

GRAND RAPIDS
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MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 31, 1919

Number 1893

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Happy New Year

*Here's a plain old-fashioned
greeting,
For this day that's full of
cheer.*

*It is simply "Happy New
Year"—*

*May it come to you this
year.*

Fleischmann's Yeast

is a wonderful remedy for skin afflictions and is a highly commendable laxative.

Sell your customers more yeast by explaining its almost magic powers.

You will be doing them a good turn and helping yourself.

THE FLEISCHMANN COMPANY

Moore's Mentholated Horehound and Tar Cough Syrup

Not as good as
the best—But—

THE BEST

THE MOORE COMPANY, Temperance, Mich.



Franklin Golden Syrup

A Cane Sugar Product of high quality.

Its taste, color and smoothness give general satisfaction.

A pure blend of syrup, made by the refiners of

Franklin Package Sugars

In Four Sizes

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



Judson Grocer Co.

Wholesale Distributors

of

Pure Food Products

Grand Rapids, 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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MICHIGAN TRADESMAN(Unlike any other paper.)
Each Issue Complete In Itself.DEVOTED TO THE BEST INTERESTS
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issues a month or more old, 10 cents;
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five years or more old, \$1.Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.**TENSION GROWS STRONGER.**

The tension of high prices in the primary divisions seems to grow stronger as the year closes. In the cotton goods division the volume of trading is not important, but prices continue to strengthen, print cloths making one more jump to a higher record. The enquiry for sheetings continues and the heavier weights are hard to locate where prompt deliveries of the better known qualities are wanted. Converters of fine goods have resisted the advances, and have not been able to control them. One reason is that some elements in the trade stand ready to pay anything some of the mills will ask if an assurance of delivery is given. The plain goods for printing, bleaching and dyeing are held so firmly that intending users must either pay top prices for small spot lots or place orders for delivery months ahead.

Handlers of staple domestics for the jobbing trade are expecting that advances will be made soon after the turn of the year on many brands that have been held at value for a long time. Direct offerings of these goods are not being made as most buyers have long since asked that they may be considered as having open orders for any lots that come to hand. Tickings and denims are being sold at much higher prices than those last quoted openly by agents, but the sales are in small volume, and the prices merely serve to indicate the tight situation that exists. The shortage of many of the staple colored cottons is accounted for by the volume of exports and by the well sold condition of mills that are catering for the export trade they have entered in the past few years.

Drills and twills of the finest qualities are much sought after by the cutting trades and agents have no difficulty in getting full prices when they are in a position to call a few buyers in. The reports from the cotton duck division are more satisfactory from the sellers' point of view. The larger mills have ceased pressure for business and are now working to deliver orders that were

placed for covering purposes originally and were not expected to materialize into hurried deliveries for some weeks yet. The wider numbers are now very well sold in some of the larger mills while most of the hose and belting duck mills report a much better condition.

The wash goods buyers are now giving considerable attention to the retail openings for the early spring season. Voiles are occupying a prominent place and will form the volume of offerings. Fancy yarn dyed novelty goods are not as plentiful as it was expected they would be at this time. Some sellers say the best offerings will come later in the year. There is a tendency to feature many of the finer plaids in cotton dress goods. Ratines are shown and in some places they are looked upon as likely to be worn freely.

Quiet pervades the wool goods division for the moment, but it is said to be of a menacing character. The feeling persists that advances of a substantial character will be made on the finer qualities of men's wear goods and some of the dress goods mills are looking forward to still higher values on staple dress fabrics.

KEROSENE KILLS.

Of all the products of petroleum, kerosene seems to be the most dangerous to life and property. Not that gasoline in itself is less of a hazard than kerosene. It is a question of care used in handling.

Gasoline has long been recognized as a high explosive, and most people are more or less afraid of it, with the result that they use care in handling it. But kerosene has been a household article for half a century. It is used every day for lighting purposes on the farm and in the homes of the poor in the city. "Familiarity breeds contempt." Accustomed from childhood to seeing kerosene handled about the house, people have ceased to fear its destructive power.

The American Grocer recently celebrated its fiftieth anniversary by the publication of an edition which is in every way worthy of the occasion. Editor Barrett presented an excellent chronological history of the publication, speaking generously of his predecessors in the editorial chair, but saying nothing about himself. The publication reflects great credit on Mr. Barrett and is a fitting exponent of the great industry he has championed for more than forty years with zeal, ability and faithfulness. The Tradesman herewith expresses the hope that Mr. Barrett may be spared to round out fifty years of association with the publication he has served with such signal distinction and effectiveness.

AMERICANS DO NOT FORGET.

During the civil war in this country there was a small percentage of men in the North who were known as copperheads. These men did not have the courage to take up arms for the South, but they proved to be anything but good Americans, because they sneakily availed themselves of every obstacle they could create and put into execution to prevent the successful prosecution of the war. Notwithstanding their clandestine methods, these men were all known and were plainly marked in the minds of earnest Americans, who saw to it that disloyalty to the country was made a crime which can never be condoned. A lawyer who stood well in the community prior to the war never had a case of any consequence after that time. Two merchants who did a thriving business prior to the war soon felt the weight of prejudice which existed in the minds of all genuine Americans and retired from business for lack of customers. They both gravitated to the poor house, where they subsequently died.

As a result of the kaiser's war, similar conditions will prevail. A certain lady—wife of a prominent wholesaler of this city—stated at a prayer meeting at a certain church on the hill that she prayed for the nation which was right—that she did not pray for America. Because of this remark she is a marked woman as long as she lives.

A certain wholesaler remarked, the morning news of the sinking of the Lusitania reached this country, that no fault could be laid at the door of Germany, because she officially warned Americans not to travel on an English boat. The remark was carefully noted and the man who made it will never be forgotten or forgiven. In all his contact with others, he has the stupid, blundering, cunning methods of the typical German. These characteristics of a degenerate and cursed race can be overlooked, but disloyal remarks such as he frequently indulged in during the kaiser's war will never be erased from the memory.

Another wholesale dealer was in the habit of going around during the war grating his teeth like a maniac while uttering the denunciation, "I hate England." England and America were partners in those days in the greatest cause two nations ever undertook in behalf of civilization and human freedom and the remarks regarding our great ally were just as disloyal as though made concerning this country. This man and his house made a great show of allied flags later on and also made liberal contributions to the Red Cross and other war agencies in the endeavor to divert the deep-seated prejudice of the pub-

lic which set in strongly against him and his associates, but he is a marked man so long as a single drop of Americanism courses the veins of any Grand Rapids citizen.

A German jeweler on Monroe avenue was so bitter in his denunciation of this country all during the war that he should have been deported. Even now he cannot say anything too nasty about President Wilson and General Pershing.

The credit man of a certain wholesale house refused to permit a printing establishment conducted by an outspoken American to do any printing for his establishment during the war or since.

A singular feature of the situation is that these men of German descent cherish the delusion that the American people will forget the mental attitude of some of our German citizens during the crisis of the war. They do not forget. They never will forget. If they were to forget, they would be unworthy of calling themselves Americans. They would open the door to the infamous propaganda which the German people have resumed disseminating in this country regarding the superiority of German people and German products, when all sane people the world over understand and agree in the belief that Germans generally are the lowest down, mentally and morally, of any of the European peoples; that they are more blood-thirsty than the beasts of the African jungle; that they are more treacherous than the Sioux Indians; that their word has never been worth five cents in the markets of the world; that it requires many generations of intermarriage and association with decent people to modify these radical traits and characteristics.

The only Indian chief recognized as such by the Government of the United States has been summoned by the Great Spirit. He was Push-e-to-ne-qua, chief of the Meshwakis, who occupy a reservation near Marshalltown, Iowa, and whom he has ruled for thirty-eight years, a friend of white and red men alike. He was considered an admirable old Indian, and had twice been to Washington to see the White Fathers on matters concerning the welfare of his tribe.

There is an honor in business that is the fine gold of it; that reckons with every man justly; that loves light; that regards kindness and fairness more highly than goods or prices or profits. It becomes a man more than his furnishings or his house. It speaks for him in the heart of everyone. His friendships are serene and secure. His strength is like a young tree by the river.
—Henry W. Longfellow.

WATERPROOF EGG LABELS.**Another Innovation Begotten By War-Time Necessity.**

Egg shippers have been heard to say, now and then, that they would rise up and call blessed anybody who could invent a really-and-truly waterproof label that would "stay put" on egg cases despite wind and wave and weather. Well, Uncle Sam has done it. Or at least he thinks he has. Not for the egg trade alone has this boon been sought, at Government expense, but for all shippers, egg and poultry men included. The chronicle of this achievement forms one more "war story"—an example of the many innovations begotten of war-time necessity.

Longing on the part of egg and poultry shippers for labels that could be accounted waterproof and as nearly indestructible as a paper sticker can be, has been prompted in many instances by trying conditions in domestic storage and transit, but the work of Uncle Sam on this problem was inspired by the necessities of overseas shipments. The outcome is, however, especially fortunate for the American egg trade inasmuch as export shipments of American eggs are now going to Europe in larger quantities, probably, than ever before in history. And the conditions encountered by egg cases consigned for foreign account render even more essential a moisture-resistant label, presuming that stenciling directly on the case is not always practicable for all needed inscriptions.

The need for a label that would "stay put" confronted the officers of the United States War Department from the early stages of the responsibility of provisioning and otherwise outfitting a large military force in Europe. The Engineering Bureau of the Ordnance Department was one of the first branches of the war organization to take the matter seriously, and it requested the United States Forest Products Laboratory (the same institution that has in the past carried on some investigative work with respect to the best material for egg cases) to investigate methods of gluing labels to shipping cases so that when a container was subjected to moisture the label could be trusted to remain affixed.

In the experience of the army officers engaged in storage, forwarding and supply, it had been found that when labels were applied in the ordinary manner with sodium silicate they had occasionally come off in exposure to moisture. This meant not merely the form of moisture that is represented by a rain-storm to which cases may be subjected on deck or dock or dray, but also to the more subtle humidity that is encountered in the holds of ships and in other environment, nor forgetting the everyday conditions in the tropics. Well, to make a long story short, it was decided, in view of what the forest products institution had done in the line of tests and experiments on waterproofing glues, to tackle this kindred problem. Sidney D. Wells and G. C. McNaughton, engineers in forest products, assisted by other specialists, have, accordingly carried on investigative work that has brought results of practical value. The

"study" has involved an intimate survey of both papers and adhesives for waterproof labels.

For purposes of experiment, specimen labels were prepared from different grades of paper and stenciled with a mixture of lamp black and turpentine. In making the tests two labels were applied in identical manner to one side of a one-inch sugar pine board, and this board was, in due course, entirely submerged in water, where it was allowed to remain over night—a more exacting test, obviously, than might be expected to be faced by any label in average conditions of transportation or shortage.

On the morning following an all-night bath, each board bearing a test label was removed from the water and the condition of each label was noted; likewise the manner in which it resisted removal from the wood if it had not been soaked off (as was the case with some labels) during the baptism. The experts figured that any adhesive that made a favorable showing under this severe test would never give trouble from any condition of atmospheric moisture.

In a majority of the label try-outs conducted at the Government laboratory, the labels used were made from seventy-pound sheets of kraft paper and were applied to the boards that simulated box ends or covers by first brushing the board with adhesive, laying the label on the area so prepared and then brushing over the label with the same adhesive. The several types of adhesives tested, one by one, for comparative showings under similar conditions included hide glues, fish glues, casein glues, dextrines, starch derivatives and silicates.

To give, forthwith, the meat of the verdict, it may be said that the labels which were applied with hide glue, fish glue or casein glue and subsequently brushed over with formaldehyde before immersion showed a marked superiority over the stickers that were subjected to any other form of treatment. For the kraft paper labels used there was apparently no difference in adhesive properties whether the face of the label was coated with the glue or whether the reverse side only was given this treatment. This will doubtless come as a surprise to most egg and poultry shippers. Bowing to the traditions that have been kept alive from time out of mind by bill posters, the average shipper has been wont to assume that there was great virtue in the practice of smearing over the face of a label, in place on a case or crate, with the brush that had been used to apply adhesive to the board surface or to the reverse of the label and to which brush a certain proportion of glue or paste yet adhered—sufficient for an overcoating for the label and the wood surface in its immediate vicinity.

Another very interesting disclosure of this prospecting in behalf of the waterproof label was that while there was practically no difference in the adhesive properties whether or not the glue was smeared over the label in place, there was a very marked gain in the sticktoitiveness of the label when it was brushed over with formaldehyde.

Yet more interesting, it was disclosed that there was practically no difference in the results whether the formaldehyde treatment was given immediately following the application of the label or after the glue had had an opportunity to set to some extent.

In the tests made on labels from different classes of paper it was found that the best results as regards adhesion were secured when a paper was used which permitted ready penetration of the glue and formaldehyde. Poor adhesion resulted when a high-grade rag stock was made up into a heavy-weight, heavily sized paper, while excellent results were secured from the same stock made into a thinner, unsized sheet.

A similar tendency was noted when a brown (rope paper) label was used. Employed in conjunction with a popular make of glue, which was thick and did not flow readily, this label gave unsatisfactory results because the glue apparently set before penetration of the paper was secured. With the hide glue which was thinner and required a longer time to dry, excellent adhesion was secured. It is significant that all these tests showed that if strength (as of a heavy, hard-sized label) is not important, a cheaper label will give better results.

Two weights of kraft paper and all the various weights and finishes of label paper were ultimately tried out in the Government's label test with satisfactory results. The papers of light weight were, however, found a trifle flimsy for convenient label use. Commercial label papers having little "loading material," thus decreasing the sizing effect and allowing penetration, were entirely satisfactory. A uniform hide glue or fish glue subsequently treated with formaldehyde is likely to, if we may judge from these experiments, best serve the purposes of the shipper who desires a label that will "cling closer than a brother."

When the results of the label experiments above mentioned were made known to Government officials, Lieut. Col. Reasoner, of the United States Medical Supply Depot, objected to the use of glue for the reason that, according to his experience, a glue subsequently treated with formaldehyde turns black in the course of a few months and the markings on the labels are obscured. Further investigation, however, by the Federal labeling sharps indicates that with glue of good quality it is improbable that sufficient darkening would take place to obliterate the printing on labels made on papers reasonably opaque, as, for example kraft paper of forty pounds per ream, 24 x 36 inches, or heavier. A trial was made, also, of a glue that is entirely vegetable in origin and which it is reasonable to suppose will not darken the label. The label affixed with this gum adhered after sixteen hours in the water, and considerable force was necessary to pull it away from the white pine board.

Waldon Fawcett.

The traveling salesman who comes to you to sell goods is entitled to just as courteous treatment as you expect from the people to whom you are trying to make sales.

California as a Tomato Monopolist.

Is the tomato packing industry of Maryland and southern New Jersey in danger of extinction? Such would appear to be the conclusion arrived at by a number of canners who talked on the subject at the recent convention of the Tri-State Canners' Association in Philadelphia. Not that canners and farmers—like any other buyer and seller—are not always squabbling about prices; but the evidence discussed seems to show that unless more favorable conditions can be arranged by the Eastern farmers, canned tomatoes are likely to be added to one long list of California conquests and become a thing of the past in the East.

It is no secret that for a long time past, the trade has been able to buy California tomatoes more favorably than those of the East, but the past year brought conditions that are peculiarly worth watching as evolutionary. In his address at Philadelphia, President, Harry P. Strasbaugh, referred to the fact that last year the farmers demanded \$30, \$60 and even \$90 a ton for tomatoes, while the California canner was buying all he wanted at \$13 and \$15 a ton.

Of course, the farmer says he can't afford to sell for less and perhaps he can't, but if he cannot and the farmer in California can and will, the answer seems inevitable. Anyone interested in Eastern canning will do well to watch the trend of things.

Pressure upon more or less last-ditch Republicans by level-headed leaders who see the folly of "queering" the treaty is to be followed by pressure upon Democrats by Mr. Bryan. While the country has never been able to take the Nebraskan as seriously as he takes himself, he has retained a hold upon his party that cannot be ignored. And in his present role he appears to decided advantage. In urging speedy ratification of the treaty upon some basis agreeable to both sides of the Senate he is but carrying to their logical conclusion the activities for world peace which before the war had resulted in the ratification by the Senate of a score of treaties of general arbitration. Some of these had been negotiated by President Taft. Even the Senate may ultimately be impressed by the sight of the only living ex-President and the man whom he defeated working together for the early ratification, in some form, of a document to which France, Great Britain, Italy and Belgium have put their names.

Down in Alabama, the negro's early greeting is "Chris'mus gif", Chris'mus gif" called beneath the window in a cheery voice. But it does not mean merely that a gift is sought. Often the caller brings a present, too. Aunt Mollie of Camp Hill, for example, wears an apron of uncounted pockets, and in every pocket on Christmas morning she stores at least one egg, fresh and complexioned like the magnolia. This token, never superfluous or commonplace, is the Chris'mus gif' of her melodious proclamation—one to a family. Fortunately, it is not necessary for her to make her rounds by using a subway.



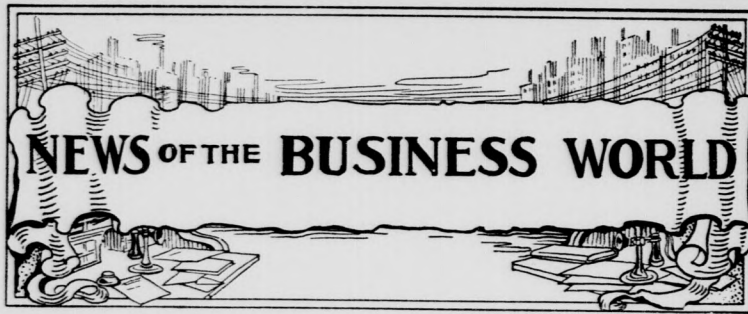
To our Friends in the Grocery Trade:

May the year nineteen hundred and twenty be the best year you have yet experienced; and even then may it prove the least in happiness and prosperity of all the years to follow.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS



Movement of Merchants.

Ludington—Lohm Bros. Co. succeeded B. H. Gosling in the grocery business.

Moscow—Fire destroyed the store building and stock of general merchandise of Hugh Gochanour Dec. 25.

DeWitt—Taber & Peck have opened a garage and salesroom and will carry a full line of automobile parts and accessories.

Kalkaska—Harry Gosling, recently of Ludington, has purchased the grocery and produce stock of Cole Bros., taking immediate possession.

Escanaba—The Delta Hotel Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Lansing—Thieves entered the grocery store of Emil Tiebig, 705 North Cedar street, Dec. 26, carrying away considerable stock and the contents of the cash register.

Muskegon Heights—C. S. Chapman and Charles Richardson have formed a co-partnership and engaged in the confectionery business in the Heights Gas Co. building.

Detroit—The General Merchandise Association has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,280 has been subscribed and \$2,100 and paid in in cash.

Schoolcraft—Willis Harvey, of Constantine, has purchased the plant of the Schoolcraft Elevator Co. and will continue the business under the management of his son, Oliver Harvey.

Traverse City—The Traverse City Electrical Supply Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and \$5,000 paid in in cash.

Ypsilanti—The Squires-Goldsmith Auto Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,700 in cash and \$7,300 in property.

Manchester—The Burtless-Henzie Co. has been organized to deal in fuel, cement, lumber, hay, grain, etc., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Portland—Olin E. Robinson has sold an interest in his grocery stock to Arthur J. Williams, who has been employed in the store as clerk for the past year. The new firm will be known as Robinson & Williams.

Detroit—The American Coffee Co. has been incorporated to deal in coffees, teas, spices, etc., at wholesale and retail, with an authorized capital stock of \$25,000, of which amount \$13,000 has been subscribed and \$2,500 paid in in property.

Ludington—The Heysett drug store, founded forty-six years ago by William Heysett, owned and conducted by him until his death eight years ago and since owned by his son, Dr. F. W. Heysett, has become the property of D. C. Eberly, of Grant.

Battle Creek—Brown & Swift Co., Ltd., has been incorporated to deal in automobile accessories, tires, etc. and do a general repair business with an authorized capital stock of \$8,000, of which amount \$4,100 has been subscribed and paid in, \$500 in cash and \$3,600 in property.

Detroit—Parker, Webb & Co., wholesale and retail dealers in meats and provision of all kinds, have merged their business into a stock company under the style of the Parker-Webb Co., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Litchfield—The Bert Hickok store has been sold to Fred W. Uhlman, of Bowling, Ohio, and the goods moved away. Mr. Hickok has been in business for the past sixteen years. He was formerly with A. J. Lovejoy and Frank Church, later owning the business himself. This is the fourth business place to change owners in the past six months.

Manufacturing Matters.

Corunna—The United States Robe Co. is installing new machinery which will enable it to do double its capacity.

St. Johns—The Beatrice Creamery Co., of Detroit, has opened a cream station here under the management of F. Atkinson.

Muskegon—The Superior Seating Works, whose entire output goes to Sears, Roebuck & company, of Chicago, is enlarging its plant.

Lansing—The Briscoe Motor Corporation, of Jackson, has purchased the plant of John Bohnet & Co., thus acquiring its own closed body plant.

Jackson—The Sparks-Withington Co. has purchased the plant and stock of the Cleveland Radiator Co., at Cleveland and will consolidate it with its own.

Coldwater—The Coldwater Machine Works has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$11,883.55 paid in in property.

Detroit—The Advance Pattern & Production Co. has been incorporated with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in in cash.

Kalamazoo—The Automotive Sheet Metal Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed and \$20,400 paid in in cash.

Detroit—The Detroit Waterproof Fabrics Co. has been incorporated with an authorized capital stock of \$200,000, of which amount \$100,000 has been subscribed and \$20,000 paid in in cash.

Dexter—The Allion Vermin Proof Perch Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,000 paid in in cash and \$5,000 in property.

Detroit—The Machon Pattern & Manufacturing Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$20,000 paid in in cash.

Detroit—H. N. Barr, manager of the Michigan Face Brick Co., has received information from Pittsburgh and Chicago that beginning March 1 he can expect the greatest car shortage the country has ever experienced.

Port Huron—The Huron Fuel & Supply Co. has been organized to deal in fuel, feed, grain, farm products, etc., with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$3,000 paid in in cash.

Chesaning—The Chesaning Manufacturing Co. has been organized to manufacture and sell automobile and truck cabs and bodies, with an authorized capital stock of \$50,000, all of which has been subscribed and \$7,500 paid in in cash.

Detroit—The Perfection Manufacturing Co. has been organized to manufacture and sell clothespins, toothpicks and other wooden articles, with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$3,000 paid in in cash.

Detroit—The Ever Ready Manufacturing Co. has been organized to manufacture and sell gas and electrical devices, washing machines, etc., with an authorized capital stock of \$50,000, of which amount \$25,350 has been subscribed and paid in, \$5,000 in cash and \$20,350 in property.

Allegan—A. Kolvoord has sold his sold his interest in the Allegan Milling Co. to L. A. Holley, of Plainwell, and Guy Miller, of Allegan. Both gentlemen are young and energetic and will no doubt be able to increase the sales of the mill which is one of the best in this section of Michigan and has always enjoyed a fine trade. Mr. Kolvoord has been in business in this city for twenty-six years, is an honorable man in his dealings and is retiring from active business because he feels he has earned a rest and a chance to do as he sees fit for a time. He will retain his interest in the Kolvoord mill at Hamilton, and will devote some of his time to this mill. He will continue to reside in Allegan.

The Muller-Houseman Co. has been incorporated to manufacture and sell fountain fruit syrups, extracts, etc., with an authorized capital stock of \$40,000, of which amount \$28,100 has been subscribed and paid in, \$6,400 in cash and \$21,700 in property.

J. A. Braman has engaged in the grocery business at Dildene. The Worden Grocer Company furnished the stock.

Review of the Produce Market.

Apples—Northern Spy, \$3@3.50; Greenings, \$2.50; Baldwins, \$2.50; Russets, \$2.50; Starks, \$2.25.

Butter—There has been an active consumptive demand for butter at prices ranging about the same as a week ago. The make of fresh butter is increasing to some extent and storage stocks are reducing to a considerable extent each week. The market at the moment is in a healthy condition, but is likely to be a little unsettled for the coming week. If we do have any change there is likely to be a slight decline. Local dealers hold extra creamery at 67c and firsts at 61c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars and 40c for packing stock.

Cabbage—\$6 per 100 lbs.

Carrots—\$1.25 per bu.

Celery—60c per bunch. Stock is very scarce.

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

Cranberries—Late Howes command \$10.50 per bbl. and \$5.50 per ½ bbl.

Cucumbers—Hot house, \$2.50 per doz.

Eggs—The market is firm, at a slight decline from a week ago, with a reported increase in the receipts. Storage eggs are reducing fairly well and the market is steady on the present basis of quotations and the future price depends considerably on weather conditions. Local dealers now pay 65@66c for strictly fresh. Cold storage stocks have been worked down to 54c for candled firsts, 46c for seconds and 43c for checks.

Grapes—California Emperors, \$8.25 per keg; Spanish Malagas, \$10@12 per keg.

Grape Fruit—\$3.75@4 per case for all sizes of Florida.

Green Onions—Shallots, \$1 per doz.

Lemons—California, \$5.50 for 300s and \$5 for 240s and 360s.

Lettuce—Iceberg, \$6 per crate of 3 to 4 doz. heads; hot house leaf, 22c per lb.

Onions—California Australian Brown, \$5.75 per 100 lb. sack; Spanish, \$4 per crate for either 50s or 72s; home grown, \$5.50 per 100 lb. sack.

Oranges—Navals, \$6@6.25 for fancy and \$5.25@5.75 for choice.

Poultry—Local dealers pay as follows this week for receipts of live:

Turkeys, young Toms and hens ..	36c
Turkeys, old Toms	28c
Dux, fancy	28c
Geese	20c
Fowl, heavy, over 4 lbs.	22c
Fowl, light, under 4 lbs.	28c
Springs, all average	24c
Old Cox	15c

Potatoes—Home grown, \$2.10 per bu.; Baking from Idaho, \$4.25 per box.

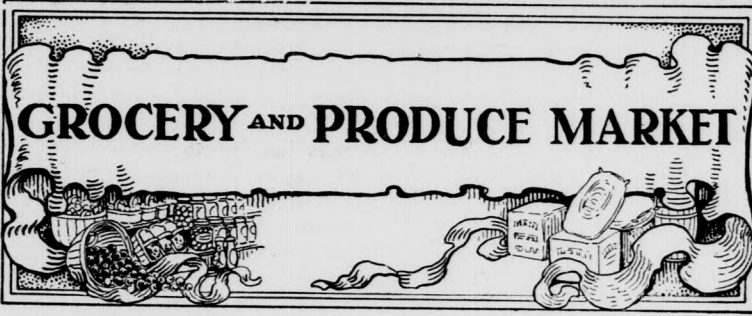
Radishes—Hot house, 45c per doz. bunches.

Squash—\$2 per 100 lb. for Hubbard.

Sweet Potatoes—\$3 per hamper for kiln dried Delawares.

Tomatoes—\$1.10 per 5 lb. basket from Florida.

The gossip never makes a long story short enough to leave out the scandal.



The Grocery Market.

Sugar—There is no particular change in the situation. Local jobbers are still selling granulated on the basis of \$13.17 per 100 lbs., but higher prices are evidently in prospect in the very near future. Receipts are still inadequate, to meet the consumptive demand.

Tea—Tea has put in a dull week, due to the holidays, but the undertone is still strong, and many holders say is likely to get stronger after holidays. Tea is probably due for an advance, and is good property at to-day's prices.

Coffee—There has been no change in the coffee market during the week. The demand is very light, and will be for a week or two yet. Prices are unchanged, although the undertone is still fairly strong. Milds have sagged off during the week, but only a small fraction.

Canned Milk—The condensed milk market is decidedly in favor of the buyer, who is not taking advantage of the low asking prices on resale blocks. Domestic trading is always quiet at this season and it is doubly so now, as holders are anxious to sell and they are forcing business, which has developed weakness. Very little is being taken for export account. Few sales of any considerable size have been consummated during the past few days. Odd lots are changing hands in a small way at \$8.45@8.50. Some discounts are quoted by some brokers, acting for weak sellers, who are willing to take lower prices. There are a few enquiries from the domestic and export trade, but they do not lead to much business. Some factors are predicting a better situation after January sets in. They are counting on a larger outlet after the jobbing trade completes its inventories. For this reason they are urging their factories to hold their stock, which many of them are doing. The condenser, in most cases, will not sell below \$8.75. Those who cannot afford to hold are selling for less, but the general view of producers is that the resale market will have to improve to conform to conditions at the other end of the line. Most condensers are not particularly anxious to sell. Production in many plants has been curtailed. Sugar is scarce and high and this forces canners to believe that the market will have to advance, as there is no prospect of cheap sugar or lower fluid milk. Evaporated milk is slow and also weak for the same reasons. Offerings are made at \$6.15 and up, depending upon the brand and the holder. The market is a disappointment, as the volume of business is small. Powdered milk is in limited demand. **A limited amount of business is reported in both skims and whole milk.**

Canned Vegetables—Canned vegetables are dead dull. The only business which is going on is small lot orders for odds and ends. Distributing houses are more concerned with keeping their stocks down, rather than increase them before they begin the inventories. This work will occupy their attention for the next month so that very little if any change in the market can be counted upon in that period. Statistically the outlook is favorable as no alarming surplus is held in any quarter. In fact, a much better demand is predicted toward the end of January as all reports indicate light stocks in jobbers' hands. Tomatoes are in buyers' favor. Packers are content to sell when they get a firm offer and they are not willing to cut their prices below the general range as they do not believe that there would be much additional business as a result of this policy. Corn shows no material improvement. Stocks in canners' hands are urged to sale, especially for Southern. Full standard Southern, Maine style, is held at \$1.10, but there is a lot of stock around marked that grade which sells down to \$1.05. Off grades are moving as low as \$1. Real fancy corn is not only overly abundant, but it feels the competition of poor kinds and is unsettled. Maine and New York fancy is quoted \$1.50 @ 1.60, with only a moderate movement. Standards sell at \$1.25 or thereabouts. Peas are the object of only cursory interest. There would be a fairly active market for the season in fancy if they could be secured, but the short pack of that grade long ago reduced supplies to the point that it is only to be had in a small way at present. Extra standards and standards are slow sellers. The latter is offered at \$1.10 f. o. b. Wisconsin points. Small sieves are scarce. Other vegetables are being taken in a small way.

Canned Fruits—No material developments are to be noted. California peaches and apricots are in better shape than a few weeks ago, but there has not been enough trading during the past few days, to affect prices. Full standard grades are now firmly held on a basis of 5 per cent. under the opening. Any greater differential is on stock which will not pass inspection. The domestic demand is only fair, but should improve after the opening of the new year. Pears are firm at 5 @ 10 per cent. over. Business on the spot is fair. Pineapples are steady. Spot stocks are ample for the demand. No. 2½ extras are quoted up to \$4.00 and standards at \$4.20 @ 4.25. Gallon apples from all sections are urged to sale. Packers report a limited demand from all quarters and State No. 10s can be had as low as \$5.50.

Canned Fish—Maine sardines are dull again and soft. California sardines are quiet, but firm. Imported sardines are scarce and high. The demand for salmon is poor at the moment, and prices seem a bit easy, especially the lower grades. Tuna is very scarce and very firm.

Dried Fruits—The dried fruit market is quiet but firm. Most distributors are marking time until the January activity will bring a large volume of business to the surface. There is nothing in the outlook to indicate any material change in the situation in the immediate future. The most talked-of item in the list continues to be raisins. No surplus has been in the market all season, and there promises to be none in the near future. Orders in hand take care of arrivals, and from the investigation of distributors it seems that the market will continue to absorb stocks, as the jobbing houses this season were down to bedrock as to supplies. Naturally the market favors the holder who controls the situation. Few of the large houses have a surplus now of any grade. The resale market holds at 1¼@3c over the opening on average offerings. Especially short lots, as noted before, like seeded and packages, sell at stiffer premiums. Prunes are not the center of such active buying interest, but they are by no means neglected. The three large sizes, 40s, 50s and 60s, lead in demand and interest and sell to the best advantage. Cars of straight 40s are the hardest to find. Sales are up to 6c over the opening on this size, which is short on spot and in the West. On this account 50s are selling as a substitute at 3½c over. The call for 60s is not so urgent. Association assortments are not in urgent call, but there is a general disposition to face sales by quoting under the general asking price of 1½@2c over. Spot supplies of all kinds are moderate and some export blocks are held here, but they are not offered in the domestic market at present. Apricots are moving in a small way. There is no snap to the market, but neither is there any uneasiness, as an increase in demand is anticipated shortly. Very little stock is held on spot, and the West is pretty well cleaned up. Fancy lines are naturally the firmest, and Blenheim, for instance, are held with confidence. Standards are moving quietly at 27c. Peaches will sell to better advantage a little later, as this is normally the dull period of the year. Few local houses have any long lines of any grade, and they cannot replenish in the West, as stocks are not to be found there. Pears are quiet, but steady. Apples are due for more general interest toward the end of next month unless all signs fail. Just now the domestic demand is moderate. Packers are holding their choice at 22c and their primes at 21c.

Rice—Inadequate supplies hold spot business within narrow limits, while the demand has lost none of its urgency. Late mail advices from New Orleans state that the market there remains "immensely strong," with demand for all that can be secured. With orders from Cuba, Porto Rico and Latin-American countries coming in large volume it is held that all rice will be disposed of even without demand from Europe.

California dealers who had sold to New Orleans were reported to be trying to buy back goods not yet shipped from the Coast at higher prices than they let them go at. The reason for this is said to be that the shortage in the Philippines has thrown a heavy demand from that quarter on the California trade.

Starch—Corn starch is going out steadily with orders in hand sufficient to keep the market steady at the prevailing quotations. There is no surplus of any grade. Potato starch is quiet. The domestic demand is disappointing and the export movement is limited. The market is steady but quiet.

Corn Syrup—The mills are busy on orders in hand and are not eager for new business, which, however, continues to come forward on an exceptionally good scale for the season. The market is firm and quotations are repeated.

Sugar Syrups—Little is being offered, but demand at present is limited. Prices are steadily maintained on the basis of previous quotations.

Molasses—The advance in new crop New Orleans grades that has been foreshadowed in these reports has been made and amounts to 5c a gallon on each quality. The grinding season is nearly ended and will furnish a very short supply, while the demand is normally heavy. Porto Ricos are firm but without quotable change.

Cheese—The market is steady at unchanged prices, with the customary seasonable light demand. We do not look for much change in the price of cheese in the immediate future.

Provisions—Everything in the smoked meat line is steady, with a very light consumptive demand, prices ranging about the same as a week ago. Pure and compound lard are steady, with a light demand at unchanged prices. Barreled pork, dried beef and canned meats are all steady at unchanged prices.

Salt Fish—Mackerel is neglected because of the holidays, and prices are about unchanged. The demand is very poor just now. Codfish is also dull and inclined to be weak.

If Hungary's distress is not quite so pressing as that of Austria, its general plight is hardly less serious. Premier Huszer states that the communist revolution cost the country \$3,600,000,000, and the Rumanian occupation twice as much, making a total cost this year of nearly \$11,000,000,000 to a country already nearly exhausted by the war. Hungary's territories have been so reduced, and so many of its natural assets have been lost, that it is reduced to the extreme of poverty, but it will be kept from actual starvation by the fact that what land is left is in great part suitable for the growing of wheat. And since the revolution has been completely suppressed by foreign intervention, there will no doubt continue to be wealthy Hungarian landlords, even though the country as a whole is reduced to virtual bankruptcy. How it can pay an indemnity is hard to see but at any rate for the time being the food problem is less serious than in Vienna.

An honest man is the noblest work of God.

Getting in Touch With the Employee.

In the steps taken to remove the causes of industrial unrest the effort to humanize business is taking a foremost place. With the growth of industry, it is pointed out, owners of large enterprises lost the personal touch with their employes considered so essential in keeping the latter contented. There seems to be a wide recognition of the fact that men and women, no matter how small their tasks may be, are not satisfied merely with the position of cogs in a great machine. So in order to get back to the condition where the boss would call his workmen familiarly as "Bill" or "Jim," and enquire about the "Missis," a number of large concerns are trying to establish more friendly relations with their people.

The story is told, for instance, of a large steel plant that has maintained 100 per cent. of its working force throughout the period of the strike, due to the humanizing influence that has been built up in the business. It was the special duty of one executive, it appears, not to spend time in the office over bonus and welfare plans, but to get around among the men, find out their troubles, and possibly their grievances, and make the necessary adjustments.

For the same purpose, this of restoring the personal relation, quite a few industrial concerns have seen fit to adopt the industrial democracy plan or else to include a representation of the workers on the board of directors. These, however, are all ambitious undertakings. It can scarcely be expected that the courage to institute such changes could be found in all businesses.

What can be accomplished along similar lines but in a smaller way, however, is to be seen in the case of a certain store having a few hundred employes. The owners of this business were certain a few years ago that considerable benefit would be derived from making their people a "big family," but no one was at hand to do the work until chance brought their way a woman who was just breaking into the business world. Up to that time the employes had little complaint over the wages paid, because a commission plan of payment provided an amount depending upon ability and effort. But what was needed, and sorely needed, was more smoothness in the store, smoothness with customers, and smoothness among the employes. As in many other stores, it "filed" the department heads to see a group of girls conversing while a customer vainly tried to engage attention. Likewise it did not gratify an executive to hear cross words passed between two people behind the counter, nor did it please him either to hear the words of mingled contempt and scorn for the customer who was looking for "something just a little cheaper."

With the aid of this woman, who was a bit above the intellectual and social average of the ordinary clerk, the department heads soon were able to get in closer touch with their employes. For one thing, she constituted herself a self-appointed com-

mittee of one to interest members of the firm in any case that required attention. The doors of all private offices were open to her on all matters and the counsel she gave was quickly followed.

In one case, for instance, information concerning the home affairs of one girl was put before the head of the house. Her mother was sick in the hospital and her father, while also ill, was obliged to stay home to care for the children, leaving the girl the only bread winner for the family. A loan of \$100 was suggested and immediately granted and, so that the loan might not be regarded as charity, it was stipulated that it was to be repaid out of an increase that shortly would be granted to the employes. The girl was taken home that evening in an automobile loaded down with sorely needed groceries, and she was dazed with the swift change of her fortunes.

In other cases similar loans were made when it was found they were

for her late-coming, that if she did not prefer to abide by the hours of the store, it was her privilege to find a store that would permit her to appear at the time she desired in the morning. The result was a little crying spell, but the next morning that employe was on time, and she has been on time ever since. On consideration, no doubt, her complaint looked foolish, and she had the common sense, with which the "humanizer" credited her, to dismiss the false grievance and mend her ways.

From the standpoint of the relations of this store with its customers, it is only necessary to quote the words of one patron in order to see the advantages which lie in restoring the personal touch to business. She said: "When you go into that store two or three girls behind the counter may be talking together, but all conversation stops automatically on your appearance and there is a bright smile and a cheerful introduction to the little transaction you are about

in Paris to settle the Fiume business. But with them goes a financial expert with thoughts bent in our direction; that again is an indication of realism and good sense. It is now being shown of the Italian people, as the war showed of the French people, that a clear mind and a sane will can go along with the eloquent Mediterranean gesture.

One of the most nauseating things in the world is to read the blatant professions of Americanism by daily newspapers which are under closed shop agreements with the typographical union—and nearly every daily newspaper in the United States labors under this handicap. Theodore Roosevelt stated several times during his life time that the man who would sign a closed shop agreement was unfit to associate with decent people, because by so doing he had ceased to be an American. Mr. Roosevelt's characterization is as true to-day as it was a dozen years ago. The closed shop is utterly un-American and violates every principle of justice, fairness and patriotism. The man who puts his name to such a document ceases to be a Christian and a patriot and places himself on a par with those who seek to destroy every vestige of democracy in a country whose foundation stones are equality of opportunity and effort on the part of all men. The Americanism of a daily paper dominated by the union and placed in subjection to the union by infamous closed shop agreements is on a par with the holy water placed in the custody of the devil.

The salesman who never opens his head except in reply to a question is no better than the one who talks an arm off from every customer. Make for the happy medium.

The Way to the Boss.

Written for the Tradesman.

There's a worker who watches the clock
And a worker who watches his work;
There's a worker who likes to keep busy,
And also the fellow who'll shirk.

Not the fellow who watches the clock
Is the worker who works with a vim;
The latter takes pleasure in work,
And the time goes much faster to him.

There's a way to enjoy what you're doing—
It's the way that you look at the thing;
When your mind enters into your work,
All too soon the noon whistle goes bing.

Is your mind on your work or the clock?
Do you think the boss has the soft snap?
Well, you never will get to be boss
Unless you're a pretty smart chap.

So improve on your work—and your mind;
Your brains are for constructive work;
Pretty soon you'll be boss of your job
And a boss makes a mighty poor shirk.
A. E. Winchester.

necessary to carry an employe over a rough part of the road of living. The best work was done, in the opinion of the firm, however, in teaching the necessity of store harmony, of being pleasant instead of snappy, of saying the good word and letting the evil one go unsaid. While one of the partners in the business took occasion from time to time to give an impromptu lecture on one subject or another, and spared no words to make his meanings clear, even on the most intimate topics, the most progress was made when such teachings passed from one employe to another within the organization. It was recognized that very often advice "coming from the top" was discounted, where that which came from an equal had greater value.

One instance might be given in the case of an employe who was fined for being late. It was not her first offense; in fact, she was a habitual offender. The fine struck her, however, as being very unfair, and she did not fail to convey this impression in talking over her grievance with others in the store. Finally, her complaints came to the ears of the store "humanizer." To her it appeared to be a case where firm measures were necessary, and she promptly informed the tardy one that there was no excuse

to conduct. They make you feel that your wishes and your preferences are theirs. If you want something not quite so costly, no reflection is cast in tone or manner on your choice, and the merits of the cheapest article receives equal commendation to the highest priced thing in the store."

Italy's statemen have always prided themselves on being "realistic." Cavour steered a united Italy safe into port by letting emotion wait on reason. It is now shown that the Italian people as a whole share the realism, which means the common sense, of its statemen. The D'Annunzio affair is on the way towards liquidation, largely because the Italian government kept calm and so gave the people of Fiume a chance to think it over. The difficulties which confronted Nitti from the opposite direction, namely, from the appearance of a powerful and highly articulate Socialist party in the Chamber, have also subsided; and once more because of the assertion of common sense on both sides. The government showed good humor in face of the Socialist fervor. The Socialists, having blown off a good deal of Apocalyptic steam, have settled down to the routine of parliamentary life. Nitti and his Foreign Minister are now

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New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks



EXEMPT FROM NORMAL FEDERAL INCOME TAX AND PERSONAL TAX IN MICHIGAN

NEW ISSUE

\$150,000

M. PIOWATY & SONS OF MICHIGAN

(Incorporated under the Laws of the State of Michigan)

**8% Cumulative Participating to 10% Preferred Stock
PAR VALUE \$10.00**

Old National Bank, Grand Rapids, Michigan, Registrar

We summarize from a letter signed by Mr. Fred S. Piowaty, Secretary and Treasurer of M. Piowaty & Sons, and offer, subject to prior sale, as follows:

CAPITALIZATION

	Authorized	Outstanding
8 Per Cent. Cumulative Participating to 10 Per Cent. Preferred Stock (This Issue)	\$150,000.00	\$150,000.00
Common Stock	150,000.00	100,000.00

BUSINESS

Consists of the wholesale distribution of fruits, vegetables and specialties, such as Nutmargarine, Bel-Car-Mo Peanut Butter, Cereal Beverages, Jellies, Macaroni, Spaghetti, Candies, etc., in Northern Indiana and Michigan, main office at Grand Rapids, Michigan, with Branch Houses in South Bend, Indiana; Muskegon, Jackson, Battle Creek, Saginaw, Bay City, Benton Harbor, Kalamazoo and Lansing, Michigan.

ASSETS

Their statement shows net tangible assets of more than twice the total authorized Preferred Stock of \$150,000.00 including this issue.

PROFITS

The net profits for the full five years of this Company's business amount to an average of approximately 2½ times the annual dividend requirements on this preferred issue.

DIVIDENDS

Fixed dividends of Eight Per Cent. (8%) per annum, payable quarterly on the First days of January, April, July and October of each year, which shall be cumulative and payable before any dividends shall be set apart or paid on the Common Stock. The Preferred Stock shall also participate equally with the Common Stock in the EARNINGS of the Company over and above Eight Per Cent. (8%) for any year, after Eight Per Cent. (8%) has been EARNED on the outstanding Common Stock, (whether dividends are actually declared on the Common Stock or not) up to but not exceeding a total of Ten Per Cent. (10%) for any year.

REDEMPTION

Any portion of the Preferred Stock may be redeemed at the option of the Company at any time after January 1st, 1923, at 110% of the par value and accrued dividends.

SINKING FUND

During each year, beginning in 1923, the Company agrees to set aside for the purpose of redeeming Preferred Stock a sum equal to 20% of the annual net earnings after dividends have been paid on the said Preferred Stock.

PRICE—PAR.

**R. T. JARVIS & COMPANY
INVESTMENT SECURITIES**

**605½ and 606 Michigan Trust Building
Grand Rapids, Michigan**

The above information is not guaranteed, but is obtained from sources which we believe are reliable.

R. T. Jarvis & Company,
Mich. Trust Bldg., Grand Rapids, Mich.

Please send descriptive circular to

Name

Address

PIGGY TOMFOOLERY.

People who have watched the development of chain stores with a suspicion that their extension and the resulting concentration of trade into fewer and fewer managements would ultimately trend toward a "Food Trust," are beginning to wonder if such an octopus is to descend on the grocery trade under the inglorious name of "Piggly wiggly." The news that all the varied "piggly wiggly" systems are to be corralled into one "piggly wiggly" pen with a capital of \$10,000,000 is the latest news from St. Louis.

Of course, the prospectus of this merger is designed as a financial document largely and will be discounted by trade observers accordingly, but some of the claims as to earnings which are advanced are startling. For instance, it is stated that the system has grown from a single store three years ago to 250, in 125 cities, with a capital of \$3,000,000 and doing a business of \$30,000,000. It is now proposed to extend the scheme, with an aim of 1,000 stores in Chicago, fifty to seventy-five in St. Louis, twenty-five in Washington, and later the East will be invaded with hundreds more.

The promoters claim that experience has shown a cost of operation of only 4.35 per cent. of sales and profits of 9.58 per cent. gross and 5.23 net. The meaning of this is evident when one notes that the Harvard inquiries showed costs of ordinary type stores to be 14 per cent. and profits 16.9 per cent. gross and 2.35 per cent. net. The average store is said to cost about \$2,500 to fit up, carries a stock of \$5,000 and turns its stock three and one-half times a month or forty-two times a year.

Now, by no means all communities and a comparatively few people are likely to prefer the "Piggly wiggly" way of selling groceries—no clerks, no credit, no delivery; only help yourself and pay as you go out—and there will always remain room for some of the old style grocers; but when establishments like this are linked up into one great scheme, operated by one man, it looks as though all the menaces which inspired the Federal Trade Commission to tackle the "Big Five" packers, are present in this "trust." The Memphis man who invented and patented the scheme is credited with taking a royalty of $\frac{1}{2}$ of 1 per cent. on all sales, or a matter of \$150,000 on stores already operating.

Furthermore, the "Piggly Wiggly" system, like most of the chains, undertakes to eliminate the jobber on whom—in the very nature of their capital and character of stock needs—the individual grocer must depend. This, it is argued by jobbers and many a retail grocer, constitutes a favoritism for a preferred class of retailers not unlike the favoritism said to be enjoyed by the "Big Five" packers at the hands of the railroads and now the object of a lawsuit before the Interstate Commerce Commission on appeal of the National Wholesale Grocers' Association.

If the wholesalers are able to prevail in their claims against the railroads that this is unfair trading in

the matter of railroad service, it is hinted that they may try to stretch the principle to cover other forms of favoritism; such as selling chain systems direct while refusing to sell individual grocers. Already there are signs of linking up the cause of the retailer and the wholesaler in one great campaign against such preference, through committees of their national associations. The recent "victory" over the packers was not so much one assuring lower prices as breaking up monopoly of control. "Is control of production in few hands any worse than control of distribution?" ask the grocers.

SELLING TOO CHEAP.

One of the most interesting disclosures regarding the largest benefaction ever made by one man at one time is its close connection with the same man's gifts made in his youth in the smallest American coin. When Mr. Rockefeller's wages were at the rate of \$50 for three months he kept a ledger, and entered his expenses and charities with equal care. This sixty-year-old ledger shows that the way the tree is bent the twig was inclined, and the gift of one hundred millions last week is no more characteristic than the gift of single cents when they were harder to spare than the millions from the billion accredited to him in common report. In his own words, his obligations have grown with his riches until he now feels less independent than when his wages were raised to \$25 a month, but he never was so independent that he failed to save something, or felt free from the duty of having something to give. In his belief the poorest man in the world is he who has nothing but money, and that the only way to get or use money wisely is to keep accounts. The same maxim out of a copy book is less convincing than this ledger of a boy who now has his books kept by a corps of lawyers and accountants. It is safe to say that he survived when others succumbed in one of the most adventurous of businesses because he kept better accounts than they.

Mr. Rockefeller's boyhood ledger testifies to his philosophy of money getting, keeping, and spending. "I believe it is a religious duty to get all the money you can, fairly and honestly; to keep all you can, and to give away all you can." The keeping and giving necessarily are conditioned upon the getting, and the getting depends much upon the account keeping. The proof is not the individual ledger, but the testimony of the insolvency courts and the efficiency teachers. The Professor of Business Research at Harvard bears witness that merchants often tell him that they do not know what their expenses are, nor their operating costs. Retailers and wholesalers alike do not know how often they turn their stocks over, nor what rate of profit they make or ought to make. These merchants are a danger to others as well as to themselves. They often sell at a loss when they think they are making money, and are surprised when they find themselves insolvent. They have sold too cheaply, below cost.

THE INDUSTRIAL UNREST.

Every strike now carries the menace of social overturn. Every school boy who succumbs to the heady literature of revolution, as some school boys in every age have always done, immediately raises a panic fear for the general corruption of our youth, to be countered and cauterized by written pledges and confessions of faith. It is a state of mind peculiarly susceptible to starting "discoveries" of the commonplace; discovery of the fact that there are foreign-language publications in this country; discovery of the fact that a man named Karl Marx once published a document known as the Communist Manifesto; discovery of the fact that during the last forty years trades union newspapers and soap-box orators have been using words highly uncomplimentary to the present organization of society. If these discoveries make us afraid, it is a serious condition. It is worse if we only pretend to be afraid.

The problems of industrial unrest will never be solved if we concentrate on ferreting out the personal devil behind industrial unrest. Low prices will not be attained in the last instance by hunting down the profiteers, but will come through the operation of fundamental economic causes. The loyalty of school teachers will not be secured by individual or general inquisitions, but can be maintained and strengthened by a study of the economic and administrative causes that make the school teacher unhappy. Labor warfare will not be exorcised by translating it into terms of mischief-making labor leaders. The problem of the unassimilated foreigner and of the alien revolutionist will not be solved by deporting shiploads of foreigners across seas. It is one thing to cast out agitators of the Goldman-Berkman type who have come into direct conflict with the law and who in the emergency of the war set themselves to lame the action of the Government and the Nation. It is another thing to speak, as the headlines have been speaking recently, of deportations by the thousands.

It is here that American courage, American common sense and something of our good humor should assert themselves. In justice and prudence we ought to wait and see how salutary will be the effect of the voyage of the Buford upon the discontented foreigners who remain. Above all it would be mischievous if wholesale deportations should come to be interpreted as a penalty for "agitation" of any kind, anti-employer as well as anti-national. Exile as a punishment for the seditious alien is conceivable, is justifiable in measure. Exile as a punishment for the alien who is industrially restless is intolerable.

FUTURE PROSPECTS GOOD.

Holiday trading wound up in a whirl of activity last week, and reports of a similar kind came from all the other large business centers in the Middle West. In character of transactions there was also a marked uniformity. Jewelry and articles of adornment generally easily led in the

list of things bought and in the amounts represented by dollars and cents. Fancy attire of one kind or another was preferred among the things to wear. Gift articles for children were disposed of to a larger extent and at greater values than ever before in the history of the country. A day or two before Christmas a number of stores began to cut prices on certain kinds of goods. The purpose was, apparently, to carry over as little as possible of things bought at inflated levels. But, counting everything, the receipts were not only extraordinarily large, but the margin of profit was also in proportion. This will permit of a leeway for any "economy sales" to come in the immediate future. It will also enable the retailers to make prompt payment of their bills, and perhaps encourage them in their purchases for the new season. There are still, however, some soft spots in business. Certain staples and garments have not moved as well as was expected, and there is a perceptible anxiety as to the outcome in these directions. But the great note of optimism is in the fact that every evidence points to a remarkable revival of construction work in all parts of the country during the year which is about to open. This means abundant employment and a continuance of high wages—a combination which also spells large business activity.

A year hence the American Legion may have a membership of 2,000,000; almost 5,000,000 men and women are eligible. The strength of the organization increases every day. It will become an instrument of great usefulness to the country if rightly directed and wisely controlled, or it may fall into the hands of ambitious politicians and be diverted from its patriotic purposes. The organization is not military in any sense, and it begins by being wholesomely democratic. Cynics, pointing out that the G. A. R. was not always able to shake off the politicians, will prophesy a lapse from high ideals in the case of the American Legion. They will declare that it is too big to be homogeneous and cannot be kept in the middle of the road; that if public opinion divides upon momentous questions the members of the Legion will divide. They will vote as they please, of course, but there will be a representative annual convention to light the way in troubled times to Americanism, for which the Legion exists. It is the cornerstone of the organization. As long as there are survivors of the great struggle in Europe, it is unlikely that the members will disagree about what is the duty of men who love their country and believe in its institutions.

The number of fires occurring from the careless trick of leaving an electric flat-iron standing with the current on seems to be steadily on the increase. There is absolutely no excuse for these kind of fires. There should in all cases where an electric iron is used be a red signal light which would be a warning indicating that the current was on. There seems, however, to be only a very small per cent. of electric irons that are equipped in this way.



The Mayer booth is located on aisle Chateau Thierry, booth No. 84, where we will be glad to meet show visitors.



Supreme Quality Plus National Publicity

NO LINE of shoes possesses finer quality than the HONORBILT, or is supported by stronger selling propaganda.

When you handle HONORBILT SHOES you receive advertising and selling help that quickly convert your stock into profitable sales.

Does the Line You Handle Give You the Advantage Offered by the HONORBILT Line?



No. 48—Glazed Dongola Martha Washington lace, 8 inch High Cut, Plain Narrow Recede Toe, 1 7/8 inch Leather Louis Heel, Turn Sole, A-D-4-9.

No. 49—Brown, Same as No. 48.

Better investigate our proposition; it obligates you in no way and is pretty certain to show you the way to a bigger and more profitable business for 1920.

Send for our catalog showing the HONORBILT quality line for men, women and children.

Don't fail to visit the Semi-annual Chicago National Shoe Exposition at the Palmer House, Chicago, Jan. 3 to 10. The Mayer Exhibit is in Room 500 Palmer House.



No. 714—Vici Kid Bal. Tip, London Toe, 1 inch wide Square Heel, Single Sole, Welt, B-E-5-11.

No. 735—Brown, Same as No. 714.

F. Mayer Boot & Shoe Co.

MILWAUKEE, WISCONSIN



Selling Shoes for Growing Girls.

Written for the Tradesman.

There are dealers who specialize in shoes for misses or growing girls, or perhaps the writer should say, dealers who endeavor to provide their customers ample lines of shoes of this sort; and, in those communities where there are sufficient customers (actual or potential) to justify such a policy, it is surely a good plan to be prepared to take care of this class of trade properly.

In order to do this the merchant must know the lines and what kind of material, style, character and workmanship should enter into a shoe before it can be the right sort of a shoe for this class of trade. In other words he should know the characteristics of the growing girl's shoe and form the acquaintance with the people who are successful in building such shoes. These may seem to be simple—almost, one might add, obvious—statements; and yet they involve more than appears on the surface.

A merchant may be a good judge of women's and children's shoes, but not necessarily a good judge of shoes for the growing girl. A good shoe for a woman is not a good shoe for a girl from fifteen to seventeen. The latter requires a radically different type of shoe.

The growing girl's shoe must be of heavier stock to stand the wear-strain placed upon it by the growing girl. Instead of kid it should be calfskin. And it really ought to be of a more durable finish—particular one that does not skuff readily. The so-called box or pebble finish is a good one, although there are types of smooth finishes that stand up admirably under hard and frequent kicks. The upper stock of the growing girl's shoe is not necessarily heavy and clubby, but there should be more stuff in it than is commonly put in the woman's shoe.

And the sole should also be heavier—preferably a good, substantial welt. There are, of course, good McKays—I have known them to last two seasons—splendid, workmanlike shoes that gave perfect satisfaction in every detail. There are distinctly high-grade McKay lines for growing girls, but the McKay is not as good a shoe as the welt. Half soles or new bottoms cannot be sewed on subsequently, and it is not so effective in resisting dampness. It costs a little more to start with, but usually it is economy in the end. The original cost of the growing girl's shoe should not be considered apart from the months' or seasons' wear. The most economical shoe is the shoe that costs least per month and at the

same time yields the largest amount of satisfaction and comfort.

Any discussion however fragmentary of the growing girl's shoe should include some reference to the heel. Let it be not overly high. Of course the young girl may prefer them high. To her mind they seem more stylish so. Makes her appear more like a grown-up lady. But it is injurious and dangerous. The growing girl is a very active creature. She is liable to start out running apropos of anything—or nothing in particular. She loves to spring suddenly, take chances in getting on and off of cars in motion, and jump up on a curb or down from a curb. High heels are liable to trip or cause the ankle to turn.

What she really needs and ought to have is a low, flat heel; but that, of course, would be too radical a departure, so the Cuban or military heel is accepted as a compromise. It isn't a bad heel at that. It ought to be built of good, solid leather, and substantially fixed on.

And the shoe should lace. There is naturally going to be some stretch to the leather in the growing girl's shoe. It's simply got to stretch with all those vigorous, alert, powerful young muscles and tendons forever flexing and straining within the shoe, and the leather stretches the laces and the shoe and keep the foot snugly held. Moreover the lace should hold the foot and keep the shoe more nearly free from those ugly and ungainly wrinkles that mar the looks of young peoples' shoes.

And the linings and trimmings of the shoe for the growing girl should be of good quality. Not cheap and flimsy and filled with sizing—made to look well at the beginning, but short on wear qualities—let all these inside details of the shoe be right, otherwise you cannot have the right sort of a shoe for the teen-age girl.

Now, as the dealer should know, there are concerns that specialize in footwear of this type—men who have studied the requirements of the teen-age girl's foot and have learned how to meet these requirements. The products of such concerns are interesting. The shoes are so built as to possess all the qualities that I have here indicated—and moreover the important element of style has not been overlooked.

Some of the types of good shoes for growing girls are quite attractive in their way. They are made of the finest grades of substantial calfskin, and they come in a variety of finishes some of which are astonishing in their service-value endowments. And the shoes are built on good-fitting

lasts—lasts that are sensible as well as attractive, inasmuch as they provide for the requirements of the foot that must wear them.

Just a hint or two in closing on fitting the growing girl. Fit her long. Give her plenty of toe room. Provide for that forward thrust of the foot as she runs or skips or jumps. Tell her to grip the ground with her toes, and be sure there is room enough for that gripping process. You don't have to fit them loose, for a girl's foot has ordinarily gotten its growth by the time she is fifteen. She is apt to insist on a snug fit. Some of them want a full size small. Be frank with her and her mother, and explain to her the immense value of her keeping her feet free from

corns, bunions, ingrowing nails, callosities, and all that sort of thing.

In other words take a real interest in fitting her. Fit her conscientiously—just as you would your own daughter—and persuade her to select a good, practical growing girl's shoe—not a woman's light, flimsy, insubstantial shoe with a high French heel. Her heart may impel her that way, but to her it is the way of folly.

By giving more attention to this class of trade, and by showing to parents that you have a real interest in catering to the footwear needs of the teen-age girl, you'll make a hit with sensible folks who have the responsibility of clothing and caring for misses who are just budding into womanhood.

Cid McKay.

"Bertsch" and "H. B. Hard Pan"

plans for spring embrace a largely increased production in our new location.

More room, good day light, every modern equipment for efficient production will enable us to turn out more and better values.

You will find BERTSCH and H. B. HARD PAN better sellers and better business builders than ever.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

For a Prosperous New Year—

Meet today's demand for Style,
Comfort and Quality with

Hirth-Krause
Shoemakers for three Generations
Shoes

Tanners and Shoe Manufacturers

New Year's Message to the Merchant Americans.

The time has come when men who prize liberty and democracy must uphold the law and the Constitution; when men who believe in representative government and in government of the people, by the people and for the people must join the maintenance of the Republic against all enemies within or without.

The ideals that made America are being assailed. Misguided men seek to tamper with the Constitution of our Government, the very charter of our liberties. Bent on revolution, they would cast into discard the institutions upon which stands our national life. Throughout the world the spirits of restless men demand "something for nothing." The desire to possess has outstripped the desire to earn. Men and nations follow after false gods.

In our Government the people must be made to mean ALL THE PEOPLE. Special favors and class legislation must cease. All associations of men, just as all men individually, must be equally responsible before the law. The individual rights of men, the righteousness of which has stood the test of generations of industrial and political evolution, must be inviolate.

In the struggle for human liberty and democracy throughout the world may that liberty be not a sham and may that democracy be not found to be the shadow without the substance.

In the end the right always triumphs. May we, the merchants of

this Nation—proud and stalwart Americans—with such means as we may have, hasten the triumph of right so that the blessings of liberty, unimpaired, may be passed on to those who come after us. John Henry Kirby.

The New Year.

Written for the Tradesman.
Proclaim it not the year is new
Unless it leads me through
New ways of life and paths within
Broad purposes so fair
That I'll not dare its course begin
Unless I share it there.

Have I just measured in the past
The year by what it has
To satisfy my own desire
Nor saw the widening ray
Of hope which shines from hearts afire
For others by the way?

Too oft I prayed each coming year
For me would have no fear
Quite unconcerned how others fared
Pressed onward in my pace
Nor ever knew or little cared
If they had lost the race.

This towering toll of time decrees
New opportunities.
Without one hindering thing—I know—
Unless I bear along
Some sordid sin of days ago
Nor hear the glad new song—

Of "Peace on Earth Good Will to Men"
Old paths forgotten then
What joy there'll be along the way!
What friendships near and dear!
What hallelujahs when they say
Behold! Good will is here!
Charles A. Heath.

It is not alone those high in place or great in the world's esteem who have the opportunity of living a purposeful life and of accomplishing a part in the world's work. Whoever does a useful thing, and does it well and cheerfully, is contributing to the world's happiness and betterment. Whoever does no more than keep himself truly happy, is adding to the world's good.

**Coming by Express
This Week**

Now is when you need them

Will be on the floor this week by Friday



Men's Hood
4 Buckle
PORTLAND
Plain Sole

Men's
Massachusetts
DENVER
4 Buckle
Top and Heel
Gaiter

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids



"January Specials"



Start the New Year with a Winner

Pick your styles from these January Mail Order Specials listed below and your choice is bound to prove a profit maker.

25 wonderful values to select from, all offered subject to prior sale. Don't hesitate. Send us your order now.

Stock No.	Description	Width	Sale Price	Present Market Price
Growing Girls' Shoes.				
2484	G. G. Gun Met. Eng. Lace, McKay ..	D	\$3.95	\$4.50
2485	G. G. Mah. Cf. Eng. Lace, McKay ...	D	4.65	5.25
2565	G. G. Choc. Cordo. Eng. Lace, McKay	D	4.40	5.00
Women's Oxfords.				
2739	Wos. Pat. Blu. Oxf. Med. Toe Tip Cub Heel, McKay	E	3.65	4.25
2740	Wos. Gun Met. Blu. Oxf. Toe Tip Cub Heel, McKay	E	3.65	4.25
2741	Wos. Kid Blu. Oxf. Pln. Toe Half Louis Heel, McKay	E	3.65	4.25
Women's Shoes.				
2865	Wos. Bro. Kid Lace Louis Heel, Welt	B-D	6.90	7.75
2866	Wos. Bro. Kid Lace 1 3/8 Cub Heel, Welt	B-D	6.90	7.75
2869	Wos. Bro. Chrome Cab Lace Louis Heel, McKay	C-D	4.95	5.50
2885	Wos. Blk. Kid Lace Louis Heel, Welt	B-D	6.90	7.75
2886	Wos. Bro. Kid Lace Louis Heel, Welt	B-D	7.25	8.00
2887	Wos. Bro. Kid Lace Louis Heel, McK.	D	4.95	5.50
2888	Wos. Bro. Kid Lace Louis Heel, McK.	C-D	4.95	5.50
2889	Wos. Blk. Kid Lace Louis Heel, McK.	C	4.95	5.50
2896	Wos. Bro. Chrome Cab Lace Cub Heel, McKay	D	4.95	5.50
2897	Wos. Blk. Kid Lace, Cub Heel, McK.	D	4.95	5.50
Misses, Childrens and Infants' Wear.				
3565	Miss. Choc. Cordo. Eng. Lace, McK.		3.75	4.25
3566	Miss. Choc. Cordo. Eng. Lace Brd. Toe, McKay		3.75	4.25
3588	Miss. Gun Met. Eng. Lace, McKay		3.00	3.50
3888	Childs Gun Met. Eng. Lace, McKay		2.40	3.00
3965	Childs Choc. Cordo. Lace Brd. Toe, McKay		3.45	3.75
5823	Inf. Blk. Vici Mary Jane No Hl. Turn		.90	1.25
5824	Inf. Blk. Vici Mary Jane No Hl. Turn		.75	1.00
5825	Inf. Grey Vici Mary Jane No Heel Turn75	1.00
5826	Inf. Blk. Kid Butt No Heel Turn		.90	1.25

Rindge, Kalmbach, Logie Co.

10-22 Ionia Ave. N. W.

Grand Rapids, Mich.





What the New Year Holds for You.

Says Walt Mason: "Most of our woes would perish, or leave us, on sable wings, if only we didn't cherish and coddle the blame fool things."

What are you going to do with your troubles and cares during the coming year? Are you going to pack them in your "old kit bag" and get rid of them, or, take them along with you? Are you going to drag them with you through the gate of the New Year to "coddle the blame fool things" until they make 1920 as miserable for you as they made 1919?

The man who is at the mercy of his fears, who says he can not help worrying, who lies awake nights wrestling with doubts and fears about all his affairs, has vacated his place at the helm of his life, and turned it over to his thought enemies. He has lost faith in God and, with it, faith in himself. He has turned coward in the battle of life.

Someone has said, "Fear is a cruel giant which eats our flesh and laughs at our agony." But if it is, it is a giant of our own creation, and our sufferings are self-inflicted. We were made to conquer difficulties, not to quail before and be conquered by them. We were not made to be slaves of wary helpless victims of fear. No one can be conquered by his troubles or his fears until he gives in to them.

Remember, my friend, if you have great problems a greater power than the problem is given to you. Use your power in solving your problems instead of allowing fear and worry to rob you of it. No man is strong or efficient, or can fully utilize his normal power, who dissipates his brain or nervous energy in worrying, fretting or useless anxiety. There is nothing else which will sap one's vitality and blight one's ambition more than the habit of worry.

Certain railroad companies will not give a position to a locomotive engineer, telegraph operator or any one who is placed where a state of absent-mindedness would cause an accident, any one who has any domestic trouble on his mind, financial worry or anything which would tend to make him absent-minded, morose or gloomy. They believe that to be safe for such positions, a man must be mentally harmonious—happy. Business concerns are beginning to recognize the psychology of efficiency: that the mental conditions must be right or the man will not be at his best and that he cannot do the best of which he is capable. A depressed employe is negative and is liable to blunder, to make mistakes, to do poor

work. No man, not even a Napoleon, can be efficient generally when his mind is filled with fear. No one can do anything worth while when he is worrying, suffering from fear of any sort. It is fatal to all noble endeavor.

The New Year is the time for balancing our life accounts and finding where we stand. Are we gaining or losing, going forward or backward?

Now, in all your life did you ever gain anything, ever get the slightest benefit from worrying over any situation? Did it ever help you to bear your burden better or to make it lighter? What have all the years of worrying in the past done for you? You know that worrying has done nothing but sap your vitality, lower your courage, weaken your initiative, handicap your executive ability and distress and confuse your mind, thus unfitting you for clear thinking and decisive acting. It has probably cut off years of your possible life. It has deepened the furrows in your face, whitened your hair, put a drag on your steps, and taken the spontaneity and buoyancy out of your life. It has made you a poorer husband, a poorer father, a poorer friend, a less agreeable and less effective partner and comrade, whether in business or in social life. It has crippled your efforts and your business. Multitudes of days have been pretty nearly ruined by worry and anxiety. The fear of disaster, of misfortune, of possible failure, has been your worst enemy. You have harbored it, welcomed it, encouraged it by dwelling upon it, listening to its doubts and dire predictions. Multitudes of people who have harbored it have been ruined by it. It has filled our poorhouses, our insane asylums, our hospitals. Fear is the great human curse.

Aren't you about tired of dragging along through life the things that

The Old National Bank

of Grand Rapids

ANNOUNCES

the establishment of a Bond Department on January first for the purchase and sale of conservative Investment Bonds.

This bank, for sixty-six years a buyer of bonds, is eminently qualified to render this additional service to Grand Rapids and Western Michigan.

The Bond Department will offer only such bonds as are suitable for the bank's own investment purposes, maintaining the high standards of progressive conservatism for which the Old National Bank has been known for over half a century.

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

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

Capital - - - - \$500,000
Surplus and Profits - \$750,000

Resources
11½ Million Dollars

3½ Per Cent

Paid on Certificates of Deposit
Do Your Banking by Mail

The Home for Savings

have wrecked your happiness, marred your career, blighted your prospects? Haven't you given up about enough of your energies, your peace of mind, your happiness, your possible success to the enemies of your getting on and up in the world? Haven't you paid about enough tribute to fear and worry? Haven't they handicapped you sufficiently, taken enough out of your life? Why drag through the gate of the New Year the things that have disgraced you, embarrassed you, humiliated you in the past? Hasn't the memory of playing the fool haunted you about long enough, pained you enough already? Haven't you given up about enough of your existence, sacrificed enough years of your life to these things? Haven't they cost you enough? Aren't you going to leave them beside the old year door, instead of dragging them through the coming year with you, giving them the opportunity to harass you in the new twelvemonths—to play havoc with your prospects and your ambitions as they did in the past? Aren't you going to cut them off, forget them, bury them, before they bury you?

What would you think of one who persisted in keeping close to a man, a bitter enemy, who had injured him as much as your mental enemies have injured you, who continued to trip him in all sorts of ways, trying to wreck his ambition, his success and happiness? What would you think of such a person who would follow his enemy about and meekly receive his blows, insults and abuse without a protest? You would say, as every sane person would, that the man was a fool, that he should keep just as far away from his enemy as possible.

But what about yourself? Here you are just ready to go through the New Year gate, and apparently you are going to drag with you all the enemies of your peace of mind, your happiness, your success. You are a pitiable looking creature because of what they have done for you, ruining your hopes, thwarting your achievements and making a miserable trag-

edy of your career. They are now mocking you because of the wreck they have made, gloating over the tragedies they have caused, and yet you are still harboring them, nursing them, refusing to give them up, hugging them in your memory, "coddling the blame fool things!"

Could anything be more foolish, more short-sighted, more fatal to all that life means to you? Do you realize how they have kept you from doing the things you were made to do, from achieving what you are capable of achieving? Do you remember how these damnable enemies have stood at your elbow whenever you have undertaken to do anything individual and cowed you until you abandoned it? What ugly scars and smirches these enemies have put upon all that you hold dear in life, you will probably find that you are nowhere near the man you would have been but for them, that you haven't got anything like the health, the physique, the disease-resisting power, that you have not half the money or anything like the position, that you are not half as free, have not made anything like the reputation, have not anything like the standing in your community, do not carry anything like the weight that you would; that your achievement is a little pinched picayune affair compared with what it might have been—in short, that you are not anything like the man you would be but for these damnable enemies which have dogged your steps and dwarfed your career.

Are you going to let these enemies push you still further downhill, or are you going to drive them out of your life, retrieve your past, and be the man that God intended you to be? This year you have the greatest chance of your life to make good. We are at the parting of the ways. Humanity is entering on a new era. Standing at the door of the New Year you are confronting what may be made the grandest year in all history. The greatest opportunity which has ever come to you is before you. What will you do with it? It is up

Voluntary Trusts

Men and women occupied in their daily affairs often find the management of their personal estates an unnecessarily burdensome duty. There is not only the attention required to study investment markets and provide for the collection and distribution of income, but there are the details of the management of an estate, and there are possibly also the details of providing for sons, daughters or other kinsfolk, or for institutions or charities.

By means of a Voluntary Trust you can be wholly spared the time and thought demanded at regular and frequently recurring intervals in these matters.

The GRAND RAPIDS TRUST COMPANY is fully equipped to act as Trustee under Voluntary Trusts, and the service of our Trust Department is offered to you in the assurance that it can be utilized in a thoroughly acceptable and efficient manner. Inquiries in person or by mail will be welcomed and will receive our careful attention without obligating you in any way.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

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

Fourth National Bank

United States Depository



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

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

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

to you to make 1920 stand out distinctively as the finest, the most fruitful, the happiest, the most glorious in all the years of your life.

The first thing to do is to realize that you are stronger than all your mental enemies, that you can drive them out whenever you make up your mind to do so. As a son of God, you partake of His qualities, of His powers. You can be master of yourself, of your destiny. When you grasp this fundamental principle, when you know that you are one with the All-power, with the All-life, when you know that you are backed by unnumbered hosts, you will never again be at the mercy of these enemies which have hounded your steps all these years. You can imprison the monsters which have imprisoned you. You are the master, if you only knew it. Begin now to show that you are.

Say to these murderers of success and happiness: "You have played havoc enough in my career, you have damaged my efficiency, you have spoiled my happiness, you have ruined my peace of mind, spoiled my plans, taken the backbone out of my courage and weakened my endeavor long enough! Hereafter I will have none of you! I am through with you! No more shall you gain entrance into my mental kingdom. Hereafter the gateway of my mind will be closed to you. You have cast your black shadows across my path, sent terror to my heart for the last time, for I have found my real self. You can no longer tyrannize over me, for I am no longer your slave, but your master. I am through with everything which can possibly retard my progress, keep me back, sap my energies or in any way stand in the way of my advancement. I am simply bound to deliver my message to the world, to do what I was sent here to do, and to do it like a man, with efficiency, with courage, with all the manliness I can master, and I don't propose to be handicapped in my efforts; I don't propose to let you dominate me or rule my life any longer!"

When you once get a clear, distinctive value of your divinity, all your black clouds will fade away, your fears, your worries will vanish and your bound faculties will be unloosed. Your tethered ability will be set free. The bonds which have held you back will be cut, and you will be a free man.

The New Year gives a splendid chance to all of us to clear our mental closets of terrifying skeletons. It gives us a chance to wipe out of our minds, to forget everything which has been disagreeable, which has caused us pain, to bury with the old year all our sorrows, all our mistakes and blunders, all the things that have handicapped and humiliated us in the past.

Our troubles, our sins, our foolishnesses, whatever has happened to us which we regret, everything that has hurt or kept us back, belongs to another age, to the past. We have nothing more to do with these things; we have left them behind us. There is no reason why we should be burdened and tortured through the com-

ing year with things which have no further value for us; the old experiences from which we long since got the only lessons they will ever have for us.

This is the time to forgive and forget all grudges, all hatreds, all malice, all thoughts of revenge—the time to wipe the memory slate clean of everything that is unkind, unjust, everything that is not helpful, hopeful and optimistic.

There is something about looking forward with hope and expectation of good things to come to us which is creative. There is a real upbuilding force in the optimistic mental attitude, just as there is a destructive force in the pessimistic attitude. When we look forward to the future with dread, with fear of what it will bring us, we produce a negative mental attitude which drives the very things we long for away from us.

If you want to make the New Year the banner year of your life, have nothing to do with the troubles that have passed.—O. S. Marden in New Success.

The Deserving are the Ones Who Succeed.

Grandville, Dec. 30.—The man who succeeds in any business is usually the one who deserves success. It means something to be a good business man in any line of endeavor. The honest advertiser, even though at times a picturesque one, has success coming to him, and barring ill health, will make the raffle and land in the harbor of prosperity, giving him time.

Jealousy among business rivals has quite frequently demolished some of the best laid plans of mice and men. Let a man come into a town with the avowed object of driving out all rivals, that man will have a hard row to hoe, and is deserving of some severe jolts.

Peter Laghorne (not his real name) was doing business with a big auger when Jack and Oscar Darns made their initial bow to the business public in the vacant store alongside the big one occupied by Laghorne.

"wedes!" sneered Peter, when a customer remarked upon the newcomers.

"They look neat and tasty and their store is up to date, Pete, you can't deny that," said the customer.

"That's all right."
"And this is a Swede community in large measure, Pete."
"True again, but my wife's a Swede and there you are. I'll give those fellows just six months. Why, that building has been occupied by three different firms since I have been in here. There's no chance against such a stock as I carry. I'll soon have the boys' hides on the fence."

At the end of a year "the boys" were still doing business alongside the big Laghorne store. Moreover, they were continually adding to their stock and seemed to be doing a lousy business. Laghorne continued to sneer and underrate his rivals, referring to them as greenhorns who were having a streak of bullhead luck which would not last.

To let Pete tell the story he carried better goods than the Darns boys. Everything he sold was backed by a guaranty while those fellows were cheapening themselves by purchasing second-class goods, palming them off for number one. In fact the older merchant said enough at various times to give cause for the starting of a slander suit had the boys cared to go into it. Jack and Oscar carried bright smiles and a good word for everybody. Instead of belittling their neighbor merchant, when they did

speak slurringly of you and your brother."

"I should think you'd answer some of the slurs old Laghorne puts out, Jack," said one of the boys' customers. "He's continually belittling your goods and never loses a chance to speak slurringly of you and your brother."

"Oh, let him go it," laughed Jack. "If he wasn't sore he'd be more respectful. We are paying strict attention to our own woodpile, by doing which we have no time and no desire to meddle with another."

That was the gist of the matter. Jack and Oscar filled their shelves with the latest and most suitable goods for their market, kept continually sawing wood, meeting everybody, business rivals and all, with a pleasing smile. They extended the glad hand whenever proper, and made friends throughout the bailiwick. Their advertising was extensive through the town paper. Never a week passed that they did not display a new advertisement in the paper, usually on the front page, and the advertisements were interesting reading. Something attractive every week; no old stuff such as the mossback merchant lets run week in and week out, with no thought of change or of putting out an original idea.

Succeed? Ofcourse they succeeded. They learned all about Laghorne; that he had sold a big farm and entered the mercantile business some years before. His pomposity and meddlesome interference by way of mouth with the methods of his neighbors were in no way interfered with by Jack and Oscar. By paying strict attention to their own affairs they wrought certain wonderful things in that community, while the big merchant of earlier days found his own trade dwindling.

When he found his sales diminishing in direct ratio with the increase

at the smaller store, Laghorne became nervous and uneasy. He talked more spitefully than ever against his rivals; did everything that tongue could do to discourage people trading at the "Swedes," all to no purpose.

Three years after their entrance into trade the Darns had almost everything their own way. Laghorne finally capitulated, selling out to the boys on the best terms possible. The latter immediately stocked the big corner store with new goods, cut an opening through, thus uniting the stores, and were soon going ahead faster than ever.

Completely disgusted with himself and the world, the one time big merchant retired to a small patch of land, where he eked out a simple living trying to forget the sad failure he had made in the mercantile business.

It sometimes happens that way. To-day the Darns boys are conducting a department store, wealthy and respected residents of the small city that has grown up around their holdings.
Old Timer.

"Safety First" For Automobilists.

Drive as if every other driver was a born idiot.

Drive as if all children and most pedestrians were bent on suicide beneath your wheels.

Drive as if every hill had a chasm at the bottom.

Drive as if every curve was a highwayman, a Bengal tiger and a stone wall.

Examine your car before you start, not after you stop—and you won't have accidents.

When your fellow business men meet in convention of any sort, make it your business to be there. It will pay you to spare the time.

Petoskey Portland Cement Company

Petoskey, Michigan

Authorized Capital \$1,500,000

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

The Petoskey Portland Cement Company will start the building of its cement plant in January. They have secured as General Manager and Vice-President one of the most successful cement men of the country.

Machinery for the cement plant has been ordered and the Company's General-Manager predicts that the cement plant will be ready for operation by September 1, 1920.

The Company's large new crusher will be ready for operation in the spring and thus next year's crushed stone business will be on a much larger scale than ever before.

Investigate this company and its plans at once before stock is all sold.

The future prospects for this company look exceedingly bright in view of its unlimited supply of raw materials—its competent management—excellent shipping facilities—and the very bright future of the cement industry in general.

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.

AS a result of the unprecedented demand for money to finance our unexpected business activity, bonds bearing a fixed rate of interest have *failed as yet to have the rise* from depressed war levels which was anticipated and predicted by investment houses and financial experts.

But don't make any mistake, it is coming sooner or later! Moody in his "Weekly Review of Financial Conditions" of December 11th, among other things has the following to say:

"Purchases of investment bonds of all classes—we must now distinguish investment from speculative bonds—may be made with confidence; for the outlook seems to favor the bond market much more clearly and distinctly than it does the stock market."

As the best bargains in safe investments we know of, regardless of whether or not we have a rise in the bond market within the next six months, we offer and recommend:

GRAND TRUNK PACIFIC RAILWAY COMPANY First Mortgage 3% Gold Debentures

Guaranteed by the Government of the Dominion of Canada.

Dated July 1, 1905.

Due July 1, 1962.

Payable in New York at the Fixed Rate of \$4.86 per Pound—All Payments Free of Canadian Taxes

PRICE about 60

at which price they yield an annual cash income of 5% and a sure eventual profit at maturity in 1962 of over 60%, as for each \$1,000 invested now, the holder in 1962 will receive in excess of \$1,600.

These bonds are absolutely secure, not only as the original first mortgage on a trans-continental line, but more particularly because they are an obligation of the Dominion of Canada.

United Kingdom of Great Britain and Ireland

10-Year 5½% Convertible Bonds, due Aug. 1, 1929. 3-Year 5½% Convertible Notes, due Nov. 1, 1922.

PRICE 96¼ for the 10-Year Bonds and 98 for the 3-Year Notes to yield over 6%.

Payable in dollars in New York without deduction for any British taxes.

Convertible at holder's option par for par into British War 5% Bonds (due and payable at 105 on Feb. 1, 1929) at fixed rate of \$4.30 to the pound.

The conversion feature of these Bonds is such that if Sterling Exchange goes over \$4.30 (the normal rate is \$4.35) one can convert and make a profit at any time before maturity; or if at maturity Sterling Exchange is under \$4.30, you can take your pay at 105 in United States dollars, which means that your investment will have netted you better than 6%, without obligating you to take the loss should foreign exchange stay down.

CITIES SERVICE COMPANY, SERIES "D"

Convertible 7% Debentures

Dated Dec. 1, 1919

Price 100 to net 7%.

Due Jan. 1, 1966.

This debenture constitutes a good, 7% Security which can be purchased at 100 and carries with it a chance to make a profit through the conversion feature, at any time in the future, as long as you hold the Debenture, without taking a corresponding risk.

There are \$37,000,000 of these direct obligations, and the earnings available for them last year were \$19,000,000.

The market value of the equity following these Debentures is over \$200,000,000, or more than five times the amount of the Debentures.

Each \$1,000 Debenture is convertible after two years at your option into \$925 of "B" 6% Preferred Stock and \$75, par value, of Common Stock, which latter is now selling at \$410 a share, together with the dividends accrued on the Common from Dec. 1, 1919.

These Debentures, were they convertible a year hence, would be in substance an option on the Preferred at 75 and the Common at 350, or the Preferred at 90 and the Common at 200, and with lower option prices each year thereafter as a result of the dividend accruing on the ¾ share of Common.

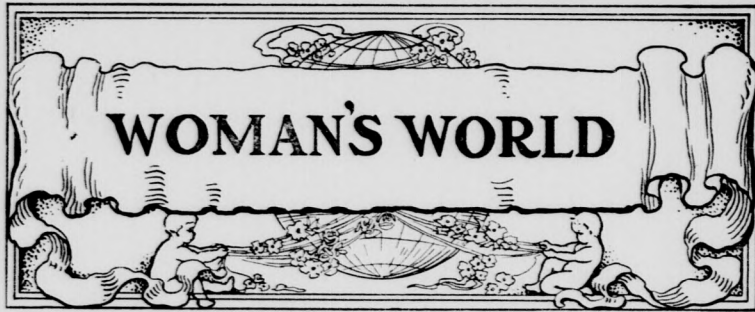
This Cities Service Debenture is a good 7% investment, entitled to high ranking as such, and at the same time without risk to you, you have an opportunity to increase your capital account very materially should the oil business enter into the four or five years of expansion and prosperity we all anticipate.

We believe these three securities are the best bargains in SAFE investments available in this depressed investment market.

HOWE, SNOW, CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN



Mutual Relations Between Mother and Child.

Written for the Tradesman.

"Is mother home?" I heard a little girl ask of her nurse as I passed them in the park.

"No, your mother went out this morning."

"Well, don't you think she'll be home when we get there now?"

"No, I do not," replied the nurse abruptly. I saw the eager little face grow grave, the little lip quiver. I wanted to gather that lonely little child up in my arms and try to mother her for a little while. My memory went back to the days when my own boy used to come in and, before the door was shut behind him, shout:

"Mother! Are you there?"

Well, that particular mother tried hard to be there when the little fellow came in. The years were all too short; he doesn't call to me now; he is away at college, and I have plenty of time to go about, and come home to find no little lad lonely because I was not there when he came in from school or play. The things I gave up in order to be there, by the window or within call, were "cheap at the price."

Do you remember the first time your baby smiled at you? It seemed a kind of miracle to have him look up and smile as if he really recognized you as somebody that he loved, somebody to whom he belonged. He didn't analyze his feelings, and neither did you; he saw you there, and got joy from the fulfilment of a kind of instinctive expectation.

When was the first time that he looked for you, with his smile just ready to break out, and you were not there? Has he had to get used to not finding you?

Joseph Lee expresses the spirit of the relationship between mother and child

"The child assumes the presence of his mother in spirit as inevitably as in the flesh. He turns to her eyes for sympathy as instinctively as to her breast for food. The baby's smile goes forth into the world as faith, evidence of an intuitive presumption that eyes were made to see and hearts to understand. The child does not proceed by the inductive method, inferring his mother from the observed phenomena—he leaps by a single intuition into the heart of the relation. . . . His mother is not merely a part of his environment; she is his world, the medium in which all his acts take place, the atmosphere wherein he lives and moves. She is his public, his test of significance, his standard of the real."

How, then, if through the days when he is most impressionable he looks for this immense and indispensable personal background of his whole conscious life, and it is not there? Somebody will take the place, after a fashion, or else there will be a barrenness of life which maybe no outsider will realize, but the starvation will wreak a damage that can never be repaired. When the little boy, the little girl, comes home habitually to a house where the mother is too much occupied with outside things to fulfil this tremendous function in child-life, let me tell you there is an ache in that little heart, a vacancy in that little life that nothing else can remedy.

You would not think of failing your child in any physical respect. You gave him the best there was of you when you brought him into the world; if he were sick you would wait upon him with keenest anxiety. Must he be ill in order to command your full attention?

"Mother, will you be home when I come in this afternoon?" I heard a child say to her mother.

"I think so, dear; but it will not matter; you will have Mademoiselle with you."

"Yes, I know," said the child, "but I like to feel you in your room."

I happened to know that this child disliked her French governess; she was groping for some spiritual contact, even at a distance, with the mother that she loved.

We planned to be home, and so, when the little girl came in, we heard her call, a little faintly and with a gulp in her throat, as if she feared and dreaded disappointment:

"Mother, are you really there?"

"Yes, dearie."

"Oh, I'm so glad!" and the child went to her French lesson with a new courage.

It has meant much to you all, in the Christmas just past, to have the family all together. I think children like the day because they sense the unity of the group. Isn't this a good time for you to determine that only something of imperative importance shall prevent your being at home to the children when they come in and call to you?

There will come a time, all too soon, when you will not hear the little feet pattering in the doorway or any little voice calling:

"Are you there, Mother?"

Then you will have time, and to spare, to go about these businesses of lesser moment.

Prudence Bradish.

[Copyrighted, 1919.]

Hac-Ka-Rac



Our salesmen will be on the road after January 1 with our complete line of Knit Goods. Please do not buy until you have made an inspection of our line.

PERRY GLOVE & MITTEN CO.
PERRY, MICH.

Vassar SWEATERS

During the year now closing Vassar Sweaters have made wonderful progress in public esteem.

It will be our aim during the coming year to deserve a still greater growth in the reputation of our product.

Victor-Vassar Knitting Mills
48-50 Jefferson Avenue, Detroit, Michigan

Review of Grain Market Intended for Last Week.

There has been no material change in the situation in either flour or wheat during the past week and probably will not be much of any change in the immediate future, as trade conditions on both flour and wheat are about the same as usual for this season of the year.

Everybody is busy buying or selling Christmas gifts and it will probably be Jan. 10 before the flour trade begins to show any life to speak of but nothing has developed that would indicate that we are going to have any lower price on choice brands.

The Grain Corporation is meeting with some difficulty in getting a good distribution of its offering of winter straights. The trade are very much disinclined to take on anything but well known brands for which there is a ready sale. However, too drastic advances from present basis on choice brands will undoubtedly create a better demand for the cheaper flours.

Mills' prices are holding very firm, although there is quite a lot of flour offered by jobbers and wholesalers who are selling on old contracts at prices under mill quotations.

Of course, this condition always develops on an advancing market and it is not at all an unusual thing for the wholesaler and jobber to undersell the mill. Completion of contracts will eliminate this phase of the situation which cannot be counted in any way as a bear factor.

Lloyd E. Smith.

Taxed to the Limit.

Once in a while one can get a hearty laugh from the pages of the Congressional Record. Here is one from a recent issue:

Mr. King: Mr. Chairman, in the time granted me I desire to send up and have read at the clerk's desk a communication received this morning from Hon. John Black, Cedar Crossing, Minn.

The Chairman: The clerk will read.

The clerk read as follows:

I have been held up, held down, sandbagged, walked on, sat on, flattened out and squeezed. First by the United States Government for Federal war tax, Liberty Loan Bonds, Thrift Stamps, War Savings Stamps, Red Cross and Y. M. C. A. drives, for state, county, and other taxes, capital stock tax, and auto tax; and by every society and organization that inventive mind can invent and extract whatever I may or may not possess.

The Government has so governed my business that I do not know who owns it.

I am inspected, suspected, examined, re-examined, informed, required, restrained, and commanded, so that I don't know who I am, where I am, or why I am here.

All that I know is that I am supposed to be an inexhaustible supply of money for every human need, desire or hope of the human race, and because I will not sell all I have and go out and beg, borrow or steal money to give away, I have been

cussed, discussed, boycotted, talked to, talked about, lied to, lied about, held up, robbed, and nearly ruined; and the only reason I am clinging to life is to see what is coming off next.

How Muskegon Merchants Regard the Tradesman.

S. Van Bruggen, 237 Pine street: "I like the Tradesman. I find it very useful. The more I read it the better I like it."

Hasper Bros. Baking Co., 144 Myrtle street: "The Tradesman speaks for itself. I find it a very valuable paper. I am more than pleased with it."

Accomplished.

"Now, Gerald, I hope you are not going to marry a mere parlor ornament. In other words, I hope the girl you have selected is a girl who can do something."

"She's that, all right. Why, that girl can roll a cigarette better than I can."

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.

USE

"SUNSHINE" FLOUR

A perfectly blended flour of standard quality at a reasonable price.

Buckwheat Flour

Graham and Corn Meal

J. F. Eesley Milling Co.

The Sunshine Mills
PLAINWELL, MICHIGAN

COLEMAN

(Brand)

Terpeneless

LEMON

and Pure High Grade

Vanilla Extracts

Made only by

FOOTE & JENKS

Jackson, Mich.

Public Trustee

Revenue is to the corporation what blood is to the body, reduce or thin it and the corporate body at once shows financial anemia, physical impairment, operative inefficiency.

A corporation engaged in the telephone business, upon which the public is so vitally dependent, must have ample revenues in order that the equipment shall be of the latest and best type; that the lines shall be kept in perfect condition; that the personnel shall be contented and alert on account of liberal compensation and attractive working surroundings, and that bond interest and a reasonably good dividend rate shall be secure, in order that new capital for extensions and improvements may be readily obtainable.

The source of these revenues is the charge to the public for the service rendered.

Under present conditions higher rates and good service are interdependent. The Telephone Company is the Trustee of the public for the receipt and expenditure of funds devoted to the service of the public.

MICHIGAN STATE TELEPHONE COMPANY



Cotton Dealings and High Priced Fabrics.

Quotations of cotton ruled high during the past week, with a tendency toward reducing the disparity between spots and futures. Recent reports from the South showed the lack of any general demand for spots, but considerable of a call for the specialties. Exports have kept up pretty well, being over three-quarters of a million bales in excess of those at the similar date last year. Liverpool has an especially large stock on hand, and, counting this with what is afloat for that port, it amounts to about double the quantity of last year. In the growing districts some picking of the crop has been interfered with by the weather, but generally this work is going on well. Ginning is going on rather better than was predicted, and this prompts many to believe that the crop will exceed the last Government estimate. The ground is getting the moisture needed for next year's growth and low temperatures in many sections will have the tendency to destroy the weevil. In the goods market, conditions are regarded as remarkably bright, although there exists considerable apprehension in some quarters at the continued volume of buying for deliveries up to next Summer at top prices. Several new record levels have been set within the past week or ten days for print-cloth constructions. Nor has this tended to restrict sales, but rather to spur up the buyers to further offers. Bleached and printed goods have also shown great price strength, and so, likewise, have the specialties. The lull in knit goods business continues, the mills showing no disposition to increase the orders now on their books.

Agitation for Virgin Wool.

It was stated some time ago that the National Association of Wool Manufacturers had dropped from consideration the measure known as the "truth in fabric" bill. But this, it now appears, was an error. The bill in question is sponsored by certain domestic wool growers and one firm of woolen manufacturers. It aims to compel by law the marking of fabrics and clothing made of them in such a way as to show whether they are wholly composed of virgin wool or of a mixture of that and reworked wool. Nominally, this is for the protection of the buyer of clothing, although the real motive behind it is the raising of the price of domestic wool. A very plausible case is made out to the effect that, in course of time—perhaps a century or so—enough wool will be raised in this country to supply all needs, domestic and foreign, if only some kind of a check is put on the use of the reworked article. It is made to appear that buyers of clothing are eager to know whether or not all the wool in it is virgin. As a matter of fact, this is not the case. They merely want to know whether it is all wool. This is because of warmth and also because mixtures of cotton and wool are apt to shrink in odd ways and unevenly, besides not taking the dyes uniformly. The buyer is influenced in

making his purchases mainly by three considerations, namely, style, feel and wearing quality. None of them is affected by the fact of a material being all virgin wool or not. Now, if a real good test is wanted, let it be one based on tensile strength and other wearing qualities, which are easily determinable. Tests of this kind will show singular variations in both virgin wool and mixtures. But they might be of some real service to the general public.

Trading in Wool and Woolens.

Trading in wool has gone to a low ebb during the holiday period now on. No public sales occurred during the past week, either here or abroad, and private transactions reported were insignificant. Dealers are practically out of the market for the time being. There is some variance in the reports of the closing of the last colonial wool auctions in London. Some of them seem to indicate a slowing up in the bidding, even for merinos, with a corresponding softening in prices. The auctions of Government-owned wool which are to begin in Boston next week may help to give a line on the demand here. Among the offerings will be Australian, New Zealand, Cape, and South American wool, as well as clips from various parts of this country. The first of the cargoes of British-owned Australian wool, totaling over 10,000,000 pounds, has been received in this country. It is interesting to note that the Tariff Commission which investigated the matter has reported that the domestic wool growers have no cause for opposing these imports, as the Boston sales are merely substitutes for the Australian auctions of normal years and the wool brought in is of fine grades, of which there is now a shortage in this country. Woolen manufacturers are keeping up a brisk production, which seems to be increasing. But the makers of clothing still complain of slow deliveries of fabrics. They still profess hopefulness that the new and increased prices will hold. But bargain sales have already come to the fore in the retail stores, with a view to stimulating trade, and it is a little early yet to foretell what may happen when Spring comes.

Spring Hat Trimmings.

One of the newest ideas in the trimming of Spring hats for women makes use of hair effects, according to the bulletin of the Retail Millinery Association of America. Of them it says:

"There is a tremendous assortment of looped and clipped pom poms of fine hair in various sizes and colorings to be had. A pretty little Napoleon shape seen the other day was made of negro-brown haircloth, and had a looped pom pom poised on either end of the upturned front. Then there are hair rolls of different colorings that are rather unusual and very new. These can be used around the brim edge of chin chin or rolling shapes, or as bands around the base of the crown.

"Wheat" of haircloth kernels, surrounded by fine hair grass, is very pretty, and can be scattered over an

To Dealers Only

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

John V. Farwell Company
CHICAGO

Wholesale Dry Goods &
General Merchandise

We are placing on sale
a lot of

New Spring Goods

in all Departments

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

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, Stoepel & Co.

Wholesale Dry Goods

DETROIT,

MICHIGAN

entire shape (to give a wild effect) or laid flat around the upper brim. Buds and small flower sprays of haircloth are very attractive when made up in light, solid colors or in a combination of colors."

The bulletin also says that straw pins and ornaments will have quite a good season, if one is to judge from the assortment displayed around town at the salesrooms of the prominent importers. Also seen are attractive pin effects made of flat, narrow visca.

Why Girl Failed to get on in Business

She was not careful or painstaking and her work showed it.

She had an untidy appearance that repelled others.

Her heart was not in her work. She was lazy and indifferent.

She only took a position as a temporary expedient for getting a living until some man should come along who would be willing to marry and support her.

She always expected extra favors, special considerations on account of her sex.

She thought it was beneath her to dress like a business girl, and wore clothes better suited for afternoon teas and party occasions than for an office.

She was so sensitive to criticism that she would fly all to pieces whenever her employer or anyone else in authority found fault with her work.

She dissipated her health in attending late dinners and dances that robbed her of needed rest and sleep.

She did not think it worth while

to learn any trade or any specialty, such as bookkeeping, stenography, or typewriting, because she only went into business as a temporary make-shift while waiting for marriage.

She had false pride and felt so humiliated that she had to earn her living that she never wanted even her intimate friends to know about it. She took an earlier train than necessary every morning, going to her place of business, so as to avoid meeting or being seen by anyone who knew her.

She was vain and frivolous and thought only of the fine clothes the money in her pay envelope would buy.

She was a gloom scatterer.

She was jealous of her office associates and begrudged others their just due.

She was a silly flirt.

She was not strictly honest or loyal to her employer.

She was not self-confident.

She was stingy with her services and unwilling to do more than she was paid for.

She lacked the education and preparation necessary to a high success.

She thought that business should not interfere with her social pleasures. She visited over the telephone at every opportunity, and wasted her employer's time in this and other ways.

If you leave it to your clerks to find out for themselves the talking points of the new goods, the new lines will be slow in getting a start.

Alexander Miller Makes a Bad Showing.

Grand Rapids, Dec. 30—In the matter of Baker Clay Co., bankrupt, of Grand Ledge, a hearing on the sale of the assets has been noticed for Jan. 12.

In the matter of Jay B. Symes, bankrupt, an involuntary petition was filed by creditors. No schedules have as yet been filed and no meeting called. Bankrupt has absconded.

C. S. Terpstra, of Holland, bankrupt, filed a voluntary petition. His schedules show the following: Liabilities, \$968.40. No assets except those claimed as exempt. The first meeting of creditors is called for Jan. 2. The following is a list of the creditors:

Hugh Bradshaw, Holland\$575.55
W. C. Hopson, Grand Rapids 25.04
Cornelius Dykhuis, Holland 137.59
Thompson Mfg. Co., Holland 10.75
Tyler Van Landegend, Holland .. 70.47
Barclay, Ayers & Burtsch, Grand Rapids 50.00

Alex. W. Miller, bankrupt, filed a voluntary petition. His schedules show the following: Liabilities, \$8,064.25. No assets except those claimed as exempt. The first meeting has been called for Jan. 12. Following is a list of the creditors:

Northport Fruit Exchange, Northport \$ 475.84
Produce Reporter Co., Chicago ... 67.00
Barnett Bros., Chicago 200.00
J. V. Piazza, Chicago 1,000.00
W. L. Loeffel, Chicago 100.00
W. H. J. Kavanaugh, Chicago .. 400.00
J. Friedham, Chicago 300.00
California Fruit Exchange 200.00
Woudert Grocer Co., Tyler, Tex. 271.87
Barenberg Bros., New York City 300.00
Louisiana Strawberry Distributors, Independence, La. 768.66
Dr. W. Adriel, Grand Rapids .. 1,024.00
Wurzberg Dry Goods Co., Grand Rapids 40.00

Alaska Fur Co., Grand Rapids ... 85.00
Houseman & Jones, Grand Rapids 25.00
G. R. & I. Ry. Co., Grand Rapids 600.00
Economy Garage, Grand Rapids 25.00
Van Allen, Grand Rapids 15.00
F. Tinkham, Alto 75.00
Emery Orchard Co., Lowell 75.00
Randolph Fruit Co., Los Angeles 794.28
D. H. Gilbert Monticello, Fla. ... 242.60
Marshall Mercantile Co., Bldg-ette, Mo. 400.00
Oscar F. Mayor & Bro., Chicago 450.00
Belding Basket Co., Belding 167.00
G. R. Taxicab Co., Grand Rapids 30.00

An honest man's word is as good as the king's.

SAVE MONEY by insuring in the

Michigan Mercantile Fire Insurance Co.

Mich. Trust Bldg. Grand Rapids, Mich.



"The Quality School"

A. E. HOWELL, Manager

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

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.

WM. D. BATT FURS

Hides, Wool and Tallow

28-30 Louis St.

GRAND RAPIDS, MICHIGAN

Now Is the Time for You to Buy Spring Merchandise

If you haven't done so, ask our salesman on his next call to show you our various lines of new and up-to-date Spring merchandise. You can buy it now with March 1st dating, which means 2% May 10th. Unless something unforeseen happens, it looks as if prices will be higher later on. If you should prefer to do so, come in to the House and pick out your needs. Our salesmen get credit for all house, mail or phone orders.

Don't forget that EVERY WEDNESDAY is CITY DAY, when you get REAL BARGAINS in EVERY DEPARTMENT.

GRAND RAPIDS DRY GOODS CO.
GRAND RAPIDS, MICHIGAN

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

Believes Co-Operative Creamery is Here to Stay.*

The future of the co-operative creamery is a subject in which I am heartily interested. I cannot promise however, that I will confine my discussion entirely to the future of the co-operative creamery, as I believe that it is necessary to view also the past and the present in order to take a fair prospectus of the future. It has been my fortune to be closely associated with co-operative creameries during the past thirty years, and while I thoroughly believe in the co-operative creamery as an institution of special value to the dairy industry and to the welfare of the communities where these creameries are located, I also fully realize that the co-operative creamery is no better because of the name, and that real practical co-operation must be applied at all times in order to insure that the co-operative creamery will do what we have a right to expect of it.

I don't know whether or not I am expected to prophesy what is in store for the co-operative creamery of the future, but do not consider it so difficult to prophesy what the future success of the co-operative creamery will be, provided that this class of creameries are true to name and actually practice the true kind of co-operation at all times.

I am not very familiar with the creamery conditions in the State of Iowa, but I understand that there was a time when more co-operative creameries were in operation in this state than at the present time. I expect that the reduction in the numbers of co-operative creameries in your state is due to the same causes which are to a certain degree hampering the progress of the co-operative creamery in Minnesota. I believe that the co-operative creamery is subject to the same ups and downs no matter where located, and what will apply to the co-operative creamery in Minnesota will undoubtedly also apply to the co-operative creamery in other states.

In order to discuss the future of the co-operative creamery, I believe it advisable to look back over the past, as I believe it is true that the future may be quite accurately judged by the past, and in fact we have nothing

*Paper read at Iowa Dairy Convention by James Sorenson, of Minnesota.

but the past to go by when we attempt to discover what the future will bring forth.

The first co-operative creamery in Minnesota was started about thirty years ago, and the number of co-operative creameries steadily increased up to 1915, when there were 646 co-operative creameries in the state. When we compare the prices paid for butterfat in Minnesota with the prices paid in other states where there are practically no co-operative creameries, it becomes apparent that the co-operative creameries have been responsible for Minnesota farmers receiving much greater profits from their dairy work than is obtained by farmers in the states where few, if any co-operative creameries exist. The reason for the splendid success of the pioneer co-operative creameries in Minnesota was that the whole milk system was generally used, insuring high quality raw material, and also the fact that true co-operation was practiced to a remarkably high degree in securing a square deal for every stockholder and patron. The operators generally were instructed to accept no poor raw material and the patrons were glad to comply with all reasonable requests in order to insure a good market for their butterfat. In fact, the patrons were only following their own instructions when they complied with the request of the operator.

With the introduction of the hand separator came a decided change for the worse in the quality of raw material produced for buttermaking, due mainly to the fact that the farmers were able to ship their cream to distant markets regardless of its quality. This condition has been responsible for quite a general deterioration in the quality of creamery butter. The well-organized and efficiently managed co-operative creameries were affected but little by the advent of the hand separator, as their by laws continued to be just as rigidly enforced as they were under the whole milk system. The result has been that there are still hundreds of co-operative creameries turning out high grade butter, and the patrons of these creameries are receiving maximum returns for their dairy work.

I believe that the future of this class of creameries is assured because they are by far the most profitable creameries for the farmer who spec-

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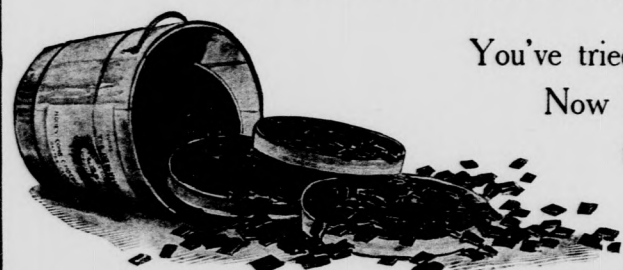
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Battle Creek, Michigan

Greetings and a Happy New Year
to one and all
The Trade and the Public.

M. J. Dark & Sons
Grand Rapids, Mich.

ializes to any degree in the production of butter fat. While quality has not been justly recognized during the period of scarcity of production, it is safe to predict that when conditions are again normal, there will be an increased demand with correspondingly better prices for high quality butter. Quality will eventually be recognized, and as the co-operative creamery system has proved to be the best system when it comes to producing quality, it is quite evident that the future of the well-managed and efficient co-operative creamery is assured. In other words, it is my observation that the well-managed co-operative creamery has no competition except from other co-operative creameries of the same class. As dairying increases in a community, so will also the chances of success for the co-operative creamery increase, as no other system of creameries can compete for the simple reason that farmers will do things for their own creamery which they would not think of doing if they were not directly interested in the business.

I am not so enthusiastic over the future outlook for the co-operative creamery which neglects to pay strict attention to quality, as such creameries are handicapped in competing with the much larger and often very efficiently managed centralized creamery. The efficiently managed co-operative creamery, with a run large enough to insure economical operation, can easily compete with cream buyers and centralizing creameries on a fair and square basis, but often the co-operative creamery has to contend with the most unfair competition. If there is any lack of co-operation in the community there is danger of the creamery losing out. To illustrate what I mean by unfair competition, it was reported to me last week that a certain Iowa centralizer was paying six cents more for butterfat at Hills, Minnesota, than this same company was paying at other towns across the line in Iowa. At Hills there is a very well-managed co-operative creamery paying a good price to its patrons for butterfat, and the centralizer is compelled to pay a large premium to get any cream. Recently one of the patrons of the creamery at Hills informed the operator that he could sell his cream to the centralizer even if old and stale, at a price nearly equal to

the price paid for good cream at the creamery. The operator suggested to the patron that he ship a can of cream from Hills and another can from an Iowa town a short distance from there. The patron being anxious to know the truth did as suggested. While he shipped the same quality of cream at the same time, and to the same company, he received six cents more per pound of fat shipped from Hills than he did for the fat shipped from the nearby Iowa town.

It is my opinion that there is a somewhat uncertain future in store for a co-operative creamery which is subjected to such unfair competition. If a creamery can succeed under such conditions as I have mentioned, it is due almost entirely to co-operation, as the most efficient management cannot save a co-operative creamery when subjected to such unfair and destructive competition methods. In states such as Iowa and Minnesota where we have positive evidence of the value of the co-operative creamery to the dairy industry as well as to the respective communities where these creameries are operated, an effort should be made to have state laws which will afford fair protection to the co-operative creameries against destructive competition such as I have mentioned.

The co-operative creamery will continue to succeed in the future to an even greater degree than it has in the past, provided that it has an equal chance in competition with other systems of creameries. As stated, it is necessary that co-operative creameries are protected from the greedy hand of those who would monopolize and control the creamery business, and state officials in charge of law enforcement should see to it that all protective laws are enforced. In fact, it is their duty to especially promote any creamery system which has proved to be the most successful in building up the dairy industry in their state. It would be unfair to say that failures of co-operative creameries are always due to unfair competition, as many co-operative creameries have failed because of lack of co-operation and poor management. The fact that a creamery is organized on the co-operative plan does not insure success if true co-operation is not practiced by those interested.

Grand Rapids Forcing Tomato

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

Reed & Cheney Company
Grand Rapids, Michigan

Manufacturers seeking good location where labor is plentiful and cost of living reasonable communicate with The Advancement Association at Ishpeming, Mich.



**Bel-Car-Mo.
Peanut Butter**

In every size from 8 oz. to 100 pounds.

It's the kind of "Repeater" in high class foods that establishes a business upon a firm basis along the lines of least resistance.

Order from your Jobber

You favor a patron of your store when you suggest this delicious Peanut Butter for constant use in the home.

SAUER'S
PURE FLAVORING EXTRACTS

If you want the finest flavors — use SAUER'S

Because —

SAUER uses only the purest ingredients. SAUER exercises the utmost care throughout the process of manufacture SAUER properly ages both raw materials and finished product before putting on the market. SAUER'S is one of the most completely equipped, modern and sunny plants of any food product manufacturer in the United States.



32 FLAVORS and SAUER'S OLD VIRGINIA FRUITTI-PUNCH

THE NEW TEMPERANCE BEVERAGE AND ALL-ROUND FLAVOR. A REFRESHING DRINK WHEN PROPERLY MIXED WITH SUGAR AND WATER. DELIGHTFUL IN FRUIT PUNCH, MILK AND EGG COMBINATIONS, SHERBETS, ICES, ICE CREAM, PUDDINGS, CAKES — IN FACT IN ANY DESSERT. IT IS THE ONE FLAVOR THAT CAN BE USED FOR ALL PURPOSES. A 35+ BOTTLE MAKES 40 GLASSES OF DELICIOUS PUNCH.

QUALITY HAS MADE SAUER'S THE LARGEST SELLING BRAND IN THE U.S. QUALITY HAS WON FOR SAUER'S SEVENTEEN HIGHEST AWARDS FOR PURITY, STRENGTH AND FINE FLAVOR

(OFFERED IN 12 DIFFERENT SIZES TO MEET THE NEEDS OF EVERYONE. FOR SALE BY ALL GOOD GROCERS.)

THE C.F. SAUER COMPANY, RICHMOND, VA.
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**WE ARE HEADQUARTERS
WHOLESALE**

**Fruits and
Vegetables**

**Prompt Service Right Prices
Courteous Treatment**

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GRAND RAPIDS

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MICHIGAN

Use Tradesman Coupons



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

You Can Draw Lessons From the Old Year.

Written for the Tradesman.

At the close of another year it will pay the hardware dealer to take stock of more than the goods on his shelves. Before the material stock-taking there should be a moral and mental stocktaking, not with a view to finding fault with the year's business achievements, but in the hope of making the coming year a bigger and a better one.

For, after all, it is chiefly by experiences and above all by mistakes, by failures and by merely near-successes, that we learn how to do things better. This is as true in the hardware business as it is in any other walk of life.

A year ago you had big hopes of 1919. You were starting on a new lap in your business race. What the track would be like was a bit uncertain. Still along with some doubts and misgivings, you had big hopes. Above all, with the new year you had made, on January 1, 1919, certain clear-cut business resolutions—resolutions that, if you could put them across, meant better business, more sales, improved service, a more efficient staff, and less waste motion.

It is quite likely that to-day, practically a year later, looking back on your year's performance, you are a bit disappointed. You have hardly risen to the levels of achievement you hoped to reach.

Disappointment, however, is useless. Mourning over the mistakes of 1919 is a waste of time. The mistakes of 1919, the failures of 1919 and the successes that almost but not quite arrived, are valuable to you for one purpose: to guide your programme and your policies for the coming year. Where you failed in 1919 you should not fail again in 1920, with the experience of 1919 to guide you.

Just because your resolutions for 1919 failed of full achievement, is no reason why you shouldn't make some even better resolutions for 1920. You did not achieve, in 1919, everything you hoped to achieve; but you probably made a big advance all along the line. You are to-day a better and more efficient hardware dealer—or hardware salesman—as the result of the very mistakes you have made. You know, better than a year ago, what you can hope to achieve, and what it will pay you to avoid.

You are going to make a new set

of hardware resolutions for 1920, and try to live up to them—for you are human, and the normal human is no quitter. A good man will fail and fail again and still keep on trying; and the better man he is, the more failures he can stand without being put down for the count. That is one of the tests of the good business man; can he, under all circumstances, in the face of all sorts of difficulties, still carry on and still try to do his share of the world's work?

Make your 1920 resolutions specific.

Take time, too, to jot them down in writing. You don't want any airy generalities about being good, and respectable, and honest; but practical stuff relating to the conduct of this hardware business of yours.

To begin with, you know the weak spots disclosed to you by the experience of 1919. Take time to run your mind back over the year's work and check up these weak spots. Did you fall down as a seller, or as a buyer? Was the weakness in your window display or in your advertising copy? Could your store's interior arrangements be improved? Is there room for improvement in your staff? Have you looked after credits as closely as you should? These are all practical points in the conduct of any business. They are just a few of the many practical points it will pay you to canvass, before you map out your campaign for 1920.

Then there is still a bigger question to ask yourself. "Was I, throughout the year, the vitalizing force in my business I should have been?"

For that task, or directing and vitalizing a business, is the hardware

TOLEDO SCALES

Honest weight. No springs. For the Grocer, Butcher and Manufacturer. We have a few used scales at bargain prices. Computing scales of all kinds repaired and adjusted.

W. J. KLING.

843 Sigsbee St. Grand Rapids, Mich.

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

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.
Grand Rapids, Mich.

Michigan Hardware Co.

Exclusively Wholesale

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.

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Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

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

Salesbooks

THAT GIVE
100 PER CENT PLUS SERVICE
ALL KINDS, SIZES, COLORS, AND
GRADES. ASK FOR SAMPLES AND
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THE MCCASKEY REGISTER CO.
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Collections and adjustments anywhere in the State. Prompt personal attention to all claims. Prompt remittance. Members of the Commercial Law League and the Mutual Association of Mercantile Adjusters.

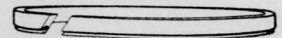
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TAKING INVENTORY

Ask about our way
BARLOW BROS. 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

dealer's biggest function, and the one he neglects the oftenest. No matter how you may regard the problem, your salespeople look to you for a measure of direction; it is your dominant personality that should vitalize the selling methods and the display and newspaper and circular advertising; and it is your brain that at least outlines, even if other brains and hands execute, the store policies.

So take time to consider your own value as a directing force in your hardware business, and whether you have risen to your opportunities in the year just closed.

I know a lawyer who in his time has run up against some knotty problems. He has solved most of them. When a problem becomes particularly knotty and can't be worked out in the confines of his office, he gets away by himself in some quiet place. He allows his mind a rest of an hour or two. And then he goes at that problem with a fresh mind, from a new angle, and thinks it out.

It will pay you to take yourself away, for a few hours on New Year's day, from your hardware business. You are pretty close to it the rest of the year. Sit down by yourself, somewhere, and try to view it all dispassionately. Size up the mistakes you have made, and the opportunities you have missed. Then study out the things you can do to improve, and the opportunities that the new year 1920 is just unrolling before your eyes.

Then go to it, and put down in black and white, in as few words as need be, just what you would like to do to make your business a better business, a more efficient business, and a more valuable business not merely to yourself but to the community.

Here are some resolutions one hardware dealer made, and came pretty close to carrying out in toto—because he had them down in black and white and posted up where they would be always before his eyes to remind him of their importance:

1. I will try always to be the big, vital, dominating force in my own business, shaping its policies rather than letting circumstances shape them for me.

2. I will do my best on every occasion, by advice, encouragement, instruction and example, to help my salespeople and clerks to attain greater efficiency in their work and more intimate and thorough knowledge of the hardware business.

3. I will buy carefully, not on impulse or in response to over-persuasion, but in the light of an intimate knowledge of market conditions; and to this end I will keep closely in touch with price quotations and make real use of my trade papers.

4. I will sedulously seek, by aggressive selling methods coupled with this careful, judicious buying, to secure the quick turn-over which alone spells ultimate profit; and to this end I will closely watch my stock.

5. I will endeavor always to give my customers the best and most reliable service possible, so that they

can count on me with absolute confidence.

6. I will endeavor to make every window display and newspaper advertisement of my business the most effective business-getter it can be made; and to this end I will keep a systematic watch for new ideas along these lines.

There are just six resolutions. You can perhaps draft better ones. But the big thing with New Years resolutions is, not so much to draft the best ones you can, as to live up the best way you can to a set of fairly good ones. Victor Lauriston.

When Business is Dull.

Whenever business is dull or trade falls off, look about for the reason and you will as a rule find it is due to some shortcoming, neglect or forgotten move of the merchant. To better enable the storekeeper to classify these faults, the following list is given:

Is the advertising of your store as well written and interesting as it could be?

Is the merchandise you offer as desirable as it should be?

Is the assortment, quality and standard of your goods all that is to be desired?

Is your assortment as complete as your competitors?

Are the windows of your store changed as often as those of other stores in your vicinity?

Are your lighting, interior decorations and display clever and up-to-date?

Have you noticed if your signs, placards and price tickets describe the goods fully, and are they bright, clean and well made?

Are the glasses in your door, windows and casements clean? Women folks have a habit of noticing, also shunning, the store that is uninviting.

Have you taken advantage of the many modern labor-saving devices now on the market?

Do you stick to old-fashioned meth-

ods of handling cash, wrapping packages and delivering goods?

Are the sales force, clerks and helpers of your establishment well placed and are there any "round pegs in square holes?"

Are you hampered by that demon fear and afraid always you may fail?

Is the matter of exercise, recreation and amusement receiving your attention? You cannot expect the human machine to go *ad lib* without certain attention.

How do you spend your odd moments? Reading, studying or in the pursuit of non-productive pleasure?

Do you attend regular meetings of your business associations? If not, why not?

Do you understand the art of employing and keeping the right kind of help?

Have you instilled in your helpers the fact that they work with you, not for you?

Do you open your store at the same hour daily?

Do you close no later or as late as others?

Have you succeeded in building up a profitable trade, and does same swear by your store?

Do you realize the store that is accommodating must at times place the almighty dollar secondary in a quest for standing in the community?

Is it your aim to send every customer out of your store a friend and a "booster?"

Are your books in good shape and do you know just where you stand?

Is the profit you are making in accordance with the effort put forth and money invested?

Is the stock turning often enough?

Is the stock worth 100 cents on the dollar?

Is your stock priced as low, but no lower, than your competitor's?

Is storekeeping your forte?

Don't "put up" with undesirable qualities in salespeople just because they can sell goods. It is not all of successful storekeeping to have clerks who can sell a lot of goods.



Don't Wear a Truss

Brooks' Appliance, the modern scientific invention, the wonderful new discovery that relieves rupture, will be sent on trial. No obnoxious springs or pads.

MR. C. E. BROOKS Brooks' Rupture Appliance
Has automatic Air Cushions. Binds and draws the broken parts together as you would a broken limb. No sa ves. No lies. Durable, cheap. Sent on trial to prove it. Protected by U. S. patents. Catalog and measure blanks mailed free. Send name and address today.
Brooks Appliance Co., 362A State St. Marshall, Mich.

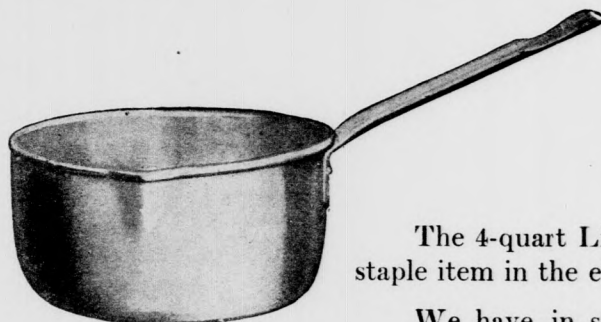
Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



Toilet and Bath



Aluminum Sauce Pans

The 4-quart Lipped Sauce Pan is the most staple item in the entire line.

We have in stock ready for immediate shipment over two thousand of this size in 18 gauge Polished "Lifetime" Brand, and are selling them at just 25% below present factory price. Let us send you a case or two of these Pans for that January sale. Order now, and we will ship when you want them.

Price—\$12.36 per dozen.

HINKLE-LEADSTONE CO.

180 N. Wabash Ave.

CHICAGO

Originators of the "HILCO" PROFIT SHARING PLAN



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.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 24—The Chamber of Commerce at Manistique, at a luncheon last week, planned on putting Manistique on the map as a manufacturing center. The new secretary, W. A. Rowell, made his initial bow to the assembly, and L. C. Harbin, of the Manistique Telephone Co., spoke of a new industry in which he is interested, and has been in correspondence with for the past six months, and which he hopes to land with the proper backing.

The severe cold weather for the past week has put a stop to the ferry plowing between the two Soos, which is a severe blow to the merchants of the American side. The train is now the only means of crossing the river, the ice bridge not being safe as yet.

The board of directors of the Soo Co-operative Association have decided to spend \$10,000 for a modern display bakery in their new building on Ashmun street, now occupied by J. Vanderhook, alongside of their main store. Work will start early in the spring.

The opening of the new creamery at Manistique took place on Friday last. The good people there now can get home made ice cream, cheese, cream and buttermilk.

The mills of the Consolidated Lumber Co., at Manistique, closed down last week for the winter, after a successful season's cut with hardly a shut down during the entire season. A large force of men will be kept at work during the winter making repairs.

Loaf sugar must be a shiftless article.

Charles R. Holbrook, who has been salesman for the Grinnell music house here for the past six years, has been transferred to Lansing to take a similar position for the company. Charles has made many friends here who regret his departure but wish him and his family every success in their new field. It was the intention of the traveling men to give him a banquet; but as Charley Hass, the head push of the travelers, was called to Brimley on business, the farewell had to be put off.

The new dye house of E. J. Barry was opened to the public last week. The new building being completed now presents one of the best equipped dye houses in the State, all of the latest machinery being installed.

Few men are able to achieve greatness without advertising the fact.

J. L. McManman, representing the Swift Canadian Co. in the Canadian Soo, spent a few days last week visiting relatives at Saginaw.

H. P. Hossac, the well-known merchant of Cedarville, was a business visitor here last week, making the

trip by auto. He made about the last auto trip for the winter, the snow now making the trip on sleighs necessary.

With the slogan, "Let's get acquainted with Michigan first," plans are under way for a gigantic auto tour of farmers of the Southern part of the State, who will be urged to include the Northern Peninsula of Michigan and the Soo on their itinerary. It is hoped to enlist the interest of some 1,000 farmers in this project which has been tentatively scheduled to begin on August 9. J. H. Brown, field editor and official photographer of the Michigan Farmer, and John I. Gibson, Secretary of the Western Michigan Development Bureau, are the moving spirits of the project.

Frank Allison, salesman, is undecided as to just what he will swear off this year. He has been contemplating trying a new brand of cigarettes, commencing the first of the year.

Many favorable comments were heard in this territory on the anniversary edition of the Tradesman last week as to size, comprehensiveness and quality. William G. Tapert.

Condemn Politics in Food Department.

Cadillac, Dec. 24—At a meeting of the Cadillac Merchants' Association held Dec. 19, 1919, the following resolution was unanimously adopted.

Whereas—Certain statements have appeared in the public press purporting to have been given out by Fred L. Woodworth, chief of the Dairy and Food Department of our State; and

Whereas—These statements have characterized the retail grocers and meat dealers as being the chief cause of the H. C. of L.; and

Whereas—Men engaged in the line of business mentioned know such assertions to be incorrect, exaggerated and not based on facts as they exist; now therefore be it

Resolved—That we as retail grocers and meat dealers of Cadillac believe the activities of the Drug and Food Department officers would do the public a greater service by devoting their time and energy to improving the service of the Department, by making public through the press their findings relative to the foods that do not comply with State laws; and be it further

Resolved—That we heartily commend the Michigan Tradesman and its able editor, E. A. Stowe for the fearless manner in which he publishes the shortcomings of the officers of the Drug and Food Department; and be it further

Resolved—That copies of the resolution be sent to E. A. Stowe, Grand Rapids, and Fred L. Woodworth, Lansing.

J. M. Bothwell, Secretary.

What Did He Mean?

"Were you ever blackmailed?"
 "Yes, I bought space once in the programme for a home-talent play."

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

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

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

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

MERTENS
 Rates \$1.00
 With Shower \$1.50
 Meals 50c
 WIRE FOR RESERVATION
 Hotel to which a man may send his family

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

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

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.

Henry Smith
FLORIST
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 Expert Advertising
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Don't Get Cold Feet



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 An extension telephone costs but a few cents a day!
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SURPLUS TO POLICY HOLDERS \$477,509.40

DETROIT IN FRONT RANK.

One of the Foremost Markets in the Country.

Detroit, Dec. 30—As the year draws to a close the Detroit market feels that it has earned the right to be ranked as one of the foremost in the country, for the volume of business has increased to such an extent that there are only a few cities which can show a larger percentage of consumption. The market now handles ten to fifteen cars of potatoes every twenty-four hours and five or six cars of sweets in the same length of time. At the fruit auction the sales which are held only three days a week at this season are now handling eight to ten cars each sales day and on one day recently there were five cars outside which could not be accommodated by the auction. After the first of the year it is possible that sales will have to be held at least four or possibly five days a week, which has been the rule only during the busy season. While the daily sales now are hardly ever more than ten cars, as high as twenty-one cars a day have been handled at the auction.

The growth of the Detroit market has been phenomenal. When the Eastern market on Russell street was first established not more than five cars were handled daily. At present anything less than fifty cars is considered a very poor day's business. When this market was started an old church which stood on the market site was for sale for a long time at \$8,000 with no takers. It was finally purchased by a produce firm, which tore it down and erected from the bricks the store it now occupies. Within the last month the firm has refused an offer of \$125,000 for the building and the ground it occupies. This is only one of many incidents that might be given to show the wonderful growth of business here in Detroit in the last fifteen or twenty years. The Detroit Market simply eats up everything which comes into it and prices have been correspondingly firm with an occasional dull day. Until the cold weather set in motor trucks were being run from Toledo on account of the higher prices which could be obtained here.

Continued cold weather stopped the shipment of potatoes and prices have gradually advanced until \$2 is now the average price for No. 1 stock with occasional sales at a higher figure. Cabbage has slumped, due to heavy outside arrivals. The latest Government report has been somewhat discouraging to apple storage interests and orchardists and there are undoubtedly more apples in storage here than at the same time last year. There are more Michigan apples in storage here than usual with this market. These are made up of Steel Reds, Baldwins and Spies. There has been a report that the apples are not holding up well, which would mean a heavy movement for the early marketing of this storage stock. This report, however, does not seem to be authentic, for the most of the fruit which has come out of the storage has been in excellent condition.

In the butter and egg market there has been a corresponding increase in business. Fifteen years ago 2,000 cases of eggs would be a big day's consumption for this market, while to-day the daily consumption averages 7,000 to 8,000 cases. The storage stock is just about normal at present and it is estimated that there are not more than 30,000 cases in the storage houses in this market. The egg and butter market in Detroit is a very conservative one. In the last six years there hasn't been a single failure in this trade, which is unusual with the volume of business handled here. The Detroit Refrigerating Co. now has two and one-half million cubic feet of available space and is not able to take care of the business turned its way. There are

now five big centralizers in the creamery trade and fifteen years ago there was not one.

The Grand Trunk Railway has issued a tariff naming rates, rules and regulations governing the storage in transit of butter, eggs, cheese and dressed poultry at this point. Under this tariff dairy products in straight or mixed lots of 20,000 lbs. or more may be stored at Detroit when originating at points west thereof (except traffic at points originating at stations on the Illinois Central R. R.) for a period of not exceeding nine months, and charges thereon will be assessed at the through freight rate from original point or origin to final destination in effect on date shipment left first point or origin, plus 2½ per cent. per 100 pounds, minimum charge \$5 per car for the storage privilege.

J. N. Purse, of Purse Bros., has been spending the most of the time since the first of the month in Toledo where this firm has just established an important branch. Mr. Purse said: "We are not doing this to in any way take from our business in Detroit, but simply to facilitate our shipping arrangements so that we can handle our produce to the very best advantage. Our business this year has been better than it ever has been and we are closing the year feeling that we have given our shippers the best possible service."

Growing Importance of Trade Papers.

Philadelphia, Dec. 27—The writer, J. A. Wood, of this firm, wishes to thank you for the article which appeared in your December 17 issue, concerning the attitude of Advertising Agents toward Trade Papers. I think it is very pleasantly written and with great fairness as well.

Mr. McKinney passed away April 18, 1918. I am sure he would have greatly appreciated the way in which you have set forth your early experience with him.

It was my privilege a few weeks ago to address the National Coffee Roasters Association and I find in the Tea and Coffee Trade Journal for December an extract of what I then said on the subject of Trade Papers. I quote this as being of possible interest to you. I think the times call for a better understanding between men economically, socially and in other ways also.

"I saw in the room where this association was meeting this afternoon a number of trade papers. This prompts me to say that the publications devoted to trade and commerce have undergone a great change in recent years. No man in business today can afford to ignore the publications that represent his line of business activity, for not only the reading matter but the advertisements as well present facts without which he will become a back number—he will miss knowledge which others in his line possess and use. I think it is a fair assumption that a man who studies advertising year in and year out will learn something about it—something that it will pay others to know."

James A. Wood,
Manager N. W. Ayer & Son.

One point of some importance in connection with the wood alcohol poisoning cases is the high probability that the deadly stuff was in most instances stolen and put into circulation unwittingly. The theft of alcoholic drinks has been going on at a tremendous rate, and obviously a thief is not always in a position to investigate very carefully what he is stealing. One moral is that wood alcohol should if possible be so treated that not even a thief could in his haste mistake it for anything good to drink.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 30—Henry Joseph, Manager of the Grande Brick Co., says that the demand for sand lime brick is so heavy that he will be compelled to put on a night force as soon as an extra complement of men can be secured.

T. J. Barker (Worden Grocer Company) starts to-day for Florida with his family.

David Drummond (Brown & Seher) states that the Fifth Ward Bob Tailed Cat Club, of which he is President, has grown faster during 1919 than any previous year in the history of the organization.

Charles Sergeant, formerly connected with the Grand Rapids Dry Goods Co., has secured a position as Michigan and Ohio representative for Winship, Boit & Co., of New York. He will call on the larger dry goods trade of the two states named. He will take up his residence in the vicinity of Detroit as soon as a suitable location for a home can be secured.

The Grand Rapids Safe Co. has recently sold three York burglar proof safes—one to the Grand Rapids Savings Bank for its new branch at Bridge and Stocking streets; one to the Peoples Savings Bank for its new branch at the corner of South Division avenue and Burton street; one to the City Trust and Savings Bank for its new branch on the same corner.

George Sergeant, formerly in charge of the notion department of the Grand Rapids Dry Goods Co., is now in charge of a department for A. Krolik & Co., Detroit. His wife and one son are in Chicago, pending the securing of a suitable residence for the family in or near Detroit.

John D. Martin made his usual annual appeal for the lighting of the porches in the residence districts of the city during holiday week.

H. D. Bullen, the well-known Lansing road salesman, was in Grand Rapids one day last week. He now represents the Ideal Power Lawn Mower Co., of Lansing, in New England, Maryland, Virginia, North Carolina and South Carolina. He was away from home from June until the holidays and leaves for the South January 5 for a five months' trip. Mr. Bullen never looked in better health and spirits than now, from which his friends naturally infer that the Southern climate agrees with him. More power to him!

The annual dinner of the traveling salesmen of the Worden Grocer Company will be held Saturday, January 24. T. J. Barker, who has always attended to the details connected with these events, will be back from Florida in time to supervise the 1920 affair.

Lee M. Hutchins entertained the specialty salesmen of the Hazeltine & Perkins Drug Co. at a dinner at the Peninsular Club last Monday evening. At the conclusion of the repast, the host told his guests what would be expected of them during 1920 if they lived up to the expectations of their employer.

The St. Joseph Chamber of Commerce doubled its membership this year, and, in this day when the high cost of living has done about the same, it is pleasant to observe that some desirable things have gone and done likewise. Ray Davis, its Secretary, is a many sided man. On one side of the city hall is Secretary of the Chamber of Commerce and on the other side justice of the peace. We hate to think what must happen to a man who refuses to join the Chamber of Commerce and a few days later shows up as a defendant in the justice chamber across the hall.

A charming woman is never aware of her charm.

To-morrow never comes unless you have a note to meet.

Scare a man into being good and he will boast of his virtue.

Lots of people say things they ought to be ashamed even to think.

Between the written and the unwritten law, justice has no easy task.

We never think of looking for microbes in the milk of human kindness.

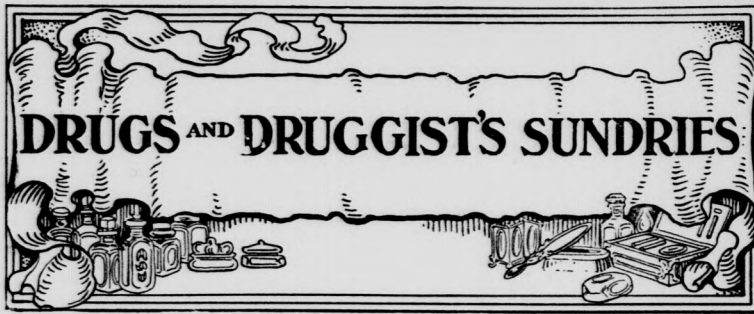
Enthusiasm is something that causes a man to shout when the crowd is shouting even if he doesn't know what it is shouting about.

President Wilson plainly does the right thing in ordering the return to Great Britain of the seven remaining German ships allotted her by inter-Allied authority, but withheld by our Shipping Board. It is the end of an episode to which we cannot look back with pride. The seven vessels, with the Imperator, were part of the general European pool of Teutonic shipping, and as such the United States had no special claim to them. We received our share of vessels in retaining those taken in our ports. These eight were lent us to help transport our troops home, and the service should have been properly requited. The reason assigned for keeping hold of them, that certain tankers formerly under the German flag but belonging to the Standard Oil Company were being improperly kept in Allied hands, was quite inadequate. The ownership of the tankers is debatable, while the passenger ships were unquestionably Britain's. We make a much better appearance in pressing our claim to the tankers now than if we were to go into court carrying the threat of continued retention of the passenger ships.

Mr. Rockefeller, like Mr. Carnegie, has looked upon the work of his foundations and pronounces it good. Both men established their agencies for public disbursement of their wealth with sums which, great in themselves, were still—their fortunes considered—cautious. Mr. Carnegie's final gifts sealed with his approval the career of the Carnegie Institution, Carnegie Foundation and other enterprises bearing his name. Mr. Rockefeller, in the greatest single benefaction in history, makes the Rockefeller Foundation and the General Education Board more emphatically than ever the richest eleemosynary agencies in the world. The total of his gifts to the Rockefeller Foundation is now \$182,000,000, and the General Education Board, which had assets of \$45,000,000 a year ago, sees its resources swelled by his second gift of this year to not less than \$150,000,000. Both bodies have been doing sterling work, public applause of their achievements being mingled with less criticism than has fallen to the lot of the Carnegie Foundation.

The dove on top of the soldiers' monument at Mitchell, Ontario, has been found to bear such a curious resemblance to a bald-headed eagle that he has been removed by conscientious objectors, who are convinced that he had neither the wings nor the views of a dove.

Evert Kynett has engaged in the grocery business at Grawn. The stock was furnished by the Worden Grocer Company.



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

Close Relations Between Pharmacist and His Bank.

At no time in the last decade or more has the pharmacist been beset with so many vexatious problems as confront him to-day. Conditions arising out of the war, Federal and State legislation, together with regulations imposed by local boards, all have tended, not only to perplex and harass him, but have raised a doubt in his mind as to whether we are not about entering upon another era quite as disturbing as was that immediately following the early days of the cut-rate evil, and the advent of the so-called chain-store, its natural sequence.

Troublesome although these things are, there is no question as to their being helpful and educative to the pharmacist. We shall gradually adjust ourselves to changed conditions, meet with equanimity whatever the future has in store for us in the way of legal requirements, and the chain-store, long regarded as a menace, will assuredly be looked upon ultimately as a direct blessing.

Up to about 1900 a drug store, even in the larger cities, doing a business of \$150 to \$200 a day was a rarity; while to-day there are more stores taking in from \$800 to \$1,000, and over, than could boast of the smaller receipts twenty years ago. This is the result of many and diverse causes, chief of which is the natural effect consequent upon the departure from old-fashioned methods of merchandising, the reflex action of which has slowly but surely broken through the ethical, and found lodgment in the commercial side of pharmacy. For this we owe much to the live pharmacists of the country and to the department store, but still more are we indebted to the trade journals and house organs, which for years have carried on a most comprehensive merchandising propaganda.

The day of small sales and large profits is past. The pharmacist is now a man of larger affairs, and as such he should make the most of his opportunities, which admittedly are far greater than at any time within the recollection of the present generation. But is the pharmacist making the best use of his opportunities? Seemingly not. While the volume of drug store business has increased something like four-fold in recent years, and purchases have increased in like ratio, from reliable informa-

tion the pharmacist has failed to finance his business in such manner as to ensure best results. He has unquestionably failed to utilize the facilities offered by his bank to the extent he should in providing ready cash to promptly meet maturing obligations, preferring rather to permit accounts to run to maturity, thereby losing the cash discount offered by jobbers and manufacturers. This is a grave mistake, as has long been recognized and taken advantage of by business men in most other lines of trade.

When starting in business the pharmacist generally goes to a jobber and makes what should be, and no doubt is, a frank and truthful declaration of his financial affairs, upon which he expects to obtain a line of credit. It is just as important that he make a like statement to his bank. A pharmacist therefore may very profitably establish closer relations with his bank than those comprised in the mere depositing of money and drawing checks, etc.

In the majority of cases the supply houses grant extra discounts for payments in ten days, frequently 1 or 2 per cent, and in some cases they make better prices to customers paying with prompt regularity, so that the ability to pay in cash, rather than let bills run to maturity, means a real saving in the original cost of goods and on a larger turn-over such savings will make a substantial addition to the year's profits.

For example, the pharmacist purchases \$10,000 worth of goods per annum at the rate of \$800 every month and he sells his goods either for cash or settlement at the end of the month, which means fifteen to thirty days' extra time to his customers, so that on the average he will have to wait thirty days before his money comes in. If he pays in ten days he will make a saving of \$200 in discounts, and as he probably will not require more than \$2,000 at any time to cover his payments while awaiting the return flow of money from his customers' account, the interest charged him by his bank at 6 per cent., if he should borrow constantly through the year, would still leave him a profit of \$80.

In actual practice it will probably be necessary for him to borrow only twice or three times a year, for periods of two to three months, to cover his purchase until the proceeds of his accounts receivable return in sufficient volume to liquidate his loans, so that his average borrowing for the year will probably not exceed \$1,000 to \$1,500, on which the interest would

be \$60 to \$90, leaving him a profit of \$140 or \$110, this profit of course increasing as the volume of his purchases increases and further increasing as he might be able to make a more rapid recovery of his accounts payable.

It would seem, therefore, that it would be profitable to borrow money from the bank for this purpose on the credit and assets of the business, if in the bank's opinion they offer sufficient security, or by furnishing security in the form of approved stocks, bonds or other acceptable collateral.

The main elements in procuring credit are capital, character and ability, and while character and ability are vitally necessary, the lack of capital may sometimes be compensated for by the high quality of the other factors.

Bearing all these facts in mind, it would seem as if pharmacists generally would find it decidedly to their advantage to discuss their affairs more fully with their banks, looking to the establishment of closer and more profitable relations.

Clarence O. Bigelow.

Even Chances.

Anxious Old Lady—"I say, my good man, is this boat going up or down?"

Deckhand—"Well, she's a leaky old tub, mum, so I shouldn't wonder if she was going down. But then again, her b'ilers, ain't any too good, so she might go up."

Salesmen's Proverbs.

It won't sell in my territory.
 The price is too high.
 My trade is peculiar.
 The package is not large enough.
 It is too early to work it yet.
 I will take samples next week.
 My competitor has a cheaper price.
 The shipping clerk never ships anything right.
 I had to rebate him because he had a cheaper price.
 Can't guarantee the price?
 My customers won't buy futures.
 I'm getting all his business now.
 My trade is loaded.
 If you give me the right price, I can get the business.
 I can't afford to stick my trade.
 I did not see it in the letter.
 I made more profit than you figured me.
 He is O. K.
 The telephone service is poor.
 Please cancel Smith's back order.
 He will give me a check next week.
 My customers won't buy it.
 It is in the book.
 Can't I prepay the freight?
 Can't I equalize the freight?
 I am always 5 cents high on sugar.
 I will lose all my trade if you don't quit making mistakes in the billing.
 Bill Smith is going to quit me on account of the interest charge.

The Same Old Story.

"Yes, she was his typist before he married her."

"How are they getting on?"

"Oh, same as ever; when he starts to dictate she takes him down."

The Seasons Greetings

It is our very great privilege once every year to wish you all a very Merry Xmas and a Happy and Prosperous New Year. No real American individual or institution desires anything but a New Year which has a happiness and prosperity based on the principles which were born so many years ago on that very first Xmas Day.

Let us resolve this Xmas and on every Xmas Day to come, that we will make these principles of honour, fair dealing and whole-hearted love for our fellow man, so substantial a part of our every day existence that no foe, from within or without, can avail against them.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

New Concern Buys Michigan Drug Co.

Detroit, Dec 29—All common stock of the Williams, Davis, Brooks & Hinchman, known also as the Michigan Drug Co., has been sold, and all the old owners of the firm will retire from business January 1 next. The new concern will continue to do business under the name of the Michigan Drug Co., and will remain in the five-story building on Congress street, between Bates and Randolph streets, where the firm has been located for many years.

The officers of the new concern are John W. Smart, president; Max Kahn, vice-president; Frank N. Moulthrop, secretary, and James Shirley Smart, treasurer. The new president has been identified with the Michigan Drug Co. for the past ten years, acting first as manager of its Saginaw branch and then as general manager of the Detroit house.

James Shirley Smart has been with the Michigan Drug Co. for a number of years, and the office of treasurer is in line with the position he occupied with the old company.

Max Kahn is a Detroit attorney, acted as the attorney for the old company, and will continue in the practice of law, in addition to being the attorney and vice-president of the new corporation.

Frank N. Moulthrop has resigned his position with the firm of Skinner Eddy, Seattle, Wash., to identify himself with the new concern.

The Michigan Drug Co is one of the oldest institutions of its kind in the country, having started in business in 1819. It celebrated its one hundredth anniversary by giving an elaborate exposition for the retail drug trade last August.

Those who sold their interests to the new owners are James E. Davis, who was president of the old firm, and who has been identified with the wholesale drug trade for fifty years; Hanson S. Brooks, former vice-president and treasurer; Maurice O. Williams, and T. H. Hinchman estate.

The company underwent some twelve changes in the title of the firm before it finally became known as Williams, Davis, Brooks & Hinchman Sons, or the Michigan Drug Co.

C. Penniman founded the business in 1819. In 1824 Dr. Justin Rice was admitted, the firm becoming Penniman-Rice. On the retirement of Mr. Penniman in 1830, Edward Bingham was admitted, and the firm's name again changed, to Rice & Bingham. Upon Mr. Rice's retirement, the business was continued as Edward Bingham.

In 1842, J. S. Farrand became associated with the business, and the same year fire destroyed the establishment.

Mr. Farrand continued the business under his own name after Mr. Bingham retired, and 10 years later Mr. Wheaton was joined to the firm, which then took the name of Farrand & Wheaton. Mr. Wheaton was a member of the concern for four years, after which he retired and Alanson Sheley was admitted in his stead. Farrand & Sheley was the name by which the business was then known.

The next few years saw the association of such men with the business as James E. Davis, Harvey C. Clark, Alanson S. Brooks and T. H. Hinchman. The plant was again destroyed by fire on the night of May 27, 1891.

Seven years later, in 1898, when another change took place and the firm of Williams, Davis, Brooks, Hinchman Sons was created, which has continued under the present transaction.

It is said the new organization is one of the strongest in its field in the country. R. N. Brown, sales manager, has been connected with foremost institutions in the United States. G. Miller, who heads the tire and phonograph divisions, was formerly with

George Borgfeldt & Co., of New York. The Co. has the distribution in Michigan for Miller tires and Pathe phonographs and records. W. E. Burr is advertising and merchandising manager. He has had wide experience with prominent merchants and manufacturers of the country.

T. E. Wood, head of the purchasing division, has had years of experience in the drug trade and pharmaceutical manufacturing, and H. C. Pinckerman, manager of the sundries division, has had a number of years' experience in the wholesale drug business, having formerly been sales manager of the Ellis-Jones Drug Co., of Memphis, Tenn.

C. A. Hanley, in charge of the Dabrooks Perfume Co., which is owned by this company, has had long experience in the perfume business, having been associated with such prominent manufacturers as Hudnut and Lazell.

Are you in the habit of asking your wife's opinion about your business moves? If not, you are missing some valuable help.

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

CANDY



The "DOUBLE A" Kind

Made by People Who Know How

Our record of over fifty years of continuous growing business, not only in Michigan but all over the United States, speaks for itself.

You take no chances when you buy "Double A" Brand.

The Sign of Good Candy

Made in Grand Rapids by

NATIONAL CANDY CO. PUTNAM FACTORY Grand Rapids, Michigan

Ask for a copy of our latest price list.

We are agents for LOWNEY'S in Western Michigan.

WHOLESALE DRUG PRICE CURRENT

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

Table listing various drugs and their prices, categorized by Acids, Ammonia, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Ice Cream, Leaves, Oils, Potassium, Roots, Seeds, and Tinctures. Includes items like Boric (Powd.), Citric, Muriatic, Nitric, Oxalic, Sulphuric, Tartaric, Water, Carbonate, Chloride, Copaiba, Fir, Peru, Tolu, Cassia, Sassafras, Soap Cut, Cubeb, Fish, Juniper, Prickly Ash, Licorice, Arnica, Chamomile, Acacia, Aloys, Asafoetida, Camphor, Kino, Myrrh, Opium, Shellac, Tragacanth, Turpentine, Arsenic, Blue Vitriol, Bordeaux, Hellebore, Insect Powder, Lead, Lime and Sulphur, Paris Green, Buchu, Sage, Senna, Uva Ursi, Almonds, Amber, Castor, Cedar Leaf, Citronella, Cloves, Cocoa nut, Cod Liver, Croton, Cotton Seed, Eigeron, Cuclebs, Eucalyptus, Hemlock, Juniper Berries, Juniper Wood, Lard, Lavender, Lemon, Linseed, Mustard, Neatsfoot, Olive, Peppermint, Rose, Rosemary, Sassafras, Spearmint, Sperm, Tansy, Turpentine, Wintergreen, Bicarbonate, Bichromate, Bromide, Carbonate, Chlorate, Chloride, Cyanide, Iodide, Permanganate, Prussiate, Sulphate, Alkanet, Blood, Calamum, Elecampane, Gentian, Ginger, Gipsier, Golden Seal, Ipecac, Licorice, Orris, Poke, Rhubarb, Sarsaparilla, Squills, Turmeric, Valerian, Anise, Bird, Canary, Celery, Coriander, Fennel, Flax, Foenureek, Hemp, Lobelia, Mustard, Poppy, Quince, Rape, Sabadilla, Sunflower, Worm American, Worm Levant, Aconite, Aloe, Arnica, Asafoetida, Belladonna, Benzoin, Benzoin Compo'd, Buchu, Cantharides, Capsicum, Cardamon, Cardamon, Comp., Catechu, Cinchona, Colchicum, Cubebs, Digitalis, Gentian, Ginger, Guaiac, Guaiac, Ammon., Iodine, Iron, Kino, Myrrh, Nux Vomica, Opium, Opium, Camph., Opium, Deodorz'd, Rhubarb, Lead, Red dry, Lead, white oil, Ochre, Yellow bbl., Ochre, yellow less, Putty, Red Venet'n Am., Red Venet'n Eng., Vermillion, Whiting, Whiting, L. H. P. Prep., Acetanalid, Alum, Alum, powdered and ground, Bismuth, Borax xtal or powdered, Cantharades, Calomel, Capsicum, Carmine, Cassia Buds, Cloves, Chalk Prepared, Chalk Precipitated, Chloroform, Chloral Hydrate, Cocaine, Cocoa Butter, Corks, Copperas, Copperas, less, Copperas, powd., Corrosive Sublim, Cream Tartar, Cattlebone, Dextrine, Dover's Powder, Emery, Emery, Powdered, Epsom Salts, Epsom Salts, less, Ergot, Ergot, powdered, Flake White, Formaldehyde, Gelatine, Glassware, full case, Glassware, less, Glauber Salts, Glauber Salts less, Glue, Glue, Brown, Glue, Brown Grd., Glue, White, Glue, White Grd., Glycerine, Hops, Iodine, Iodoform, Lead, Acetate, Lycopodium, Mace, Mace, powdered, Menthol, Morphine, Nux Vomica, Nux Vomica, powd., Pepper black, Pepper, white, Pitch, Burgundy, Quassia, Quinine, Rochelle Salts, Saccharine, Salt Peter, Seidlitz Mixture, Soap, green, Soap mott castile, Soap, white castile, Soap, white castile less, per bar, Soda Ash, Soda Bicarbonate, Soda Sal, Spirits Camphor, Sulphur, roll, Sulphur, Subl., Tamarinds, Tartar Emetic, Turpentine, Ven., Vanilla Ex. pure, Witch Hazel, Zinc Sulphate.

GROCERY PRICE CURRENT

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

ADVANCED		DECLINED	
Mop Sticks Galvanized Pails		Arbuckle Coffee	
AMMONIA Arctic Brand		Blackberries	
12 oz. 15c, 2 doz. box 2 70		3 lb. Standards	
16 oz. 25c, 1 doz. box 1 75		No. 10	@7 25
32 oz. 40c, 1 doz. box 2 85		Beans—Baked	
Moore's Household Brand		Brown Beauty, No. 2	1 35
12 oz., 2 doz. to case .. 2 70		Campbell, No. 2	1 50
		Fremont, No. 2	1 35
AXLE GREASE		Van Camp, 1/2 lb.	75
		Van Camp, 1 lb.	1 25
25 lb. pails, per doz. 18 80		Van Camp, 1 1/2 lb.	1 60
		Van Camp, 2 lb.	1 80
BAKED GOODS		Beans—Canned	
Loose-Wiles Brands		Red Kidney	1 35@1 45
Krispy Crackers	18	String	1 35@2 70
L. W. Soda Crackers ..	18	Wax	1 35@2 70
L. W. Butter Crackers ..	18	Lima	1 20@2 35
Graham Crackers	18	Red	95@1 25
Fig Sni Bar	25		
L. W. Ginger Snaps	25	Clam Bouillon	
Honey Girl Plain	25	Burnham's 7 oz.	2 50
Honey Girl Iced	26		
Cocoanut Taffy	28	Corn	
Vanilla Wafer	40	Standard	1 55
Subject to quantity discount.		Country Gentleman ..	1 75
		Maine	2 00
BLUING		Cheese	
Jennings' Condensed Pearl		Brick	38
Small, 3 doz. box	2 55	Wisconsin Flats	37
Large, 2 doz. box	2 70	Longhorn	37
Moore's Non-Freezing		New York	38
4 oz., 3 doz. to case ..	2 55	Michigan Full Cream ..	37
8 oz., 2 doz. to case ..	3 75		
BREAKFAST FOODS		CHEWING GUM	
Cracked Wheat, 24-2 ..	4 60	Adams Black Jack	70
Cream of Wheat	9 00	Beeman's Pepsin	70
Pillsbury's Best Cer'l ..	2 90	Beechnut	80
Quaker Puffed Rice	4 85	Doublemint	70
Quaker Puffed Rice	5 60	Flag Spruce	70
Quaker Bkfst Biscuit ..	4 85	Jule Fruit	70
Quaker Corn Flakes	3 35	Spearmint, Wrigleys ..	70
Ralston Purina	4 00	Yucatan	70
Ralston Branzen	2 20	Zeno	65
Ralston Food, large ..	3 60	CHOCOLATE	
Ralston Food, small ..	2 60	Walter Baker & Co.	
Saxon Wheat Food	4 80	Caracas	42
Shred Wheat Biscuit ..	4 50	Premium, 1/4s or 1/2s ..	44
Triscuit, 1s	2 25	Walter M. Lowney Co.	
		Premium, 1/4s	43
Kellogg's Brands		Premium, 1/2s	43
Toasted Corn Flakes ..	4 20		
Toasted Corn Flakes		CIGARS	
Individual	2 00	National Grocer Co. Brands	
Krumbles, Individual ..	4 20	Antonella Cigars, 50	
Krumbles, Individual ..	2 00	foils	37 50
Biscuit	2 00	Antonella Cigars, 100	
Drinket	2 60	foils	37 50
Peanut Butter	3 65	Antonella Cigars, 25	
No. 1412, doz.	1 80	tins	37 50
Bran	3 60	El Rajah, Diplomat	
		icas, 100s	7 00
BROOMS		El Rajah, corona, 50	
Standard Parlor, 23 lb. 5 50		per 100	7 75
Fancy Parlor, 23 lb. ...	8 00	El Rajah, Epicure, 50	
Ex. Fancy Parlor 25 lb. 9 50		per 1000	74 00
Ex. Fcy. Parlor 26 lb. 10 00		El Rajah, Epicure, 25,	
		per 100	8 30
BRUSHES		El Rajah, Ark, 50,	
Scrub		per 100	7 30
Solid Back, 8 in.	1 50	El Rajah, President,	
Solid Back, 11 in.	1 75	50, per 100	10 00
Pointed Ends	1 25	Edin. Monarch, 50,	
		wood, per 100	5 60
Stove		Odin, Monarch, 25 tin	5 60
No. 1	1 10	Mungo Park, 2500 lots	69 12
No. 2	1 35	Mungo Park, 1000 lots	70 81
		Mungo Park, 500 lots	72 52
Shoe		Mungo Park, less than	
No. 1	90	500	75 00
No. 2	1 25	Muzgo Park, 25 wood	75 00
No. 3	2 00		
		MILK COMPOUND	
BUTTER COLOR		Hebe, Tall, 6 doz.	5 90
Dandelion, 25c size ..	2 00	Hebe, Baby, 8 doz. ...	5 60
Perfection, per doz. ...	1 30	Carlene, Tall, 4 doz. 5 50	
		CONFECTIONERY	
CANDLES		Stick Candy	
Paraffine, 6s	15	Stick Candy Pails	
Paraffine, 12s	16	Horhound	28
Wicking	40	Standard	28
		Cases	
CANNED GOODS		Jumbo	29
Apples		Mixed Candy	
3 lb. Standards	@2 00	Broken	29
No. 10	@7 00	Cut Loaf	29
		Grocers	23
APPLS		Kindergarten	32
		Leader	28
		Novelty	29
		Premio Creams	40
		Royal	28
		X L O	27
		Specialties	
		Auto Kisses (baskets)	28
		Bonnie Butter Bites ..	35
		Butter Cream Corn ..	36
		Caramel Bon Bons	34
		Caramel Croquettes ..	32
		Cocoanut Waffles	32
		Coffy Toffy	33
		Fudge, Walnut	34
		Fudge, Walnut Choc ..	35
		Champion Gum Drops ..	27
		Raspberry Gum Drops ..	27
		Iced Orange Jellies	31
		Italian Bon Bons	28
		AA Licorice Drops	21 50
		5 lb. box	2 15
		Lozenges, Pep.	30
		Lozenges, Pink	30
		Manchus	28
		Manchus	30
		Manchus	30
		Baskets	27
		Nut Butter Puffs	32
		Chocolates	
		Assorted Choc.	35
		Champion	33
		Choc. Chips, Eureka ..	41
		Klondike Chocolates ..	40
		Nabobs	40
		Nibble Sticks, box	2 50
		Nut Wafers	40
		Ocuro Choc. Caramels ..	40
		Peanut Clusters	45
		Quintette	35
		Regina	30
		Victoria Caramels	39
		CLOTHING	
		Hemp, 50 ft.	2 50
		Twisted Cotton, 50 ft. 3 25	
		Twisted Cotton, 60 ft. 3 90	
		Braided, 50 ft.	4 00
		Braided, 80 ft.	4 25
		Sash Cord	4 50
		COCOA	
		Baker's	48
		Bunte, 15c size	55
		Bunte, 1/4 lb.	50
		Bunte, 1 lb.	48
		Cleveland	41
		Colonial, 1/4s	55
		Colonial, 1/2s	38
		Epps	42
		Hersheys, 1/4s	42
		Hersheys, 1/2s	40
		Huyler	36
		Lowney, 1/4s	48
		Lowney, 1/2s	47
		Lowney, 5 lb. cans	44
		Van Houten, 1/4s	12
		Van Houten, 1/2s	18
		Van Houten, 1s	36
		Van Houten, 1 1/2s ..	65
		Wan-Eta	36
		Webb	33
		Wilbur, 1/2s	33
		Wilbur, 1/4s	33
		COCOANUT	
		1/4s, 5 lb. case Dunham	46
		1/4s, 5 lb. case	45
		1/2s & 1/4s, 15 lb. case	45
		6 and 12c pkg. in pails	4 75
		Bulk, pails	40
		Bulk, barrels	38
		24 2 oz. pkgs., per case	7 00
		48 4 oz. pkgs., per case	7 50
		COFFEE ROASTED	
		Bulk	
		Rio	26@28
		Santos	37@40
		Maracabo	43
		Mexican	43
		Gutamaia	42
		Java	50
		Mocna	50
		Bogota	43
		Peaberry	41
		Package Coffee	
		New York Basis	
		Arbuckle	38 50
		McLaughlin's XXXX	
		McLaughlin's XXXX pack-	
		age coffee is sold to retail-	
		ers only. Mail all orders	
		direct to W. F. McLaugh-	
		lin & Co., Chicago.	
		Coffee Extracts	
		N. Y., per 100	9 1/2
		Frank's 250 packages 14 50	
		Hummel's 50 lb.	10
		CONDENSED MILK	
		Eagle, 4 doz.	11 00
		Leader, 4 doz.	8 50
		EVAPORATED MILK	
		Carnation, Tall, 4 doz. 7 50	
		Carnation, Baby 8 doz. 7 00	
		Pet, Tall	7 50
		Pet, Baby	5 25
		Van Camp, Tall	7 25
		Van Camp, Baby	5 25
		Dundee, Tall, 4 doz. ...	7 40
		Dundee, Baby, 8 doz. 6 85	
		Silver Cow, Tall 4 doz. 7 75	
		Silver Cow Baby 6 dz. 5 40	
		California Prunes	
		80-90 25 lb. boxes ..@18 1/2	
		70-80 25 lb. boxes ..@19	
		60-70 25 lb. boxes ..@20	
		50-60 25 lb. boxes ..@21 1/2	
		40-50 25 lb. boxes ..@24	
		30-40 25 lb. boxes ..@28	
		FARINACEOUS GOODS	
		Beans	
		Med. Hand Picked	8 1/2
		California Limas	6 1/2
		Brown, Holland	6 1/2
		Farina	
		25 lb. packages	2 80
		Bulk, per 100 lbs.	
		Hominy	
		Pearl, 100 lb. sack	5 25
		Macaroni	
		Domestic, 10 lb. box ..	1 10
		Domestic, broken bbls. 8 1/2	
		Skinner's 24s, case 1 37 1/2	
		Golden Age, 2 doz. ...	1 90
		Fould's, 2 doz.	1 90
		Pearl Barley	
		Chester	6 00
		Peas	
		Scotch, lb.	7
		Split, lb.	8
		Sago	
		East India	15
		Taploca	
		Pearl, 100 lb. sacks	12
		Minute, Substitute, 8	
		oz., 3 doz.	4 05
		Dromedary Instant, 3	
		doz., per case	2 70
		FISHING TACKLE	
		Cotton Lines	
		No. 2, 15 feet	1 45
		No. 3, 15 feet	1 70
		No. 4, 15 feet	1 85
		No. 5, 15 feet	2 15
		No. 6, 15 feet	2 45
		Linen Lines	
		Fudge, Choc. Peanut	28
		Small, per 100 yards	6 65
		Medium, per 100 yards	7 25
		Large, per 100 yards	9 00
		HIDES AND PELTS	
		Hides	
		Green, No. 1	25
		Green, No. 2	24
		Cured, No. 1	27
		Cured, No. 2	26
		Calfskin, green, No. 1, 65	
		Calfskin, green, No. 2, 63 1/2	
		Calfskin, cured, No. 1, 70	
		Calfskin, cured, No. 2, 68 1/2	
		Horse, No. 1	10 00
		Horse, No. 2	9 00
		FLAVORS	
		Jennings D C Brand	
		Pure Vanilla	
		Terpenless	
		Pure Lemon	
		Per Doz.	
		7 Dram 15 Cent	1 25
		1 1/2 Ounce 40 Cent	1 80
		2 Ounce, 35 Cent	2 70
		2 1/2 Ounce 35 Cent	2 85
		4 Ounce 45 Cent	3 10
		8 Ounce 90 Cent	6 50
		7 Dram Assorted	1 38
		1 1/2 Ounce Assorted	2 00
		Moore's D U Brand	
		Per Doz.	
		1 oz. Vanilla 15 Cent	1 35
		1 1/2 oz. Vanilla 25 Cent	2 00
		3 oz. Vanilla 35 Cent	3 00

Table listing various types of pelts (Old Wool, Lambs, Shearlings) and furs (Prime, No. 1, No. 2) with their respective prices.

Table listing raw furs including No. 1 Skunk, No. 2 Skunk, No. 3 Skunk, and others, with prices per pound.

Table listing honey products such as Airline No. 10, No. 15, and No. 25.

Table listing horseradish products, including per dozen and per pound prices.

Table listing jelly products, including pure per pail and jelly glasses.

Table listing maple products, including 1 oz. bottles and 4 oz. bottles.

Table listing mince meat products, including none such, quaker, and for various uses.

Table listing molasses products, including fancy open kettle, choice, and good.

Table listing nuts—whole, including almonds, brazils, and walnuts.

Table listing nuts—shelled, including almonds, peanuts, and walnuts.

Table listing olives, including bulk and stuffed, with various sizes.

Table listing canned meats, including red crown brand, corned beef, and sausage.

Table listing pig's feet and herring products, including K K K K, Norway, and Cut Lunch.

Table listing trout products, including No. 1, 100 lbs., and No. 1, 40 lbs.

Table listing mackerel products, including mess, 100 lbs., and mess, 50 lbs.

Table listing lake herring products, including 1/2 bbl., 100 lbs., and 1 bbl.

Table listing seeds, including anise, canary, and cardomon.

PETROLEUM PRODUCTS table listing items like Iron Barrels, Red Crown Gasoline, and V. M. & P. Naptha.

PICKLES table listing barrels, medium, and small sizes, along with 5 gallon kegs.

ROLLED OATS table listing Monarch, Rolled Avena, and Steel Cut.

SALAD DRESSING table listing Columbia, Durkee's, and Snider's brands.

PROVISIONS table listing Barreled Pork, Clear Back, and Short Cut.

PROVIDIONS table listing Dry Salt Meats, S P Bellies, and Lard.

PROVIDIONS table listing Smoked Meats, including Hams, Bacon, and Sausages.

PROVIDIONS table listing Sausages, including Bologna, Liver, and Frankfurt.

PROVIDIONS table listing Beef, including Boneless and Rump.

PROVIDIONS table listing Pig's Feet, including 1/2 bbls., 35 lbs., and 1/2 bbls., 11.50.

PROVIDIONS table listing Canned Meats, including Red Crown Brand and Corned Beef.

PROVIDIONS table listing Herring, including K K K K, Norway, and Cut Lunch.

PROVIDIONS table listing Trout, including No. 1, 100 lbs., and No. 1, 40 lbs.

PROVIDIONS table listing Mackerel, including Mess, 100 lbs., and Mess, 50 lbs.

PROVIDIONS table listing Lake Herring, including 1/2 bbl., 100 lbs., and 1 bbl.

Table listing Casings, including Hogs, Beef, and Sheep.

Table listing Uncolored Oleomargarine and RICE products.

Table listing ROLLED OATS, including Monarch, Rolled Avena, and Steel Cut.

Table listing SALAD DRESSING, including Columbia, Durkee's, and Snider's.

Table listing SALERATUS, including Packed 60 lbs. in box and Arm and Hammer.

Table listing SAL SODA, including Granulated, 100 lbs., and Granulated, 36 2 1/2 lb.

Table listing SALT, including Solar Rock and Common.

Table listing SALT FISH, including Middles, Tablets, and Wood boxes.

Table listing Holland Herring, including Standards, Y. M., and Standards, kegs.

Table listing Mackerel, including Mess, 100 lbs., and Mess, 50 lbs.

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

Table listing SEEDS, including Anise, Canary, and Cardomon.

Table listing SHOE BLACKING, including Handy Box, Bixby's, and Miller's.

Table listing SNUFF, including Swedish Rapee, Norkoping, and Copenhagen.

Table listing SOAP, including James S. Kirk & Company and Acme.

Table listing Swift & Company products, including Classic, Swift's, and Quick Naphtha.

Table listing Whites, including White Laundry, Wool, and Wool, 100 bars.

Table listing Scouring Powders, including Sapolio and Queen Anne.

Table listing Washing Powders, including Snow Boy and Snow Boy, 20 pkgs.

Table listing Soap Powders, including Johnson's, Lantz, and Oak Leaf.

Table listing TABLE SAUCES, including Lea & Perrin, Royal Mint, and England's Pride.

Table listing TEA, including Medium, Choice, and Fancy.

Table listing Gunpowder, including Moyune and Young Hyson.

Table listing Oolong, including Formosa and Formosa, Fancy.

Table listing English Breakfast, including Congou and Congou, Ex. Fancy.

Table listing CEYLON, including Pekoe, Choice, and Flowery O. P.

Table listing TWINE, including Cotton and Hemp.

Table listing VINEGAR, including Cider and White Wine.

Table listing SODA and SPICES, including Soda and various Whole Spices.

Table listing Seasoning, including Chili Powder, Celery Salt, and Onion Salt.

Table listing STARCH, including Kingsford and Silver Gloss.

Table listing Kingsford Gloss, including Argo and Silver Gloss.

Table listing Muzzy, including 48 lb. packages and 12 lb. packages.

Table listing SYRUPS, including Barrels and Half Barrels.

Table listing TABLE SAUCES, including Lea & Perrin, Royal Mint, and England's Pride.

Table listing TEA, including Medium, Choice, and Fancy.

Table listing Gunpowder, including Moyune and Young Hyson.

Table listing Oolong, including Formosa and Formosa, Fancy.

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Table listing CEYLON, including Pekoe, Choice, and Flowery O. P.

Table listing TWINE, including Cotton and Hemp.

Table listing VINEGAR, including Cider and White Wine.

Table listing SODA and SPICES, including Soda and various Whole Spices.

Table listing WICKING, including No. 0, No. 1, No. 2, and No. 3.

Table listing YEAST, including Magic, Sunlight, and Yeast Foam.

WOODENWARE BASKETS table listing Bushels, wire handles, and Market, drop handle.

WOODENWARE BASKETS table listing Market, single handle, Splint, extra, and Splint, large.

WOODENWARE BASKETS table listing Butter Plates, including Escanaba Manufacturing Co.

WOODENWARE BASKETS table listing Churns, including Barrel, 5 gal. each, and Barrel, 10 gal. each.

WOODENWARE BASKETS table listing Clothes Pins, including Escanaba Manufacturing Co.

WOODENWARE BASKETS table listing Egg Cases, including No. 1, Star, and No. 2, Star.

WOODENWARE BASKETS table listing Faucets, including Cork lined, 3 in., and Cork lined, 9 in.

WOODENWARE BASKETS table listing Mop Sticks, including Trojan spring and Eclipse patent spring.

WOODENWARE BASKETS table listing Pails, including 10 qt. Galvanized and 12 qt. Galvanized.

WOODENWARE BASKETS table listing Toothpicks, including Escanaba Manufacturing Co.

WOODENWARE BASKETS table listing Traps, including Mouse, wood, 4 holes, and Mouse, wood, 6 holes.

WOODENWARE BASKETS table listing Tubs, including No. 1 Fibre, No. 2 Fibre, and Large Galvanized.

WOODENWARE BASKETS table listing Washboards, including Banner Globe, Brass, Single, and Glass, single.

WOODENWARE BASKETS table listing Window Cleaners, including 12 in., 14 in., and 16 in.

WOODENWARE BASKETS table listing Wood Bowls, including 13 in. Butter, 15 in. Butter, and 17 in. Butter.

WOODENWARE BASKETS table listing Yeast Cake, including Magic, Sunlight, and Yeast Foam.



Relations of Fire Insurance Companies With the Public.

The relations and feelings between fire insurance companies and the public with whom they do business should be good, indeed, much better than they are. The mutual distrust and lack of confidence should not exist, as it does. The feeling against insurance always worried me as an agent as well as a supervising official, and my desire has always been to do what I could to relieve it. The change no doubt must come largely from publicity and education.

Cannot the fire insurance official afford to be willing in his dealings with the public, to be candid and show them the working of the business? Must he not get away from the idea that if he discloses any of the methods of the business to the public it will only place his company in a position to be taken advantage of? The public must learn that insurance is a business and not a charity or even philanthropy—that it does not give something for nothing—that if any of its workers claim to do this, it is only a pretense. The best that can be hoped is to give value received, and this it aims to do.

The company official must not only use his business and underwriting knowledge in his office, in a cool and calculating way if you choose, but he must also reach his field representatives, general, special and local agents, as well as the policy-holders, getting their viewpoints and giving them those of his company. This admixture of "the human" would greatly aid in a sound and efficient development of the business and do a wonderful work along educational lines for a better understanding and working of the business.

No doubt much of the trouble is a lack of real knowledge of the business on the part of the policy-holders as well as the representatives of the companies who deal with them. The companies must get away from the feeling that the public do not and cannot be made to understand the business. Does not the present method of computing underwriting profits carry with it an air of unfairness and lack of candor? Would not a proper change greatly help the situation? Too often the lack of tact and candor in handling adjustments of losses, questions of rates and the

like do more to destroy public confidence in an hour than can be built up or restored in a year or two.

Fire insurance, to be worth anything, must be safe, furnishing the protection asked for. The first essential is solvency. If the insurance written is not in a solvent company, it fails to perform its most necessary function and at a most vital time. To keep solvent, companies must maintain adequate rates and be well managed. The companies must provide sufficient capital and surplus to have assets to meet not only present but contingent liabilities, such as may come in bad years and in conflagrations. But the necessity for solvency does not mean that their policy-holders must accept every rate promulgated or every rule or practice indulged in, regardless of its justice or fairness. It does not mean that the public are not entitled to have the business conducted on sound principles, free from any indulgence in high finance. Why should not the public be entitled to know that every rate promulgated is fair and the practices proper? Is it sufficient when a rate is made to insist that it shall be accepted without any explanation or defense, simply saying the companies must have adequate rates to take care of conflagrations? Should not some effort be made to show what constitutes an adequate rate? There was perhaps a time in the business when this would go, but that time has passed, not only in the fire insurance business but in practically every other.

The premiums must be sufficient for they are, or should be, the measure of the hazard assumed; but they must be measured not regardless of but with such conduct and general business methods as are fair and just to all concerned. There must be no lack of good underwriting methods, no taking a gambler's chance in any of the ways open in the business and no failure to exercise proper care in investments and economic management.

James R. Young.

W. V. J. Banaszak, furniture dealer at 279-281 Bridge street, has merged his business into a stock company under the style of the Riverview Furniture Store, with an authorized capital stock of \$30,000, of which amount \$17,400 has been subscribed and paid in, \$2,400 in cash and \$15,000 in property.

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

The Grand Rapids Merchants Mutual Fire Insurance Co.

STRICTLY MUTUAL

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

Issues policies in amounts up to \$15,000.

Backed by several million dollar companies.

Offices: 319-320 Houseman Bldg. Grand Rapids, Michigan

INSURANCE AT COST

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

No membership fee charges.

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

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FREMONT, MICH.

One of the Strongest Companies in the State

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

Representing

Wisconsin Hardware Mutual Fire Ins. Co., Stevens Point, Wis.

Druggists Indemnity Exchange, St. Louis, Mo.

Minnesota Implement Mutual Fire Ins. Co., Owatonna, Minn.

Illinois Hardware Underwriters Elgin, Ill.

Minnesota Hardware Mutual Fire Ins. Co., Minneapolis, Minn.

Michigan Shoe Dealers Mutual Fire Ins. Co., Fremont, Mich.

We specialize in Mutual Fire Insurance, and are in a position to handle any insurance proposition, large or small, and save the Policy Holder 30% to 55% on what it would cost in Old Line or Stock Companies, and furnish equally as good protection.

SAVINGS TO POLICY HOLDERS

General Mercantile and Shoe Stores 30%.

Drug Stores, Fire and Liability, 36% to 40%.

Hardware and Implement Stores and Dwellings 50%.

Garages, Blacksmiths, Harness and Furniture Stores 40%.

Write us for particulars. It will pay you to investigate. All letters promptly answered and, if necessary, we will call and see you personally.

C. N. Bristol, Manager

A. T. Monson, Secretary

FREMONT, MICHIGAN

Late News From the Cereal City.

Battle Creek, Dec. 30—While there were reports during the war of wholesale extravagances at Camp Custer and since that time, as the result of certain investigations and disclosures made in other parts of the country, Brigadier General Arthur Johnson, Commandant of Camp Custer, has established an excellent record in coal saving that would bear repetition all over the country. Camp Custer, as a military reservation, is second on the priority list in the matter of securing coal. The camp has a fair supply on hand and more was on the way until shipment was held up temporarily. Instead of going ahead with normal consumption, however, General Johnson has cut the use of coal to the absolute limit. Camp Custer this winter is using but a fractional amount of the coal used last winter. Every department that could be advantageously moved has been huddled into the smallest possible area. If the country at large, without being on the priority list, was as saving of coal as Camp Custer has been during the emergency, the hardship would be at a minimum.

F. E. Riley, of Climax, has purchased the stock of Ewing & Pierce. Mr. Pierce will continue with Mr. Riley for some time and Mr. Ewing will take a vacation, which he deems necessary on account of his health.

Don. Miller, the popular city salesman for Godsmark, Durand & Co., of Battle Creek, has lately changed his name. Boys, ask Don why he is called Ruffles.

A Merry Christmas wish which took the form of a gift of hams weighing from ten to twelve pounds each, was extended by the Kellogg Toasted Corn Flake Co. on Saturday, Dec. 20, to all the employes, approximately 1000 in number. The presentation followed a delightful meeting addressed by Dr. W. I. Tremaine, of the Na-

tional Speakers Bureau, on the relations of employer and employe. The speech was an excellent one and was enjoyed by all. In addition to the gift of hams, in which they participated, the young ladies of the Kellogg offices all received gifts of candy on Monday with the compliments of W. K. Kellogg.

Michael Martin, of the grocery firm of Mitchell & Martin, of Albion, was murdered in his store Monday evening, Dec. 16. It is said that robbery was not the cause, as about \$1,500 was found on Mr. Martin's person. It is thought the act was done by a negro, but no clue has been found as yet that may lead to the discovery of he murderer. Mr. Martin was respected by all who knew him.

Santa Claus was generous to the employes of the Battle Creek City Bank. To every employe went a gift of his share of 5 per cent. of the earnings of the bank, amounting to \$45. The gift of the bank came as a complete surprise at the Christmas party held in the bank for the employes and invited guests. Each gift was accompanied by a personal letter which told why the gift was given and thanked the individual for his or her loyalty and interest in the institution. Jack.

Providential.

A farmer in a small way walked into the offices of one of our fire-insurance companies and intimated that he wished to insure his barn and a couple of stacks.

"What facilities have you for extinguishing a fire in your village?" enquired the superintendent of the office.

The man scratched his head and pondered over the matter for a little while. Eventually he answered: "Well, it sometimes rains."

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.

If you want to sell or exchange your business, no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wisconsin. 598

Get My Tanks—Make big money developing films; cost 1/2c per roll; particulars free. Gillett, Boscobel, Wisconsin. 637

For Sale—Good clean stock of hardware, paints, harness, implements and wire fence; with store and storage buildings. Stock invoices \$14,000. Would lease buildings. Good location in village of 600. Would take eighty acres in part exchange. Address No. 639, care Michigan Tradesman. 639

SALESMAN—SELL THE "MERTENS" inner tube patch. Used cold or with VULCANIZER. Three years on the market. Sell to DEALERS ONLY. A1 proposition. Mertens Vulcanizing & Tire Agency, Belleville, Illinois. 640

BIG INVESTMENT OPPORTUNITY: BEST BUSINESS BLOCK IN BEST LOCATION IN BEST GROWING CITY IN CENTRAL MICHIGAN: LISTEN: Three story and basement; three fronts and one at rear; solid brick and stone construction; best corner in city; rentals \$7,000. Block worth easily \$100,000; can be bought this month for \$55,000. Cut and information furnished by return mail. W. J. Cooper, Mount Pleasant, Michigan. 641

Farm To Trade—150 acre farm in Jackson county; 75 acres plow land, 25 acres pasture, 50 acres good oak and hickory timber; fair buildings and fences. Will trade this farm for a stock of general merchandise or for city property. J. L. Morgan, Coldwater, Michigan. 635

For Sale—If taken at once, dry goods, ready-to-wear and millinery stock and fixtures. Invoice about \$8,000. Located in best little growing city in Michigan. Will transfer lease worth \$1,000 free to purchaser at \$6,000. Last year's business \$35,000. Write or wire, George A. Vliet, St. Louis, Michigan. 636

BANISH THE RATS—Order a can of Rat and Mouse Embalmer and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

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

For Sale—Retail bakery in one of best cities in Michigan. Population, 43,000. Cash business, \$17,000 past year. Selling reasons, returning to practice of osteopathy. Price \$2,500 and invoice stock. Write for particulars. Hurley's Home Bakery, 249 West Main Street, Battle Creek, Michigan. 616

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 787

For Sale—An established general merchandise store located in the heart of a farming and lumbering district in Northern Michigan. Write to Box 97, Johannesburg, Michigan. 592

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.

For Rent—Brick dry goods store completely furnished adjoining men's clothing store. Only four stores in fast growing city of twelve thousand surrounded by rich farms. If your location is not the best, why not move here? A. J. Wilhelm, Traverse City, Michigan. 599

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.

COL. F. B. POWELSON—Merchandise Auctioneer, General Appraiser and Expert Sales Manager—Now closing out a stock at Kirkwood, Illinois, and I am always busy, so there must be a reason. Do you want a sale date? I get you the desired results. Write me for any information you may desire. Permanent address: GALESBURG, ILLINOIS. 627

For Sale—Can furnish any amount of wood split pulleys at 50% from standard list, either F. O. B. St. Louis or Hollandale, Wisconsin. Guaranteed goods. E. L. Severson, Hollandale, Wis. 630

Cash Registers (all makes) bought, sold, exchanged and repaired. REBUILT CASH REGISTER CO., Incorporated, 123 North Washington Ave., Saginaw, Michigan. 128

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

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

Sub-lease space in my new building for hosiery, underwear, gloves, toilet articles, etc.; also children's department. Now doing the largest ready-to-wear business in Central Michigan. New location, the best. Attractive proposition to right party. M. I. JACOBSON, Jackson, Michigan. 608

For Trade—Splendid farm, 94 acres, near Port Huron, level, black loam, 25 acres timber, good buildings, good orchard; will trade with some cash for good stock general merchandise. Address No. 611, care Michigan Tradesman. 611

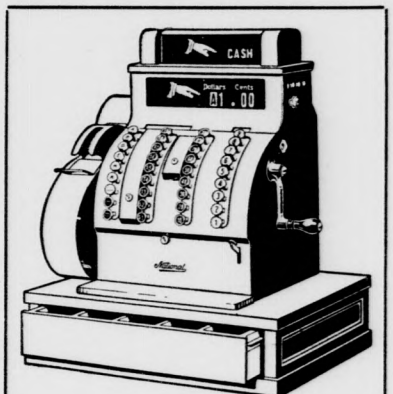
Wanted—An all around man who can do plumbing, warm air heating, pump and windmill work. Will pay good wages and give steady employment all year. Can commence any time between now and March 1st, 1920. E. L. Severson, Hollandale, Wisconsin. 631

Barrets' St. Vitus Dance or Chorea remedy; excellent antidote to above disease; in use over ninety years. William M. Olliffe, wholesaler and retailer, 6 Bowery, New York. 632

For Sale—Two-story double store building. Good business corner in Muskegon, two blocks from high-school. Address No. 633, care Michigan Tradesman. 633

Wanted—To buy stock of clothing, shoes or general stock. R. D. Walker, Fort Pierre, South Dakota. 634

Opportunity—In a territory where thousands of cars are used daily the whole year, to build a tire factory in a growing city of over 30,000 population, commanding an immense territory, by best transportation facilities, three railroads and water. Write F. R. Hopkins, Everett, Washington, R. R. 2. 629



A NATIONAL CASH REGISTER AND N. C. R. CREDIT FILE will help you make more money. There is an N. C. R. System built to fit your business. Call, Phone or Write for complete information. Liberal exchange proposition.

Repairs made here by Authorized Factory Mechanics. Complete Line of Supplies.

THE NATIONAL CASH REGISTER CO.
Downey Hotel Block, LANSING, MICH.
(Main Office for Central Michigan)

Lily White

"The Flour the Best Cooks Use"

Bakes a thoroughly delicious loaf of bread of excellent volume, splendid texture and exceptionally good color.

Remember, it is sold under the guarantee of perfect baking satisfaction for every requirement of home use.

Your dealer will refund you the purchase price if you do not like it better than any flour you ever used.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

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

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 30—Last week our items were delayed in the mail and reached the editor too late to wish a Merry Christmas, so we will make it a Happy New Year, providing the mails are not delayed again.

The town of Pickford, twenty-four miles South of the Soo, is on the boom this winter, according to reports received here last week by Dr. Cameron, one of Pickford's live wires. "Watch our Smoke, said the Doctor, "Things out our way are looking just about ten times as good to me as they did. Three new blocks are going up in the spring. Vern Lipsitt is building a large garage. Dave Rye, the popular butcher, is planning on the erection of a fine store building, and Frank Taylor will build an up-to-date hotel. Pickford will have to wait for a hotel until next spring, however, as Mr. Taylor will open one this week that will serve the town's present needs until the new hotel is completed. The one to be opened will be temporary, however. It will occupy half of a new furnace-heated store building and will later be used as a store itself. Pickford has been increasing in population, so that a new high school which will cost about \$25,000 will be necessary." Dr. Cameron could no longer care for the town alone, so had another doctor. As he does not believe in "letting well enough alone," Fred Smith will also be branching out and is planning the enlargement of his flouring mill, which will mean that the present capacity of sixty-five barrels will be increased to 125 barrels. Ten thousand dollars in roads will be expended in the vicinity of Pickford next year, according to present plans. Ten miles of line highway have already been officially approved and thirteen miles more are in prospect. The completion of the Dixie Highway improvements, from Pickford to Cedarville, about two miles of which are still in process of construction, will be a real boon to the community. Pickford is the geographical and economic center of 10,000 people and will feel the benefits in many ways.

Leon La Porte and Napoleon La Porte, of Manistique, have dissolved their partnership in the La Porte candy and ice cream business and Leon is now the sole owner of the place. He has installed one of the latest musical instruments in his candy kitchen. The instrument is the Seibert full orchestra player and was purchased in Chicago. It is the most expensive ever brought to Manistique.

Well, the Soo has it over on Boston. There were thirty-seven deaths by wood alcohol poisoning at the latter place, while the Soo got along without any death by the aid of Lake Superior.

In turning over a new leaf, be sure to lay a big brick on it, so it won't fly back.

Alf Richards, our ice king, is going to start the New Year cutting ice, making hay while the sun shines. He does not propose to be caught with a short ice crop again next year.

Jack Baines, proprietor of the new log cabin, is to be congratulated upon the decorations put on the cabin during the holidays. It was pronounced the best arranged and most uniquely decorated place of its kind that the people have ever seen in the city. Mr. Baines has had the interior photographed and will have souvenir postal cards of the cabin on sale to the tourists next summer.

The lid being raised in Canada on Jan. 1 will make some of our Sooiters rejoice, but as there is a lot of red tape connected with it, there is some talk of our Canadian friends organizing a Liberty Club, with a limited number of not to exceed 1,000 members which would be enough from this side of the river to get the Club under way for the present.

Most of our travelers would not commit themselves on new resolutions for next year, Canada going wet has had a bad effect on some of our boys, but Charles Haas, the Uneda Biscuit man, says that he has not had a drink for so long that he would hesitate taking one now. Alf Jacobs offered to pay for the drinks, but Charles said that while he thanked him kindly, he had but one resolution to make and that was not to try and pass Jacobs on the road next year, having promised the sheriff not to exceed the speed limit of twenty-five miles in this county.

G. Huiptli, salesman, has resolved to stick to his pipe for another year, as he has joined the anti-cigarette league.

Salesman F. Allison has resolved not to purchase any more Liberty bonds next year on account of the war being ended.

Salesman Morley Stevens, of the National Grocer Co., resolved to purchase a larger order book, now that the packers are to go out of the grocery business.

Salesman McManman, for the Swift-Canadian Co., in the Canadian Soo, purchased a new pair of skates, so as to visit the American side, this now being almost the only way over.

Stant Newton has resolved to write a new book next year entitled, How To Make Money. He will be ready to make deliveries early in the fall.

N. J. Lapine, salesman at Gladstone, has resolved to entertain that big coffee man, Mr. Sargent, but three times a year hereafter.

Salesman Alf Sparling has resolved not to take any more Canadian money at par, for the present at least.

William G. Tapert.

Claims Charge of Monopolistic Control Is Unfounded.

Chicago, Dec. 27—It is with some indignation that we have read the editorial in the Tradesman of Dec. 24 entitled Unconditional Surrender. It is inconceivable to us that a publication which has such a broad view on most business subjects should show such a prejudiced misunderstanding of the packing industry. Perhaps this is because the headquarters of the packing industry are so far from Grand Rapids that the editor has not had a change to study it at first hand.

This editorial assumes that it has been proved that there is a monopoly in the packing industry; it definitely charges that prices have been artificially manipulated, and it gives the impression that extortionate prices profits have been exacted, leading to excessively high prices.

Inasmuch as it is illegal to have a monopoly and to manipulate prices, this is a serious charge to make unless the positive evidence and proof are at hand to support it. We should like to have the Tradesman furnish the evidence on which it bases these charges.

We realize that the Tradesman can give the Federal Trade Commission as authority, but we shall be glad to have the Tradesman point out the specific proof furnished by the Federal Trade Commission that combination exists, so that we may have an opportunity to prove how hollow and baseless the Trade Commission's charges are. We are prepared to show—and have done so already—that the Federal Trade Commission's report is so unfair, and so full of misrepresentation, that it cannot be accepted as reliable authority on such a serious and important matter.

We are told in this editorial that the packers tried to gain "control of the supply of animals from farms, and plains, and forests, by the fixing of price in a way as to overcome competition." We should like to have an explanation of this statement, with a specific instance where we have ever done this. We should also like to know specifically some instances of how we have sent "products to mar-

ket in a way also to overcome competition." We should like to have instances of where "the retail markets were practically controlled and prices so fixed as to draw the profits from the great mass of consumers."

These are mighty serious charges to make against any corporation or any industry. It is perhaps even more surprising, however, that the Tradesman should insinuate that the packers are responsible for the high cost of living by saying that "this situation is greatly aggravated by those who take advantage of the situation to exact excessively high prices and swell their profits out of the sufferings of a great mass of people."

We should like to have the opinion of the Tradesman as to how far our profits have been excessive, and to what extent they have caused high prices. How does the Tradesman interpret the fact that Swift & Co.'s profit on all products sold amounted to only a fraction of a cent per pound and to only 2 cents on each dollar of sales in 1918, for example? We should also like to know specifically what "enormous gain" is referred to as having been made out of "the destructive conflict of war." Is it quite fair to the packing industry to insinuate that it profited mercilessly out of the war, when the truth is that there was perhaps no industry in the country which was able to perform a war job with so nearly 100 per cent. efficiency, when the prices at which our products were sold for foreign shipment were fixed by the Government, and when the very profit of the packers was also limited by the Government? Does the Tradesman happen to know that the Food Administration reported that during 1918 the five large packers made a profit of only 5.6 per cent. on all capital employed in the meat business, or 1.6 per cent. on total sales?

We cannot understand how the Tradesman, with its reputation as a sane business paper, can afford to make such startling charges and insinuations about one of America's most vital industries. We realize that the Tradesman is as much opposed to foolish radicalism as any paper in the country, and yet, with respect to the packing industry, it spreads the prejudices and suspicions which are the stuff on which Bolsheviks fatten.

Swift & Co.

The Sunshine of the Brain.

Evansville, Indiana, Dec. 29.—Cheer up! Away with melancholy! The sunshine of the brain is a cultivated delicacy, polished with the inspirings of genialities.

Complacency, satisfaction and serenity are enchantments gladdened with the cheerfulness and levity of the thoughts passing through our brain.

Gratification, enjoyment and mental refreshment are coolness and calmness, tempered with physical sensibility.

Mental sensibility, when cultivated with the sunshine of the brain, overpowers our physical "blood-boiling" and creates fruition.

Courage, bravery and self-confidence are produced by the high-spirited thoughts in and around our brain. They are hankering for expression.

The wonder workers of the world are not astonished at anything. Their brains are filled with inextinguishable thoughts, with a canine appetite to do something good that has never been done before.

Cordiality, fraternization and good understanding are merry makers among gatherings and acquaintances only when the mind is fed with the sunshine of the brain.

Moral obligation, responsibility and super-excellence are the thoughts that create the sunshine of the brain.

I wish you and the readers of the Tradesman a Happy New Year!

Edward Miller, Jr.

The Government's Sale of Canned Goods.

Canned goods packers are at present expressing the deepest destitution of the United States Government, and apparently with considerable reason. I speak particularly of tomato packers. The Government is sweeping the ground from beneath their feet by selling its surplus at a price far below the cost of production. And there seems to be no end to this surplus. Originally the Government was said to have 3,000,000 cases, but there is reason to believe it was more like 6,000,000.

The present Government price for No. 2 tomatoes is \$2.12 per case or \$1.06 per dozen. That is of course less than the goods stand the Government and about 50 cents a case less than it cost the packer to put up tomatoes in 1919. Naturally the market is exceedingly dull, and is likely to remain dull as long as the Government supply hold out.

As to Government 3's, some are still floating about the market at \$1.50 per dozen. The packers say it cost \$1.85 to put No. 3's up this year, but the market, due to the Government offerings, is around \$1.70. And even \$1.70 is not within 20 cents of the Government price.

I suppose it is impossible for everybody to agree as to the Government's right to do this. Of course the consumer benefits. The "high cost of living" is reduced and the Government has made its point. So far as the packer is concerned, what is the difference between cutting the high cost of living this way, and cutting it by taking money out of the packer's pocket and giving it to the poor? I see no difference—in both cases the thing is done mainly at the packer's expense. The Government loses something, too, but it is no life and death matter with the Government.

And not only is the canner losing money—he is a profiteer, which indeed he has been very often, but he isn't profiteering to-day. Frank Stowell.

Look Out For Bad Catsup.

A jury in Federal District Court in Chicago during the week sustained a Governmental libel warrant for condemnation of 1,246 cases of tomato catsup of the Sterling Products Co., of Evansville, Ind. Eight employes and former employes testified that decayed tomatoes were used in the catsup. One former employe said it was not uncommon to see mice leap from the sorting belt. The company maintained that the catsup was unadulterated and manufactured with reasonable caution as to cleanliness and that no decayed tomatoes were used. District Attorney Clyne said the verdict would have a salutary effect on some sixty-five manufacturers of food products who were holding their goods from interstate shipment pending result of this suit.

A number of large hospitals in different cities report a notable decrease in cases, due to national prohibition, according to the Magazine Hospital management. The Cook county hospital in Chicago reports that "it looks as though our present facilities, as far as general hospital work is concerned, will be sufficient for eight or ten years to come."