent.

Printers and finishers find themselves with less coal, starch, lumber, acids, colors and drugs on hand. They have plenty of orders, but in a number of instances it appears that the actual bales of cloths in the gray shipped are fewer than a year ago, and the cases of finished goods held for export or home trade are fewer in numbers than a year ago. Cutters' stock of raw materials are less as a whole. The great manufacturing plants using gray cottons as a raw material are short of spot supplies compared with last year. And this condition is general when any careful analysis of jobbing or retail reserve stock is made by merchandise men.

In credit panics of the usual sort it has invariably happened that merchandise has turned up from unexpected places in great volume almost as soon as the distress signals have been hoisted by the conservative banks. In fact long before the crash occurred in Wall Street, in previous periods of financial strain, offerings of merchandise under the market were made persistently by those who were not engaged in wild speculation such as has been witnessed in the present period.

It may therefore be assumed very logically, that the actual shortage of merchandise in the world is so great at the present time that it must continue to have a normal effect in maintaining values very close to the point that has been reached in the face of slowly releasing control on the part of governments of those functions of supply and demand it was deemed necessary to dam up for war purposes. The past week has certainly witnessed a remarkable steadiness in merchandising circles in the face of what would ordinarily be called "terrifying financial conditions" for a man owning goods.

The real lesson of the week has been the confirmation of various conservative views of the danger of the financial situation expressed many times recently by dry goods merchants and expressed by them to customers for the purpose of warning their trade. The conditions are so

unlike anything hitherto experienced by the present generation that it is inevitable that many changes in methods must be forced.

Mills making goods for a future season and now being pressed to take orders cannot be justly blamed if they take measures to force intending buyers to share the unusual risks, whatever may be their own views as to rights to, or possibilities of, cancellations and rebates. Merchants must control conditions they know of and which cannot be reached quickly by financial institutions.

Several of the dry goods jobbers have expressed themselves recently as wishing that some agreement could be arrived at among themselves to stop the senseless booking of huge advance orders from retailers at competitive prices that throw all the risk on the jobber or the mills. There has been too much buying in anticipation of profits from the rise and too little reliance placed upon turning over goods quickly to consumers at moderate percentages of profit.

There are several large distributing organizations that have decided to do less business and do it conservatively. By co-operating with the larger selling agencies and relying upon them to supply the goods steadily at moderate levels of profit it will be found possible to eliminate some part of the great risks that now attend dry goods merchandising and must continue to influence it until there is a better adjustment of supply through increased production or some diminution of the fevered buying that has been going on.

The appointment of Secretary Glass by the Governor of Virginia, as United States Senator ad interim from that State to succeed the late Senator Martin, will strengthen the Senate in its work of dealing with the many impending problems of fiscal legislation. The unexpired term which Mr. Glass will fill runs until March of 1925, and therefore covers the period in which such legislation will be specially urgent. It is true that the Treasury can ill afford to lose the strong good sense and knowledge of finance for which Mr. Glass has been conspicuous. But the legislative problems in finance are likely hereafter to be greater than the executive problems, and there are public men quite competent to take up the Secretary's relinquished work in the Department. The appointment of Russell C. Leffingwell, who has virtually had in charge for two years past the important loan market operations of the Government, and who has conducted them with great individual efficiency, would meet many of the urgent requirements of the office. Until this occasion, Leffingwell's promotion to the Secretaryship could not well have been considered, because there were already two other New Yorkers in the Cabinet. The recent resignation of Secretary Redfield removes this obstacle.

The grocer who advertised that his cheese was unapproachable involuntarily told the truth. Exaggeration is its own condemnation.

**TRYING BONUS SYSTEMS.**

A bonus system that seems to overcome several objectionable features which have marked the operation of similar plans has been worked out successfully by one of the large local stores and was recently adopted by another retail establishment in the city. Not only is the incentive of additional money held out to the employes who exceed the quotas for the different departments, but the plan also includes the payment of a small commission on all sales so that those who see no possibility of passing the quota and earning the bonus do not become discouraged. Another feature of the system is the reward of a week's vacation with pay for full attendance during the year.

The first step in the plans for the bonus system was taken to find out just what the cost of selling in the different departments had been over a certain period of time. The sales record for five years was consulted and compared with the salaries paid to the employes in the various departments. In this way the selling cost was found and also what each employe ought to sell in order to earn the salary paid. This sum was then established as the quota for the department. If, for instance, it was found that in a certain department the average sales record for an employe over a term of five years was \$500 a week, then this was the quota for that department. It represented what an employe would have to sell in order to earn the basic salary. The bonus, then, was paid on sales exceeding that figure. Two per cent. was the commission decided upon as the bonus on sales that exceeded the quota. This arrangement, however, did not take into consideration those employes who were making an honest effort to reach and pass the quota. Too often it was found that an employe would grow discouraged when the chance of reaching the quota looked slim and would make no effort to do as well as possible. So, to take care of such cases, a commission of one-half of 1 per cent. was instituted on all sales up to the quota. Thus an incentive was offered where either the salesperson's efforts were not getting the proper results or when business was quiet and it was not the employe's fault that sales could not be as good as usual.

This arrangement of the bonus plan has been found to give better results than others formerly used by the store, inasmuch as it not only rewards the best sales efforts but also provides encouragement for those who are striving to do better.

The payment of commissions in the manner described is supplemented by a vacation plan, the purpose of which is to cut down the number of days lost through absence. The store gives its employes a week's vacation with pay. The bonus in the shape of more vacation is represented by an additional half day with pay for every four weeks of full attendance at the store. This enables the employe with a perfect record of attendance for the year to have another week of vacation at the expense of the firm. If the em-

ploye decides to have the money rather than the time off, it is paid, but the store prefers to have the employe enjoy the vacation.

**DID THE RIGHT THING.**

Sam Gompers' invitation to the National Grange to join the union labor party in a talkfest was very properly turned down, the farmers being wise enough not to attach themselves to a decayed and discredited gang of ruffians and grafters which has been at the bottom of more trouble than all other organizations in the Nation put together.

The grangers are far seeing enough to realize that in joining with an organization completely discredited by treasonable acts they would serve only to save the tottering remnants of labor unionism yet a while longer, to end utterly in collapse and die a miserable death among many of its deluded followers.

The National Grange is an organization of active, live business men who have up to date made honorable record for themselves and the order to which they belong. To tie themselves to the moribund trades unions would be indeed the height of folly. The crafty Gompers, Fitzgeralds and Fosters may well strive to inject new blood into the old hulk, which has by direct assault upon the Government itself doomed the organization to ultimate extinction.

There was a time in the history of the country when public opinion, even though illy advisedly, was arrayed almost solidly on the side of labor unions, and usually either stood aloof or else gave a friendly word to strikes and striking laboring men. The inauguration of the steel and coal strikes, after making demands so preposterous and wildly unjust as to appear idiotic and malicious, opened the eyes of the common American as to the enormity of the crime contemplated against innocent people; against the very Government itself.

Whatever pleas the Gompers and Fitzgeralds may hereafter make for union labor, those pleas will fall on deaf ears. Facts and conditions speak louder than words. The lip service of these men who have led their thousands of deluded henchmen to the perpetration of all manner of indiscretions and crimes and finally to open defiance of the Federal Government itself, has lost its charm. The hiss of the deadly rattlesnake is now seen under the cover of pretending to seek the righting of wrongs, which in a great measure never in reality existed. The poison has struck deep; so deep, in fact, that it will take more than a million protestants of the Gompers caliber to change the American mind a single hair's breadth toward that socialism as taught by dangerous enemies to the American Government.

The easiest way out is to individualize labor and cut out dishonest, nation-defying labor unions altogether.

In some stores we see examples of economy gone to seed. It is well to be careful of expenditures, but it is well not to be penny wise and pound foolish.

# Very Much Seasonable Hood Sitka Alaska



Jersey cloth  
uppers

Fleece lined

Men's—London and Gotham..... \$1.38

Women's—Opera and City ..... 1.06

Same in OLD COLONY BRAND

### Dawson

Good for  
Snappy Weather

Men's London..... \$1.27

Women's Opera and City .97

Misses' Opera..... .85

Child's Opera ..... .68

**Grand Rapids Shoe & Rubber Co.**

The Michigan People

Grand Rapids



DECEMBER 3rd



# Red Letter Day

Sit tight and hold on until  
our next

# “City Day”

Wednesday, December 3

Watch for particulars in  
next week's issue



Rindge, Kalmbach, Logie Co.

10-22 No. Ionia Ave.

Grand Rapids, Mich.



## Two Seasonable Trade Getters

Profit For the Retailer  
Quality and Satisfaction  
For the Consumer

# THEY REPEAT

ASK OUR SALESMAN THIS WEEK

Stocked at All Our Branches

**NATIONAL GROCER COMPANY**

General Offices

DETROIT, MICHIGAN



### Time'y Tips On Repair Jobs.

Written for the Tradesman.

The repairer should adopt some definite policy and make his shop conform to that. He may, for example, specialize in either inexpensive or high quality repairs, or quick repairs, or stress some feature of the service not connected with price, such as calling for and delivering work.

In the case of a shoe dealer who hasn't his own repair department but merely solicits work and has it done on a percentage basis, the same principle applies.

The man determines the policy and the policy determines the shop. It is important to have some clearly-defined idea upon which to build the business. This idea, when it finds embodiment in a distinctive type of service, will determine its own consistency.

Never were the opportunities for the repairer greater than they are at present. As the writer recently said in these pages, more people are now getting repair work done than ever before—and simply poor people who must necessarily stretch every dollar to the limit, but folks in comfortable circumstances, and even the well-to-do and the wealthy.

There are repairers who are specializing in the salvaging of worn and discarded footwear of all kinds, and it is surprising how many pairs they are putting in condition for further wear.

For instance I was told to-day the following incident: A certain repairer said to one of his customers, "Haven't you some old shoes at home—your own or the children's—that are not fit for wear?" And the lady thought a moment and said she believed there were several pairs of old shoes about the house. "but," she added, laughingly, "you know they are pretty well worn out: our folks are hard on shoes, and we keep them as long as there seems to be any wear in them." The repairer told her to look around and gather them up and send them down to his shop and he'd see what could be done with them. She did so a day or two later, and the repairer got busy and fixed them up and sold them for \$12.50. He gave the woman \$6.00 and she was perfectly delighted. She said it was better than picking up that amount on the street, for she was really cleaning up old presses and getting rid of useless junk about the house. And the repairer was fairly well paid for his time and trouble. And the people who bought the shoes thus put back into commission, got more actual shoe wear for the amount invested than they could have secured at any retail store.

#### Cheating Himself Out of a Job.

I happened to be in a repair shop the other day when the repairer made, according to my way of thinking, an inexcusable mistake, and incidentally cheated himself out of a neat repair job. A woman came in with a pair of boys' shoes and asked if they could be mended. They looked to be about 4½ D's. The shoe was made of mahogany calf, and the shoe was substantially-built, strictly high-grade shoe—a shoe that would cost around six dollars in any store to-day. The heels

were practically gone, and the soles were badly shot, and the toes were badly scuffed, and on one of them there was a rip in the stitching of the vamp (they were bals), but the leather of the uppers was in tip top condition and the linings were sound.

"Not worth repairing," was the verdict of the repair man, as he looked them over.

"Why not?" inquired the little woman, and she seemed both surprised and disappointed.

"To make a good job, you need new soles and heels on these shoes, new caps on the toes, and this ripped one sewed up. That job would cost you \$2.25 or \$2.50."

It would have cost that, to be sure, to make a good repair job, but even at that price it would have been a good investment. When thus repaired they would have been practically as good as new. They would have given from two to two and a half or three months' wear, and when you are getting that much wear for a thirteen year old boy for two dollars and a half (or approximately a dollar a month), you are going some.

To buy a similar pair of new ones would cost, (under present conditions) from six to seven dollars; and with a new pair bought even at this price, the boy couldn't wear them more than two to two and a half months until the shoes would have to be repaired.

As I saw the situation, there was too much actual shoe value in that particular pair to junk them under present conditions. While the repair item seemed excessive, in reality it wasn't so. It would have been economy on the woman's part to have ordered the repairs even at a total of \$2.50; it would have been a good business proposition on the repairer's part (as I analyzed the situation) to have recommended repairs.

I do not believe it is a good policy to advise customers to have repair work done on shoes that have practically no wear value left in them; but it is possible for a repairer to swing to the other extreme. I know of several repairers in my own community who do that.

The truth is these are days of abnormal conditions, and the repair man is apt not to realize this. To draw the line to-day in accordance with the accredited standards of several years back is a mistake. The extremely high prices that people must pay for good shoes (and it's usually wrong economy to buy any other kind, especially for a growing boy), makes it necessary for a good many people to get all the wear possible out of each and every pair.

#### Less Expensive Repairs.

And here is another point that I think it is well to call attention to at this time. Let your repair work be adapted to the particular pair; don't treat every pair alike.

Where the shoes are obviously pretty well worn, and yet a little too good to throw away, recommend a moderately priced repair job. Repair materials come in different grades. There are less expensive sole leathers, fiber substitutes—and sometimes one can se-

ure discarded belting that makes fairly good half-soles.

By the use of less expensive materials and quick processes and less attention to some of the time-consuming operations involved, it is possible to cut the repair item even under existing conditions. Mind you, I am not advocating cutting repair prices; but rather making differences in the kinds and qualities of repair jobs—and making these differences in accordance with an intelligent policy of economy for the customer. On a job of this sort (if I am making myself clear) you would make your customary profit, only the repair work would not be (nor would it profess to be) that high-grade, quality work that you are capable of doing, and usually do on higher class jobs.

More and more in certain communities and among certain classes of people, this moderate priced repair work is coming into demand.

The repairer should look at all the facts involved—not only those that concern him personally, from the standpoint of a repairer, but those that concern the customer. Cid McKay.

#### Selling Shoes in Sets.

A leading merchant some time ago conceived the idea of offering shoes in "sets," heading his advertisement thus:

"Two pairs of shoes, worn alternately, will outlast three pairs worn consecutively, and aside from the economy of such an arrangement, the feet will be more comfortable. We

offer the following 'sets' of shoes:

"A woman should have a pair of kid-skin shoes for general wear, a pair of shiny leather shoes for dress, a pair of gunmetal shoes for hiking.

"A man should have a pair of calf-skin service shoes, a pair of patent leathers for evening wear and a pair of storm shoes for out-of-doors."

Then followed the price of shoes "per set." Good results were obtained from this innovation, later adapted to men's hats, neckties and haberdashery in general.

#### He is the Poorest Man—

Who will take advantage of all who are at his mercy.

Who has made a fortune, but lost his manhood in the making.

Who has lost the respect of his fellow citizens or his own.

Whose character is not rich, who has not a rich manhood, a noble soul.

Who is unreliable, undependable, whom people will not trust without question.

Who has millions of money, but who is despised by his neighbors for his greed and snobbishness.

Whom those who know best do not believe in, do not feel richer for knowing, are not proud of as a neighbor.



*Specializing in high grade service shoes*

*for many years has made possible the*

*wonderfully long wearing H. B. HARD*

*PAN (Nailed) service shoe line of to-day.*

*Your out door customer is asking for this*

*kind of a shoe to-day. Sell him the*

*best—the H. B. HARD PAN service*

*shoe.*

**Herold-Bertsch Shoe Co.**

**Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.**

### Popular Prices Versus Better Values. Written for the Tradesman.

What has become of the so-called inexpensive or popular-priced shoe? Strictly speaking there isn't any such commodity. Of course there are shoes that, relatively speaking, belong in what may be termed the popular-priced category, but they are marked to sell at from one hundred to two hundred per cent. increase over the old price of six or seven years ago.

As one looks upon a trim of cheap or popular-priced shoes to-day—shoes ranging in price from four to eight dollars a pair—and compares them with the shoe values to be had at those figures six or seven years ago, it doesn't seem believable. The cheap shoe of to-day certainly looks the part. They are coarse or flimsy, as the case may be—coarse if intended for men's and boys' wear, flimsy and seemingly insubstantial if in girls' or women's lines.

Everything about the cheap shoe of to-day seems cheap—workmanship no less than material. Money spent on such footwear—I mean the cheapest stuff one sees in the windows of the popular-priced shoe store of to-day—would seem to be an unprofitable and unsatisfactory investment; and yet there are doubtless people who can not spend more at the time on footwear purchases, hence must provide themselves with footwear of this sort, or do without.

While there may be fairly good cheap shoes—I mean fairly good shoe values in footwear now marked lowest in the scale of prices, it must be

in the very nature of things, that much of this merchandise is positively shoddy. In dry, pleasant weather it may conceivably hold up—especially if one isn't hard on his shoes—but for wet, sloshy, disagreeable weather, it does not require any great stretch of the imagination to foresee what is going to happen.

There may be exceptions, but the writer has always maintained that the purchase of cheap shoes is not the most economical shoe investment. A good pair of shoes may be half-soled and re-heeled time and again, and if originally made of good material and on a good last, they hold their shape after successive repairs and look better at all stages of their wear than your cheap or inexpensive shoes.

A few years back there was a prejudice in the popular mind against wearing shoes that had been half-soled. One wouldn't hesitate to have new top lifts nailed on, or heels built up, or the worn heels replaced with new rubber heels; but so many people drew the lines at half-soles. There was an idea in the popular mind that half-soled shoes were uncomfortable—stiff and unyielding; and, moreover, that such rejuvenated footwear was not worn by the best folks.

But the lessons in economy and thrift we learned from the war knocked all that tommy-rot out of our heads. And now that shoe prices have reached such unprecedented levels, many stylish, well-to-do people are not hesitating to wear half-soled shoes.

On day last week, while waiting for

a new pair of rubber heels to be attached to a pair of shoes, I saw the foreman of the quick repairing establishment talk two customers into having their shoes half-soled. Both of them called originally for heel jobs; one to have the leather heels rebuilt, the other to have a new pair of rubber heels. And they were prosperous-looking, well-dressed men. In one case the soles were as thin as paper under the balls of the feet; in the other case the soles had worn through. His argument was substantially the same in both instances, and ran as follows:

"You should have these shoes half-soled. We'll sew on a good pair of oak soles—takes only a few minutes—and they'll give you from three to four months more wear. These shoes would cost you to-day ten or twelve dollars. Have 'em half-soled and they'll be practically as good as new. The fall rains are coming on now, and the water will go right through these inner soles, and if you don't have this work done right away your shoes will be ruined. Cost you only a dollar and a half for half soles."

The argument was sound, and to the point; and in both instances it landed the job.

The repairer of to-day has an unanswerable argument.

But good repair work presupposes good shoes to start with.

You can't satisfactorily attach oak soles to paper bottoms; and where the uppers are flimsy, shoddy, insubstantial stuff, it doesn't pay to spend much on repairs.

The best proposition for the man or woman who is trying to stretch the dollars in his or her footwear investments at this time, is to look for discontinued lines—in other words shoes that are a bit out of style. And many of the stores—particularly the larger ones—usually have something to show in these left-over or neglected pairs that didn't, for some reason, prove good sellers. They may be perfectly all right in respect of wear-values, only they didn't make a hit.

Time was when nobody much wanted to buy shoes that were a bit off in style—that is they didn't want to buy them if they knew the facts. But folks are not so particular to-day.

Looking at the matter from the dealers' point of view, it would seem that this is a good time to clean up thoroughly as one goes. Always this has been a difficult thing to do in merchandising shoes. The story of broken and discontinued lines, odds and ends, slow-sellers and stickers, wrong guesses in the way of novelties and smart effects—is a long story of disappointed expectations and appreciable losses. But it need not be so any longer. With prices what they are in the regular lines; with popular-priced shoes so extremely cheap and insubstantial and undesirable—and affording as they do so little wear-value for the money expended—it would seem to be a continual harvest time for the alert shoe dealer. He should be able to sell clean as he goes, and so avoid many of the losses which, in other days, were practically unavoidable. Cid McKay.

## Special Values in All Departments for City Day

Exceptional bargains will be offered and on display that day. Hirth Krause Leadership will again assert itself.

Truly, we feel justified in saying to our many dealers and good friends that we have a surprise in store for them.

We want to make this day the biggest event of the year. We have arranged our bargain list accordingly.

The list includes many items needed for your holiday business, and in so far as it is possible we will see that shipment is made and reaches you in time.

Three generations of service have given us a reputation for superior quality and greater values, for liberality and fair dealings. We want to renew old friendships on City Day, December 3rd.

Be sure and come. See our many specials listed far below prevailing prices. The trip will be well worth making. The values we give will justify your coming.

Anatomically  
correct  
footwear

**Hirth-Krause**  
Shoemakers for three Generations  
**Shoes**

TANNERS AND SHOE MANUFACTURERS



### Personality in the Farm Mortgage Loan.

The early days of the farm mortgage were marked by direct communication between the borrower and the lender. The local capitalist, usually the banker or the well-to-do farmer, was met by the borrower, looked over the farm, sized up his customer and made the loan as much on personality as on the actual market value of the land. That day has passed. The vast volume of the loans has transformed the simple process into a thoroughly systematized plan of placing hundreds of millions of dollars in farm mortgages. The transaction passes through the hands of an army of local agents and on to general agents in the case of insurance companies and is altogether conducted as a real business. The personality of the borrower has been subserved to the real market worth of the security and sentiment is lost except in isolated instances between neighbors. The mortgage is a factor in the financial world and each stands on its own bottom based on the worth of the property on which it is a lien. It is true that much is to be said for the personality of a debtor; some men are more to be trusted on their word than others backed by security. But on the whole it has been a healthy sign that the farm mortgage has been placed on a strictly business basis. It would not conduce to the comfort of the individual investor if he knew that the agent was making loans, not on the actual security in land, but on the trust he had in the borrower. What he does know now is that sentiment has no place in the business—that it is based on actual conditions. The appraiser is not swayed by the fact that the land owner is a good fellow; he looks at the market value of the land and acts accordingly. Each farm stands alone—for there are a score of variations in individual conditions in the same community.

This situation is one of the strongest features of the farm mortgage for the investor. He knows that the loan he buys has been placed on business principles. It has its own security and it matters not if the owner change, the loan is secure. In these days of rapid changes of ownership, owing to the great activity in land sales in the agricultural states, it is worth something to have this knowledge. This is not to say that an intelligent, thrifty farmer is not a better debtor than one who lacks those qualities, but the business has grown to too great a volume for that to be taken into consideration. What is better is to have the loan broker make

the loan without prejudice and on the strict worth of the security. Another feature which promises well for the future is that loans are being made on a conservative basis. The high selling values of land to-day are being liberally discounted by the appraisers who are making a maximum figure beyond which they will not go. Land is selling in prairie states for \$250 an acre, yet the brokers are holding the valuation down to half or one-fourth that for loan purposes. This is sensible. The values may stand; they may not—only the future can tell. In any event it is to the benefit of the farm loan industry that there is no chance taken for the investor—and it is also a good thing for the borrower. Otherwise he would be tempted to take on more debt than he can successfully handle. In these days of inflation the business that is conducted along conservative lines is the one that will endure. Indications are that the farm loan is being written with caution and that we shall see it stand whatever of readjustment in conditions may come without a stain. It is a good sign.

C. M. Harger.

### To Reduce Number of Checks Offered

The person who intends to present a check to the Coulter Dry Goods Company, Los Angeles, Calif., reads this sign at one side of the cashier's office:

We investigate all checks before cashing them. If not agreeable, do not present them.

As about the only person who could seriously object is he or she who should not present a check, the sign does more good than harm.

The Roberts Hotel, Provo, Utah, has another plan that might well be adopted by retailers who have been "stung" through cashing worthless checks. Along the front of the cigar case is a row of checks that have come back with notations such as cause cold chills to run down the back of the man who loses the money on them. As these are in plain view of patrons they are an eloquent argument against promiscuous cashing of checks.

### It's Up To You.

Though days be rife  
With care and strife,  
And hopes lie stark  
In shadows dark,  
There still is time  
To rise and climb,  
To dare and do;  
It's up to you!

Though some may claim  
You've lost the game  
Which you are in,  
That you can't win,  
Heed not their cry,  
Go on and try  
With purpose true,  
It's up to you!

Charles Horace Meiers

# Business Success

Unsuccessful men frequently attribute the success of others to luck or chance. Most men who succeed do so because they base every business move and operation on a thorough knowledge of basic business conditions. Successful men will get much valuable information from the Monthly Trade Reports which this Bank will be glad to send them on request.



Established 1853

### OUR OFFICERS

CLAY H. HOLLISTER President  
WILLIAM JUDSON Vice President  
CARROLL F. SWEET Vice President  
GEORGE F. MACKENZIE Vice President and Cashier

### OUR DIRECTORS

John P. Homiller  
W. R. Shelby  
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THE OLD NATIONAL BANK  
MONROE AT PEARL GRAND RAPIDS



The  
Public Accounting Department  
of

## THE MICHIGAN TRUST COMPANY

**Prepares** Income and Excess Profits  
Tax and other Federal Tax  
Returns.

**Installs** General and Cost Accounting  
Systems.

**Makes** Audits and Investigations for  
any purpose desired.

Room 211  
Michigan Trust Company Building  
Citz. 4271 Bell M. 408  
Grand Rapids, Michigan

**Private Ownership for Railroads.**

On the whole much of the subject discussed in the report of the special committee on railroad securities submitted to the Investment Bankers Association is already familiar to the investing public through the wide discussion of various measures and suggestions that have been made for the return of the railroads to private ownership. The committee renewed its belief in the wisdom of private management and operation already expressed at the previous convention at Atlantic City one year ago. Personally the committee took no active part in preparing any of the bills now before Congress relating to this vital problem, contenting itself with acting as a looker on, since other associations in their recommendations seemed to have the work well in hand. The committee felt that it could step in at any time when the occasion warranted.

It was pointed out in the report that the duty falls on the Government when the roads are returned to see to it that such laws are enacted as will restore their credit. Before the roads were taken over, due to a reactionary rate-making policy, their credit was already very much impaired and this condition has since grown worse because of the large increase in wages and operating costs. Under private control it would take some time before the railroads could adjust themselves to this new situation.

The various bills now in Congress came in for detailed comment in the committee's report; the Warfield, Cummins, and Plumb plans, and it was pointed out that unless each was amended serious defects would develop. Of course the Plumb plan was disposed of with a few words as totally impractical and without public support as the committee was opposed to any scheme of Government ownership or nationalization of this vital industry.

The principal weakness in the Warfield plan was the impounding of excess earnings over an amount that

assured a fair return on invested capital. This would work out to the disadvantage of the well managed properties. It was questioned whether any such scheme could stand the test of legality, since it would divest one property of its earnings to turn it over to another that was not so successful. The strong under the plan would suffer, while the weak would profit under this arrangement.

The rate question was also discussed and the consensus of opinion was that no fixed rate, even a zone rate, would solve the problem of fair compensation. Power to make rates should be centered in an intelligent commission which could determine rates on the basis of the needs of each system for its credit standing. This, after all, is the best course to follow, for in widely separate territories conditions arise which are generally not alike. The Cummins bill in its treatment of this feature makes no provisions for such disparities.

One of the difficult questions the railroads will confront is the wage question. The committee showed that compensation has been fixed, not so much on the basis of the cost of living as it has on the exigencies of war. The liberality of the Government in this respect will be difficult to reconcile in its readjustment to normal business conditions.

Finally the committee proffered the sage suggestion in favor of a policy of consolidation of the railroads in separate zones, amalgamating the weak with the strong and giving terms fair to the properties in proportion to their physical assets and earning powers. Were this suggestion finally adopted it would go a great way to bolster up railroad credits and improve materially the market position of railroad stocks.

**Fair Enough.**

Farmer: Do you guarantee this clover seed?

Merchant: Guarantee? My dear sir, if that seed doesn't come up you bring it back here and I'll refund every cent paid.



**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

**Those Dependent on You**

They will be even more dependent when you are gone. Now they have your counsel and guidance as well as your support. What they will have when you are gone will depend largely on what you do before you go.

You do not have to trust the management of the family property to inexperienced hands. You may leave it where careful management will be assured.

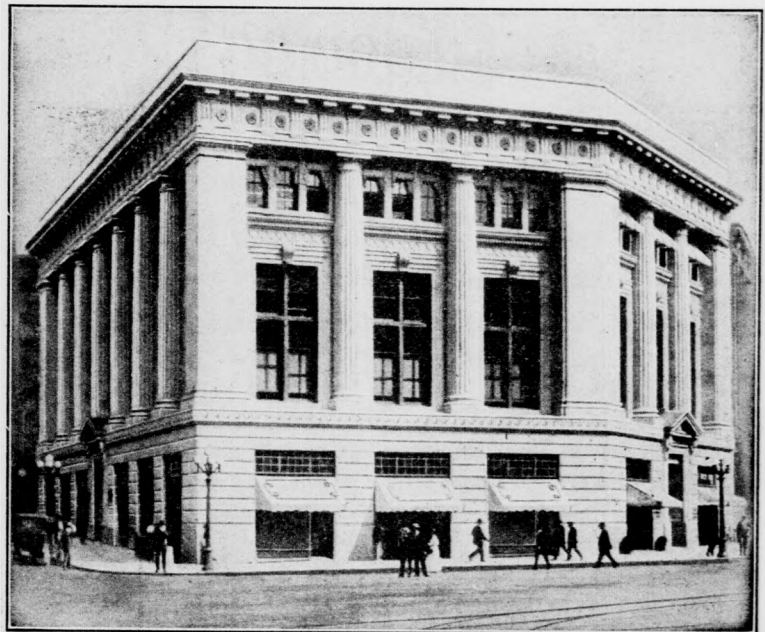
In choosing an Executor you will consider responsibility, special training, experience and business judgment. Every one of these qualifications are found in the GRAND RAPIDS TRUST COMPANY.

You are invited to call and have a confidential talk with us regarding the disposition of your Estate.

**GRAND RAPIDS TRUST COMPANY**

OTTAWA AT FOUNTAIN · BOTH PHONES 4391

**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**

**Gabby Gleanings From Grand Rapids.**

Grand Rapids, Nov. 18—H. N. Ellsworth, Western Michigan representative for the Whitaker Paper Co., of Detroit, has removed to this city from Detroit, taking up his residence at 1005 South Division avenue. Mr. Ellsworth has been with his present house only three months, prior to which he was overseas for eighteen months—seven months in France and eleven months in Russia—Prior to his entering service, he covered Western Michigan territory three years for Diem & Wing, of Cincinnati.

Claude Houser, Western Michigan representative for Sleepy Eye flour, has purchased a bungalow on East Bridge street, Plainwell, and removed from Kalamazoo to that place. He is entirely recovered from the injuries he received in an automobile accident at Peoria about two years ago.

Members of Absal Guild, Ancient Mystic Order of Bagmen of Bagdad, as well as every member of the order holding membership in Michigan, will be pleased to know that at the last regular meeting, held last Saturday evening, officers were elected and constitution and by-laws were adopted providing for the Bagman Emergency Fund Association. This has been talked of for some time by the local members and, proving so popular with other guilds, they decided to lose no further time in putting it into effect and every member will receive an application blank and letter explaining in detail its provisions in the near future. One new member was added to the roster and the Ways and Means Committee announced a ceremonial session the third Saturday in December, when it is hoped that every member will be in attendance.

The tenth annual meeting of the Grand Rapids Traveling Men's Benefit Association was called to order at 2 o'clock Saturday afternoon in the Council rooms in the Lindquist build-

ing, President W. S. Lawton in the chair. The report of the Secretary-Treasurer, Allen F. Rockwell, showed a very substantial increase in membership and the finances of the Association good, with but one death loss since the last annual meeting a year ago. It was the sense of the meeting that the only reason every member of Grand Rapids Council is not enrolled member of the Grand Rapids Traveling Men's Benefit Association (and this is for the exclusive benefit of members of No. 131) is the fact that the benefits of this Association have not been brought to them clearly enough, so a committee was appointed to bring this particular point more plainly and more forcibly to the entire membership. A recess was then taken until Saturday, January 31. The officers elected for year 1919-1920 are President, Walter S. Lawton; Vice-President, John D. Martin; Board of Directors, H. Fred De Graff, Geo. B. Monroe, William Francke, Homer R. Bradfield.

One curious thing about coal and shoes and overcoats and turkeys and things which are always "scarce and high" at this time of year is that they're always higher than they are scarce. The supply never seems to run out for those who have the money to pay.

"It takes more than a good cook and good provider to make a home," says a Chicago reformer. Yes, one of 'em ought to stay in it part of the time.

The news from Harvard that the moon is inhabited brings us up with a start. We have been hearing about the folks on Mars for years, but here are some people living on our own moon, the same moon we have posted all over with "No Trespassing" signs, holding it restricted, you might say, against the day when we get ready to cut it up into town lots and sell it off ourselves. Now we hear that a party

of colonists has already moved in and nobody knows how long they have been there, paying no rent nor sending in any eggs or cream. And what makes it worse is that we have no way of knowing how much back rent is due us, and no way of collecting it when we find out.

**Biggest Eyes.**

The most enormous of all eyes are those of the giant squid, a cephalopod that attains a length of 150 feet, two-thirds of which, however, is represented by its pair of long-distance tentacles.

No specimen so large has ever been captured, but its eyes—circular, lidless and glaring with a horrible greenish luster—would probably be not less than two feet in diameter. A small fifty-footer in the Smithsonian Institution has eyes with a diameter of twelve inches.

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

**OFFICE OUTFITTERS**  
**LOOSE LEAF SPECIALISTS.**  
*The Tisch-Hine Co.*

**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**

# An Investment Opportunity

If you are looking for an enterprise in which to place funds so that they will have reasonable safety and a strong certainty of large returns, let us give you complete information concerning the Petoskey Portland Cement Company. This Company is a going concern producing and selling crushed limestone and it is fast expanding its present business.

The Company's large new crusher is under construction and rapid progress is being made on the dock.

In addition to building the crushed stone business up to a capacity of a million tons a year by next spring, the company will build a cement plant of 2,400 barrels per day capacity. The cement plant will be started in the near future.

An investigation of this proposition will reveal to the investigator that it is far above the ordinary in safety and every other requirement that the conservative investor desires to have thrown about his investments.

Sign the coupon and we will send you the information.

**F. A. Sawall Company, Inc.**  
405-6-7 Murray Bldg. Grand Rapids, Michigan

F. A. Sawall Company, Inc.,  
405-6-7 Murray Bldg.,  
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.

## Conservative Investment

NEW ISSUE

**\$650,000.00**

### Berkey & Gay Furniture Company

(A Michigan Corporation)

#### 7% Cumulative Preferred Stock

Par Value \$100.00 Per Share

Exempt From Normal Federal Income Tax and  
Personal Tax in Michigan

Transfer Agent	Registrar
<b>Grand Rapids Savings Bank</b>	<b>The Michigan Trust Company</b>
Grand Rapids, Michigan	Grand Rapids, Michigan
Preferred as to Assets and Dividends	Dividends Payable Quarterly

Total Net Tangible Assets Equals \$324.00 Per Share.

Net Quick Assets Equals \$265.00 Per Share.

Books of the Company are audited regularly by Marwick, Mitchell, Peat & Co.—Chartered Accountants.

Appraisal of the Company's property made by Lloyd-Thoma Company, of Chicago.

The Company has never had a mortgage on any of its property since it incorporated in 1873.

We offer this high grade investment with our full recommendation. Descriptive circular on request. Price \$99.00 per share and accrued dividend. Phone or wire your orders at our expense.

### J. A. Carroll & Company

INVESTMENT SECURITIES

1208-10 Grand Rapids Savings Bldg.

Citizens 2266

GRAND RAPIDS, MICH.

Bell Main 2050



**Fundamental Principles Mutual Insurance Must Observe.**

The principles of mutual fire insurance are based on the proposition that its patrons are industrious and by economy have accumulated a "rainy day" fund which they wish secured from misfortune. It is recognized that protection can be had most economically by co-operation with like individuals in mutual companies which are under their own control. This thought is as old as is fire insurance. The method of protection by insurance against fire loss has been worked out under various forms but the objects sought are the same. These are small loss ratios and reduced insurance cost.

Originally, and to a great extent today, insurance protection has meant merely a money indemnity. The insurance companies have emphasized only their loss paying abilities, and have advertised the large amount of losses paid. The public has been led to consider the insurance company only as an organization to collect the premiums and make distribution for the losses, and have been justified in complaining at the expense cost of 40 per cent. for the service. Further, the insurance companies have sought patronage by enlarging upon the danger from fire and advocating, for a premium, to shift the responsibility onto the insurance company. While inspections of fire hazards have been made, they were made entirely for the benefit and advantage of the insurance company as a matter of judgment as to hazard and rate that would produce a profit.

Look over the presentation of the fire insurance men in public addresses and in advertisements for the past fifty years, and the keynote of all defense of the business has been that the service of fire insurance was to pay losses through securing adequate premiums. It was recognized that all losses and expenses were paid out of the premiums, with the capital of a stock company only as a contingent fund, the use of which meant an impairment. To overcome the compensation allowed for the capital of a stock company, mutual companies were organized. With the exception of an effort also to appear economical by a lighter expense ratio, the mutual companies have been too much mere imitators of the stock companies

and of their defects. Mutual basis rates are loaded to meet any probable losses, inspections made to see that the rates are adequate to the hazard, and the insurance cost varied according to the fires that occur. Even the unused money of the policyholder is returned to him under the impression that it is a "dividend." Business has been sought on arguments against the stock company system more than upon the possibilities of mutual principles.

However, our post-war problems are not in discussing and trying to adjust dead issues of the past to the new conditions. The world has had an upheaval and upheavals never settle back to the former structure. We need to look at influences and experiments of the past few years that we may form any judgment as to our future course. If our relation of things is formulated upon the conditions of the moment, a readjustment of policy will be needed at every step of the world's readjustment to normal. This would take us through all of the confusion of man-made laws, of Government ownership, of Government control, and of special interests. Against this agitation, that is bound to occur, we can depend upon the inevitable reactions, wherein man has to do for himself more than others can do for him.

By its resolution keep out of politics the American Legion has displayed a soundness of judgment that is not always characteristic of large conventions. Were it to set itself to nominating "deserving" candidates its strength and dignity would be impaired. Its final action on the "bonus" will serve to cool the ardor or check the greed of any who may feel that here is a legitimate chance to get at the National Treasury. The matter has been passed on to Congress, which, when it realizes what has already been done for the soldier and that the cost of the war, including our loans to the Allies, already equals the total Federal expenditures from 1789 to 1917, is not likely to vote further appropriations. Even if Congress has no fear of the costs, it may balk at the idea of attempting to do lock-step justice to 4,000,000 men.

There are 118 applications of electricity on the farm.

**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.

**Michigan Shoe Dealers Mutual Fire Insurance Company**

Fremont, Mich.

**Note Our Net Gain in Insurance and Assets During October**

Amount at risk, October 1, 1919 .....	\$3,064,575.00
Amount of new business in October .....	214,350.00
<b>Total .....</b>	<b>\$3,278,925.00</b>
<hr/>	
Cash on hand October 1 .....	\$20,654.90
Cash received in October .....	5,770.40
<b>Total .....</b>	<b>\$26,425.30</b>
<hr/>	
Cash paid out in October .....	5,494.82
Cash on hand November 1 .....	\$20,930.48

It is with a great deal of pleasure that I am submitting statement this month showing a gain of over One Million in business so far this year and \$8,818.67 in cash. While we paid out for two losses last month, our balance on hand is larger than on October 1.

GEO. BODE, Secretary.

C. N. BRISTOL, Manager

A. T. MONSON, Secretary

**Bristol Insurance Agency**

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

**Savings to Policy Holders**

On General Mercantile Lines 25 to 35 Per Cent.  
Hardware, Implement and Garage Lines 40 to 55 Per Cent.

FREMONT,

MICHIGAN



*Tired, discontented,  
worn out clerks —  
Dissatisfied, badly served  
Christmas shoppers —*

## Let this be your last Christmas with these conditions

The Christmas rush is always a real test of the service facilities of the retail store.

In many stores it resolves itself into a test of just how much mental and physical strain both salespeople and shoppers can endure.

In a lesser degree this same condition applies to the store and its service throughout the entire year. Salespeople are overworked and customers are badly served because of the facilities for service—because of antiquated methods and inefficient tools.

The time spent in searching through stock boxes and getting at inaccessible stock is simply "lost motion," and lost motion of necessity means added selling expense.

While the effect upon the salespeople is largely a matter of slowing up individual effort and thus increasing the cost-to-sell, the most serious drag upon the store is the effect upon the customer. It means dissatisfied customers—it means the loss of sales—it means getting the minimum instead of the maximum from the visit of each customer. Again, it means lost time on the part of the shopper—time unnecessarily spent in one department when she could have shopped in many departments.

Contrast this with the New Way system which provides accessibility for all stock to the point where in many departments three salespeople can do the work of five. Any New Way merchant will verify this fact.

Consider, also, the effect of these better methods and this better service upon the trade. Consider the better frame of mind and, consequently, the increased mental capacity of each individual salesperson—consider the additional production of each and the comparative reduction in the cost-per-sale.

There's a real opportunity for a New Way Service Store in YOUR community. It would mean better dividends as a result of much additional business without increased overhead. It would mean a better prestige and greater permanence. It can be worked out in a single installation or done over a period of years—one or more departments at a time.

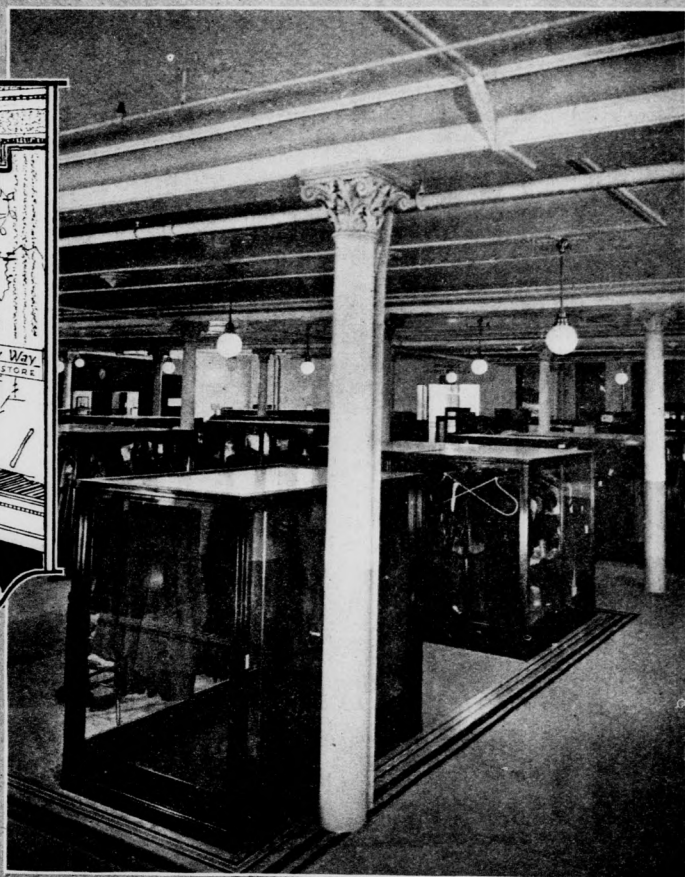
Any Improvements started today may be added to later with uniform results. Why not start an investigation of these possibilities by discussing the matter with a few of the several thousand enthusiastic New Way users?

### GRAND RAPIDS SHOW CASE COMPANY GRAND RAPIDS, MICHIGAN

Branch Factory: LUTKE MANUFACTURING CO., Portland, Oregon

NEW YORK 1465 Broadway at 42nd St.	CHICAGO 215 S. Market St.	PITTSBURGH 996 Union Arcade Bldg.	ATLANTA 431 Candler Bldg.	DALLAS 401 Insurance Bldg.	KANSAS CITY, (Mo.) 607-608 Ridge Bldg.	HONOLULU, HAWAII Harrison Bldg.
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Licensed Canadian Manufacturers, JONES BROS. & CO., Ltd., Toronto, Canada



### Transportation Charges on Several Different Consignments.

Lansing, Nov. 18—On Oct. 23 we issued Bulletin No. 20, which raised the question of the paying of transportation charges on shipments of goods made in several consignments. As will be remembered, the statements on the bulletin were as follows:

1. We pay express charges on the first shipment only, when the entire order is not made in one consignment.

2. We pay express charges on each shipment where the shipment is made in several consignments.

We were favored in all with 123 replies. Of this number twenty-three merchants replied, stating that they pay express charges on the first shipment only. Most of these replies were without qualification. Certain exceptions were as follows:

"We also deduct parcel post on back orders charged on the bill."

"With very few exceptions."

"We do not consider it any fault of ours that a house cannot fill orders, because they take that chance when they ask for business, and we should not be put to the extra expense because they do not have the goods at that time, any more than we should ask our customers to pay parcel post or express on special orders of goods that they wait for us to get for them."

"We positively refuse to pay express charges on back orders unless previously agreed to."

Among those who pay express charges on first shipments only we find such stores as:

M. Hale Co., South Haven.  
W. E. Hall & Son, Owosso.  
J. W. Knapp Co., Lansing.  
Mihlethaler Co., Harbor Beach.  
Walthers' Dept. Store, Bay City.  
Webster Anderson & Co., Tecumseh.  
Phillip Ittner, Saginaw.  
Warrick Brothers, Flint.  
C. L. Young & Co., Benton Harbor.

There were seventy-four merchants who checked the second proposition, stating that they pay express charges on each shipment when goods are shipped in several consignments. Comments on this method are as follows:

"Do not like it."

"Our present or immediate policy."

"We do not think we should pay on shipments after the first shipment is made."

"Largely on account of the unusual conditions that have prevailed during the past several years. It does add to the expense of receiving merchandise, not only in added express charges but in added office expense in handling several invoices instead of one."

"Under present conditions and to hasten delivery."

"It has been our custom until the last year to charge transportation charges on back orders. We have been unable to do this the past year."

"Ordinarily, we pay expressage on each shipment. We are glad to get the merchandise under any condition."

"Under present conditions we are glad to get the goods."

"Not in all cases. We find it the best policy under the present condition, because we think the manufacturers and jobbers keep a record of all the merchants who pay the expressage on back orders."

"We are glad to get the goods this season as soon as they are ready."

"We concluded we would not run the risk of offending. We pay all express charges now."

"We think this is a hold-up and believe we should not do it."

"Only during the present emergencies."

"We are pleased to pay all express and thankful to get the merchandise."

"Some firms send them prepaid and don't charge us for it."

"Do not think we ought to but it is forced on us."

"Because we can't help ourselves."

"We think the shipper should pay all in excess of what it would cost if goods were all shipped at one time."

Among those who pay express charges on all shipments under most conditions, we observe the following:

J. N. Trompen Co., Grand Rapids.  
F. N. Arbaugh Co., Lansing.  
J. R. Jones Sons & Co., Kalamazoo.  
Gilmore Brothers, Kalamazoo.  
Emporium, Detroit.  
L. H. Field Co., Jackson.  
L. W. Robinson Co., Battle Creek.  
Quality Store, Ionia.  
E. C. Lloyd, Belding.  
Sterling Bros., Battle Creek.  
Gaylord Alderman Co., Jackson.  
Smith Bridgman Co., Flint.  
Crowley, Milner & Co., Detroit.  
George T. Bullen, Albion.  
J. L. Hudson Co., Detroit.

Replies from thirty-one merchants made some suggestions that make their answers difficult to classify in either one of the above classifications. One reply from the Benge Department Store, of Milan, made this comment, "We charge one-half back." This also seemed to be the policy of four other persons.

We have not classified the replies from twenty-seven of our members. Comments were made on both sides of the question. Some of their answers are very interesting. They are as follows:

"Would be too much delay in getting goods to wait for complete shipment of orders."

"Conditions are anything but normal and, as an ex-manufacturer, I have very little sympathy with manufacturers of ready-to-wear garments. The writer can only state that when conditions are normal it is time to discuss matters of this kind."

"We pay the charges when sent collect. Some of our houses always prepay."

"Two good houses that we deal with always pay express charges on back orders—Sibley, Lindsay, Orr & Turr Co., Rochester, and, Calhoun, Robins & Co., New York."

"We charge back to shipper. Sometimes these charges are allowed, sometimes disallowed."

"With the exception of a few houses who will stand for it."

"We only pay express on the first shipment which is a part of the entire order."

"We do not think it possible to force prepayment on all houses without sacrificing chances of getting goods."

"The firms we do business with have all refused to allow any express charges."

"It depends entirely upon circumstances. In most cases we have been paying the express charges."

"We have found it a very expensive proposition in getting goods. One firm sent shirt-waists in at least eight or ten shipments."

"The other fellow holds the whip-hand. We stand for the hold-up at present because we are forced to."

The D. M. Christian Co., of Owosso, says: "If we do otherwise than our contract calls for, we have an understanding."

L. G. Cook, of the Cook & Feldher Co., of Jackson, has written a very complete letter touching this question. We are not quoting it in detail, but wish to suggest to our members that you write to him for his contract blanks touching the subject of substitutions, transportation charges, etc. Mr. Cook has some very valuable suggestions along this line.

Jason E. Hammond,  
Manager Michigan Retail Dry Goods Ass'n.

War or no war, business will never be good with the man who constantly thinks and talks hard times.

## The Next Big City Day Sale Will Be on December 3rd, 1919

Following our policy of "keeping things hot" we have made several more good purchases and on December 3rd will hold another BIG CITY DAY SALE. It will be along the line of the previous sales on September 10th and October 29th. Each merchant will be expected to wait on himself as formerly and we assure you that on that day we will offer you some more REAL SPECIALS. When we mentioned it to one man he suggested that we call it "MOP-UP-DAY" and that is exactly the right description for it. Not only we but you can mop up on that day, if you will be here. Make your plans accordingly NOW.

When everyone is telling about what is going to happen in the future, we think that the following information is worth your consideration:

"The United States has only 6% of the population of the world and only 7% of the land, and yet we produce:

"20% of the world's supply of gold; 52% of the world's supply of coal; 25% of the world's supply of wheat; 60% of the world's supply of cotton; 60% of the world's supply of copper; 40% of the world's supply of iron and steel; 40% of the world's supply of lead; 60% of the world's supply of aluminum; 40% of the world's supply of silver; 66% of the world's supply of oil; 50% of the world's supply of zinc; 75% of the world's supply of corn; 85% of the world's supply of automobiles.

"We also refine 80% of the copper and operate 40% of the world's railroads. Before the war we owed the European nations five billion dollars. We have not only paid this debt, but foreign nations now owe us ten billion dollars. We now hold the largest gold reserves of any nation in the world. United States troops, backed by good United States brains and grit, delivered the "knockout" blow that ended the war. Don't you believe that we can successfully solve all of the problems of peace? Are you a 'bull' or a 'bear'?"

We feel that this is a wonderful time for expansion and are constantly adding new lines of merchandise and endeavoring in every way possible to better serve our trade. In the near future our new shipping room will be completed, which will be a model in every respect. In the meanwhile we solicit your patience if our orders do not come to you as fast as ordinarily. As soon as all of the new equipment is installed, our orders will be routed and our slogan will be "we ship the day the order is received."

In adding new lines of merchandise we would appreciate the further co-operation of all of our friends in suggesting any lines which they would like to have us handle. We appreciate your help in the past in building this business and trust you will always advise us whenever you have anything to suggest.

A great many of our representatives live in the center of their territories and we maintain sample rooms with a complete line of samples at points listed below. We have also listed our representative's name and address and would suggest that whenever you are in need of Dry Goods that you get in touch with them.

Location	Representative
Marquette, Mich.	Carl B. Orwant, 404 Nester Block.
Ludington, Mich.	Eli Halbertsma.
Lansing, Mich.	John Boon, Kerns Hotel.
Bay City, Mich.	Alvin Tirmenstein, 402 Shearer Bldg.
Sturgis, Mich.	F. W. Johnson.
Traverse City, Mich.	Tim Temple.
Petoskey, Mich.	P. J. Behan, 518 Grove St.
Saginaw, Mich.	J. F. Bookey, Bancroft Hotel.
Mt. Pleasant, Mich.	L. J. Collins, 215 Pine St.
Kalamazoo, Mich.	Dan MacDougall, Rickman Hotel.
Jackson, Mich.	W. W. Ladd, Jackson City Bank Bldg.

The remainder of our selling force have their headquarters at Grand Rapids, and you can always reach them thru our office.

## Grand Rapids Dry Goods Co. Grand Rapids, Mich.

Distributors of

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

Exclusively Wholesale

No Retail Connections

# INTRODUCING Wolverine Waists

A WRITTEN GUARANTEE WITH EVERY  
WOLVERINE WAIST

# \$4.75 each

GOOD QUALITY  
GEORGETTES



No. 35B191  
Brown & Mahogany  
Taupe & Copen  
Navy & Dark Red  
Sizes 38 to 46  
Something different  
in color combina-  
tions!



No. 35B192  
White & Green  
Flesh & Green  
Brown & Green  
Brown & Mahogany  
Taupe & Copen  
Navy & Red  
Sizes 38 to 46

Three color effect—  
very attractive!



No. 35B190

Brown, Flesh,  
Taupe, White &  
Navy

Sizes 38 to 46

Exceptionally pretty  
for a Beaded  
Georgette!



No. 35B189

White & Green  
Flesh & Green  
Brown & Mahogany  
Taupe & Copen  
Sizes 38 to 46  
Very odd in its col-  
or schemes!

## Wolverine Guarantee

This written GUARANTEE means that you will have less returns. When you can present your customer with a written guarantee, she will buy with much less deliberation. And this, as you will appreciate, means **QUICKER SALES**. And **QUICKER SALES** means **BETTER SERVICE**. And **BETTER SERVICE** is what you are striving to give.

Our reputation and full resources are back of every **WOLVERINE GUARANTEE** — a Guarantee that guarantees perfect satisfaction.

**Department 35**

**NOTE:**

The price as advertised here is a **SPECIAL**—and good only until Dec. 15th.

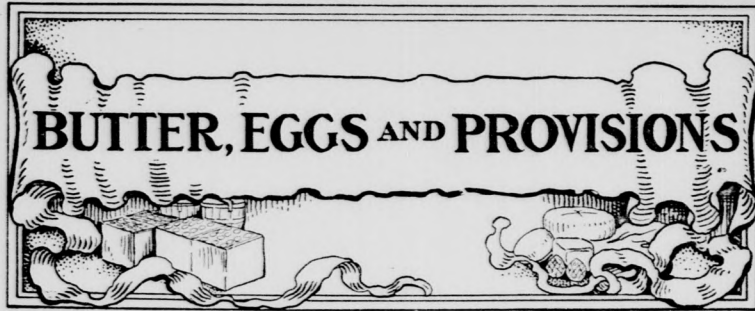
Department 35

**GRAND RAPIDS DRY GOODS CO.**  
GRAND RAPIDS, MICH.

Distributors of

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

**Exclusively Wholesale  
No Retail Connections**



**Michigan Poultry, Butter and Egg Association.**  
 President—J. W. Lyons, Jackson.  
 Vice-President—Patrick Hurley, Detroit.  
 Secretary and Treasurer—D. A. Bentley, Saginaw.  
 Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

#### Poison in Potatoes.

A toxic substance called solanin may occur in the green and growing parts of the common potato. The edible part is not likely to contain any significant amount of this substance after it has passed the young stage. From time to time, however, says a writer in the Journal of the American Medical Association:

"Literature has contained reports of severe intoxications in man which seemed to be associated with the use of potatoes as food. One might readily conjecture in such cases that the vegetable was merely the conveyor of the harmful agent—that some adventitious poison or microbial factor had become associated with the potato. In most of the cases recorded, chemical examinations of the latter have been lacking for the particular instances in which it was under suspicion. A recent outbreak of poisoning in which the circumstances clearly implicated the potatoes occurred in Leipzig. The symptoms elicited were characteristic and included abdominal pains, vomiting and diarrhea—manifestations described for previous outbreaks. A chemical analysis of a sample of the same lot of tubers was carried out by Rothe at the hygienic institute of the University of Leipzig. The analysis disclosed the fact that they contained as much as 0.43 grams of solanin per kilogram of potato, whereas harmless ones usually contain not more than one-tenth of this quantity. It should be noted, however, that potatoes which have developed sprouts may, when examined along with the latter, exhibit somewhat larger quantities. In dietary practice, however, the sprouts are removed prior to the culinary use of the tuber. Toxicologic tests on man have demonstrated that as little as 0.2 grams of isolated solanin may provoke untoward symptoms. This quantity or more might actually occur in the quantum of potatoes that an adult might consume with his meals in the course of a single day. Hence the possibility of solanin poisoning must be reckoned with when potatoes prematurely harvested are used as food."

**Trading Stamps On Their Last Legs.**  
 The Sperry-Hutchinson Co., distributors of green trading stamps, were fined \$500 by Judge George H.

Whitcomb for alleged violation of the Kansas trading stamp law. They pleaded guilty to one count of the charge against them. The case against the Crosby Brothers Co., charged with a similar offense, was dismissed on a promise to pay the costs of the action. The case had been remanded to the district court from the Kansas supreme court.

This is probably about the last chapter in the long fight for suppression of trading stamps.

At the present time, the third party trading stamps and the manufacturers' coupon are dead in Kansas.

The fine of \$500 imposed on the green stamp company is the minimum which may be assessed under the law. The dismissal of the case against Crosby Bros. was expected, because Crosby Bros., were merely acting in conjunction with Sperry & Hutchinson, and under the protection of that company in making the test of the law.

It is likely that Kansas has merely led the van in the suppression of trading stamps as it led the van in prohibition of some other things. According to Paul Findlay, who was in Topeka a week ago, and who probably travels over the whole United States more extensively than any other retail grocer in the country, the trading stamp is doomed. Merchants are simply "cutting it out" in most localities, because they are finding that it does not pay, Mr. Findlay says. The indications are that within a few years, the trading stamp will cease to be.—Kansas City Grocer.

#### Exclamatory Rheumatism?

"I hear you've had quite a spell, Aunt Jemima."

"Yes, honey, dey done tuk me to de horsepital and guv me a epidemic interjection."



**Toilet  
and  
Bath**



**M. J. DARK**  
 Better known as Mose  
 22 years experience

## M. J. Dark & Sons

Wholesale  
**Fruits and Produce**

106-108 Fulton St., W.  
 1 and 3 Ionia Ave., S. W.

**Grand Rapids, Michigan**

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

## Piowaty's PROFIT PRODUCING Candies

Mean

### Money to Your Business

See Our Line Before You Buy

### M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

## Kent Storage Company

Wholesale Dealers in

**BUTTER | EGGS | CHEESE**  
**PRODUCE**

We are always in the market to BUY or SELL the above products. Always pay full market for Packing Stock Butter date of arrival.

Phone, write or wire us.

**GRAND RAPIDS, MICHIGAN**

### MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building  
 Grand Rapids, Michigan

#### WE BUY AND SELL

Beans, Potatoes, Onions, Apples, Clover Seed, Timothy Seed, Field Seeds, Eggs. When you have goods for sale or wish to purchase

WRITE, WIRE OR TELEPHONE US.

Both Telephones 1217

**Moseley Brothers,** GRAND RAPIDS, MICH.  
 Pleasant St. and Railroads

**Hard Work the Answer to the Present Unrest.**

Grandville, Nov. 18—The necessity of the present hour is work. After a lengthy spree the American people must calm down and make up their minds to go back to work in dead earnest if they would have peace, prosperity and home ideals once more.

The whole Nation has been on a protracted tear, worse than anything in the life of a besotted wretch who goes the road that winds up in the throes of delirium tremens. It looks as though it would take some self denial, plenty of grit and get there for our laboring men to face the music and live down the wild orgies that have dethroned the reason of the Nation for so many, many moons.

We must get down to solid rock formation before we may expect improved conditions all along the line of every day life work. Less of grasping after exorbitant wages and short hours; less of chestiness with regard to duty of a wholesome nature. Even chits of girls have caught the fever of wild debauch that runs like a prairie fire broadcast through our land. Wages that scarcely three years ago would have been caught at with thankful hearts are to-day sneered at as pauperizing. Boys of sixteen pull down a daily wage that would have gladdened the heart of a man of family half a decade ago.

After all this wild jamboree in kite-flying what is the outcome to be? Higher wages, higher prices of products that go to make up the living of a family; preposterous demands for shorter hours, all, all leading down to the lowest depths, demoralizing and unhealthy to the last degree.

Lessened hours of work are baneful to all that is safe, sound and righteous in our National family life. Men learning to think that they can get through the world with half the time given to work that was the rule before the war are becoming ossified with the very idleness that spoils all. There can be no success without work. The very foundation of society depends upon full days work by man. Nobody ought to shirk his or her duty in this respect as we certainly have been doing for the past two years and more.

Our people have been living under a mistaken idea that they have worked too long hours in the past and that the work of the world can be done in half the time it took in former years. That idea must be thoroughly eradicated before we can hope for a return to normal conditions.

The war came to a close a year ago. European nations realize the fact if we Americans do not, and are fast getting back to the old treadmill of work that is the only salvation for a people who have been living under terrific strain for so long a time.

Almost every person in America has been living under the influence of hysteria that has disordered all sane society, making of us a lot of wild play actors at a carnival, each vying with another seeing which can make the biggest ninny of himself and then some. We have succeeded in disorganizing sane business methods, spoiling everything that makes for industrial peace and prosperity, until now we seem to act as though this wild orgy of insanity was to continue as the daily life of American citizens.

It cannot so exist. The past two years have been years of excitement and semi-sadness that has shaken the foundations of our Republic to the center. This madness must cease. The exorbitant prices for food stuffs, for raiment and fuel, and wages must take a tumble. There is no getting around this fact, and the sooner we as a people make up our minds to the inevitable and get down to the grind of hard work the sooner will the dawn of prosperity for the Nation begin.

The work of the Nation cannot be

done in six-hour days. Such an idea is preposterous, and has been brought to the front by radical dreamers who never did an honest days work, and who thrive most on the discontent and unrest of honest labor. When the time comes for cutting out a full days work for a full day's wage, that day will sound the knell of the American Republic.

Labor's big saturnalia has swept the land in a manner that has completely demoralized honest business. How the men who labor can settle down to sane conditions, contenting themselves with a fair day's pay for a fair day's work remains to be seen. Having faith in the good intentions of the common man, the writer believes there will be no cataclysm to mark the return of the people who labor to their senses and that profiteering by the other class will also learn that cutthroat methods must be eliminated for the good of all.

Old Timer.

If you can keep your courage when others lose heart; if you can keep pushing on when others turn back; if you can smile and wait when others play the coward and quit; if you can be serene in the face of misfortune, and of failure; if you can keep your nerve and a level head when others get panicky; if you can carry yourself like a conqueror, keep your fixity of purpose when others waver; if you can stand unmoved and see your prosperity swept away from you, even your home sold over your head; if when you have been deceived when you trusted, your hopes and plans wrecked, your future apparently blighted, and you still refuse to lose your courage and your grip on yourself or your faith in the Power that controls your life, then you may know that there is a hero or a heroine in you, as noble as any that ever gave up his life on the field of battle for a great cause.

Never judge a ring by the jeweler's name on the box.

**Grand Rapids Forcing Tomato**  
 Selected for use in our own greenhouses  
 \$5 per oz.  
**Reed & Cheney Company**  
 Grand Rapids, Michigan

**TAKING INVENTORY**  
 Ask about our way  
**BARLOW BROS.** Grand Rapids, Mich.


**Watson-Higgins Mfg. Co.**  
 GRAND RAPIDS, MICH.  
**Merchant Millers**  
 Owned by Merchants  
 Products sold by Merchants  
 Brand Recommended by Merchants  
**New Perfection Flour**  
 Packed In **SAXOLIN** Paper-lined Cotton, Sanitary Sacks



**COLEMAN (Brand)**  
 Terpeneless  
**LEMON**  
 and Pure High Grade  
**VANILLA EXTRACTS**  
 Made only by  
**FOOTE & JENKS**  
 Jackson, Mich.

**National Magazines Tell Housewives**

of the delicious instant syrup made with  
**Mapleine**



Your customers read these magazines. A maple-flavored syrup made at home at a 50% saving appeals to them.

They are looking to you for Mapleine—have you a good stock?

Your jobber can supply you or  
**Louis Hilfer Co.**  
 1205 Peoples Life Bldg., Chicago

**Crescent Mfg. Co.**  
 (M-489) SEATTLE, WASH.



**Bel-Car-Mo Peanut Butter**

A store builds up a good trade by selling the foods that satisfy regardless of price. The desirable trade is not looking to see how cheap they can buy food products but ARE looking for the highest quality at reasonable prices. It is here that "Bel-Car-Mo" makes its appeal that wins friends for the store.

Order from  
 Your Jobber

**WE ARE HEADQUARTERS WHOLESALE**

**Fruits and Vegetables**

Prompt Service Right Prices  
 Courteous Treatment

**Vinkemulder Company**  
 GRAND RAPIDS MICHIGAN

**Moore's Mentholated Horehound and Tar Cough Syrup**

Not as good as the best—But—

**THE BEST**

**THE MOORE COMPANY, Temperance, Mich.**



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

### Spectacular Start for the Christmas Season.

Written for the Tradesman.

"Hit hard, right from the start and right at the very start," is the axiom of one experienced hardware dealer of my acquaintance.

The same idea is used by the skilled politician who seeks to "warm up" his following by opening his campaign with a big meeting, with bands and outside speakers as special attractions. In connection with the Christmas selling campaign, this dealer interprets the idea in the form of a "holiday opening." Which is merely an adaptation of the millinery openings with which women are familiar.

The holiday opening in this particular store is usually timed for December 1. That gives more than three weeks to push the Christmas trade. But the real pushing occupies more than three weeks, for the holiday opening is widely advertised a week or more ahead. A few years ago it was an experiment. Now it is an established institution, with this particular store.

The advertising of the holiday opening may begin through the newspapers as early as November 20. About the same time it is announced by a special show card in each of the store windows. Every customer who visits the store receives a personal invitation to be present, on December 1. Finally, a few days beforehand, formal invitations are sent out to women customers—yes, and to prospective customers.

The holiday opening is made an all day event. Specials are advertised for certain hours. It is announced that all the regular holiday goods will be on display. As a rule there is a three-piece orchestra in attendance. The store decorations are made sufficiently Christmassy to give a seasonable suggestion, although they are as a rule not over-elaborate.

A feature of the day is the giving of free suggestions as to desirable and suitable gifts. The perplexed purchaser may bring a list of friends to be remembered, and a capable clerk will suggest suitable articles, with prices. Of course, wherever possible, the articles themselves are shown; and orders are taken—often with a small deposit down, subject to later delivery.

In addition printed lists of gift suggestions are distributed to all

comers. These are very helpful to customers, particularly in the later stages in the Christmas season, when the selection of desirable gifts becomes a matter to be settled in a hurry. But at every opportunity the idea is driven home of making an early, careful and unhurried selection before the goods have been picked over.

The idea is one that can be widened to any desired extent. Thus, the hardware dealer who handles toys quite largely can devise a special programme for the kiddies and make a special appeal to them.

Here are some stunts to interest the youngsters.

If you have more than one window, give up one of them to special displays for kiddies. Nowadays the children do a great deal to influence the purchase of their Christmas gifts. The youngster who sees something he wants in your window will go home and talk up your store until in self-defence the parents have to buy from you and get the agony over. And if the skates or pocket-knives you display have interested him, he will have no use whatever for any store but yours. The parents may be inclined to shop around; but the youngster sets his mind on the specific article, and holds to that until he gets his way.

Distribute handbills to the children at the schools and announce that a souvenir will be given every child who leaves his or her address at the store on opening day. Then at the back of the store have an address-book on a table. As each child signs the book, hand out a tin whistle, a pea-shooter, a small doll or looking glass, or a button with the school colors.

In a few days you can follow up this start by mailing a card to each child thanking him or her for visiting your store, and extending a hearty invitation to come again. Children take notice of these things. They

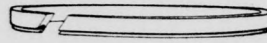
### Jobbers in All Kinds of BITUMINOUS COALS AND COKE

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

IF YOU HAVE AN OIL PUMPING MOTOR INSTALL

### McQUAY-NORRIS Superoyl RINGS

Use one in the top groove of each piston. Allows perfect lubrications—controls excess oil.



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

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.

## G.-P. SHORTHAND

Five Lessons, by our New Method, enable you to write **Business Letters**. Our Prepare-Your-Lesson-at-Home-Plan qualifies you for a guaranteed position. G.-P. Shorthand is used by 75% of the U. S. Official Court Reporters. Stenographers' salaries, \$20.00 to \$50.00 a week. Learn G.-P. Shorthand. We will train you at Home or College for a guaranteed Stenographic, Accounting or Secretarial Position. Address Dept. A, Twin City College, Benton Harbor, Mich.

Reference, American National Bank, this city.

## Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

## 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

## 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

## Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.



haven't that cynical skepticism you notice in some adults.

Impress upon the youngsters the idea that your store is "Santa Claus headquarters." That idea, spread abroad, will be a big advertisement with the youngsters, even if they know and are inclined to blurt out the actual facts as to who Santa Claus is. They will talk about it incessantly, and this will have its influence upon their elders.

Here is a suggested single-column advertisement of the "opening day."

**HOLIDAY GIFTS  
OPENING DAY**

You cannot afford to miss the first public display of the large stock of gift goods and toys at our store on Monday, Dec. 1

Come in and see them. We extend a cordial invitation to you and all your friends. You don't have to buy anything. Here's a golden opportunity to look over a fine stock of gift goods at your leisure.

If you want to make your selection at once our salespeople are at your service. You'll find their suggestions very helpful.

**BRING THE KIDDIES  
TO SEE TOYLAND**

Santa Claus will be there in person to meet them, and he'll have a pretty souvenir for everyone who comes.

**BLACK'S HARDWARE  
321 Main Street.**

This of course is just a suggestion. Specific gift suggestions and prices can be included in a longer advertisement if desired. The "souvenir for every kiddie" idea is, of course, merely a suggested incidental, a detail to be included or left out according to your own views of what is most desirable.

Suitable decorations should be provided. They need not be elaborate; but they should emphasize the Christmas ideas and brighten up the store.

With many hardware stores there is a stove display room upstairs which, in December, is not utilized to any great extent. Here is an opportunity to provide a separate toy room for the children, a special staff of girls being engaged to make sales under the direction of a capable member of the regular staff.

No other class of goods sells so readily by being merely shown and price-marked. Secure a few tables and arrange the goods according to price, all 10-cent articles on one table, 25-cent articles on another, etc. The clerks will be kept busy making sales or articles picked out by customers.

For a special department of this course, an extra advertising stunt is usually desirable. Thus, one large city firm which featured an "opening day" advertised that Santa Claus would arrive by train at a certain hour on that particular morning. When that hour arrived the patron saint of the younger generation clad in his familiar habiliments and wearing a flowing beard, and carrying his pack, descended at the station. He was met by the merchant with a car, and with a retinue of youngsters

trailing in his wake, made his way slowly to the store. To the children at the station small bags of candies or nuts were distributed, with an occasional toy to a small baby in arms. Arrived at the store, he led the way to "Toyland" where he held an informal reception, shaking hands with all the youngsters who wished to make sure that he was a sure 'nuff live Santa Claus.

Stunts so elaborate are not absolutely essential; but the idea can be modified to meet the particular circumstances of any store.

Victor Lauriston.

*Fiegler's*

**Chocolates**

Package Goods of  
Paramount Quality  
and  
Artistic Design

*Madison University*

"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.  
School the year round. Catalog free.

**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

**Service Your Customers  
Appreciate**

When you sell Fels-Naptha, you sell your customers service—that saves their hands, saves clothes, saves time and temper on washday. After a short trial

**FELS-NAPTHA SOAP**

becomes "A Regular Service." The customer who finds her washday troubles disappearing will show her appreciation in ways profitable to you.

Fels &  
Co.

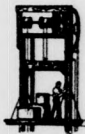
Philadelphia,  
Pa.



**Dependable Sales**

Nov. 15th I concluded a 14-day reduction sale at Hickman, Kentucky, on the \$35,000 clothing stock of D. P. Leibovitz. Opening day's sales October 28, ran \$2,700.00. Last day, \$1,500. October 26 I concluded a six days' sale at McNabb, Illinois, where I sold the entire stock of hardware and implements for J. F. Wolf. October 1st I completed a closing out sale of The Economy Variety Store at Saline, Michigan. These merchants all investigated every reputable sales company they knew of and employed me because of my conscientious, reliable personal handling of all my sales. Plenty other references, including this paper. Let me submit terms for reducing or closing out your stock.

ARTHUR E. GREENE,  
Dependable Sales Service,  
128-130 Mechanic St.,  
Jackson, Michigan.



**SIDNEY ELEVATORS**

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

Sidney Elevator Mfg. Co., Sidney, Ohio



**WM. D. BATT  
FURS**

Hides, Wool and Tallow

28-30 Louis St.

GRAND RAPIDS, MICHIGAN

BEING IN CLOSE TOUCH with the very important Coal Fields of Virginia and West Virginia, we desire to receive communications from manufacturers of Live Merchandise where not actively represented in this territory.

**Goodykoontz Drug Co.**

BLUEFIELD, W. VA.

Reference—First National Bank.

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  
Island St.

Grand Rapids, Mich.

FULL LINES OF

**Holiday Goods**

Shown in All Departments

Come in and see us or write for samples.

Quality Merchandise—Right Prices—Prompt Service

**Paul Steketee & Sons**

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

**To Dealers Only**

Write for our latest  
SPECIAL CATALOGS  
No. M. T. 1919

John V. Farwell Company  
CHICAGO

Wholesale Dry Goods &  
General Merchandise



Grand Council of Michigan U. C. T.  
 Grand Counselor—C. C. Starkweather, Detroit.  
 Grand Junior Counselor—H. D. Ranney, Saginaw.  
 Grand Secretary—Maurice Heuman, Jackson.  
 Grand Treasurer—Lou J. Burch, of Detroit.  
 Grand Conductor—A. W. Stevenson, Muskegon.  
 Grand Page—H. D. Bullen, Lansing.  
 Grand Sentinel—George E. Kelly, Kalamazoo.

#### Letter of a Sales Manager to His Men.

I went into an elevator in St. Paul the other day. I had not been there for fifteen years. The last time I was in the building there was a bright lad running the elevator and it was freely predicted by the occupants of the building that this boy would be a smart man some day because he read all the time he was not running the elevator.

I was curious enough, fifteen years ago, to note what he was reading—modern novels like "Dora Thorn" and "Bertha Clay."

When I went into the building the other day I found this same boy (now grown to be a fat, slobby man) still running that elevator.

The expression on his face was about as inspiring as a bladder of putty, and he still reads—novels.

He never read dime novels, and that's why so many men predicted that he would make his mark in the world.

He is what I call a standpatter—the very worst type of a reactionary—a man doing a boy's work, the same work he was doing fifteen or twenty years ago.

It would have been a Godsend to him if his boss had kicked him out, years ago, because in kicking him out he would have kicked him up.

Had he read dime novels it would at least have indicated that he had some red blood in his veins because there is a real kick in a dime novel. There's action all the time, and that's just what this fellow has lacked all his life—action.

It is a lacking quantity to a greater or lesser extent in every one of us, and it is only by everlastingly punching and jabbing ourselves that we can keep from dropping into that inaction that goes with a dollar novel, a soft pillow, a comfortable couch, a box of candy, a mild cigarette, and tea with plenty of water.

The prototype of this fellow is found in many other jobs. He is the man who cannot see the opportunity in his present job. He clogs commerce wherever found and only the charitable disposition of people keeps them from kicking him out of the way.

He stands still and waits. Waits for what? He doesn't know, and no one else does. But he waits and there he will be waiting when the sound of the trumpets come, if he lives that long.

Let us, all of us, look carefully about us to see if we are the prototype of the elevator boy (man).

Let's see if we are standpatters. Let's remove the fear of failing in our efforts. Let's remove inactivity and substitute in its place red-blooded, hot-from-the-shoulder activity.

You men who are the salesmen of this company do not need to be running an elevator to duplicate this man.

You can duplicate him in your present job. Do you want to? No?

Then more activity, more imagination, more initiative, more thought, more planning, more intensive pushing.

This is a growing concern.

Its lines of growth are reaching into new activities every day. Come with us, all of you. We don't want any one left behind. We don't want any one to fall by the wayside. Make to-day and to-morrow and the next day and every day unfold to you a new plan of sale that will cause your sales volume to leap forward as the whole business institution moves forward.—Hardware Age.

#### Must Have Been.

"Smithers has failed."  
 "Why he told me his business was a going concern."  
 "Probably was. It's gone."

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

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

**NEW MERTENS**  
 FIRE PROOF  
 One half block East of the Union Station  
 GRAND RAPIDS MICH

**CODY HOTEL**  
 GRAND RAPIDS  
 RATES \$1 without bath  
 \$1.50 up with bath  
 CAFETERIA IN CONNECTION

**HOTEL MCKINNON**  
 CADILLAC, MICH.  
 EUROPEAN PLAN  
 Rooms with Running Water.... \$1.00 and up  
 Rooms with Bath..... \$1.50 and up  
 DINING SERVICE UNEXCELLED

**Boston Straight and Trans Michigan Cigars**  
 H. VAN EENENAAM & BRO., Makers  
 sample Order Solicited. ZEELAND, MICH.

Bell Phone 596 Citz. Phone 61866

**Lynch Brothers Sales Co.**

Special Sale Experts

Expert Advertising  
 Exp rt Merchandising

209-210-211 Murray Bldg.  
 GRAND RAPIDS, MICHIGAN

**Rebuilt Cash Register Co.**  
 (Incorporated)  
 122 North Washington Ave.  
 Saginaw, Mich.  
 We buy, sell, exchange and rebuild all makes.  
 Not a member of any association or trust.  
 Our prices and terms are right.  
 Our Motto:—Service—Satisfaction.

Assets \$3,099,500.00

Insurance in Force \$55,068,000.00

**MERCHANTS LIFE INSURANCE COMPANY**

Offices—Grand Rapids, Mich.

Has an unexcelled reputation for its

**Service to Policy Holders**

**\$4,274,473.84**

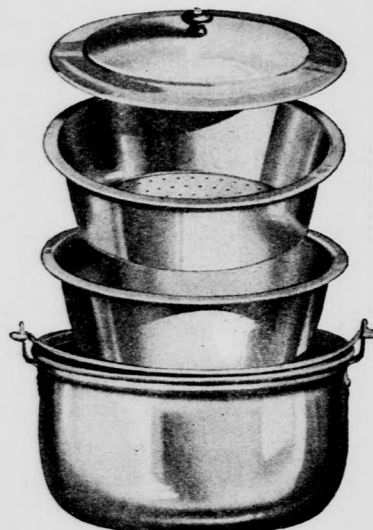
**Paid Policy Holders Since Organization**

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## ALUMINUM WARE

Almost worth its weight in gold owing to scarcity. However, if you are having difficulty in getting deliveries try us once, and see whether our service will not please you—we know our prices will, as they are low.

The combination of prompt service and low price should bring us your order. A post card will bring our illustrated circulars and price list.

Also, we are strong on Butcher Knives, Bread Slicers, Kitchen Forks and Family Cleavers.

**HINKLE-LEADSTONE CO.**

180 N. Wabash Ave.

Chicago, Ill.

### Bottom Facts From Booming Boyne City.

Boyne City, Nov. 18—William Capelin (Boyne City Hardware Co.) is taking a well-earned vacation. He is supposed to be on his way to the balmy Southland, but it is suspected that before turning his face toward the land of the palmetto he made a detour to the deer cloverland of Michigan. We understand that his first objective is Dallas, Texas, where the Heintze tractor is to again demonstrate its very decided superiority, as it did at Mason City, Iowa, last week. William is a decided booster for Boyne City's blossoming industry and the indications are that that industry will be a decided booster for him, as well as a large number of Boyne citizens.

The steamer Nessen got a bad wallop during the recent severe storms, which made some of our people a little nervous. She went on a rock at Medford, Ontario, with a load of Boyne City lumber. Whether the lumber got all swelled up because of its Boyne City origin and "busted loose," we are not informed. At any rate the damage was not so serious but that the ship was able to unload.

Many Boyne City houses were relieved of anxiety when the steamer Griffin was reported safe at Portage Lake, after a tussle with the storm on the "Graveyard of the lakes," off Kewenaw point. It is understood that this will close her season. The Griffin's crew are a part of Boyne City's family—most of the crew being permanent residents here.

Will the Tradesman please explain to us why it takes four weeks to transport a batch of freight from Detroit or Chicago to Boyne City, when the fast (?) passenger time is only nine to twelve hours. We can get goods from Detroit, rail them clear across the State from Alpena in three of four days or from Chicago by boat in thirty-six hours, but by rail from either place we have to order last year to use the goods this year or next. When we made complaint a guy came up here and took our family history, but the freight was hung up just the same—only more so. We suppose the moral is "Trade in Grand Rapids" and get your freight in a week or ten days—over a six hour run. It did not thus obtain when it was "every man for himself and devil take the hindmost" and we were in the greedy grasp of the grinding grafters and, incidentally, carrying freight cheaper per ton mile than any other country in the world. Maxy.

### Mercantile Movements in the Celery City.

Kalamazoo, Nov. 18—The brick work on the Upjohn Granule Co.'s new addition is completed and the building ready for occupancy.

Fred F. Marley, proprietor of the College drug store, has recently added an up-to-date "hand out" lunch counter for the convenience of the college students and patrons.

William Conway is erecting a new brick block on Portage street, near the intersection of South street.

W. H. Stover, the Portage street grocer, is absent from the city on a ten day business and pleasure trip.

The Federal Baking Co. is opening one of its bakeries on West Main street in the building recently vacated by the Red Circle rest room.

Jesse M. Wilder has recently purchased the stock of groceries from J. J. Longhead & Son, on East Patterson street.

U. C. T. Council, No. 156, will have their next regular business meeting on the afternoon of Saturday, Dec. 13, at which time two of the Grand Counsellors will address the Council, followed by a 6 o'clock pot-luck supper for the counsellors and their families.

After having conducted the grocery business at the corner of East and Lincoln avenues for the past ten years, Newman Sanford has sold his

business to his clerk, Fred L. Wiles. Mr. Wiles is ably assisted by Mrs. Wiles and has the confidence of all of Mr. Sanford's former customers. Success to you, Fred. Mr. Sanford has left for the winter for points in the South, where he has acquired real estate holdings which will occupy his attention for the winter months.

Max J. Scott has recently accepted a traveling position with the Worden Grocer Company and will cover territory South and Southeast of Kalamazoo and part of Northern Indiana.

J. E. Pease has finished the interior decoration and painting of his grocery at 504 West North street.

Frank A. Saville.

### Strength of Underwear Seems Like a Dream.

"It seems like a dream," said an underwear selling agent in discussing the easiness with which business could be obtained at this time. He added that all he is doing is to try to keep business down and is not giving any of his time to efforts of a selling nature. Others in the trade express the same idea of the situation. The bullish idea of prices and demand that has existed for some time is still very much in evidence and seems to be more pronounced than ever.

Mills are refusing to sell very far ahead and this is giving rise to a steady demand for merchandise on the part of buyers. Production still lags and this is further intensifying the situation and making it still more bullish than it might otherwise be.

Underwear for fall 1920 is selling. In addition to some of the quiet business that has been done for some few weeks back selling agents are offering their line at the prices that have been mentioned heretofore. Buyers seem anxious to operate and the fact that they will have to take the goods in during the first two or three months of 1920 and hold them would seem to be proof enough that the market is strong.

Mills that are selling are doing all that they can to hold back business and an allotment is the best that can be expected. Some mills have not opened their line as yet and they give no indication as to when action can be expected. In view of the cotton situation there seems to be a tendency on the part of many mills to hold off as long as possible.

The union serfs undertook to make the word "scab" odious by applying it to men who deserted the union and re-established themselves in the eyes of the world as freemen and law abiding citizens. Instead of accomplishing their purpose—they never succeeded in accomplishing anything but making trouble—they have made it one of the most valued words in our language, because decent people have come to understand that the union application of the word applies to a man who thinks and acts independently, instead of bending his neck to accept the yoke of union tyranny and oppression. The scab is a gentleman and freeman, just as a union man is a cringing slave to the most arrogant despotism which ever undertook to destroy the liberty of the individual and replace the best government on earth with anarchy and chaos.

### General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week has seen no change in the general trend of wheat. Choice varieties are advancing at the rate of nearly 1c per bushel per day, and everything seems to indicate this advance will be continued for a little while longer.

Those who predicted wheat would sell for \$3.00 per bushel have seen it verified in the sale of choice No. 1 dark northern spring at that figure during the past week, the straight No. 1 northern at \$2.90. Hard winters have also advanced, and an improvement has been noticeable in the volume of business mills were able to work during the past two weeks. Prices have been firmly held on choicer grades of spring, hard and soft winters.

Local prices on flour have advanced from 15 cents to 50 cents per barrel, depending upon the percentage of hard wheat used in the manufacture of various brands. Pure springs, short patents, are bringing fancy prices, and there is nothing in the outlook indicating there will be any relief as the choice grades of spring wheat are scarce and difficult to obtain.

Hard winter wheat flours have also advanced, in fact the entire movement of both wheat and flour has been in accord with predictions made, and the consensus of opinion among many of the well informed men on flour is that still higher prices may be looked for.

Of course prices are not always going up, but with the world shortage of flour and the movement of wheat slowing up, there seems to be nothing to bring about much, if any, reaction in the immediate future, and soft spots in the market are likely to be very short lived.

The Grain Corporation, as advertised, is going to resell wheat to millers desiring it, but, as stated a week ago, this is a "bullish" factor rather than a "bearish" one, as it indicates a shortage of grain in independent hands.

There is one thing the trade should keep in mind, and that is, the higher prices go from now on, the more cautious they should be in purchasing. However, good business dictates the policy of purchasing in sufficient quantity to cover normal requirements.

Lloyd E. Smith.

### How Did You Treat the Last Customer?

When the last customer entered your store did you say "Good day," or did you grunt or say, "Anything for you?"

Did you smile when you greeted him or did you wear a black stare?

Did you rise at his approach or remain seated, giving the impression you were too listless to offer service?

Did the last customer ask to be served, or did you approach bristling with business and attention?

Did the last customer find what he asked for in your stock, or did he leave without buying? Why didn't he place an order?

Did you serve the last customer to the best of your ability, or was he

compelled to drag the words from your mouth?

Did you have at hand the goods that last customer asked for, or did you dig under counters or in upper shelves, causing needless delay?

Did you display more goods than the last customer asked for, or did you simply show what he asked for and let it go at that?

Did you carefully count, measure or select the goods asked for, or did you guess at the quantity?

Did you handle the goods in a pleasant manner, or toss them back on the shelves when he did not buy?

Did you chat in a friendly way with your caller while he was waiting for change, or did you lose all interest in the transaction after the sale was made?

Did you call attention to other goods or novelties in your stock while the caller was waiting for his parcel to be wrapped?

Did you make a neat package, or did you think that untidy bundle you handed him good enough?

Did your last customer impress you as one who would call again, and what method did you use to instill that thought?

Did you place the customer's change in his hand, or "dump" the change in a heap and let him fumble for it as best he could?

Did you thank that last customer for his patronage, or did you take his money without this courtesy?

Did you wish your last customer a pleasant "good day," or a cheery "good by?"

Did you feel that he would call again, and, if not, why not?

Did you realize that the last customer that left your shop is an asset to your business?—Philadelphia Public Ledger.

### "How Much Profit Should a Merchant Have?"

1. A return of fair interest on the principal invested.

2. A fair remuneration for his personal services.

3. Enough to cover all reasonable expense in carrying on his business.

4. Enough to provide for all uncalculated losses, such as fire, flood, dishonesty, unfavorable bad debts, depreciation in values, mistakes, failure to charge goods, etc.

5. An extra sum over the above, year after year, to enable him to enjoy the fruit of his hard and efficient work after he has passed the earning period of life.

The first two he can get without much trouble or worry. The last three he must have in order to be successful in business. Just enough profit to cover only the first four is practically a failure in business.

### One Redeeming Feature.

"I rather admire the Hon. John R. Trickery," admitted old Festus Pester. "He is a scoundrel and liar, a dead-beat, and as crooked as a barrel of snakes; but when he gets into trouble on those accounts he never whimpers that there is a conspiracy against him."

# Announcement Regarding Our New Policy on the Sale of Ladies Ready-to-Wear Merchandise

Some time ago we opened up a new department on the SIXTH FLOOR which we call our LADIES READY-TO-WEAR DEPARTMENT and in it we are selling all kinds of merchandise in that line, including:

- Shirtheists and Blouses,
- Dresses, Aprons, Raincoats, Hats and Caps,
- Petticoats and Skirts,
- Silk and Muslin Underwear,
- Corsets,
- Slipovers, Bloomers, Gowns and Sleepers,
- Infants Wear.

The sales in that department have exceeded our expectation but in meeting competition we find that many Ready-To-Wear Departments have made arrangements whereby they ship you merchandise at regular intervals, subject to return if not satisfactory or if it cannot be sold—in other words on a consignment basis. It is our desire to meet any competition and in order to do so, from now on we will be glad to do the same for any of our customers. At the bottom of this ad you will find a blank which we wish you would tear off, sign and mail to us BY RETURN MAIL. We will then find out what you want regularly and take care of you.

In order to call your attention to some of the quality merchandise, which we are offering at exceptionally low prices, we list below certain Specials, good until Nov. 30th, 1919. Please order on the enclosed order blank.

### LADIES' READY-TO-WEAR.

#### WAISTS.

We still have on hand a fine assortment of Voile Waists, (lot 2 and 3 are individually boxed) bought on a lower market, which could not be made today for the price we are asking. We are offering these in three lots, all of which are priced very cheap.

Lot number 1, per dozen	\$13.12 1/2
Lot number 2, per dozen	23.25
Lot number 3, per dozen	28.50

We still have a lot of Georgette Waists which have been selling at from \$4.12 1/2 to \$5.00 but on account of having only light colors such as Flesh, French Blue, White and Bisque we will clean them up at the special price of \$3.75 each.

We still have an assortment of Georgette Waists which must be sold at once, so we are making a special close-out price on them of \$2.75 each.

#### APRONS.

36A13 Butchers Bib Apron, White 44 inches long, Brass Eyelets, bdl., 1 dozen	\$ 4.25
Bungalow Aprons made of good quality percale, the assortment 6 Darks, 3 Lights, 3 Mediums, per dozen	14.50
36B69X Extra Large Bungalow, assortment Darks	18.00
36B192X Extra Large Bungalow, assortment Lights	16.50

#### OUTING GOWNS AND OUTING PETTICOATS.

910 Outing Gowns are made of Fairview or Pearl Outing Flannel, comes in V, round and square necks, sizes 16-17 at, per dozen	16.50
Misses' size Outing Gowns, assorted colored stripes, per dozen	15.50
37B1 Outing Petticoats, assorted dark colors, sizes 36-38-40-42, per dozen	10.50

#### HOUSE DRESSES.

36A149 House Dress made of Blue Chambray, check trim, assorted sizes, per dozen	\$12.50
36B189 and 36B190 House Dresses, made of Gingham, assorted checks and stripes, sizes 38 to 46, per dozen	19.75
36A171 House Dress, made of Gingham, assorted plaids, sizes 38 to 46, per dozen	21.00
36B191 House Dress, made of Gingham, checks and stripes, asstd. sizes 38 to 46, per dozen	22.00
36B115-36A92-36A93 House Dresses, first two numbers made of assorted checks and plaids (Gingham) last number made of Blue Chambray, check trim, sizes 38 to 44, per dozen	25.50
36A162 House Dress, made of Renfrew Gingham, assorted plaids, sizes 38 to 44, per dozen	34.00

#### SATEEN AND SILK PETTICOATS.

Some mighty good bargains listed here for immediate delivery.	
37A26 Black Sateen attractive and well made at	\$ 8.75
37A30 Black Sateen of good quality. Very attractive flounce	11.75
You can order the following two numbers assorted to the half dozen or the dozen if you wish.	
37B94 Assorted flowered Sateen mighty good looking	13.50
37A32 Black Sateen also very good looking	13.50

37B101 Very good quality Black Sateen and attractive	18.00
37B77 Made of fine quality Sat en in 36-38 and 40 lengths. Has a dust flounce and attractive. Colors are Navy, Pink, Purple and Green. Can have these colors asst. or solid as you wish	17.50
37B90 and 37B91 White Sateen with double panel front. Both of these Petticoats are very well made and very attractive	18.00
37A73 Very fine quality Black Sateen. Good looking flounce	21.00
37B102 and 37B103 Good quality Black Sateen. Both of these numbers are guaranteed for six months' wear. Very good buy at	21.00
37B105 Extra size Black Sateen. 60 inch hip and attractive	21.00
37B106 Extra size colored Sateen. 60 inch hip. Your choice of Purple, Navy, Emerald and Russian Green	21.00
37B107 Extra size White Sateen 60 inch hip double panel front	22.50
37B104 Fine quality Black Sateen guaranteed 6 months' wear comes only in Extra large sizes with 60 inch hip, per dozen	24.00
37B93 Comes in the following colors: Purple, Navy, Emerald and Russian Green. Your choice, per dozen	13.00
37B60 Sateen Top with changeable colored silk taffeta flounce. Your choice of Navy, Purple, Emerald and Russian Green, dozen	24.00
37B97 and 37B98 These are two attractive styles of the well known ANNABELLE Sateen Petticoats. Individually boxed and your choice of the following colors: Black, Navy, Purple, Russian Green and Emerald, per dozen	24.00
37B95 Made of Liberty Sateen very attractive and your choice of Purple, Old Rose, Navy, Kelly Green, Light Grey and Light Blue, per dozen	28.50
37B96 Also made of Liberty Sateen, per dozen	28.50
37B88 Made of the famous Pelding Satin Silk in Black, Kelly Green, Purple, Copen and Taupe, your choice, per dozen	93.00
37B86 Made of Silk Messaline in Black, Emerald, Purple, Belgium Blue and Cerise. Your choice, per dozen	72.00
37B87 All Silk Taffeta in Black, Emerald, Cerise, Belgium Blue, and Purple. Your choice, per dozen	78.00
37B81 All Jersey Silk in Black, Navy, Plum, Rose, Brown, Emerald, Sand, Copen and Pearl Grey. Your choice, per dozen	78.00
37B82 All Jersey Silk in Black, Peacock, Emerald, Navy, Rose, Sand and Purple. Your choice, per dozen	82.50
37B84 All Jersey Silk in Emerald, Brown, Peacock, Plum and Pearl Grey. Your choice, per dozen	90.00
37B85 Heavy Jersey top with Taffeta flounce in Black, Purple, Emerald, Navy, Copen and Rose. Your choice, per dozen	75.00
37B83 Heavy Jersey top with Taffeta flounce in Black, Navy, Rose, Plum and Russian Blue, per dozen	90.00

#### LADIES' AND CHILDREN'S BLOOMERS.

38A26 Ladies' Muslin Bloomers, color Flesh, sizes 25-27-29, dozen	\$ 7.87 1/2
38A24 Ladies' Sateen Bloomers, Flesh, sizes 25-27-29, dozen	12.50
38A121 Ladies' Sateen Bloomers, White, sizes 27-29, dozen	9.00
40A72 Child's Black Sateen Blomcrs assorted 8-10-12, boxed 1 dozen, per dozen	4.87 1/2

#### LADIES' ENVELOPE CHEMISE AND CAMISOLES.

An assortment of Ladies' Satin Silk En. Chemise, per dozen 5 styles	\$37.50
Broken lot of Crepe de Chine and Satin Camisoles, per dozen	9.00

#### CHILD'S BATHROBES.

40A86 Child's Bathrobes, comes in assorted colors, sizes 2-4-6, doz.	\$18.00
40A86 Child's Bathrobes, comes in assorted colors, sizes 8-10-12-14, per dozen	29.50

#### GIRLS' AND JUNIORS' DRESSES.

40B102 Lancaster Plaid Gingham, effectively trimmed with white ruffling around collar and cuffs. Back buttoned. Sizes 6 to 14	\$27.00
40B103 Made of NuVogue Fabric. White pique around collar and cuffs. Bias panel on front. Back buttoned. Sizes 6 to 14	34.50
40B104 Also made of Nu Vogue Fabric. Collar and cuffs of white pique. Shield in front commences from neck and becomes a belt in the back. Front buttoned under shield. Sizes 6 to 14	34.50
40B105 Amoskeag Gingham. Blue and Green Plaid Gingham with plain color trimming to match. Sizes 13 to 19	36.00
40B106 Amoskeag Gingham. Green, Blue and Pink Plaid Gingham. plain color to match. Overskirt of plain color. Plaid collar and cuffs. Sizes 13 to 19	36.00

Date....., 1919.

Grand Rapids Dry Goods Co.,  
Grand Rapids, Mich.

In accordance with your new policy regarding Ladies Ready-To-Wear, we can use the following merchandise every.....  
(Indicate whether weekly, bi-weekly or monthly)

It is understood that you will arrange to send us a good assortment of this merchandise with the express understanding that if we cannot sell it within 30 days from date of receipt, we will have the privilege of returning it to you in as good shape as we received it.  
Please ship by Parcel Post.....

Express .....

Freight .....

(Check which way you want it).

Name .....

Post Office .....

Shipping Point .....

## Grand Rapids Dry Goods Co.

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections

# MORE DRY GOODS SPECIALS

## Subject to prior sale until Nov. 30, 1919

We desire to triple our last November sales. With prices going up so rapidly, we feel that this is our opportunity to convince you that we have the right kind of merchandise at the lowest possible prices. We bought a large amount of merchandise on the low market and are passing on to you the benefit of these purchases, in order to gain your good will and business against the time when conditions are different. Even though this is a seller's market, we have a fixed policy not in any way to take advantage of circumstances but to fill our orders exactly as they are sold, irrespective of price advances and to do everything we can to merit our share of your business in both good times and bad. It will be to your distinct advantage to see our salesman's line when he calls on you. You will be surprised at the quality merchandise and low prices that we are offering you. We also want to stimulate our mail, phone and house trade; hence we are giving you these Specials which are good only until the end of the month.

We enclose order blank and suggest you had better send us your order NOW. If you haven't an order blank you can tear a page out of your new Want Book and use it as an order blank. You can order all you want with the assurance that you can return anything not satisfactory to you.

### PIECE GOODS.

2 10 yd. White Curtain Scrims with Hemstitched Tape Borders, put up in bundles	\$.12½
Berkley 60 Nainsook and Cambric	.34½
Lonsdale, Nainsook and Cambric	.36½

### AUSTRALIAN BLANKETS, 2nd OF WOOLNAPS.

60 x 76 Woolnap White, Grey, Tan, per pair	\$ 2.80
64 x 76 Woolnap Grey, Tan, per pair	3.00
66 x 80 Woolnap White, Grey, Tan, per pair	3.42½

### NASHUA BLANKETS SECONDS.

68 x 80 Cotton Blankets, 2nds White only, per pair	\$ 2.10
64 x 76 Cotton Blankets 2nds, White only, per pair	1.82½
60 x 76 Cotton Blankets, 2nds White only, per pair	1.75
58 x 76 Cotton Blankets, 2nds White only, per pair	1.55

### BROWN COTTONS.

All Standard Brands and under mill prices to-day. Brown Cottons have taken another jump within the last few days.

36 inch Brown Sheeting No. 1, per yard	\$.16½
36 inch Brown Sheeting No. 2, per yard	.17½
36 inch Brown Sheeting No. 3, per yard	.18
36 inch Brown Sheeting No. 4, per yard	.19
36 inch Brown Sheeting No. 5, per yard	.21½
36 inch Brown Sheeting No. 6, per yard	.23½
36 inch Brown Sheeting No. 7, per yard	.25

### PIECE GOODS.

J. R. Simon & Co.'s 076 Silk and Cotton Crepe de Chine	\$.52½
Danish Poplar Cloth, Black and Colors	.47½
32 inch Striped Shirting Madras	.37½
36 inch Striped Ticking, 7½ oz. ACA Stripe	.45
Hamilton 42 inch Storm Serge, Half Wool	1.00
Wild Rose, 36 inch Bleached Muslin	.24½
Hamilton 32 inch Plain Storm Serge	.62½
Pearl 8-4 Bleached Sheeting	.62½
York Seersuckers Assorted Nurses Stripes	.27½
No. 56 White Voile, 40 inch Wide fine quality	.32½

### NOTIONS.

No. 5363 Stickerei Col. Edge (12 pcs. in box) pink, blue, copen, lavender, white, red, and navy, per dozen	\$.80
Shetland Veils, Black, White, Rose, per dozen	4.50
Collingsbournes Darning Cotton, Black and White, (3 doz. in box) pr. ce. per dozen	.23½
Collingsbournes Thread, Black or White, per dozen	.37½
36 inch Emb. Flouncing Asstd. Pat., (20 yd. pcs.) per yard	.35
Men's Khaki Handkerchiefs, can be sold in place of blue or red, per dozen	.79
Metal Hairbow Holders (boxed 2 dozen), per dozen	.57½
No. 1 Nonbreakable Dolls, per dozen	1.75
No. 2 Nonbreakable Dolls, per dozen	2.00
Toledo Safety Pins, No. 2, per box	.40
Toledo Safety Pins, No. 2½, per box	.43
Toledo Safety Pins, No. 3, per box	.48
Bonnie B Snap Fasteners (12 dozen in cabinet) per cabinet	3.25
Men's White Cambric Handkerchiefs, per dozen	1.10
Bluebird Crochet Cotton, per box	.49½
Lavender, Light Blue, Light Pink, Black, Cr. White, Delft.	
Variiegated Lavender, Pink, Yellow, Blue, per box	.49½

### UNDERWEAR AND HOSIERY.

F U E Springtex Brand, Men's Springneedle Union Suits, 16 lbs. Market value, \$24.00, per dozen	\$19.50
-------------------------------------------------------------------------------------------------	---------

8-1-2 Men's Seconds in two piece suits to match 34 to 46 inch shirts and drawers, boxed 6-12 dozen. This is a real bargani, dozen	10.75
22A1220 Men's wool process two piece suits in grey, boxd 2-12 dozen	15.50
22A1303 Hanes Red Label, men's Fleeced Union Suits, in ecru, 34 x 46, boxed 2-12	19.50
1355G Men's Heavy Grey Wool Hunting Socks, bdl. 1 dozen	9.75
21A1003 Ladies' Black Wool Hose, 8½ x 10, boxed, 6-12 dozen, extra good values, at	4.12½
21A1309 Men's Heavy Wool Hunting Socks, Grey, bdl. 1 dozen. Could not be bought on today's market less than \$4.00. While they last at	3.87½
2305 Ipswich Brand Ladies' Fine Mercerized Lisle Hose in White and Cordovan, 88 to 10, boxed 1 dozen, exceptionally good value, at	4.37½
21A503 Men's Black Heavy Cotton Work Hose, 10 to 11½, boxed 1 dozen. Hose good value, at	2.05
21A204 Ladies' Gauze Lisle, double top, double sole, high spliced heel, fine cotton Hose, superior quality, 8½ to 10, boxed 1 dozen	2.37½

### "FLANNEL SHIRTS FOR COLD WEATHER."

28B311 Men's Medium Grey Flannel Shrt, good weight, military collar—2 Belows pleated button flat pkts, true to size, extraordinary bargain at extra special	\$31.00
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### MEN'S FURNISHINGS.

28B729 Men's Dark Khaki Moleskin Pnats, belt and tunnel loops and cuffs, open stock, sizes 32 to 42, an ideal pant for cold weather and rough work, very special	35.00
28B226 Men's Work Shrt, Arista cloth, in medium blue, all sizes, bld. 1 dozen asst. 14½ to 17, extraordinary value	12.00
28A25 Men's Wabash stripe O'all, made from Cones Indigo material, a very limited quantity 1 ft from City Day, at	14.50
29A204 Boy's Khaki Trench Shirt, flat collar, 1 pth. pkt., boxed, 6-12 dozen solid, sizes 12½ to 14½	8.50
29B720 Boy's Knickerbocker, Medium Grey Stripes, dark mixture, a good school pant, bld. 1 doz. asstd. sizes 6 to 16. Don't miss this special	15.00
30B311 Men's Chamoise Cap, belted top, extra wide sweat bands, a good fall weight	10.75
30B321 Men's Cap, assorted, mixed suiting patterns, dark stripes, excellent assortment, boxd. 6-12 dozen, 6 7-8 to 7½	5.75
31B114 Men's Unlined Leather Glove, horsehide palm, No. 1 split back, band top, cord and fastener	10.50
31B111 Men's Unlined Gauntlet No. 1 horsehide split, 5 inch water proof top, B pull	8.75
31B301 Men's Full Mackinaw Gloves, asst. dark patterns, knit wrist, boxed 1 dozen very special	6.50
31B602 Boy's Mackinaw Mitten, asst. dark colors, boxed 1 dozen. Sizes 3, 4, 5	4.75
31B407 Men's Tan Cape Dress Glove, unlined. A good Glove for your holiday trade, open stock, sizes 7 to 9, a good buy at	26.00
27B1308 Men's extra heavy Outing Flannel Night Shirts, well made, bld. 6-12 doz. solid. Sizes, asst. colors and patterns to bdl., all sizes 15 to 19, good buy	\$21.50
27B57 Men's Fancy French Cuff Dress Shirt, Crepenette weave in fancy shirting silk and satin stripe, extra collar to match, packed 3-12 dozen to box in colors blue, lavender and pink, all sizes 14 to 17. "Just the Shirt for Holiday gifts"	41.25
27B308 Men's Dress Pants, dark brown worsted face with gold hair line stripe, made up with belt loops and button-down hip pkts., pick out the sizes you desire as follows: 32, 34, 36, 40, 42, good value at	39.25

Send us an open order and allow us to make a selection for you.  
 27B658 Boxed 6-12 dozen asstd. patterns attractively boxed ..... 8.25  
 27A1003 Men's Knit Muffler, asstd. colors as Black and White, Black and Royal, Black and Gold, Black and Navy, boxed individually. An excellent value ..... 8.87½

HAVE YOU ENOUGH HOLIDAY BOXED NECKWEAR FOR YOUR CHRISTMAS TRADE? THE DEMAND WILL BE EXTRAORDINARY. We have several hundred dozen that we can ship about December 1st.

## Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids, Mich.

No Retail Connections







### The Only Real Value of Punishment.

The three mothers to whom I was reading aloud from a book by one of our foremost educators looked up in some surprise when I came to these words:

"All punishment is a confession of weakness."

"A confession of weakness!" exclaimed one. "What in the world does he mean?"

"Preventive discipline," I read on, "avoids it by forestalling disorder."

"The only real value of punishment is to strengthen the child's capacity for self-control."

"Lack of self-discipline, of intelligence, of patience, of personal effort—these are the cornerstones on which corporal punishment rests."

"Blows are simply the active expression of a tension of nerves, a detestable evidence of the want of self-discipline and self-culture and the conscientious, amiable parent who resorts to corporal punishment has only succeeded through this momentarily effective means in repressing the external expression of an evil will."

"Lack of self-discipline, intelligence, patience and personal effort"—rather a sweeping indictment of the whipping parent, but true, and well deserved in the vast majority of cases.

It may be that you, parent who demurs at these stinging words, were not taught real self-discipline in your own childhood; perhaps your own parents were of the sort who could think of no better way to control their child than by beating. Can it be that upon the heads of your own children are falling the consequences of "lack of patience and personal effort" on the part of your own parents?

Do you give due weight to the fact that your child is only a little tot and needs your loving thought and care and company much more than he does punishment? Maybe you could have prevented the mistake upon which you visited severity, had you been closer to him. This is what is meant by "preventive discipline"—walking together, being chums, discussing this and that; weighing the rights and wrongs involved in the problems so weighty to the little child as he feels his way into the great intricate mystery of life.

I have in mind the case of a daughter who was left altogether too much alone because her parents were deeply engrossed in a thousand outside interests. A foolish marriage utterly astounded them and brought much unhappiness into the home, although it was the natural result of their "lack of personal effort," which all through her childhood was substituted for by periodical whippings at the hands of

the comparative strangers who were her parents.

Some women, too lazy and cowardly to "bother," save up all day the needs of discipline and hand them over at night to the business-weary father, who being too tired to make the personal effort necessary to deal rightly with his children, administers beatings which very likely make them hate him to his dying day.

The child must learn slowly and by painstaking teaching and loving counsel to choose the good, to avoid the evil, not because he has been rewarded in the one case or punished in the other; but because the one thing is right to do, the other wrong. Unless a real conviction has been planted in his heart, the whole business is a failure.

I will not say that physical restraint and even the startling treatment of physical pain in spanking are never the necessary thing in an emergency when there is not time to reason. But I will say that it is a very poor business, even with the most plausible excuse; it is the lazy way of punishment, and it always means that somewhere perhaps many, many times back in the past, the parent has failed.

Most parents feel that when the beating is done the whole business is over. "It hurts me more than it does you," they say with smug complacency and self-justification. Or perhaps one will say:

"You ought to have seen Willie after I whipped him; he was as meek as a lamb."

Yes, probably he was. The whipping and the consequent crying spell and nervous excitement were a violent upheaval and interference in his physical and psychic harmony, and the explosion may have marked his soul for life. If he hasn't that kind of soul, the whipping was useless; if he has, it was wholly injurious. Of course, nobody knows; no doctor or nerve specialist examined him; nobody enquired how he slept that night. Hatred and fear may have been his bed-fellows—they generally come in at the invitation of the whip, and it is seldom that they go altogether away again.

No, I do not think, since you ask me, that whipping or any other kind of severe punishment "clears the air" or has any other sort of good result. They only mean that Mother hasn't been on her job with "preventive discipline." And that kind of discipline cannot be sprinkled out spasmodically when you happen to think of it; it has to begin at the beginning, and continue unremitting with great patience and all the wisdom you possess.

A very little child can be taught not to touch things that do not belong to him—if you take the pains to explain and guide, and if you give him reasonable opportunity to touch and understand those things while you are there to show them to him. Yes, it takes time, and "patience and personal effort." You have to care.

How old was your child when you began to use force upon him? Three years? What was the trouble then? You wouldn't have done it if you hadn't been bigger than he was! You wouldn't have dared to attempt anything but moral suasion. I saw one little fellow years ago left to bore himself to death, without anything to play with; when he climbed on a chair and it tipped over with him, he was whipped for that. Now he is a poor, purposeless man, without resources in himself, always in some kind of mischief or trouble. The treatment he had at the hands of his whipping parents crushed him in his childhood, cut into the very fibre of his being and kept him constantly in an atmosphere of meaningless injustice.

Some parents always whip a child for lying. Nothing could be more dangerous or more futile. The same is true of all the other excuses for corporal punishment; they are excuses only. I am not arguing for weakness in dealing with the faults and mistakes of children. They must be dealt with wisely, strongly, with kindness, forethought; with "patience, intelligence and personal effort" to bring about self-discipline and self-control. When the necessity for corporal punishment arises, nine times in ten the blows ought to fall upon the shoulders of the parents.

Prudence Bradish.

[Copyrighted, 1919.]

### One Hundred Additions to Cadillac Council.

Detroit, Nov. 18—Cadillac Council is again setting an example for other councils that, if followed, will boom the organization as it has never boomed before. A Booster Club has been organized with the leadership of a trio of live wires who will accomplish the objective of the Club—100 candidates to be initiated at the meeting Dec. 6. Already more than half the number of applications have been turned in to the secretary. The initiation of the host of traveling men will be followed by an evening of special and surprising events. Grand

Counselor Starkweather and State Organizer Burch have signified their intentions of paying the Council an official visit and officers of the Supreme Council will be on hand to join in the gala event of the U. C. T. season. Cadillac Council has long been recognized as one of the country's progressive U. C. T. organizations and, without exception, their undertakings have proved successful. E. C. Hirschfield is chairman, James M. Maitland secretary and A. G. MacFachron, commander of the Booster Club.

James M. Golding.

Are you watching the trade papers to discover what manufacturers are offering to help their dealers sell more goods?

Although ridiculed as a craze, it is a scientific fact that sour milk conduces to longevity.

## PUTNAM'S Mentholated Cough Drops



Our New Display Carton

NATIONAL CANDY CO.  
PUTNAM FACTORY

Sole Manufacturers

Grand Rapids, Michigan

## Burnham, Stoepel & Co.

### Wholesale Dry Goods

48 North Ionia Ave.

Citizens Phone 1474

Grand Rapids,

Michigan



# "Every Day Is City Day"

The truth of this statement has never been so apparent as it has during the present Holiday season. Hardly a day passes that several customers do not visit us, intent on buying for their staple and holiday needs. This is true every working day in the year.

Come any day in the week. Come every day in the week. We do not want to put aside just one day for you to visit us. We shall be very glad to have you take advantage of the special "City Days" of the jobbers in other lines. But remember, we are ready for you all day long, every day in the year. Don't hesitate! Come! Because with us "Every Day is City Day."

**Hazeltine & Perkins Drug Co.**  
Grand Rapids, Michigan

# 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.

## 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.

Wanted—To buy a shoe stock of \$2,000, less or more. Will pay cash. Address E. Rinn, 132 South Burdick St., Kalamazoo, Michigan. 578

Hotel furniture for sale; new brick building; long lease; forty rooms; modern; fine business. Want to retire, possession immediately; only hotel. Single men don't answer; must have some cash. Address No. 579, care Tradesman. 579

For Sale Or Exchange—Brick store building, flat above. Garage in connection. Only one in township. J. C. Haddix, Bentley, Michigan. 580

LOCATION WANTED—Anyone knowing of a good location for veterinarian, kindly address: Dr. E. C. Jespersen, 310 Henry Ave., Grand Rapids, Mich. 581

FOR SALE—One three-barrel Read mixer, 1916 model, used less than 100 times. Motor attached, direct drive. In first-class condition. Will be sold at a bargain to first party. Address Hazleton Baking Co., Hazleton, Pennsylvania. 582

If you are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

WE sell all kinds of merchandise stocks and fixtures for cash at a profit over and above cost. Write us for details. Robt. Williams Sales Co., Independence, Missouri. 583

JEWELERS!—New Century engraving machine with type, fine condition, easily worth \$100. Having no use for it will sell for \$65. Jeweler's lathe, 10 wire 2 wheel, several cement chucks, footwheel and countershaft. Also, staking tool, 48 punches, 9 stumps; lathe alone would cost about \$50. Must sell, so will sacrifice outfit for \$35. John Plamp, Ravenna, Michigan. 584

Wanted—Communication with any druggist who wishes a relief clerk. Twenty-eight years in the drug business. J. L. Congdon, Pentwater, Michigan. 585

For Sale—Grocery and shoe store in best town of 5,000 in Southern Michigan. Take \$10,000 to handle or could reduce stock. Would sell grocery stock alone. October cash sales, \$5,532. November cash sales, \$5,993. About one-third shoe sales, two-thirds grocery sales. We do not run free delivery. Have agency for one brand of oleomargarine that makes net profit of \$50 per month, also, have \$300 stock in wholesale grocery company that saves an average of seven per cent. on all purchases. Have a fine store building for which we pay \$30 per month. Best selling reasons. Address No. 586, care Michigan Tradesman. 586

For Sale Or Rent—Good, clean, profitable business and modern building, established over twenty years, in Northwestern Michigan. Stock consists of staple dry goods, gents' and ladies' fur-staple dry goods, gents' and ladies' fur. About \$12,000 will handle this money-making business. For particulars, address No. 587, care Michigan Tradesman. 587

FOR SALE—I have nineteen 1/2-acre lots left on my Crescent Heights plat on East Leonard street. Why rent when you can buy close-in desirable lots on such easy payments? Do business direct with owner, FRANK ARMSTRONG, Alanson, Michigan. 588

For Sale—Located on cement driveway on one of main business streets of Grand Rapids, we will sell our general stock and store building, with established trade and good will. Stock will inventory about \$5,000. Address No. 473, care Michigan Tradesman. 473

For Sale—Meat and grocery business located in one of best cities in State. Selling reasons, going West. Stock with fixtures inventory about \$4,000. Address No. 572, care Michigan Tradesman. 572

For Sale—\$6,000 stock of hardware and fixtures at a right price. Will deliver stock to depot. Reasons for selling, poor health. Address Ed. Rohrs, Ridgeville Corners, Ohio. 573

For Sale—First-class, up-to-date meat market with sausage manufacturing in connection; first-class machinery; a new market but an old business for twenty-seven years. Reason for selling, my health is giving out. A good location in a good city. Good chance for good live party. Terms made easy for right party. Address No. 574, care Michigan Tradesman. 574

Wanted—Four foot steel brake, U. S. Manufacturing Co., Ontario, Oregon. 547

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids.

For Sale—A-1 cash-and-carry grocery in city of 6,000. The leading store in this city. Reason for selling, leaving state. J. J. Caldwell, Oconto, Wisconsin. 564

Wanted—Location for cash-and-carry grocery in town 4,000 to 15,000 in Michigan. Must be manufacturing, good location, good schools and a good business town. Will pay cash for stock at invoice price if clean, but not one cent for your business and good will. Address, giving particulars, to No. 554, care Michigan Tradesman. 554

For Sale—Little neighborhood grocery with all lines complete. Stock invoice about \$700. Reason for selling, am mechanic and want to go back to my trade. Address No. 567, care Michigan Tradesman. 567

For Sale—Stock general merchandise, shoes, rubbers, groceries and crockery, also fixtures. A good business, doing \$50,000 per year. \$20,000 buys the outfit. Store 25 x 90, can be leased at \$400 per year or bought for \$4,500. A bargain. Address No. 568, care Michigan Tradesman. 568

FOR SALE—One two-barrel Triumph cough mixer with flour sifting outfit; almost new; including two horse-power motor. \$400. Address E. M. Noux, 812 H Street, N. E., Washington, D. C. 569

Wanted—Second-hand safes. Will pay spot cash for any safe, if in reasonably good condition. Grand Rapids Safe Co., Grand Rapids.

BEST BUSINESS BLOCK; BEST LOCATION, IN MOUNT PLEASANT. Three story, best town in Central Michigan. Three story, three fronts 66 x 132 and basement; solid brick construction; corner; all well rented. Will trade for farm property; must be free and unencumbered. No trash wanted as this is a gilt edge property. Picture sent on application. W. J. Cooper, Mt. Pleasant, Michigan. 577

Wanted—Live salesmen, who call on the retail grocers and butchers trade throughout the State, to sell an established food product in conjunction with their other line. Only those with A-1 selling ability considered. Address Post Office Box 542, Detroit, Michigan. 571

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw Michigan. 575

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

For Sale—Clothing, furnishing goods and shoe stock located in railroad town in center of strong agricultural district. Stock will inventory about \$15,000. Annual sales, \$60,000. Low rental in brick building. Address No. 561, care Michigan Tradesman. 561

Pay spot cash for clothing and furnishing goods stocks. L. S. Liberman, 106 E. Hancock, Detroit. 566

### Merchants in All Lines ATTENTION

Add five hundred to a thousand dollars profit to your business next year handling White Sewing Machines as a side line in towns where we have no dealer.

Do it now. Today. Write L. B. Whitnall, 204 Cherry St., Battle Creek, Mich., for further particulars.

### DENATURED ALCOHOL POISON LABELS

In conformity with the requirements of the new regulations of the Internal Revenue Department, we are prepared to furnish special poison labels for use in selling Denatured Alcohol, printed with red ink on regular gummed label paper, as follows:

500	.....	\$1.25
1,000	.....	2.00
2,000	.....	3.50
5,000	.....	7.50

All orders promptly executed. Tradesman Company Grand Rapids

**HOSIERY WELL SOLD UP.**

The past week brought out a steady demand for hosiery of all sorts, with silks and cottons of all grades selling at record rates. Mills in many cases are sold up and out of the market at this time, while those that are still able to take care of additional business are not finding it difficult to sell the output that they have available. Selling talks are very little in evidence any more in the hosiery trade; in fact, the tendency so noticeable in the underwear trade to hold buyers back is prominent in the hosiery trade as well.

The price situation keeps very firm, and with raw silk showing a steady advancing trend prices for silk hosiery are naturally advancing in keeping with the raw market levels. Buyers, however, do not seem to care much about prices if they are able to get the merchandise.

On the better grades of cotton hosiery the price situation is especially firm in view of the shortage of long staple cotton, and this in turn is having an effect on the entire cotton hosiery situation.

Japanese manufacturers are making continued efforts to get a foothold in this market, but so far their progress has not been great. Here and there throughout the trade reports are current about business that visiting Japanese have been able to hook, but the American market is still uncultivated so far as real business is concerned.

Others than the gamblers in stocks did some hard thinking during the last week when the rise in money rates knocked out the pegs which had supported a lot of rising quotations. The case with which money had been obtainable had encouraged a wide and prolonged speculative debauch which, unless checked in some way, was bound to result in disaster. But the speculation which the country had been witnessing for some months had been by no means confined to mere printed securities. It was well nigh universal. It affected the food products, the raw materials of industry and the finished productions needed for clothing and shelter. It was the most potent factor in the high cost of living. Its success was based wholly on the ability and willingness of bankers to loan money in amounts that increased as the prices of commodities were advanced. The check to loans, caused by a decided rise in the charges for carrying them, was a note of warning which is likely to be heeded in the mercantile field no less than in the financial. More cautionary reminders are yet to come. It is not going to be so safe as it was to keep pushing up prices, and experienced traders are bound to take notice of this fact and govern themselves accordingly. From now on it looks as though the efforts will be, all along the line from producer to retailer, to be caught with as little as possible of high-priced stuff when the real reaction comes.

It is a question whether our deeper sympathy should go to Lady Astor in her plucky fight to get into the House of Commons or to her husband's desperate struggle to get out

of the House of Lords. In Great Britain, it seems, some men are born peers, some men achieve peerage, and some have peerages thrust upon them. Democracy is not so simple a matter as people imagine. The right which every British workman and farm laborer enjoys, not to occupy a seat in the House of Lords, is now denied to a man of great wealth and measurable distinction. Nevertheless, it is not certain that Baron Astor will be compelled to chain himself to a railing like Mrs. Pankhurst or go on a hunger strike or turn Sinn Feiner or something equally desperate. A few precedents for his case have been unearthed; and it is not unlikely that Lord Astor may succeed in escaping the undesired honor by having himself appointed to non-existent office under the Crown or having himself tipped three times on the shoulder by the Black Rod, or some other picturesque method dear to the British constitution.

The spectrum must go—parts of it, at least. To-day it is the red peril that disturbs us. Yesterday it was the yellow peril. In Russia the Bolsheviks are facing or fleeing the white peril, and any unreconstructed Southerner can talk by the hour of the black peril. The gray peril has always been particularly terrifying to women. Somewhere doubtless there are races that live in mortal terror of the mauve peril. All this because science, more zealous than discreet, discovered the spectrum and didn't have the self-control to keep the discovery to itself. In consequence, every college is confronted in September with the green peril, promptly discerned by sophomores, who undergo the most violent reactions at the very idea of its appearing upon the sacred scene. If the thermometer has slain its thousands by telling them how hot or cold they were, the spectrum is driving its tens of thousands into nervous prostration.

If everyone in America makes twice as much money as before the war, and everything costs just twice as much, we'll be just as well off as before, with only this difference—the rest of the world, as soon as possible, will go somewhere else to buy. And when that day comes it will not be long until both high prices and wages will fall.

There is a great difference between a wish and a dogged resolution, between desiring to do a thing and determining to do it.

**No Money in Candy Manufacturing?**

A suit in the Supreme Court in New York, started by a daughter of the late David Huyler, candy manufacturer, brought out the fact that stock in Huyler's is worth \$25,000 a share. The suit was started to compel the officers of the company to allow an examination of the books. The defense refused on the grounds that the petitioner had sold her twenty-one shares of stock for \$525,000. The petitioner maintains that the sale has not taken place because the full amount has not yet been paid.

**Review of the Produce Market.**

Apples—Fall Pippins, \$2; Kings, \$2.50; Northern Spy, \$3@3.50; Greenings, \$2.50; Baldwins, \$2.50; Russets, \$2.

Bananas—\$8.25 per 100 lbs.

Beets—\$1.25 per bu.

Butter—In good demand and inclined to work higher, owing to small receipts. Local dealers hold extra creamery at 65c and firsts at 61c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars and 40c for packing stock.

Cabbage—\$4.50 per 100 lbs.

Carrots—Local produce dealers pay 90c and sell at \$1.10 per bu.

Celery—30c per bunch; jumbo, 50c.

Celery-Cabbage—\$1.25 per doz.

Cocoanuts—\$1.40 per doz. or \$10.50 per sack of 100.

Cranberries—Late Howes command \$10.75 per bbl. and \$5.50 per ½ bbl.

Cucumbers—Hot house, \$2.25 per doz.

Eggs—In good demand on slightly lower basis. Offerings of fresh are not increasing, due to the moulting season. Local jobbers are paying 65c for candled, fresh, loss off, including cases. Cold storage holders are feeding out their stocks on the basis of 52c for candled firsts, 47c for seconds and 41c for checks.

Garlick—90c per lb.

Grapes—California Malagas and Emperors, \$3.25 per crate; Emperors in kegs, \$7.50.

Grape Fruit—\$4.50 per case for all sizes of Floridas.

Lemons—California, \$8.25 for 360s and \$8.75 for 300s or 240s.

Lettuce—Iceberg, \$7.50 per crate of 3 to 4 doz. heads; hot house leaf has been advanced in price by the new growers' association to 20c per lb.

Melons—Casaba, \$2.75.

Onions—California Australian Brown, \$5 per 100 lb. sack; California White, \$5.50 ditto; Spanish, \$3.25 per crate for either 50s or 72s; home grown, \$4.75 per 100 lb. sack.

Oranges—Late Valencias, \$6@6.50; Sunkist Valencias, \$7@7.25.

Potatoes—Home grown, \$1.60 per bu.; Baking from Idaho, \$4 per box.

Poultry—Receipts of Thanksgiving turkeys this season are the finest ever known, owing to the large amount of grass hoppers they had to feed on. Local dealers pay as follows for live; Turkeys, young Toms and hens .. 28c

Turkeys, old Toms ..... 24c  
Dux, fancy ..... 24c  
Geese ..... 21c  
Fowl, heavy, over 4 lbs. .... 22c  
Fowl, light, under 4 lbs. .... 15c  
Springs, all average ..... 21c  
Old cox ..... 12c  
Radishes—Hot house 35c per doz. bunches.

Squash—\$2 per 100 lb. for Hubbard.

Sweet Potatoes—\$1.85 per hamper or \$5 per bbl. for Virginia.

**The Best Way To Compete.**

The grocer who confines his stocks to the top notch brands is the chap who will forge ahead and can successfully compete with the "chains" and other combinations. He can do it by investing his capital in quick selling goods, not the kind that stays on the shelves for any length of time; by handling only the quick sellers.

Once in a great while you may lose a sale because some one asks for a slow selling brand that you can't afford to keep. Don't let that worry you. It is ten to one the customer will decide to buy the better known brand, and if she doesn't it is better to lose that sale than to litter up your shelves with slow selling stuff, tying up your capital and making your store a dead one.

**He is the Richest Man—**

Who values a good name above gold.

In whose possessions others feel rich.

Who can enjoy a landscape without owning the land.

Who has a mind liberally stored, cultivated and contented.

Who can face poverty and misfortune with cheerfulness and courage.

For whom plain living, rich thinking and grand effort constitute real riches.

Who has a hearty appreciation of the beautiful in nature and in human beings.

Who carries his greatest wealth in his rich personality and fine character.

Who absorbs the best in the world in which he lives and gives the best of himself to others.

It ought not to be so necessary for you to get money that you will be willing to get it by questionable means. A dishonest dollar will buy no real happiness for you.

**Don't Overlook Spring Hosiery!**

"Level up" your stock for SPRING trade. Inspect Our Line of Silk and Lisle Hosiery for Men and Women; Misses and Children. Wonderful Assortment of Kiddies' Top Socks. Season's Late; so Get Busy!

Nobby Styles and Beautiful Colorings in Christmas TIES. The SMART Kind that Suit the MEN. Liberal Assortment.

TRU-FIT and PURITAN Underwear for MEN and WOMEN for Immediate Use.

**BURNHAM, STOEPTEL & CO.**

Wholesale Dry Goods

DETROIT