

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JANUARY 21, 1920

Number 1896

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## To-Day

We shall do so much in the years to come,  
But what have we done to-day?  
We shall give out gold in a princely sum,  
But what did we give to-day?  
We shall lift the heart and dry the tear,  
We shall plant a hope in the place of fear,  
We shall speak with words of love and cheer,  
But what have we said to-day?

We shall be so kind in the after while,  
But what have we been to-day?  
We shall bring to each lonely life a smile,  
But what have we brought to-day?  
We shall give truth a grander birth,  
And to steadfast faith a deeper worth,  
We shall feed the hungering souls of earth,  
But whom have we fed to-day?

*Nixon Waterman.*



# Judson Grocer Co.

Wholesale Distributors

of

# Pure Food Products

Grand Rapids, Michigan



When your customers want  
a pure syrup for table use,  
*sell* them

## FRANKLIN GOLDEN SYRUP

because you can be sure its  
taste, color, and smoothness  
will please them, and when  
you do that you protect  
yourself.

A pure Cane Sugar Product,  
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



Assets \$3,999,500.00



Insurance in Force \$55,088,000.00

## MERCHANTS LIFE INSURANCE COMPANY

Offices—Grand Rapids, Mich.

Has an unexcelled reputation for its

## Service to Policy Holders

\$4,274,473.84

Paid Policy Holders Since Organization

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

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

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

SURPLUS TO POLICY HOLDERS \$477,509.40

Do you realize how many more sales you can  
make by explaining to your customers  
the wonderful power of—

## Fleischmann's Yeast?

It is the best known skin clarifier.

THE FLEISCHMANN COMPANY

# SNOW BOY

Family Size 24s  
Washing Powder 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.

# MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JANUARY 21, 1920

Number 1896

**MICHIGAN TRADESMAN**(Unlike any other paper.)  
Each Issue Complete In Itself.DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.Published Weekly by  
**TRADESMAN COMPANY**  
Grand Rapids,  
E. A. STOWE, Editor.**Subscription Price.**Two dollars per year, if paid strictly  
in advance.Three dollars per year, if not paid in  
advance.Canadian subscriptions, \$3.04 per year,  
payable invariably in advance.

Sample copies 5 cents each.

Extra copies of current issues, 5 cents;  
issues a month or more old, 10 cents;  
issues a year or more old, 25 cents; issues  
five years or more old, \$1.Entered at the Postoffice of Grand  
Rapids under Act of March 3, 1879.**Wm. H. White Emerges From Re-  
ceivership.**

William H. White, who was forced to turn over all his properties to the Michigan Trust Company six years ago, because of his inability to meet pressing obligations growing out of the purchase of large tracts of timber land on Vancouver Island, also the purchase of 20,000 acres of timber land in Tillamook county, Oregon, is now free from the trusteeship, the trustee having met every obligation in full, with interest to date of payment. His indebtedness was approximately \$2,500,000, with an interest account of about \$500,000.

Mr. White has resumed the Presidency of the Wm. H. White Co., of which Thomas White is Manager, James White is Assistant Manager and Claude Hamilton is Treasurer.

Mr. White has also resumed the Presidency of the Boyne City, Gaylord & Alpena Railroad Co., of which Lysle H. White is Manager and Claude Hamilton is Vice-President.

Mr. White is now President of the White Bros. Lumber Co., which is a timber proposition, with headquarters at Vancouver.

Mr. White is President of the Beaver Cove Lumber & Pulp Co., with headquarters at Vancouver, and mills and operations at Beaver Cove, 175 miles North of Vancouver, on the East side of Vancouver Island. This company owns 82,000 acres of virgin timber which will average 60,000 feet to the acre. Lumber, pulp and shingles are now being manufactured and other industries are in prospect. Among the activities of the company is the construction of a dam and the development of a water power which will give 40,000 horse power.

The Wm. H. White Co. will continue operating one mill at Boyne City—the larger mill having burned some years ago—having an eight or nine year cut.

Mr. White also retains a \$265,000

interest in the Tillamook Yellow Fir Co., which owns 20,000 acres of yellow fir timber in Tillamook county, Oregon.

Mr. White naturally feels much elated over his success in emerging from the shadow which came over his business career. He has large plans for the future and confidently expects to make an enormous amount of money out of his Canadian investments. He is in excellent health, looking better than he has at any time for the past ten years, and his friends join him in rejoicing over his good fortune.

This is the largest receivership ever handled by the Michigan Trust Company and the outcome reflects much credit on the ability and energy of that institution. A pleasant feature of the situation is that Mr. White and the officers of the company sever the relations they have sustained during the past six years with hearty appreciation of each other's ability and services. They both worked together as a unit to accomplish a common end and accomplished their purpose sooner than any one familiar with the situation expected they would be able to do so. The Trust Company estimates the value of the property turned back to Mr. White at \$3,000,000. Mr. White, with the characteristic optimism which has always been a distinguishing feature of his life—and which, by the way has assisted in tiding him over many rough places—estimates its value at \$6,000,000.

**Sparks From the Electric City.**

Muskegon, Jan. 21—Chas. Oviatt, our Senior Counselor, has been elected President of the local Lions Club.

Louis Heeres, son of Nick Heeres, of the Moulton Grocery Co., will work the city trade for the above house. His father has been on the road for over twenty-five years.

Train service on the Pentwater branch was annulled Saturday night and no Sunday trains were sent out. The P. M. train from Chicago, due at 9:45 a. m. reached the city at about 4 p. m., having spent several hours in the snow near Grand Haven.

John Peters reports another new son, which event John seems to be celebrating yearly of late.

Country roads through Barry county were practically impassible last week.

Muskegon Council initiated three candidates on Saturday afternoon: Henry Dick (Moulton Grocery Co.); W. C. Hughes (Bumack Co., of Milwaukee); Ernest L. Chadwick, of Ludington (Frankfort Hardware Co., of Milwaukee). The meeting was well attended. Irving Steindler was reinstated into the order.

C. A. Witt has sold his garage building on East Clay avenue to the West Michigan Pike Garage and will build a new building in the spring near the old Racine Boat Co. office.

A. W. Stevenson has a new ford. Weather so cold all the bears have frozen up. E. P. Monroe.

**Conference With Attorney General's  
Department.**

Lansing, Jan. 19—Acting under the direction of the officers and directors of our Association, I have arranged a conference of the mercantile organizations of the State, including the hardware dealers, clothiers, grocers, shoe dealers, and druggists, to meet in Lansing, Wednesday, Jan. 28, at 10 o'clock, in the Senate Chamber of the State Capitol, with Hon. Alexander J. Groesbeck, Attorney General of the State, and his assistants, Deputy A. B. Dougherty and Colonel S. D. Pepper. The purpose of this meeting is to discuss questions pertaining to the fair price commissions, the high cost of living, profiteering, etc.

While it is expected that the officers and directors of all of these organizations will be present, a cordial invitation to each member of all of the associations is also extended. The meeting will probably be called to order by our President, after which a regular organization for the meeting will be perfected. The meeting will probably continue throughout the day and the discussion, of course, will be free to all persons present. If possible, make your plans to be with us.

The next meeting of the National Retail Dry Goods Association will be held at the Hotel Pennsylvania, New York City, Feb. 18, 19 and 20. This convention will be preceded by a convention of the retail secretaries at the same hotel. The date of this convention is Feb. 16 and 17. Many of our members who have occasion to go to the New York markets will probably find it very advantageous to be in attendance at these meetings.

We will be able to come to the convention at Grand Rapids with more than 250 members. Quite a number of merchants who have been called upon have delayed membership until the time of the Grand Rapids convention. We hope that our members will invite as many of their neighbor merchants to attend with them as possible. Very substantial help can be given to enlarge our membership if each member take this little responsibility upon himself.

We recently met a capable man, about 35 years of age, in a department store in a village, population—twelve to fifteen hundred—who desires a better position. This gentleman would be a good man for some of the proprietors of our large stores to communicate with. If interested, write to this office for further information.

In a village about the same size a very successful merchant desires a partner. This merchant has been prosperous, desires to spend the winters in a warmer climate, and would consider a proposition from the right sort of a man for a partner. Information may be secured from this office upon request.

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

**Weary Wail From Chronic Kicker.**

Mears, Jan. 20—You ask me why I do not write and why my pen is still? Just now I'm feeling out of sight. Nothing much to say to you. Business is on the bum. I only hope that I'll pull through. That will be going some. We're selling sugar at 15 cents and yet the people holler and

roar about the olden times—25 pounds for a dollar. We're selling Lily White, to-day at \$14.75. Just try and buy a car of it. Say, man, alive, you'd see how I'm profiteering, how I am hoarding up the pell. Hell, just one more year of business will put me on the shelf. We are selling most all shelf goods at less than cost of same to-day. If there's a future for the grocer, speed your knowledge to me, I pray. To-day a man brought in some eggs at 69 cents a dozen. He lives a mile Northeast of Mears. He's old Hi Spinen's cousin. Only a peach basket full of them. Six dozen in the lot, but they totaled up \$3.90. This is all the poor gunk got; one pound of XXXX coffee, 2 pounds of compound lard, five pounds of nice white sugar and \$2.91 in cash. Take this same deal, two years ago, when eggs were 22 cents and let the farmer count his cash and see what he will do. He would get the same old groceries, at prices selling then and would receive 28 cents in cash for the product from his hens. Buying prices for potatoes now is \$2.25 per bushel in Mears and the poor farmer who is raising them, his eyes are full of tears. Oh, the old high cost of living, with groceries almost double, with rye and wheat and taters up 400 per cent. The poor farmer is in trouble. Chronic Kicker.

**Good Showing by Bankers and Merchants.**

The Michigan Bankers and Merchants' Mutual Fire Insurance Co. has issued its annual report, which is an exceedingly flattering one. During 1917 the company wrote new insurance to the amount of \$913,340. Deducting amount of cancellations and expirations, amounting to \$241,300, it had insurance in force Dec. 31 to the amount of \$2,310,615.

The total income during the year was \$28,055.70. Its total disbursements, including losses of only \$5,469.79, were \$22,045.71. Dec. 31, 1918, it had cash on hand of \$3,756.22. Dec. 31, 1919, this sum had increased to \$10,766.21. Its gross loss ratio was 20.0 per cent; its net loss ratio was 11 per cent; its expense ratio was 20.0 per cent. Secretary Souf and his associates are entitled to a great deal of credit for the record they have made.

**Navy About to Unload Big Butter  
Stocks.**

The announcement has come from the navy that 1,000,000 pounds of butter and 2,600,000 pound of wheat flour are to be sold at cost. The flour and butter will be sold in large lots to the retail stores and are expected to show in the retail price a reduction corresponding to the low price at which they are purchased wholesale. The butter, which is of extra sweet creamery quality, is stored at the Fleet Supply Base in New York; part of the flour is stored there also and at the Naval Operating Base at Norfolk, Va. The navy butter will sell for 65 cents a pound.



**Late News of a Manufacturing Character.**

Crosswell—Vollman & Bauslaugh will open a wholesale bakery.

Butternut — The Peoples State Bank has been incorporated with an authorized capital stock of \$20,000.

Flint—J. B. Cavell and William A. Eldred will be in charge of the new bakery to be opened at 124 W. Kearsley street.

Detroit—Vincent LaCicara has leased a building at Kendall and Lincoln avenues, in which he will open a bakery business.

Muskegon—The Yankee System of Daylight Window Bakeries will establish bakeries at Grand Haven, Muskegon, Grand Rapids and other Michigan cities.

Detroit—The Gratiot Welding Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Lansing—Couchois Bros. & Joy, building materials, is a new concern here which will manufacture sash and door, using the old Rork factory and its equipment.

Detroit—The Asmo Die & Tool Co. has been incorporated with an authorized capital stock of \$12,000, \$6,000 of which has been subscribed and paid in in cash.

Hudson—The Excel Battery Co. has been organized to manufacture and sell storage batteries and all accessories thereto, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,100 paid in in cash.

Jackson — The Century Bakeries Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Coldwater—The Strokel Foundry Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and \$10,000 paid in in cash.

Detroit—The Mercury Time Switch Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$6,000 paid in in property.

Sturgis—The Will A. Cavin Lumber Co. has been incorporated with an authorized capital stock of \$75,000, all of which has been subscribed and \$15,000 paid in in cash.

Corunna—The Corunna Brick Co. has been incorporated with an authorized capital stock of \$300,000, of which amount \$250,000 has been subscribed and \$70,000 paid in in cash.

Detroit—The McCoy Bronze Co. has been incorporated with an authorized capital stock of \$40,000, of which amount \$20,500 has been subscribed and \$7,000 paid in in cash.

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

Muskegon—The Olson Pattern & Machine Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$2,000 paid in in cash.

## USE RED CROWN GASOLINE

It starts easily even in the coldest weather.

And it will deliver all the power your engine was designed to develop.

For sale everywhere.

### STANDARD OIL COMPANY

(INDIANA)

Chicago

Illinois

## Genuine Opportunity for the Retail Grocer

In addition to the sixth story we are adding to our building, which will give us the finest general offices of any wholesale establishment in the Middle West, we are completely overhauling our coffee department, doubling the number of roasting cylinders formerly used and adding automatic machinery of the most approved design for weighing, lining, filling and sealing our packages of trade marked brands.

Our Coffee department needs no introduction to the retail grocery trade, but it might be well to state that we have enjoyed the distinction of having cleaned, roasted and sold more Coffee than any other house in this territory during the past dozen years, that we handle enormous quantities of Coffee and are in a position to furnish you with the very best values obtainable at all times.

We have been very much disappointed because we have been unable to fill all of your orders for coffee during the last few weeks. In view of the growth of our business, however, it seemed

imperative that we rebuild our entire plant so as to not only to take care of our present business but the increased business which is coming each week.

We have completed the work of reconstruction and can never have an interruption of this kind again in our output.

Beginning next week, our roasting cylinders will run every business day of the year. We never have any stale Coffee. Every order is filled with fresh roasted Coffee. You can buy our Coffees with the full knowledge that they are choice in cup quality, absolutely uniform and "always the same." This is your opportunity to sell Coffee, as the high prices of the past year have done more to drive the business back to the grocer than anything that ever happened, and the public is in a receptive mood to patronize you on Coffee. Now let us actively cooperate with you to greatly INCREASE YOUR SALES. Place your orders for Quaker Coffee or any of our standard brands and watch your trade increase in this great staple of the grocery business.

## WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS



Vassar—The Vassar Foundry Co. has been incorporated with an authorized capital stock of \$40,000, all of which has been subscribed and paid in, \$24,000 in cash and \$16,000 in property.

Port Huron—The Rosenthal-Winkelman Co. has been incorporated to deal in general merchandise, with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed and paid in in cash.

Detroit—The Super Tire Service has merged its business into a stock company under the style of the Super Tire Service Co., with an authorized capital stock of \$20,000, of which amount \$12,000 has been subscribed and paid in in property.

Detroit — The Motor Vehicle Equipment Co. has been incorporated with an authorized capital stock of \$500,000 common and \$100,000 preferred, of which amount \$300,000 has been subscribed and \$273,000 paid in in cash.

Detroit—Clay Penn has merged his confectionery business into a stock company under the style of the Penn-Bayer Co., with an authorized capital stock of \$15,000, of which amount \$10,000 has been subscribed and paid in in property.

Detroit — McCormacks has been incorporated to deal in hats, furs and all articles of women's and misses' wearing apparel, with an authorized capital stock of \$15,000, all of which has been subscribed, \$2,233.04 paid in in cash and \$6,266.96 in property.

Pontiac — Harold J. Bradt has merged his concrete mold business into a stock company under the style of the Bradt Manufacturing Co., with an authorized capital stock of \$50,000, all of which has been subscribed, \$2,000 paid in in cash and \$25,000 in property.

Albion—The Frank H. Darrow Steel Boat Co. has merged its business into a stock company under the style of the F. H. Darrow Steel Boat Co., with an authorized capital stock of \$50,000, of which amount \$25,250 has been subscribed and paid in, \$11,250 in cash and \$14,000 in property.

If you have departments or lines that are not paying a proper return on the investment, it is probably because you are not doing much to make those lines sell.

**Shoe Dealers Had Good Year.**

The annual report of the Michigan Shoe Dealers Mutual Fire Insurance Co., published elsewhere in this week's paper, speaks louder than words for the energy and aggressiveness of Secretary Bode and his associates. A net gain of \$1,387,800 in policies carried, a substantial gain in assets and surplus, and a cash and bond balance on hand of \$23,482.89 is decidedly interesting reading to those who believe in the ultimate supremacy of mutual fire insurance over the stock company plan. The ratio of losses last year was 22 per cent. of the premium receipts. The ratio of expenses was only 18 per cent., as compared with about 45 per cent. in the stock companies.

West Michigan Jobbers, Inc., has been incorporated to deal in grain, flour, feed, etc., with an authorized capital stock of \$15,000, of which amount \$8,000 has been subscribed and \$1,500 paid in in cash.

The Ideal Pattern & Machine Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$14,500 has been subscribed and paid in in cash.

**For the Coming Year  
Make it Your Resolution**



to always have on your shelves a stock of

**Mapleine**

You need the flavoring with the maple taste—enjoyed and craved by young and old alike.

The Mapleine flavor is so good in cakes, icings, sauces, desserts and candies.

It makes delicious maple-tasting syrup for hot cakes and waffles—prepared instantly at a 50% saving.

Order now of your jobber or

Louis Hilfer Co.

1205 Peoples Life Bldg., Chicago

**Crescent Mfg Co.**

(M-491)

SEATTLE, WASH.



In the leading national weeklies double page advertisements of the United States Grain Corporation will appear immediately calling the public's attention to the opportunity for thrift afforded by the Government's recent flour purchase.

These advertisements will undoubtedly create a definitely increased demand for flour under the brand

**United States  
Grain Corporation  
Standard Pure Wheat  
Flour**

The sale of the 500,000 barrels purchased is proceeding rapidly through regular trade channels. The public is being appealed to through an extensive campaign in local newspapers on grounds of common sense and thrift to buy this flour or one of similar grade and price. The appeal is made to you on the ground of common sense and the good will of your trade to promote the sale of this flour in every possible way.

**CARLOTS—STRAIGHT OR ASSORTED SIZES.**

- 140-pound Jutes ----\$10.65 per bbl. Delivered
- 24½-pound Paper --- 10.80 per bbl. Delivered
- 24½-pound Cotton -- 11.20 per bbl. Delivered

**LESS THAN CARLOTS.**

- 140-pound Jutes ----\$11.40 per bbl. Delivered
- 24½-pound Paper --- 11.55 per bbl. Delivered
- 24½-pound Cotton -- 11.95 per bbl. Delivered

For Further Detailed Information Write

**U. S GRAIN CORPORATION  
FLOUR DIVISION**

42 Broadway

New York



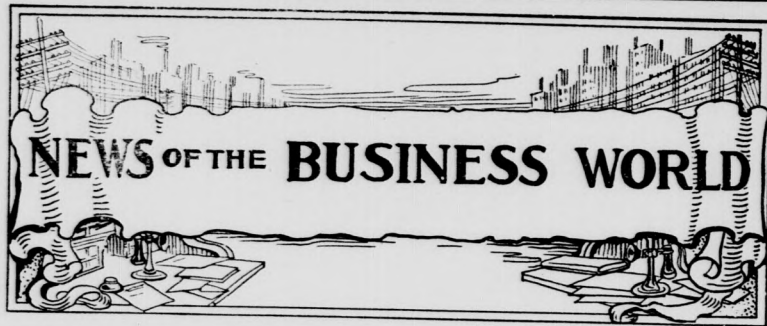
**Bel-Car-Mo**

*Exquisite Peanut Butter  
that is sanitarly made  
and packed.*

Packed in sanitary tins from 8 oz. to 100 lbs.

A rich delicacy rating high in food value. A product that "repeats" because it lives up to its splendid reputation for highest quality.

Ask Your  
Jobber



### Movement of Merchants.

Portland—C. L. Crane succeeds Thomas Hickey in the produce business.

Edmore—W. D. Johnson has lost his elevator by fire, causing a loss of about \$14,000.

Saranac—The Farmers' Co-Operative Co. has been organized and will take over the Saranac Produce Co.

East Jordan—Verne Bamber and Robert G. Watson have engaged in the furniture and undertaking business.

Howell—G. A. Pierce, formerly of Midland, will open a women's ready-to-wear clothing and millinery store March 1.

Augusta—Norris Pipes has sold his grocery stock and store fixtures to Albert Black, who has taken immediate possession.

Grass Lake—The E. B. Coulson & Co. stock of general merchandise has been entirely closed out by the Detroit men who recently purchased it.

Ann Arbor—George Milspaugh has opened a grocery store on South University street and will conduct it as a branch to his grocery store on South Main street.

Nashville—Vern Bera has purchased an interest in the W. B. Bera & Sons stock of farm implements and vehicles and the business will be continued under the same style.

Litchfield—Kay Redman and W. R. McIlwain have formed a copartnership and engaged in the boot, shoe and shoe repair business under the style of Redman & McIlwain.

Cement City—A. J. Wier has sold his interest in the grocery stock of McCready Bros. & Wier to Lloyd McCready and the business will be continued under the style of McCready Bros.

Marquette—T. C. McGuire, for many years in the grocery business at 139 West Baraga avenue, has sold his stock to Mrs. Edgar B. Bell, who will continue the business at the same location.

Litchfield—McIlwain & Breaden have engaged in the hardware business and purchased the hotel building which they will occupy with their stock as soon as it has been thoroughly remodeled.

Plainwell—George Townsend has purchased the interest of his partner, Ray Morrell, in the grocery stock of Townsend & Morrell and the business will be continued under the style of Townsend & Son.

### Manufacturing Matters.

Litchfield—C. L. Parsons has put lines of confectionery, cigars and fancy canned goods in his bakery.

Howard City—Henry W. Mitchell

has sold his bakery and stock of groceries to Harvey E. Root, who has taken possession.

Allegan—The Fuller Lumber Co. has sold its interests to the Allegan Lumber Co. David C. Boyes will act as manager of the consolidated interests.

Emerson—The Taquamemen Lumber Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$13,200 has been subscribed and paid in, \$3,100 in cash and \$10,100 in property.

Lansing—The Wilson & Nicol Co. confectionery manufacturer, has opened its plant at 407-9 North Washington avenue. The company will employ no traveling salesmen but will sell its lines through jobbing houses exclusively.

Iron River—The Scalculli Provision & Packing Co. has merged its business into a stock company under the style of the Peninsula Packing Co. with an authorized capital stock of \$100,000, of which amount \$52,000 has been subscribed and paid in in property.

Manistee—The Filer Fibre Co. has purchased of the Wm. H. White Co., of Boyne City, a tamarack swamp comprising 7,000 acres on the line of the Boyne City, Gaylord & Alpena Railroad. The timber will be brought to this city for conversion into sulphite fibre.

Saginaw—The Lockwood Manufacturing Co. has been incorporated to manufacture special truck bodies and furnishings, with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in, \$10,000 in cash and \$40,000 in property.

Manistee—J. H. Shults & Co., manufacturer of blank books, etc., and dealer in office and school furniture and supplies has merged its business into a stock company under the style of the J. H. Shults Co. with an authorized capital stock of \$7,500 common and \$7,500 preferred, all of which has been subscribed and paid in, \$1,000 in cash and \$14,000 in property.

Starch—The corn starch market is nominal. There are enough orders on the books of distributors to keep the movement at a satisfactory rate. Supplies are sufficient to meet the demand. Japanese potato starch is proving a disappointment in the domestic market. There is a slow demand for all grades.

Salt—Steady trading and moderate supplies hold the market at an even level as to prices. Buyers are showing their usual interest and keep stocks from accumulating.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 20—The next time you go to Nashville, drop in and see C. L. Glasgow (hardware) and shake hands with the man who may be the next Governor of Michigan. Mr. Glasgow cannot buy from everyone who solicits his business, but you can bet your life you won't be more cordially received anywhere. The only thing between Mr. Glasgow and the Governorship is his nomination. If his services on the Railroad Commission are any criterion, he will make an AA 1 Governor.

Will Eply, proprietor of the Phoenix Hotel, Charlotte, had forty-two registered last Tuesday night and only thirty rooms. This condition exists continually. Write your own answer for the reason why. It might be said that John Langdon, who won the cribbage championship, is one reason and he takes on all comers at the Phoenix.

Walter Farley (Great Western Oil Co.) reported a successful hunting trip recently. His report reads one buffalo, one giraffe and two men driving in the elephants. His partner's report reads one blind muskrat and one sick rabbit. Farley belongs to no church. Draw your own conclusions.

Call for Jimmy Golding.

Mr. Campbell, of McCallum & Campbell, hardware, Cloverdale, has erected a fish house on Long Lake for the instruction of fish spearing. Recently Will Winey (Jackson Fence Co.) speared forty-nine, aggregating three pounds and four ounces, from this location. This does not include the wooden decoy which he dove for.

Andy Warren (Hirth-Krause) just received his second Chevrolet sedan this year. Those poor shoe men!

Our idea of a non-essential citizen is the bird who predicted a four ton winter.

Kent Butters (Odin and Mungo Park cigars) is prying the lid off in South Bend this week.

But some of the snow-bound brothers are hard at the five-ten and fifteen stuff in Northern Michigan.

For the year 1920 the Bagmen expect to pull off some good ceremonial and social sessions. The first event will be Saturday, Feb. 21, the date being on the eve of Washington's birthday. A lunch meeting of the ways and means committee will be given Saturday, Jan. 24. The full committee will meet at 12:30 at the Morton House and at the luncheon will formulate all plans for the social and ceremonial session for Saturday, Feb. 21.

The January furniture market closing January 24, both in point of attendance and volume of business written, will go down in history as the largest January season, with prospects for the July season running far ahead of any previous July market. It is a fact that some factories will show a short line of samples, taking the stand that it is better to ship goods to dealer than to tie up samples on the floors of the exhibition buildings. Yet all spaces will be open and he salesmen will meet their customers. Leases for the different spaces that expired with the January season have all been renewed and all indications are that the Grand Rapids furniture seasons will continue merrily on and with the speeding up of all production the time will soon come when full lines of samples will be shown, as of yore.

Perry Barker, Treasurer of the Worden Grocer Company, has returned from Winter Park, Florida, whither he started with his family about two weeks ago.

The annual meeting of the Grand Rapids Dry Goods Co. will be held at the company's office Thursday morning of this week.

D. T. Patton, President of Daniel T. Patton & Co., left Sunday for a week's visit to Gotham.

Clarence J. Farley, Manager of the

Grand Rapids Dry Goods Co., has returned from New York, where he went with his department managers about ten days ago.

Ned Carpenter and wife are planning a trip to Central America, including stops at Lemon and San Jose, Costa Rica, and Christobel and Ancon, Canal Zone. They will spend a few weeks at Jamaica on their way home.

Harry Fairchild (Hazeltine & Perkins Drug Co.) and his wife are spending a couple of weeks with friends at Davenport, Iowa.

Plans for the twenty-second annual convention of the Retail Grocers and General Merchants Association are rapidly taking form. The regular banquet will be held on Tuesday evening. Wednesday afternoon and evening the local wholesalers will be the hosts, providing two or more inspiring speeches during the afternoon, a luncheon at 5 p. m. and an evening of merriment, singing, vaudeville, etc. The programme is being worked out by the wholesale dealers' committee.

Ralph Tietsort (Royal Furniture Co.) is planning a trip to South America for himself and wife, starting next month from New York City. He will stop at Rio, then go on to the Argentine, cross the Andes and return by the West coast through the Panama canal.

### Live Notes From A Live Town.

Owosso, Jan. 21—Last Monday morning J. D. Royce and wife got up at 4 o'clock, turned off the water and gas, put a padlock on the cabin, took the canary over to the neighbors and bought transportation to Florida. While those of us who are less fortunate are shoveling snow and rubbing our frost bitten ears, he will be wearing white duck trousers and digging clams. Here's hoping this good old couple will put in a season of solid and justly deserved enjoyment.

The Owosso Sugar Co. has been in operation about ninety days continuously, with about 150 carloads of beets to cut before closing. Plenty of sugar in Owosso. We once read a story of the stranded mariner "Water, water all around, but not a drop to drink."

Fred E. Close, of Byron, has sold his store building and grocery stock to Fred H. Stowell, who has taken possession. This is one of the best and largest grocery stocks in Central Michigan. As Mr. Stowell has been a resident of this hustling little village and is an all round good fellow, with a wide acquaintance, his career as a groceryman will be successful.

Owing to the late lamented snow storm or the delay of the peace treaty or H. C. of L. or "sumthin," several trains on the A. A. R. R. have been cancelled indefinitely. Any one not familiar with the intricacies of cancellation, who is desirous of traveling on the A. A., will do well by making arrangements to walk.

The heavy fall of snow last night balled things up generally here this morning. Most of the trains are running from one to three hours late. This isn't important as a news item. Just a matter of conversation.

C. L. Entekin, of Pompeii, has moved his stock of general merchandise into the new brick store erected by W. F. Markham two years ago, with new modern equipment. This outfit, with the push and enterprise of Mr. and Mrs. Entekin will be neat and attractive, also of more than ordinary convenience.

### Honest Groceryman.

When you get into a tight place and everything goes against you, till it seems you could not hold on a minute longer, never give up then, for that's just the place and the time that the tide'll turn.—Harriet Beecher Stowe.



**Review of the Produce Market.**

Apples—Northern Spy, \$3.50@4; Greenings, \$3; Baldwins, \$3; Russets, \$2.50; Starks, \$2.50.

Butter—The market is barely steady, due to a slight noticeable decrease in the consumption and also a slight increase in the receipts. The average quality arriving is normal for this time of year and trading during the last few days has been somewhat light. The market is more or less sensitive at the moment and there may be a further decline, more especially in the fancy qualities of creamery butter. Local dealers hold extra creamery at 62c and firsts at 59c. Prints, 3c per lb. additional. Jobbers pay 55c for No. 1 dairy in jars and 40c for packing stock.

Cabbage—\$7 per 100 lbs. for home grown; California, \$6.50 per crate of 70 lbs.

Cauliflower—\$3.25 per doz. for Florida.

Celery—60@75c per bunch.

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

Cranberries—Late **Howes** command \$10 per bbl. and \$5.25 per 1/2 bbl.

Cucumbers—Hot house, \$4 per doz.

Egg—The market is steady, receipts are somewhat heavier than what they were a week ago and the consumption about the same. The condition of the egg market depends very largely upon the weather in the different parts of the country. Warmer weather in the producing sections will mean more eggs and lower prices. Colder weather, however, will curtail the supply. Local jobbers pay 60c for strictly fresh. Cold storage stocks are steady at 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—\$4@4.25 per case for all sizes of Florida.

Green Onions—Shallots, \$1.20 per doz.

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

Lettuce—Iceberg, \$5.50 per crate of 3 to 4 doz. heads; hot house leaf, 22c per lb.

Onions—California Australian Brown, \$6 per 100 lb. sack; Spanish, \$3.25 per crate for either 50s or 72s; home grown, \$5.75 per 100 lb. sack.

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

Potatoes—Home grown, \$2.75@3 per bu., with every promise of a still higher range of values in the near future. Baking from Idaho, \$4.50 per box.

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

Squash—\$2 per 100 lbs. for Hubbard.

Sweet Potatoes \$3 per hamper for kiln dried Delewares.

Tomatoes—\$1.40 per 5 lb. basket from Florida.

**Grocery Market.**

Sugar—The market continues to be uncertain and unsettled. There is a strike on in Havana which is interfering with the Cuban season through tying up shipping rather extensively.

Buyers of raw sugar are thereby made even more unsettled in mind as to what the situation is going to be from now on. The principal item of news in the sugar market during the one week has been the announcement by the American Refinery that orders for granulated would be taken on the basis of 15c, less 2 per cent. Just what this is going to do to the market remains to be seen. There are still all sorts of prices asked for sugar, with an active demand for everything available. All kinds of prices are now prevailing at this market, depending on the source from which the supplies came, as follows:

Michigan beet	13.67
Warner	16.46
Howell	16.56
Federal	18.44

Local jobbers have little sugar on hand—part of the time none at all—due to the inability of the Michigan factories to obtain box cars in which to make shipments.

Tea—The demand for tea during the week has been only fair, but nevertheless is probably as good as could be expected at this season of the year. This is the time for taking inventory in the wholesale tea business and that is one reason why business is so dull. It looks as if stocks everywhere were below the water line and the undertone is, therefore, strong. No change has occurred during the week.

Coffee—The market is looking up. News from Brazil has been strong for sometime and while there have been slight declines during the week in sympathy with the speculative market, nevertheless Rio 7s and other grades of Rio are a full cent a pound above where they were a short time ago. Mild coffees have been quiet during the week, but fully maintain their firmness.

Canned Fruits—Hawaiian pineapple is a fairly free seller, considering the season. Stocks are moderate and buyers are picking away at supplies in a satisfactory manner. No. 2 1/2s extras are held at \$4.50 and standards at \$4.25. Apples are dull and neglected. The regular trade channels are filled and there is no outside demand to enliven the market. State packers are quoting No. 10s at \$5.50@6.25, and report only a limited movement. California fruits have not begun to move freely in the domestic markets, and the foreign outlet is reduced to small proportions by the low exchange rate. Peaches are slowly improving in tone so that the better grades are held at full opening prices, or a shade better. Undergrades are slow down at 5 per cent. under. Apricots are in moderate demand at 5 per cent. under. Pears are moving in a quiet way at 5 to 10 per cent. over.

Canned Vegetables—The spot market is dull, but the outlook is bright for later in the month. Jobbing stocks are light in all quarters, and once the buying movement is started a reaction from the present quiet market is expected. Considerable interest has been shown in the opening prices on 1920 Wisconsin peas now being received by dealers. Tomatoes are quiet, but a firm undertone is noted at packing points

due to the confidence of holders in the future of the market. Very little local business is being transacted. Southern standards are offered at \$1.70@1.75 for No. 3s, \$1.20@1.25 for No. 2s and \$6@6.50 for No. 10s. Corn is moving in a small way. There are hopeful signs for the future, but nothing which can be cashed in at present. Standard, Southern Maine style is quoted \$1.10@1.15, factory. Fancy Maine is held at \$1 and standards at \$1.25@1.30. Other vegetables show a routine demand.

Canned Fish—Distributors of canned fish are encouraged by the better demand for Maine sardines and the hardening of the market in keyless oils. With Lent approaching, and sardines in a better position, the improvement in general conditions ought to be communicated to salmon. During the week keyless oils have worked up 25c and are now on the basis of \$4.75, Maine factory. There are still a few packers with small blocks who are confirming orders at \$4.50, but the number of canners and the size of the blocks is small compared with the actual business which is being done at \$4.75. Some of the packers who originally offered at the inside figure have withdrawn, and reports from Maine are to the effect that, with anything like a normal movement during the next few weeks, remaining stocks of the 1919 pack will be exhausted by the time the new canning season starts. The domestic trade is showing more interest, while foreign buyers can be counted upon for a regular outlet at present. Keys have shown no change, but are held at \$5 by most packers. Some are asking \$5.50, but there is no business being done at that figure as long as the cheaper lines are available. Stocks are limited. Cartons are firm and rather scarce at \$5.50. Other Maine fish are quiet. There has been no appreciable increase in the demand for salmon from domestic trade channels, but with Lent approaching, the market should soon show more activity. Tuna fish still enjoys a good demand at \$11@11.50 on white meat halves and \$8@8.50 on blue fin. Both are in light supply. Oysters are kept firm by the light production in the far South, as well as in the Baltimore section. Five-ounce are being bought at \$1.50 for Southern and \$1.65 for Baltimore packs, f. o. b. Ten-ounce are held at \$3. Lobster is nominal, as spot supplies are almost nothing.

Dried Fruits—There has been no change in dried fruits for the week. Business is dull, with the situation firm. Scarcity of raisins continues and extends to about all varieties; probably prices will be higher. Other dried fruits remain unchanged, without feature. There is a strong undertone to everything.

Cheese—The market is barely steady. There is a fairly active demand for cheese at this time and a good supply.

Macaroni—There is enough stock in the market to prevent a market advance, but a firm undertone is apparent. Producers are under the handicap of higher labor costs and increased values in raw materials, so

that there is possibility of a higher market.

Pickles—The demand is active for all grades, but mainly for the large and the small sizes. As stocks diminish prices are advancing, as the demand exceeds the supply, especially for sweet pickles, which are far short of requirements. Jobbers have more orders than they can fill. Although the season for heavy demand is over, there is still a good call for dills.

Sauerkraut—The weather has been ideal for consumption, and, combined with the lower range on pork, the demand is unusually good. Stocks in the West and in the East have been reduced to the point that holders of bulk and canned are more inclined to hold out for higher figures.

Corn Syrup—The mills are still behind on orders, while demand continues good, especially for export. Prices are steadily maintained.

Molasses—No improvement in respect to supplies can be noted and with a steady demand the trend of prices is toward higher levels.

Sugar Syrups—Trade continues quiet, with prices nominally unchanged.

Provisions—The market on smoked meats is steady, with quotations ranging about the same as last week's quotations. There is an adequate supply to meet the present demand. The market on lard is slightly firmer, prices about 1/2c per pound higher than previous quotations. The market on lard substitute is steady and unchanged. The market on barreled pork is steady, with quotations the same as previous quotations. The market on canned meats is unchanged. The market on dried beef is steady and unchanged, there being a fair supply and a moderate demand.

Nuts—The entire line shows dullness and a marked absence of demand. The present low range compared to the holiday market is not of interest to jobbers, as retailers in turn are still distributing their high priced stocks, which are moving slowly. There is no inducement to speculators so that the only support is in the hand to mouth buying of jobbers who are out of some lines. Walnuts are dull, both for foreign and domestic. This is especially true of foreign stocks, a large share of which will likely have to be carried over until the fall trade opens up. Almonds are in no better position. These are in free supply on spot and slow sellers. Pecans are as dull as ever. There are heavy supplies and practically no demand from any quarter. Filberts are in the same class as to supply and demand. Brazil nuts are in buyer's favor, as the trade is anxious to clean up the market as far as possible on old crop goods so as to be ready for the new crop when it arrives.

Salt Fish—There has been a slight increase in the demand for mackerel during the week, but there is no boom as yet and prices remain about unchanged on all grades of mackerel, including Irish and Canadian. Fish men are still pinning their faith to a substantial increase in business when the Lenten season opens. Stocks seem ample for a good demand.



### Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 20—It would be a gracious act for the local association of retail grocers and meat dealers to invite B. S. Harris to be an honored guest on the occasion of the banquet it is proposed to tender the members of the Retail Grocers and General Merchants Association at their annual convention here Feb. 25. Mr. Harris is one of the two surviving officers of the old Grand Rapids Retail Grocers Association which was organized here thirty-four years ago. Mr. Harris conducted a general store on Division avenue, South, for more than twenty-five years, gaining a competence which enabled him to live on Easy street for many years. The writer has no idea the "powers that be" will act on this suggestion, but it would be a courteous act just the same.

The Columbia Hotel of Saugatuck, which has been remodeled will hereafter be known as the Hotel Saugatuck. Among the improvements will be steam heat and an electric lighting system and new furnishings. The hotel will be open for guests about May 1.

Ed. Kiel who was auditor of the wholesale department of P. Stekete & Sons for seven years, died at Blodgett hospital Wednesday as the result of an operation for appendicitis. The funeral was held Friday at the Bethel Christian Reformed Church. Interment was in the Drenthe cemetery. Deceased was a young man of much promise and was greatly respected by all who knew him.

The traveling salesman of W. R. Roach & Co. who are starting out on the 1920 campaign were here Tuesday and Wednesday, going over all matters of interest with the house. There are about forty of them. They all started out on their various territories, so as to be ready to go to work with the wholesale grocery salesmen Monday, Jan. 19. These

men are all experienced in the canning and preserving business. They are managers, superintendents or assistant superintendents at the various plants and experience has demonstrated that they make exceptionally good salesmen. They take a sample case, line of samples and travel with the wholesale grocermen, taking the retailers' future orders for Hart brand canned goods. These forty men will probably be out about three months, covering all the big cities and markets from Boston to Los Angeles and from Duluth to Jacksonville, Fla.

The Grand Rapids Dry Goods Co. will give a dinner to its traveling representatives, department heads and their understudies at the Browning Hotel, Friday evening, Jan. 30. F. J. Seibel will act as toastmaster. After the menu has been discussed and the toastmaster has trotted out his speakers, the lady friends of the diners will put in an appearance and dancing will be in order.

Dave Reid has not only changed the name of the Johnson Hotel, at South Haven, to the Reid Hotel, but has put it on a par with the best in the State. The only addition needed now is the return of handsome Gene Harwood.

"Candy man Edmonds," Ambassador of Commerce for the New England Confectionery Co., of Boston, having sold his quota, has busied himself with Bert Lee in the Bangor garage, making a team that is going to be hard to beat.

P. M. Perry, formerly a peddler of hardware, has taken over the Dage hardware store, at Bangor, and the increased business is evidence of the progressiveness of this gentleman. The store has taken on the appearance of a Monroe avenue establishment.

"Bill" Bosman (Foster, Stevens & Co.) recently burned a large hole in his shirt, presumably with carbolic acid. Ask Bill for the story.

Cook & Hagenbuch, hardware dealers at Three Rivers, are building a store room, 90 x 140, with four apartments above. This firm contemplates a jobbing business and expect to travel three men experienced in light and heavy hardware.

Perhaps the most indifferently conducted so-called hotel in the State is the one at Centerville, where if you get in late and find the proprietor out, you have the choice of driving to another town or going out and finding your own lodging. If the liveryman, Mr. Small, had the same "don'tgwadam" disposition, some would-be guests would walk the streets. A good place to stay in Centerville is at Lankton's. Ask Small.

The success of Royal Decker, at Paw Paw, is only rivaled by that of Clarence J. Farley, General Manager of the Grand Rapids Dry Goods Co. Mr. Decker started in the pickle business in a modest way and is today maintaining twenty-one salting stations. The gentlemen of fifty-seven varieties better look to his laurels.

The drummer type of salesman has been superseded by a man of dignity and business-like manners. Advertising has changed the situation completely—for the right kind of advertising is the great educational force that tells and teaches the prospective buyer about the goods that are to be offered. And to be good advertising it must be clean and dignified. By dignified is not meant that it is to be dull and dry, but quite the contrary—it should have a touch of human interest.

It is going to take a long time to exchange all the prisoners and Christmas presents.

Strange that the Equal Suffrage Association of some State hasn't come to bat with a favorite daughter.

When someone said that hope springs eternal in the human breast

he surely must have been thinking of Bill Bryan.

We owe a good deal to the founders of this Government, but hardly more than we owe to the income tax department of it.

You have written 1919 a few times and had to change it; and there is no reason why you shouldn't make your New Year resolutions over.

The supply of sugar may be short, but there is nothing the matter with the supply of candidates for the Republican nomination.

An Oak Park, Ill., contractor is missing, and his wife has asked the police to find him. We do become attached to the strangest things.

If that ship with 30,000 barrels of booze bound for Europe sinks en voyage it will probably make winter bathing along the Atlantic coast mighty popular.

Back, turn backward, oh, Time, in thy flight, fill me with vinegar, ginger and fight. Make me as young as I was, and as sweet, wipe all the corns from my mind and my feet; send me with glee to the rout and the dance; make me unmindful of redbugs and ants; let me go zooming through life as I did; backward, turn backward, and make me a kid. Make me a kid, and some little girl's beau; a girl like the girls whom we all used to know; let me bring oranges, apples and things, let me swing her in the old-fashioned swings, let me snoop around by her house in the night, watching her window the while it's aight; let me know puppy-love's joy and despair, let me beg her for a lock of her hair; thrill all my soul with young love's first romance, let me see her face when I don my long pants; let me tote the books of the maiden to school, reach lilies for her till I fall in the pool. Let me be spanked for the maid I adore, I don't wanna be growed up and fat any more.

## INCREASE YOUR BISCUIT PROFITS



### Advantages of an IDEAL SUNSHINE BISCUIT DEPARTMENT

Perfect Display—Clean—Neat—Attractive

A Complete Stock with Smallest Investment

It Creates Interest and Consumer's Demand

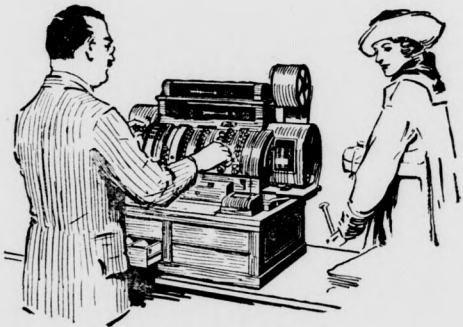
Ask the Sunshine Salesman—He Knows

## LOOSE-WILES BISCUIT COMPANY

Bakers of Sunshine Biscuits  
CHICAGO



## An up-to-date National Cash Register gives a merchant control of his business



**I**T forces each clerk, or the merchant himself, to make a record of every sale he handles. The record must be complete before change can be made or the transaction finished.



The record of each transaction is brought to the attention of the customer in two ways. By the electrically lighted figures at the top of the register and by the printed slip which she receives.



The record is also printed and added automatically at the time the transaction takes place. These accurate records are the foundation of good storekeeping.

A merchant must have such records to control his business and to make up his income tax report. An up-to-date National Cash Register gives them to him cheaply, accurately, and quickly.

**DOOMED TO FAILURE.**

The expensive campaign now being carried on by the National Canners Association is doomed to failure, because it is badly planned and is being wretchedly executed. It is comparatively easy to create a demand for a single brand by newspaper and magazine advertising, but when it comes to exploiting canned goods as a class, the retail grocers must be taken into consideration or the project falls flat. Referring to this subject, the Grocery World aptly remarks:

Advertising a thing like canned goods in the abstract, no specific brand being mentioned, is largely a question of psychology. A consumer reads the advertising. Possibly she has been a bit skeptical about canned goods. The advertisements impress her and she registers a mental note to think more of them in the future. Then she forgets the matter. Suppose when she went to her grocery store the next day the grocer—who if he was alive would know he wasn't selling her enough canned goods—should say to her, "Mrs. Smith, have you seen the big advertising they're doing for canned goods?" The seed sown by the advertising would take root again and might bear fruit that moment. But the grocer doesn't mention it—he doesn't know anything about it, because he has little use for the daily papers since they played him up as a profiteer and held him up to public ridicule and scorn on every occasion, with or without provocation.

We are unable to get the viewpoint of people like that. There are many ways of reaching the retailer and tying him up to a plan like this. One is to advertise in grocery trade papers which were never so strong with the retail trade as they are at present. By ignoring the true friends of the retail trade, the canners are wasting the biggest trump they have when they neglect to get to the retailer and sign him up for co-operative work in this campaign.

The National Canners' Association conducted a national advertising campaign for canned goods several years ago. They spent something like \$100,000, but the thing was an absolute frost. It never even made a dent in the public attention and every cent was wasted. This time they are to spend much more than \$100,000. If they don't wake up, every cent will be wasted again.

Look at the way other people conduct these exploitation campaigns. The California Fruit Growers' Exchange exploits oranges in extensive national advertising, but to make that advertising effective it is after the retailer night and day—through his trade papers, through little house organs sent directly to him, through personal agents who circulate among the retail trade.

Take the national coffee campaign. The consumer is being preached to in various ways to buy more coffee, but just as loudly the retailer is being preached to sell more. Probably you couldn't find a retailer to-day, unless he is blind and deaf and dumb, who doesn't know about the national coffee campaign and who has not seen some of its literature addressed to him as a distributor. The coffee people say their plan is already a success and the orange people have known for two years that theirs was. The canners, on the other hand, spoiled their first campaign and are in a fair way to spoil the second.

The manner in which Boss Gompers rushes to the defense of the reds in his virulent and vitriolic opposition to the sedition bills now before Congress aligns every union man in the country in the camp of

the I. W. W. It cannot be otherwise, because any man who has taken the union oath ceases to be a free agent and becomes the abject slave of the union labor propaganda as formulated, interpreted and promulgated by the crafty old schemer who has long been worshipped by union men everywhere as a demigod. The daily newspapers who rush to the support of Boss Gompers in attempting to explain his action in aligning himself with the reds are, of course, simply responding to the imperative demands of their union workmen, who hold the editors in slavery through the medium of the closed shop agreements they maintain in nearly every daily newspaper office in the country. Such slobber may deceive the unthinking portion of the public, but it cannot fool the great mass of the people who are familiar with the situation and realize the desperate condition the country is confronted with because of such unholy and un-American alliances.

Many merchants are disturbed over the numerous co-operative stores now being established under the auspices of labor unions and railroad brotherhoods. The Tradesman sees no cause for alarm in this, because the history of co-operative distribution in this country has been an exceedingly checkered one. A hundred times as much money has been lost in co-operative ventures as has been saved to the patrons of these undertakings by community or co-operative buying. This must necessarily be the case so long as co-operative undertakings are managed by men inexperienced in the mercantile business or by experienced merchandisers who are not strictly honest and competent. It is comparatively easy for a sharper to show paper profits in making reports to his co-operative stockholders, but sooner or later a time of settlement comes, when the manager disappears and the deluded individuals who have contributed the funds to enable the manager to live on the top shelf for a few months eat the bread of bitterness.

Denmark, with a population less than half that of New York city, is sending butter to this country in 150,000-pound shipments. She has to-day a vessel in every harbor of the world which war-time conditions allow her to enter. Her porcelain industry is one of the greatest and best in the world. Copenhagen publishes over a dozen daily papers and has more book stores than any one city in the United States. With an enviable body of national literature covering three centuries and more, she translates the noteworthy science and fiction of other lands. She is one of the best exemplifications we have of the established fact that strength does not go with size nor need discouragement follow in the wake of diminishing territory. In the course of her history Denmark has lost control of Sweden, Norway, Schleswig-Holstein, the Danish West Indies and Iceland, yet she is to-day very much alive.

**GO BACK TO GOLDEN RULE.**

There has been much talk in certain influential circles about settling the new problems of the nation in a new way. How would it do to make an effort first to settle the new problems in the old way—the way in which we have won success without parallel in the history of the world; for there are certain great basic principles which do not change with the changing fashions of the hour, although many seem to have wandered a great distance away from this old-fashioned belief.

Our dear old world is somewhat topsy-turvy in certain parts of its territory. Ideas and ideals, in some nations, have suffered serious dislocation. It is not a time for excessive or unnecessary experimentation: it is a time for good cart-horse sense, a time to hitch our wagon to a star, but to be equally careful to have traces sufficiently long to allow the wagon wheels to run on earth and move something that must be moved for the benefit of civilization.

Let us stop talking about new ways of solving new problems. Let us renew our allegiance to the multiplication table and the Golden Rule, recognizing that saying a thing is so doesn't make it so, when the statement issued violates the great fundamental laws of life. Let us meet the future without fear and with a manly heart, confident that in the very near future men all over the world will be playing the great game of life straight as well as strong.

**INDEPENDENT OF GERMANY.**

Not the least important achievement in the chemical industry of the United States has been the success of the finer chemical products used in medicine. Before the war this country looked to Germany for the entire supply. Taking advantage of our necessity, extraordinary high prices were demanded, and so essential were these products that we were obliged to pay for them. The cost of many materials was absurdly out of proportion to the cost of production.

When the war cut off the German supply, American chemists attacked the problem energetically. In a very brief period, America has learned to manufacture a great variety of products of as high a grade as the best German materials. Despite the high cost of initial production, many of these products have been put on the market at 10 per cent. or less of the price extorted by Germany.

**SELLING GOVERNMENT TOOLS**

The plan of the War Department to dispose of vast supplies of machine tools, which are no longer needed for Government use, is naturally attracting much attention. Since the supply of almost all varieties of tools is far below the demand, these sales will help to relieve the pressure. American purchasers will have the first call, although the demand of Europe is very insistent. There are in round numbers, at present, some 2,500 machine tools valued at \$4,000,000 to be disposed of. To facilitate the sale, the Government will announce the nature of the tools in

special bulletins issued at intervals of fifteen days. It is estimated that only 8 per cent. of the supply will be sold merely as old metal.

**ONE TRADE THAT THRIVES.**

A curious commentary on the reactions of the financial markets in a ruined and defeated country is contained in the description of the Stock Exchange written by a Vienna correspondent. "Bankers, brokers, touts, of every class," says the writer "crowd the 'House' to overflowing. New offices are being opened daily. The public is being pestered with innumerable circulars, and newspapers are full of alluring advertisements inviting investment in any and every class of security. Money seems to be a glut in the share market, while food is unobtainable in the shops of the capital! If only rubbish shares were affected it would be intelligible, but the premier securities are involved.

**WHY GRAIN MOVES SLOWLY.**

Grain shippers and elevator interests who have watched the condition of box cars that have been received here, empty or loaded with grain, say that not more than 10 per cent. of them are suitable for handling grain on long hauls to the East. One Michigan shipper secured four empty cars and ordered them to the elevator for loading wheat, only to find that all needed repairs before they could be used with safety. Another shipper got three good cars out of a lot of nine.

In the United States the circulation of money before the war was showing an increase of 54 per cent. The increase in circulation does not represent wealth. On the contrary it is a reflex of the increased cost of liquidating debts, of the higher cost of production and of the inflation in credit. One of the problems now is to deflate credit and currency. France, England and the United States have taken steps in that direction. France proposes to issue a great loan payable only in currency and retire the currency thus received. England has decided to prohibit a further increase in the issue of treasury bills. In the United States the Federal Reserve Board has already increased rediscount rates. It is hoped the effect will be a check to the orgy of extravagance, and tend to an increase in the purchasing value of a dollar. This accomplished, the corner will have been turned and we will be on the right road in the work of reconstruction.

Intelligent and persistent investigation is the keynote of success. The man who lightly skims the surface and contents himself with generalities will never reach the heart of any subject. To succeed, it is absolutely necessary to dig deep, to dissect, to analyze. If you are only a cog in the wheel, master the detail of your unit, and study the detail of the others. Nothing pertaining to any line of effort is too insignificant to be to be carefully noted, and it is the knowledge thus obtained that makes us competent workers in our chosen fields.



**WAR DEPARTMENT**  
**SALE OF GROCERS' SUPPLIES**  
SUBSISTENCE LIST NO. 1. BIDS CLOSE FEBRUARY 7th



The Surplus Property Division, Office of the Quartermaster General of the Army, offers for sale large stocks of grocers' supplies, including candles, dehydrated vegetables, flour and yeast. Informal bids for these goods will be accepted at any of the offices named in this advertisement until 3 P. M. (Eastern time) February 7th.

The minimum quantity for which bids will be considered is set forth in the specifications of each item embraced in this advertisement. Bids may be made for the minimum quantity specified or multiple thereof, or for any entire lot. The bid price must be per pound or per can, instead of for the minimum bid unit. No special bid form is necessary. No deposit is required. Deliveries will be made promptly. Complete conditions of sale are embodied in this advertisement. Similar offerings of grocers' supplies will be made weekly.

*Watch For Succeeding Announcements*

# WAR DEPARTMENT

## SALE OF GROCER'S SUPPLIES

Bids on This List Close February 7th

**CANDLES**—Approximately 1,500,000 pounds.  
 Sizes of the candles are not given in all the specifications. Approximately all of these candles, except the lantern candles, are  $9\frac{1}{2}$  inches by  $\frac{3}{4}$  inch—8 to the pound. The lantern candles run generally 3 inches by  $1\frac{1}{4}$  inches— $4\frac{1}{2}$  to the pound.

**No. 4.**  
**18,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases. Stored at Newport News, Va.

**No. 5.**  
**250,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, 40 lbs. to case. Stored at Chicago, Illinois.

**No. 6.**  
**2,500 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 case, 40 lbs. to case. Stored at Chicago, Illinois.

**No. 7.**  
**10,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, 50 lbs. to case. Stored at Chicago, Illinois.

**No. 8.**  
**150 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—entire lot, 50 lbs. to box. Stored at Chicago, Illinois.

**No. 9.**  
**11,475 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, 50 lbs. to box. Stored at Chicago, Illinois.

**No. 10.**  
**1,635 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 case, 50 lbs. per box. Stored at Chicago, Illinois.

**No. 11.**  
**124,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases. Boxes and cases. Stored at San Francisco, California.

**No. 12.**  
**5,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, boxes and cases. Stored at San Francisco, California.

**No. 13.**  
**10,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, boxes and cases. Stored at San Francisco, California.

**No. 14.**  
**2,000 Pounds of Candles.**  
 Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, boxes and cases. Stored at San Francisco, California.

**No. 15.**  
**400,000 Pounds of Candles.**  
 $9\frac{1}{2}$  in. x  $\frac{3}{4}$  in., 8 to the pound. Manufacturer: Standard Oil Co. Minimum bid considered—10 cases, 40 lbs. to wooden wire-bound cases. Stored at New York City. New No. 2 container manufactured by Will & Baumer.

**No. 16.**  
**47,400 Pounds of Candles.**  
 Manufactured by Emery Candle Co. Minimum bid considered—10 cases, 48 lbs. to the container. Stored at Atlanta, Georgia.

**No. 17.**  
**47,300 Pounds of Candles.**  
 Manufactured by A. Gross & Co. Minimum bid considered—10 cases, various size containers. Stored at New York City.

**No. 18.**  
**76,960 Pounds of Candles.**  
 Manufactured by the Standard Oil Co. Minimum bid considered—10 cases, various size containers. Stored at New York City.

**No. 19.**  
**436,520 Pounds of Candles.**  
 $9\frac{1}{2}$  in. x  $\frac{3}{4}$  in., 8 to the pound. Manufactured by Standard Oil Co. Minimum bid considered—10 cases, 40 pounds to case. Stored at New York City.

**No. 20.**  
**96,587 Pounds of Candles. (Lantern).**  
 3 in. x  $1\frac{1}{4}$  in.,  $4\frac{1}{2}$  to the pound. Manufactured by A. Gross & Co. Minimum bid considered—10 cases, 42 lbs. to a case. Stored at New York City.

**No. 21.**  
**52,600 Lbs. Candles. (White Paraffine Wax).**  
 Manufactured by Standard Oil Co. Minimum bid considered—10 case, 40 lbs. to case, 275 candles,  $9\frac{1}{2}$  in. x 1 3-16 in. to case. Stored at New York City.

**No. 22.**  
**6,000 Pounds of Candles, Lantern.**  
 Manufactured by Standard Oil Co. Minimum bid considered—10 cases. Stored at Newport News, Va.

**No. 23.**  
**52,680 Pounds of Candles, Lantern.**  
 No. 2 Containers. Manufactured by A. Gross & Company. Minimum bid considered—10 cases, 40 lbs. to wooden, wire bound cases. Stored at New York City.

**No. 24.**  
**22,851 Pounds of Candles, Lantern.**  
 Manufactured by A. Gross & Co. Minimum bid—10 cases. Stored at New York City.

**No. 25.**  
**3,908 Pounds of Candies, Lantern. (White Paraffine Wax).**  
 Manufactured by Standard Oil Co. Minimum bid considered—10 cases, 42 lbs., 420 candles to case, candles 3 in. long. Stored at New York City.

**No. 26.**  
**2,960 Pounds of Candles, Lantern New. (Stearic Wax).**  
 $2\frac{1}{2}$  in. long by  $1\frac{1}{8}$  in. thick, manufactured by A. Gross & Co. Minimum bid considered—10 cases, packed 40 lbs. to case. \* Stored at New York City.

**No. 27.**  
**40,260 Pounds Carrots, Dehydrated.**  
 Good condition. Manufactured by Chilliwack Evaporating & Packing Co. Minimum bid considered—one case, packed 30 1 lb. export cases. Stored at San Francisco, Calif.

**No. 28.**  
**8,531 Cans Carrots, Dehydrated.**  
 Good condition—manufactured by the Williamson Dehydrating Company. Minimum bid considered—1 case, packed 2-15 lb. cans to case. Stored at New York City.

**No. 29.**  
**92,700 Pounds Carrots, Dehydrated.**  
 Manufacturer: Williamson Dehydrating Co. Minimum bid considered—1 case, packed 15 lb. cans. Stored at New York City.

**No. 30.**  
**71,700 Pounds Carrots, Dehydrated.**  
 Manufacturer: Chilliwack Evaporating & Packing Company. Minimum bid considered—1 case, packed 15 lb. cans. Stored at New York City.

**No. 31.**  
**56,773 Cans Turnips, Dehydrated.**  
 Manufacturer: Graham, Ltd. Minimum bid considered—1 case packed 2-15 lb. cans to case. Stored at New York City.

**No. 32.**  
**40,860 Pounds Turnips, Dehydrated.**  
 Manufactured by Graham, Ltd. Minimum bid considered—1 case, packed 2-15 lb. tins to case. Stored at New York City.

**DEHYDRATED VEGETABLES**—Dehydration removes only the moisture. It does not impair either the nourishing properties or the flavor. **ONE POUND** of a dehydrated vegetable is equal to five pounds of a fresh vegetable. Preparation for consumption is simple. Soak the dehydrated vegetables, as the housewife does Navy beans. They reabsorb the moisture evaporated by dehydration. The dehydrated vegetables offered for sale, being packed in sealed tins, are impervious to air and climatic conditions, and will keep for years.

**FULL DETAILS ON LAST PAGE**



**WAR DEPARTMENT****SALE OF GROCER'S SUPPLIES****Bids on This List Close February 7th****No. 33.**

123,000 Pounds of Turnips, Dehydrated. Manufactured by Graham, Ltd. Minimum bid considered—1 case, packed 2-15 lb. tins to case. Stored at New York City.

**No. 34.**

699,150 Pounds Turnips, Dehydrated. Manufactured by Graham, Ltd. Minimum bid considered—1 case, packed 2-15 lb. tins to case. Stored at New York City.

**No. 35.**

279,525 Pounds Turnips, Dehydrated. Manufactured by Graham, Ltd. Minimum bid considered—1 case, packed 30 lb. cases. Stored at Boston, Mass.

**No. 36.**

26,670 Pounds Turnips, Dehydrated. Manufactured by Graham, Ltd. Minimum bid considered—1 case, packed 2-15 lb. cans to case. Stored at New York City.

**No. 37.**

960 Boxes Dressing, Equipment White. Manufactured by Whittemore Bros. Minimum bid considered—10 cases, packed 144 boxes to case. Stored at Atlanta, Georgia.

**No. 38.**

11,480 Boxes Dressing Equipment, O. D. Manufactured by Whittemore Bros. Minimum bid considered—10 cases, re-packed cases, 144 boxes to case. Stored at Atlanta, Georgia.

**No. 39.**

5,726 Pounds of Flour, Barley. Poor condition. Manufactured by Hecker & Company. Minimum bid considered—10 sacks. Packed 100 lb. sacks. Stored at New York City.

**No. 40.**

9,100 Pounds Flour, Corn. Good condition. Manufactured by the Corno Mills Co. Minimum bid considered—10 bags, packed 100 lb. bags. Stored at New York City.

**No. 41.**

23,600 Pounds Flour, Corn. Good condition. Manufactured by Washburn's Wartime. Minimum bid considered—10 bags, packed 100 lb. bags. Stored at New York City.

**No. 42.**

9,674 Pounds Flour, Corn. Good condition. Manufactured by the Miller Cereal Company. Minimum bid considered—10 bags, packed 100 lb. muslin bags. Stored at Omaha, Nebraska.

**No. 43.**

3,800 Pounds Flour, Edible Corn Starch. Good. Manufactured by the Corn Products Refining Co. Minimum bid considered—10 sacks, packed 140 lb. sacks. Stored at St. Louis, Mo.

**No. 44.**

4,332 Pounds Flour, Corn Starch. Fair. Manufactured by Corn Products Refining Co. Minimum bid considered—10 sacks, packed 140 lb. sacks. Stored at Atlanta, Georgia.

**No. 45.**

31,640 Pounds Flour, Oatmeal. Good condition. Minimum bid considered—10 bags, 140 lb. bags, packed in single jute bags. Stored at New York City.

**No. 46.**

1,020 Pounds Flour, Potato. Good condition. Manufactured by Stein-Hall & Co. Minimum bid considered—10 sacks, 280 lb. sacks, protected in cotton and jute bags (double). Stored at Baltimore, Md.

**No. 47.**

3,541 Pounds Flour, Potato. Good condition. Minimum bid considered—10 bags, packed in 100 and 200 pound bags. Stored at New York City.

**No. 48.**

9,800 Pounds Flour, Rice. Good condition. Manufactured by M. C. Taddin, R. M. C. Minimum bid considered—10 bags, packed 100 lb. bags. Stored at New York City.

**No. 49.**

20,200 Pounds Flour, Rice. Good condition. Manufactured by Hind-Rolph & Co. Minimum bid considered—10 bags, 100 lb. bags. Stored at New York City.

**No. 50.**

11,200 Pounds Flour, Rice, New. Manufactured by the Standard Rice Co. Minimum bid considered—10 bags, packed 100 lb. cheesecloth bags. Stored at Boston, Massachusetts.

**No. 51.**

1,655 Pounds Flour, Rice, New. Minimum bid considered—lot, packed 100 lb. cheesecloth bags, outer covering—burlap. Stored at Boston, Mass.

**No. 58.**

4,000 Pounds of Yeast Food. Good condition. Manufactured by the Ward Baking Company. Minimum bid considered—10 sacks, packed in 90 to 100 lb. sacks. Aready. Stored at Atlanta, Ga.

**No. 59.**

20,000 Pounds of Yeast Food. Good condition. Manufactured by the Ward Baking Company. Minimum bid considered—10 sacks, packed in 90 to 100 lb. sacks. Aready. Stored at Atlanta, Ga.

**No. 60.**

130, 140 Pounds of Yeast. Manufactured by the Northwestern Yeast Company. Minimum bid considered—10 cases, packed 180 2 oz. pkg. to tin. In cases 3 tins to case. Stored at New York City.

**INSPECTION**—Goods are sold "as is," at storage point. Samples of practically all items offered are displayed at Zone Supply Offices and at the Surplus Property Division, Munitions Building, Washington, D. C.

**NEGOTIATIONS**—Bids may be made by letter or telegram. They must be submitted by 3 P. M. (Eastern time) February 7th, and should be addressed to the Zone Supply Officer at the nearest addresses:

Army Supply Base, Boston, Mass.; 461 8th Avenue, New York City; 21st Street and Oregon Avenue, Philadelphia, Pa.; Coca Cola Building, Baltimore, Md.; Transportation Building, Atlanta, Ga.; Army Building, 15th and Dodge Streets, Omaha, Neb.; Fort Mason, San Francisco, Calif.; 17th and F Streets, N. W., Washington, D. C.; Newport News, Va.; Jeffersonville, Ind.; 1819 West 39th Street, Chicago, Ill.; 2nd and Arsenal Streets, St. Louis, Mo.; Audubon Building, New Orleans, La.; San Antonio, Tex.; New Cumberland, Pa.; Columbus, Ohio; or Surplus Property Division, Munitions Building, Washington, D. C.

Each lot offered is identified by a number. Bids should include the lot number or numbers on which the bid is made. No bid stipulating "all or none" of any lot will be considered, unless that bid is the highest.

The War Department reserves the right to reject any part or all of any bid or bids.

**NOTIFICATION**—Successful bidders will be notified by mail on or before February 12th of the quantity awarded to each. A deposit of 10% of the amount due under each award must be made immediately upon receipt of notification.

**DELIVERY**—The articles offered are available for immediate delivery. Purchasers will be permitted to leave stocks which they may acquire in government storage for a period of 30 days after notification of awards. Goods, so held, will be held subject to purchasers' risk.

**SURPLUS PROPERTY DIVISION,**

Office of the Quartermaster General, Director of Purchase & Storage, Munitions Bldg., Washington, D. C.



**American's Opportunity for World Leadership.**

As a member of the Trade and Finance Committee of the "Council on Foreign Relations" I recently made investigations in England, Ireland, France and Italy. Our committee had previously been in contact with leading bankers, manufacturers and publishers in this country and it was seeking to find the most workable plans for restoring the proper finance and trade relations between the different countries (with the purpose of giving broad publicity to the most acceptable plans which could be evolved.

The thought of our Committee was to compare the American suggestions with those which we might obtain abroad and then report our findings to this Council.

It was my privilege to have extended conferences in Great Britain with Sir Austin Chamberlain, Chancellor of the Exchequer; Sir Edward Carson and Sir Hamar Greenwood, head of the Over-Seas Trade Department; in France with Monsieur Sargent of the Finance Department and Monsieur Herriot, Mayor of Lyons; and in Italy with Signor Schanzer, Minister of Finance. In these three countries I also met the chairmen of many important manufacturing associations as well as a number of individual bankers. Since it was agreed in all of these conferences that the statements were not for publication, I will not quote any individual opinions, but simply give a resume of the general findings.

Britain, France and Italy are making encouraging progress in reconstruction. The most noticeable change since last Spring is that the armies have been practically demobilized and the men have largely been placed in industry. As a rule the manufacturers are working to capacity and finding a ready sale at high prices for all their products. The principal difficulties are: first, reduced production due to the general attitude of labor; second, the inability to enlarge plants or to run to capacity already existing plants, due to shortage of labor; and third, the excess of imports over exports, producing an unfavorable exchange situation in dealing with the United States. This introduces a new factor in trade, and financiers are earnestly seeking the remedy. All agree that the exchange problem has a bearing on all the others and in approaching this problem it is treated as a result and not a cause.

It is generally agreed that there are two remedies for the exchange problem: first, a temporary remedy, which can be brought about by loans, investments, and credits by citizens of the United States to those of other countries; and second, a permanent remedy which can only be accomplished by those other countries exporting more goods than they import. This balance of exports is necessary to pay the interest and something each year on the principal of the war debts to America.

British and other European manufacturers are of two minds regarding the exchange situation at present; as citizens they regret to see the currency of their country depreciated as compared with that of any other country, but as manufac-

urers they recognize that this gives them a considerable premium on the sale of merchandise to the United States.

British, French and German goods of various kinds are now beginning to come into the United States and there would already be a great flood of foreign merchandise here but for the fact that the purchases in the home markets are larger than ever before. People in England and France are living extravagantly, just as they are here, and it seems impossible to turn out merchandise that will be too expensive to find a market.

In some countries there is a well organized effort being made to create increased output on the part of the manufacturer and the individual worker, and reduce home consumption by showing that the exchange question and hence the cost of living can only be remedied by consuming less, and selling more abroad.

Many with whom I talked felt that our delay in ratifying the peace treaty had held up the reconstruction work of the world, and some who had not studied the financial conditions seemed to feel that the United States was taking advantage of the situation and simply putting up the price of its dollars. These did not realize that the premium on

**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 .....	13,167,100.00

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

**Kent State Bank**

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

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

**Resources**

11 1/2 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

**The Home for Savings**



JOIN THE  
**GRAND RAPIDS  
SAVINGS BANK  
FAMILY!**

33,000

Satisfied Customers

know that we specialize in

accommodation and service.

THE BANK WHERE YOU FEEL AT HOME

**GRAND RAPIDS SAVINGS BANK**

WE WILL APPRECIATE YOUR ACCOUNT  
TRY US!

**KEEP UP WITH THE TIMES**



No lean days!

"THE CLOCK CORNER"  
PEARL & OTTAWA

A regular allowance, paid when due, is just about absolutely assured, if The Michigan Trust Company administers the Trust. A "one man trust company" may fail at times, even if he doesn't die first.

Beneficiaries under will should have assurance of regularity.

Resources, \$2,700,000

We are supervised by the State Banking Dept.

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



the dollar served as an obstacle against American merchandise going abroad.

All admitted that the present unusual volume of American export trade would be rapidly checked as soon as the world had obtained again a reasonable supply of raw products, unless, in the meantime, there could be some adjustment of the exchange situation to reduce the premium on the dollar.

There were many suggestions made by Government officials and bankers, but the difficulty was to find foreign investments that could meet the three essential requirements: first, that they should be entirely safe; second, that they should yield a good return; and third, that they should be in sufficiently large units to enable the American bankers to make them known to the investing public here.

One official suggested that his Government would arrange to have the big industrial companies issue bonds for their needed expansion and that his Government would group these bonds and put its own guarantee behind them, thus giving confidence to the American or other foreign investor. This plan would have the double advantage of getting a lower interest rate and providing such considerable sums of money as would enable the important industrial companies to produce goods in volume for foreign trade.

Another official suggested that his Government might undertake a gigantic development of its water power and issue Government Bonds which could be sold in America, thus bringing over sufficient American capital to help the exchange situation while furnishing cheap water power to the manufacturers, which would lower costs and relieve the great coal shortage.

Still another official suggested that there might be a large bond issue participated in by several countries headed by the United States and the proceeds loaned to aid reconstruction in the countries where it was most needed, thus permitting a return to normal production where it would otherwise be impossible.

Among manufacturers and business men abroad there are many who feel that stimulation of production and rigid economy to bring down costs are the only things that will correct exchange. There is a great development along the lines of association work in the different trades to bring about this result. Among the foremost in this co-operative effort to stimulate foreign trade is the Irish Linen Society. Through their Research Bureau and other departments they are working in co-operation to improve all the operations in the linen industry from the growing of the flax through the different processes of manufacture to the marketing and popularizing of their product. Their success has been such that other important trades in Great Britain and France are organizing along similar lines.

The greatest difficulty which foreign manufacturers are now facing outside of their high cost of production is the fact that their bankers, who before the war co-operated with them in financing foreign trade, now find the foreign countries going to the United States for money. This emphasizes one great opportunity which the United States now has: wherever we can make loans or give sufficient credits to enable the foreign purchasers to trade with us we have an opportunity for our merchandise. This is only possible, however if the American manufacturers and bankers can learn to work together as closely as did those in Great Britain and those in Germany before the war.

We have been accustomed to feel that our home market was the sole consideration of our manufacturers; hence the manufacturing element in

# THE OLD NATIONAL BANK

GRAND RAPIDS MICHIGAN



**THE OPENING OF OUR BOND DEPARTMENT**  
has been the subject of much favorable comment among investors in Grand Rapids and Western Michigan.



E. A. STOWE, EDITOR  
BARNHART BUILDING  
CORNER IONIA AVENUE AND LOUIS STREET, N. W.  
GRAND RAPIDS, MICHIGAN

The Old National Bank,  
Mr. Clay H. Hollister, President,  
City.

January 5, 1920

Gentlemen:-

I am pleased to note that the Old National has established a regular bond department. I cannot understand why you did not do this long ago. The wonderful prestige your bank has long enjoyed ought to ensure the success of such a department from the beginning.

Yours truly,

E. A. STOWE.

# THE OLD NATIONAL BANK

CLAY H. HOLLISTER  
PRESIDENT

Grand Rapids, Michigan

January sixth  
1920.

Mr. E. A. Stowe,  
Editor The Tradesman,  
City.

Dear Mr. Stowe:

It is very kind of you to write us a complimentary letter about the establishment of a bond department in this bank. I know of no critic that I would rather listen to than yourself.

I hope that we may justify, as the years go by, the establishment of this bond department.

Kind personal regards

Very truly yours,

Clay H. Hollister,  
President.

As stated previously, our Bond Department will offer only such bonds as we consider suitable for our own investment purposes.

Investors purchasing bonds from this bank, secure the benefit of the experience and judgment which naturally accrue to a bank established over 66 years.

Our Bond Department always will be pleased to offer suggestions and advice to any who may desire information concerning investments.

# THE OLD NATIONAL BANK

GRAND RAPIDS MICHIGAN



this country has always favored a high protective tariff. During the war many of our industries have increased their capacities to where they can more than supply the normal home trade and they are looking abroad for markets. The high premium on our dollar more than offsets the tariff; hence the foreign manufacturers can send goods here more advantageously than they can sell them at home, while the same premium on the dollar practically prohibits our manufacturers from selling abroad when there is any sort of competition from countries whose exchange is lower. The fluctuations in exchange also introduce a speculative factor which compels us to put on a larger percentage of profit to offset any change in exchange which may occur between the booking of an order and its delivery.

In discussing these subjects both abroad and at home one is struck with the fact that able men are individually or in small groups working on these problems, but they seem to have found no way to coordinate their efforts. Even among our New York bankers there are decidedly different opinions as to the best course to pursue. It is useless for us to look for a panacea for all our ills, but if a Council like this could serve as a clearing house for ideas and then enlist the efforts of the bankers, manufacturers and publishers in promoting these ideas, we could make more rapid progress toward normal conditions.

All authorities agree that no country can be independent, commercially or financially, from the rest of the world, that the present problems must be approached broadly as world problems, and that the United States has now its great opportunity for leadership if it has the vision and will take the responsibility.

A. E. Pearson.

**Proceedings in Local Bankruptcy Court.**


Grand Rapids, Jan. 13—In the matter of Jay B. Symes, the petitioning creditors filed schedules and the first meeting of creditors has been called for Jan. 16. The schedules show liabilities aggregating \$2,127.53 and stock in trade, \$1,000. Following is the list of creditors:

Secured.	
Mary Symes, Sparta .....	\$3,000
Unsecured.	
Lee Tire & Supply Co., Grand Rapids .....	\$ 424.93
Standard Oil Co., Grand Rapids .....	485.00
Michigan Tire & Accessories Co., Grand Rapids .....	11.60
C. J. Litscher Elec. Co., Grand Rapids .....	211.00
Tsch Auto & Supply Co., Grand Rapids .....	32.85
Great Western Oil Co., Grand Rapids .....	50.00
B. F. Goodrich Rubber Co., Akron .....	388.70
Fisk Rubber Co., Grand Rapids .....	88.95
Goodyear Rubber & Tire Co., Akron .....	322.09
The Sun Company, Toledo .....	35.53
Firestone Tire & Rubber Co., Akron .....	77.08

In the matter of Walter Lynch, of Wellston, the petitioning creditors filed schedules and the first meeting of creditors has been called for Jan. 15. The schedules show liabilities aggregating \$2,168.34 and stock in trade, \$931. Following is a list of the creditors as shown by the schedules:

Chamberlain Medicine Co., Des Moines, Iowa .....	\$ 62.78
C. W. Mills Paper Co., Grand Rapids .....	95.99
Schust Baking Co., Saginaw .....	440.00
National Gro. Co., Traverse City .....	644.04
Cudahy Brothers, Cudahy, Wis. ....	33.72
Buckley & Douglas, Manistee .....	7.60
Cornwell Co., Traverse City .....	550.00
M. Piowaty & Son, Grand Rapids .....	9.98
National Gro. Co., Grand Rapids .....	86.94
Voigt Milling Co., Grand Rapids .....	139.34
D. M. Ferry & Co., Detroit .....	54.00
Putnam Factory, Grand Rapids .....	61.95

In the matter of the Baker Clay Co., of Grand Ledge, hearing on offer for the assets was held on Jan. 12 and the entire assets of the company were sold to the Briggs Company, of Ionia, for \$47,800. Five days were given to make payment and deliver title papers. An order for distribution was also made at this meeting, in which the taxes, first mortgage, second mortgage, were paid in full, and a first dividend of 50 per cent. declared herein on all claims allowed to date.



## Fourth National Bank

United States Depository

**Savings Deposits**

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**Commercial Deposits**

---

**3**

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

---

**3½**

Per Cent Interest Paid on Certificates of Deposit Left One Year

---

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

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

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

## Petoskey Portland Cement Company

**Authorized Capital Stock \$1,500,000**

**All Common Stock**

**No Preferred Stock**

**Fully Paid and Non-Assessable**

**No Bonds**

This Company is almost completely financed and will within a week or so start work on its cement plant.

The future of the Cement industry never was as bright as is shown by the fact that the United States Government will spend \$1,000,000,000 in 1920 for good roads besides what will be spent by the states, counties and townships.

Building permits from one end of the United States to the other show that a very great building boom is under way.

This all has a direct bearing on the cement industry as there is no construction work of any kind these days that does not call for cement.

The Petoskey Portland Cement Company is building a 2,500 barrel per day cement plant and has sufficient raw material to maintain a large cement plant for over 100 years.

Those purchasing stock in this Company have the strongest kind of reason to expect substantial dividends and they will not be disappointed.

Investigate his stock at once.

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.

## Make This Company Executor of Your Will

For—

**We are financially responsible.**

**Our existence is perpetual.**

**Our financial judgment is bound to be of the best because of the nature of our business.**

**A corporate executor is not concerned in family disputes and has no interests to serve but yours.**

**It costs your estate no more to have us act as your Executor than to have an individual, and gives your heirs added protection.**

### GRAND RAPIDS TRUST COMPANY

**GRAND RAPIDS, MICH.**

OTTAWA AT FOUNTAIN    BOTH PHONES 4391



**The Position Occupied by the Salesman.**

The position occupied by the salesman between the retailer and his firm is akin to that of the unfortunate who is midway between the devil and the deep sea.

In the premises, as our legal adviser would say, the firm produces certain articles which the retailer needs. Possibly he is not aware that he needs them. It is the business of the salesman to be endowed with sufficient perspicuity or deductive powers to know that he needs them and, what is more to the point, to see that he gets them.

One of the ways to ascertain the needs of your customer, the retailer, is to casually look over his stock, noting what he is low on and what he is entirely out of. This may be done without offence while the proprietor is waiting on trade and you are awaiting his leisure. This knowledge, supplemented with courteous enquiry, should give you the proper ground to work upon on which to build your order. If not obtained, take up your advertising propositions, one at a time, and explain the benefits to be derived from each. Have some town in mind of relative size and show him the results obtained there. If some other firm has offered him or he has bought a similar article at a lower price, talk quality. Quality is one of the best safety first principles to follow in the entire gamut of salesmanship. Think it over.

Service is a word we hear much talk of these days, along with efficiency. I have been endeavoring in my humble way to give service without the quotation marks to the firm I represent for some twenty years, yet it would seem from the way the word has been exercised of late that there are a large number of salesmen who have just learned with amazement of the discovery of the word or have just become convinced that it has a definite applicable meaning of practical worth, and in accordance with the best traditions of salesmanship.

There is another matter worthy of thought, and that is never to conceive yourself indispensable. The polite reminder, "we are a long time dead," might apply or as the Irishman said in his speech, "Yes, ladies and gentlemen, one man is as good as another, and in fact he is a d—sight better." Say to yourself no doubt somebody else could do this job as well as I do, but I am determined that they shall not do it any more conscientiously.

Regarding the salesman's relationship to his firm, there is just as definite a responsibility that is due the retailer. If you gain the latter's good will and confidence, go out of your way, if necessary, to further cement that bond of friendship, for just so soon as you misrepresent or slight his requests regarding shipment of goods, mistakes in orders or advertising, you are sliding down the incline of his belief in you and your firm, and anti-skid chains will be of no more avail than a fire department at a burning oil well. Therefore, it

behooves you to consider the retailer's interests just as seriously as you do the interests of your house, for in doing so you are conserving the interests of both.

Summing up all of the above gems (or germs) of thought which I have impartially scattered, I think my readers will all agree with me when I state that the salesman is the balance wheel between his house and the retailer; the ever-ready emery that takes the rough edge off from misunderstandings; the keen cutter of business progress and the guiding star of trade advancement.

And to successfully play his part in life's drama, the salesman must be a conservative optimist, a restrained enthusiast, fully convinced of the great truth, that Business is Business and that fads and fancies have no place in the eyes of the retailer or any other common sense man of business.

Walter D. Lawton.

An honest countenance is the best passport.

**PREPARE for WINTER  
Don't Get Cold Feet**



An Extension Telephone at the Head of the Stairs will save many unnecessary steps.

The call in the night may be the important one.

An extension telephone costs but a few cents a day!

Call Contract Dept. 4416.

**CITIZENS TELEPHONE COMPANY**

**GRAND RAPIDS SAFE CO.**

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

TRADESMAN BUILDING :::: GRAND RAPIDS, MICHIGAN

**JANUARY 1, 1920  
SEVENTIETH ANNUAL STATEMENT  
NATIONAL LIFE INSURANCE COMPANY  
MONTPELIER, VERMONT**

Ledger Assets January 1, 1919 .....		\$68,796,766.45
Received 1919 {	Premiums for Insurance .....	8,897,982.15
	Interest and Rents .....	3,520,587.36
	All Other Sources .....	936,533.33
		\$82,151,869.29
Disbursed 1919 {	Death Claims .....	\$2,626,789.96
	Dividends .....	2,096,793.99
	Matured Endowments .....	1,949,295.56
	Surrender Values .....	1,096,564.91
	Annuity and Income Payments .....	720,384.62
	Unearned War Premiums Refunded .....	2,166.70
	<b>Total Paid Policyholders</b> .....	<b>\$8,491,995.74</b>
	All Other Disbursements .....	2,464,921.59
		\$10,956,917.33
Ledger Assets Dec. 31, 1919 {	Government and Municipal Bonds .....	\$28,230,189.24
	Mortgages, First Liens .....	32,020,762.11
	Policy Loans and Premium Notes .....	10,051,767.92
	Real Estate .....	266,778.95
	Cash .....	624,451.79
	Due from Agents and Bureau of War Risk Insurance.....	1,001.95
		\$71,194,951.96
Non-ledger Assets due and accrued (Net) .....		\$1,865,302.83
Total Assets (Actual Market Basis, December 31, 1919) .....		\$73,060,254.79
Liabilities (Paid for Basis) .....		\$69,637,955.80
General Surplus .....		\$ 3,422,298.99

New Insurance paid for \$50,224,637. Increase \$24,120,156.00.

Outstanding Insurance in force \$267,801,560. Gain \$34,377,184.00.

In 1919 the Company surpassed all prior records in volume of new insurance written, in volume of insurance paid for, in the increase of insurance in force, in the amount of dividends paid and in the amount of dividends set aside for payment during the year current.

The Company in its statement adheres to market values as being in strict compliance with the Vermont statute and also the most exacting test of solvency, not finding it necessary or deeming it advisable to adopt the amortized or the averaged valuations allowed by insurance departments, either of which valuations would largely increase the asset and surplus items.

The National Life Insurance Company is a purely mutual company, now entering upon its seventy-first year. All its property belongs to the insured. There is no stock and the Company issues only participating policies. The National has paid policyholders since organization \$107,756,962.35, which, with assets to their credit, exceeds the premiums received from them by \$13,982,041.74.

The present dividend scale will be maintained for 1920 and dividends to policyholders for the coming year, amounting to \$2,373,863.11 have been declared, charged off as a liability in the above statement, and will be paid as due.

For further information write

**CHAS. W. YORK, District Agent,  
Grand Rapids, Mich.**

**WILLIAM N. WARREN, General Agent,  
Majestic Bldg., Detroit, Michigan**



## WOMAN'S WORLD

### What Mother-Spirit Means to a Woman.

Written for the Tradesman.

At a certain winter resort hotel in Florida where I have been spending a few days, I met a very lovely old lady who so perfectly represents my idea of what a grandmother should be that I want to tell my readers about her. In order to be the right kind of a grandmother one must be the right kind of a mother; in order to be the right kind of a mother one must be the right kind of a homemaker—and it works the other way about just as well! For the right kind of a homemaker grows into the right kind of a grandmother without fail.

My attention was drawn to this lovely old lady by the fact that she had with her two very fine little children, who showed all the marks of wise and loving care and guidance, and yet seemed to belong to no one except the old lady, who plainly was too old to be their mother.

After a while, interested in some knitting that I was doing, she came over to where I was sitting and introduced herself. Presently she told me about the children and her own relation to them.

They were her grandchildren, she said, and she was renewing her youth in taking care of them—just the same kind of care that she took of their mother thirty years ago.

"Oh, yes," she said, "there are others who could have taken care of the children, but it fell very naturally to me; and I love to do it, especially as I know, and everybody else knows, that it as my daughter would have it.

"You see, our family is just a little unusual in one way: I had six daughters and two sons. They all have presented me with grandchildren and a lovely big circle it makes when we are all together. But grandmother seems, by common consent, to be the center of that circle. It is very nice for me, for every one of them, even to the littlest of the children, seems to want me to be there. No, there is no grandfather now, else he would be there, too.

The old lady stopped a few moments, as if she found a little difficulty with her voice. Then she continued:

"My own father and mother were very busy people, occupied with many social and business affairs, and my brothers and sisters and I did not get very well acquainted with them. We loved them, of course, but they did not seem to make themselves quite indispensable to us.

The children married and went about their own family concerns. I do not remember a single occasion when the whole family ever got together again.

"It seemed to me," the old lady went on, "that this was not as it should be, and I determined that when I had a family of my own I would try very hard not to let it scatter like that.

"So, as the children came one after another, I did my best to knit them together, to make them close friends of each other; I tried to make our home so happy and loving a place that they would want to come back to it. Grandfather and I—of course, we weren't grandparents then—made it our business to be at home to our children, to be interested in all their doings and have them as much interested as possible in ours.

"Do not misunderstand me: We tried just as hard not to let our family get to be a little, selfish, self-centered group, shutting out the rest of the world. Far from it; we brought others in and went out ourselves; we made our horizon as wide as we could. But always at the center was the home, and they all come back to it.

"Now that they are grown and have children of their own, each has his or her own home circle, and I am glad to see them doing the same thing, but they still come back to grandmother and bring their little ones with them.

"When my widowed daughter died, leaving these two little children orphans, I felt a new life-work come to me. I am almost a mother again—it has made me young. The whole family agreed that I was elected to take these little ones—fortunately my health is equal to it—and try to be to them what I tried to be to the children of my very own. It is a great source of happiness to me."

What a simple, homely story! And yet how perfectly it illustrates what a mother can do at the center of a home. The mother-spirit never dies; it is as much alive in a woman at seventy as at thirty. And when it is backed by the intelligence of a real homemaker, it sends its radiance out to many generations.

Prudence Bradish.

(Copyrighted 1919.)

#### He Knew!

"I notice Titewadd is advertising for a meat-cutter, salary no object."

"That's true, all right. I used to work for him and my salary was hardly an incident."

Losing \$10.00  
Means Dropping  
Your Profits on  
\$100.00 Worth  
of Business



150 Account Roll-top  
Fire-proof Metzgar

### Can You Afford It?

LABOR and STOCK are too high for you not to stop every needless waste in your business.

EVERY HOUR of TIME you can save by adopting modern methods means just that much more money added to your net profits at the close of the year.

POSTING ACCOUNTS is TIME and MONEY wasted and your time should be applied to something more profitable.

#### Why Not Stop All Needless Waste With a METZGAR SYSTEM?

It will do your bookkeeping with one writing.

It will relieve you of all Posting of Accounts.

It will eliminate FORGOTTEN CHARGES, MIXING ACCOUNTS, and bringing forward of WRONG PAST BALANCES.

It will please your customers and bring you new business.

It will FULLY PROTECT YOUR RECORDS AGAINST FIRE.

Write at once for full information, also get our prices on salesbooks, before putting in your next supply.

Metzgar Register Co., Grand Rapids, Mich.

## Lily White

"The Flour the Best Cooks Use"

Retains all the natural, delicious flavor of the wheat berry, which in turn is imparted to the bread baked from it.

Making LILY WHITE FLOUR is more than just grinding up the wheat; it is more than merely taking out the bran and middlings. In fact, making LILY WHITE FLOUR is the work of an expert. The wheat used is the very choicest obtainable, which is cleaned four times, scoured three times and actually washed before going onto the rolls for the first break.

Every atom of undesirable material and dirt is eliminated from LILY WHITE FLOUR, and the natural flavor of the grain is retained, making it possible to produce such delicious bread.

Your money back if you do not like it *better*.

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.



# Merchants Life Insurance Co.

HOME OFFICE, DES MOINES, IOWA

Michigan Office, Michigan Trust Building, Grand Rapids, Michigan

Operates in Twenty States—Established 1894

The Merchants Life, with a record of twenty-five years of successful operation during which time it has never lost a dollar from investment, now has securities consisting principally of farm mortgages amounting to over three and a half million of dollars on which there is not one dollar of past due interest. During its entire career it has paid every amount to policyholders or beneficiaries promptly—paid in 1919 in death claims \$609,697.26 and has paid in death claims since its organization \$4,845,213.03. The Company has successfully passed through war, pestilence and financial panic and solicits the insurance of Michigan people on merit alone. The Company offers liberal policies, low guaranteed rates, best of service and fair treatment.

## 1919 Year of Greatest Growth in History of the Company

### FINANCIAL CONDITION DEC. 31, 1919

ADMITTED ASSETS		LIABILITIES	
Mortgage Loans on Real Estate.....	\$2,680,083.17	Legal Reserve.....	\$2,991,451.77
Policy Loans and Premium Notes.....	118,883.85	Claims reported or in process of adjustment..	36,582.16
Bonds—United States.....	398,625.07	Premiums paid in advance	25,474.42
Bonds—Municipal, etc.....	49,061.00	Set Aside for Taxes.....	29,988.83
Cash in Banks.....	157,484.69	All Other Liabilities.....	9,446.20
Interest due and accrued.....	77,635.24	Capital Stock \$400,000.00	
Net Uncollected and deferred premiums.....	90,814.62	Surplus.....	79,644.26
<b>Total admitted assets.....</b>	<b>\$3,572,587.64</b>	Surplus to Policyholders.....	<b>479,644.26</b>
		<b>Total.....</b>	<b>\$3,572,587.64</b>

### 1919 RESULTS

Total Assets Dec. 31st, 1919 .....	\$ 3,572,587.64
Total Assets Dec. 31st, 1918 .....	3,099,591.64
Grain .....	472,996.00
Gross Income 1919 .....	1,688,923.32
Gross Income 1918 .....	1,435,574.34
Gain .....	253,348.98
Reserve on business in force Dec. 31st, 1919	2,991,451.77
Reserve on business in force Dec. 31st, 1918	2,482,701.79
Gain .....	508,750.07
Insurance written and paid for 1919 .....	14,110,145.00
Insurance written and paid for 1918 .....	3,132,964.00
Gain .....	10,977,181.00
Insurance (paid-for) in force Dec. 31st, 1919	66,109,220.00
Insurance (paid-for) in force Dec. 31st, 1918	55,088,201.00
Gain .....	11,021,019.00

### DOUBLY SAFEGUARDED

The Merchants Life operates under the Iowa Law which requires the Company to maintain on deposit with the State approved securities equal to the net legal reserve. The Company maintains this deposit at all times.

**Paid Policy Holders since organization . . . \$4,845,213.03**

**Paid Policy Holders during the year 1919 609,697.26**

### OFFICERS:

WM. A. WATTS .....	President	CLAY H. HOLLISTER .....	Treasurer
RANSOM E. OLDS .....	Chairman of Board	FRANK H. DAVIS .....	Actuary
CLAUDE HAMILTON .....	Vice-President	CARL STUTSMAN .....	Medical Director
JOHN A. McKELLAR .....	Vice-President	STUART E. KNAPPEN .....	Counsel
RELL S. WILSON .....	Secretary	THOS. A. MURPHY .....	Mgr. Loan Dept.

### DIRECTORS:

RANSOM E. OLDS .....	Lansing, Mich.	C. H. MARTIN .....	Des Moines, Iowa
Pres. Reo Motor Car Co. Pres. Capital City Bank.		President Peoples Savings Bank.	
E. G. FILER .....	Manistee, Mich.	CHAS. H. BENDER .....	Grand Rapids, Mich.
Pres. Manistee County Bank.		Vice President Grand Rapids National City Bank.	
LEWIS H. WITHEY .....	Grand Rapids, Mich.	President City Trust & Savings Bank.	
President Michigan Trust Company.		HENRY IDEMA .....	Grand Rapids, Mich.
CLAY H. HOLLISTER .....	Grand Rapids, Mich.	President Kent State Bank.	
President Old National Bank.		STUART E. KNAPPEN .....	Grand Rapids, Mich.
CLAUDE HAMILTON .....	Grand Rapids, Mich.	Attorney Knappen, Uhl & Bryant.	
Vice-Pres. Michigan Trust Company.		WILLIAM A. WATTS .....	Des Moines, Iowa
R. W. IRWIN .....	Grand Rapids, Mich.	President Merchants Life Insurance Company.	
Vice-Pres. Grand Rapids National City Bank.		JOHN A. McKELLAR .....	Des Moines, Iowa
Secretary Royal Furniture Company.		Vice President Merchants Life Insurance Company.	
WM. H. GAY .....	Grand Rapids, Mich.	RELLS S. WILSON .....	Des Moines, Iowa
President Peoples Savings Bank.		Secretary Merchants Life Insurance Company.	
President Berkey & Gay Furniture Company.		J. L. EDWARDS .....	Burlington, Iowa
		President Merchants National Bank.	

## Agency Contracts

The Company offers unusual opportunities to high class men desiring to engage in the Life Insurance Business.

For information write the Home Office, Des Moines, Iowa.

or

**A. G. GREEN, State Manager**  
Michigan Trust Building  
Grand Rapids, Michigan

## Life Insurance

The Merchants Life is meeting with remarkable success because of its service to policyholders. Over \$2,000,000.00 of Insurance written in Michigan in 1919 with total insurance in force in the State of over \$12,000,000.00.

### FOR INFORMATION ONLY.

Merchants Life Insurance Company.  
Grand Rapids, Michigan.

Without committing myself to any action please send me full information regarding your new Monthly Income During Disability Life Policy for \$.....

My age is.....years.

Name.....

Mail Today

Address.....

**Open Letter to Hon. Milo D. Campbell.**

Grand Rapids, Jan. 19—When you were Private Secretary to Governor Luce, about thirty years ago, you made many friends by the courteous and diplomatic manner in which you discharged the duties of that position. You protected the Governor from bores and triflers, but saw to it that all men who had a valid reason to see the Chief Executive were given the opportunity of an interview at the earliest possible moment. In that respect and in the tact you employed in discharging the difficult duties of the office—exceedingly difficult when the duties devolving upon a private secretary are well done—you earned the respect and confidence of all who came in contact with you.

Later on as Commissioner of Insurance, under Governor Pingree, you placed the fire insuring public of Michigan under everlasting obligation to you by bringing about a flat reduction in rates of 25 per cent. This action on your part saved the insuring public millions of dollars which would otherwise have gone into credit balances already bursting because of their plethoric condition and swelled dividends already out of proportion to the service rendered. Of course, the reduction in rates was more than made up by the companies affected by advances which were put into effect as soon as you retired from office, due to the fact that your successor proved recreant to his trust and paid more attention to the importunities of the insurance combine than he did to the rights of the people who paid him his salary and met the expenses of his office.

Now you are a candidate for the office of Governor on the Republican ticket, have been unanimously endorsed by a series of farmer organizations. In furtherance of your candidacy you promulgate a platform of twelve planks, all of which are commendable except the third, in which you say you favor "collective bargaining," which is a clean-cut contradiction of your first plank, "Americanism." No one can be a good American and favor collective bargaining, because the latter necessarily contemplates the closed shop, which is destructive to every theory of correct living which the true American holds dear. Collective bargaining and the closed shop (one is impossible without the other) utterly destroy the independence of the worker and make him merely a tool in the hands of the walking official, no matter what name he may masquerade under. Collective bargaining is construed by all labor union adherents to mean that all workers of a class must be paid the same scale, no matter what their capabilities or accomplishments may be. It was the first paragraph in the demand for union recognition promulgated by I. W. W. Foster when he called the strike of steel workers Sept. 1. Collective bargaining is now the chief stock in trade of Boss Gompers, Bill Haywood, and all other anarchistic and atheistic men who seek to throttle the independent workman and ruin the independent employer of labor by forcing them to adopt this insidious, unrighteous, unAmerican and un-Christian doctrine. Any man who plays into the hands of such creatures is certainly not a safe man to entrust with the wheels of government.

I cannot for a moment entertain the thought that it is possible that a man of your wide experience and broad mindedness can stand for these things.

I cannot help feeling that you have aligned yourself wrongly and unthinkingly on this subject, because such an expression is foreign to every utterance I have ever heard

you make or any letters or public expressions from your pen. Only two months ago I had the pleasure of printing in the Tradesman a remarkably strong document prepared by you, in which you stated very plainly and forcibly that most of our present troubles are due to the excesses of trades unionism and that a halt must be called if human liberty is to be preserved and the rights of the individual protected.

In the light of these statements and considering the fair mindedness and far sightedness which have characterized your career during the thirty years I have known you, I

am utterly unable to comprehend your present attitude on this most unfortunate subject.

The columns of the Tradesman are open to you if you wish to avail yourself of same in making a reply.  
E. A. Stowe.



**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

**Sell Well Advertised Brands of Hosiery**

One of these brands will surely sell well amongst your trade.

BEARBRAND  
DURHAM  
IPSWICH  
BURSON

Quality Merchandise—Right Prices—Prompt Service

**Paul Steketee & Sons**

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

**Competition for Capital**

The money for plant extensions of the Telephone Company must be obtained through issuance of stocks, bonds or notes.

Reconstruction projects and new or expanding industrial undertakings are in the market for new capital.

Foreign governments are seeking loans for the rehabilitation of their devastated domains.

The competition for capital was never so keen and borrowers must show, beyond question, their ability to earn and pay interest and dividends.

The rate schedule is the index to the borrowing power of the Telephone Company. It should be liberal enough to demonstrate conclusively that the company will promptly carry out its obligations to stockholders and bondholders.

**MICHIGAN STATE TELEPHONE COMPANY**

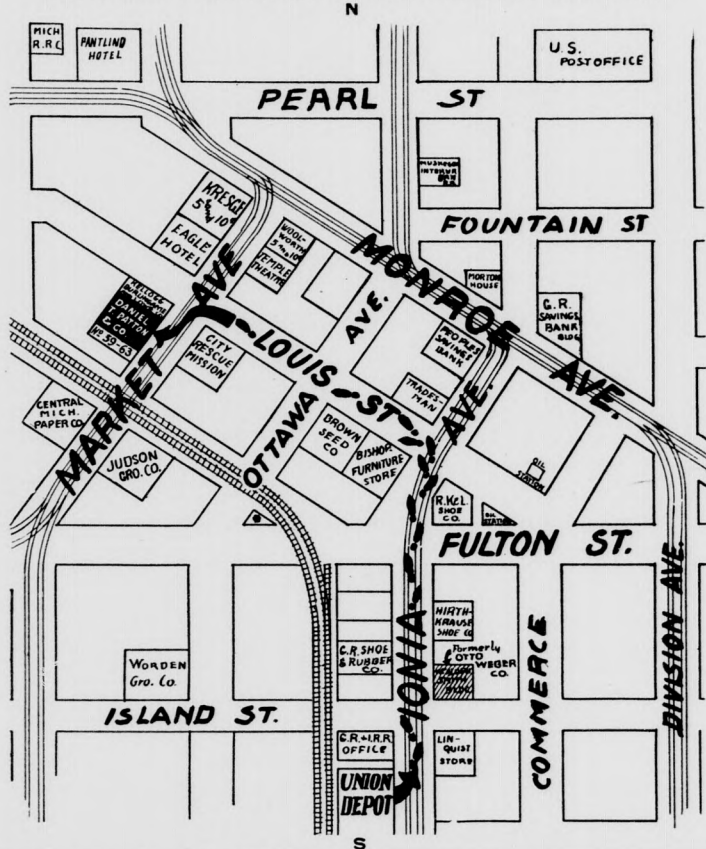




How to find the home of the New Men's Wear Company  
**Daniel T. Patton & Company**

(Successors to Otto Weber & Co.)  
 The Campau Building 59-63 Market Ave. N. W.

THE MEN'S FURNISHING GOODS HOUSE OF MICHIGAN



**Ho-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.



# Gloves and Mittens

**Ask Our Salesman After January 5th**

## Gloves for Everybody

Cotton Gloves, Light,  
 Medium, Heavy

Leather Faced Gloves

Tick Mittens

Jerseys

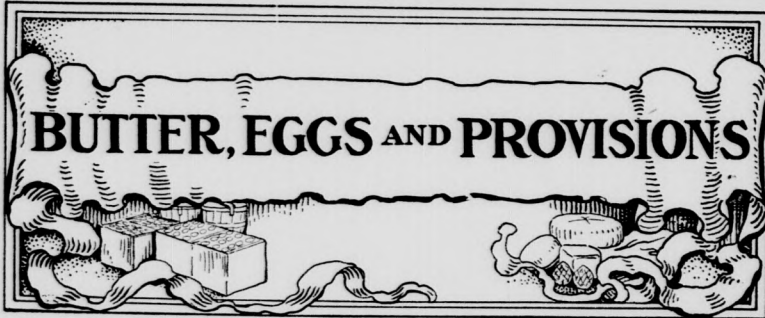
In the past you have benefited by seeing our line. Those who dealt with us remember what happened last year. Do not buy until you have heard our story this year—there will be some new features.

SOLD BY ALL OUR HOUSES

# NATIONAL GROCER COMPANY

- |          |              |                  |                 |         |               |
|----------|--------------|------------------|-----------------|---------|---------------|
| Detroit  | Grand Rapids | Saginaw          | Bay City        | Jackson | Traverse City |
| Cadillac | Port Huron   | Escanaba         | Sault St. Marie | Lansing | Decatur, Ill. |
|          |              | South Bend, Ind. |                 |         |               |





#### Michigan Poultry, Butter and Egg Association.

President—J. W. Lyons, Jackson.  
Vice-President—Patrick Hurley, Detroit.

Secretary and Treasurer—D. A. Bentley, Saginaw.

Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

#### Large Plans for Mercantile Convention Next Month.

Cadillac, Jan. 20—The twenty-second annual convention of the Retail Grocers and General Merchants Association of Michigan will be held at the Pantlind Hotel, Grand Rapids, commencing on Tuesday, Feb. 24, and continuing Wednesday and Thursday, 25 and 26.

These days promise to be full and running over with subjects pertaining to the retail business that under any other circumstances would be almost a physical impossibility to place before the delegates in concrete form and it is the hope of the officers and directors that every retail grocer, meat dealer and general merchant in the State will take the necessary time to attend the meetings of or at least a part of the three days', for retail business generally is facing a period of reconstruction that will take the best thought of the best minds in order that it may emerge from this period with a settled and definite plan for stabilizing profits and selling methods.

It is a notable fact that much legislation has been proposed for the regulation of retail business, but a workable plan has not as yet been found and, in order that some good plan may be worked out, it is desirable that the ideas of all men engaged in the business may be poured into the question box of the coming convention, so that no chance will be left for a complaint. If it is not possible to attend the meetings, send your ideas to Secretary Bothwell, at Cadillac, and he will place them in the hands of the proper committees for consideration and action. As a little over one month is all the time remaining, do not lay aside this paper until you have expressed your views as to whether you should continue to sell flour and sugar at less gross profit than is necessary to cover expense of handling, plus a reasonable interest on your investment.

What is the meaning of the word "profiteer?" People who presume to know say, "One who exacts more than a reasonable profit." Then how much profit can one take without its being called more than reasonable?

Answers to some of the questions that have troubled you in the past will be given at the convention by men who know.

The wholesalers of Grand Rapids have thrown wide open the doors and invite you to come in and partake, not only of their hospitality in a material way, but they invite you, also, to hear the speakers they have selected to fill places on the program—speakers who will bring to you messages that come from the heart and out of the fulness of their experience in a business career and who will send you home after the convention is over with a new con-

ception of the importance of your business and its relation to the success of the community in which you are located.

J. A. Ulmer, President of the National Association of Retail Grocers, will bring you a message that will instil a desire to be a better merchant and meet up to the standard expected of you by your family and friends.

John Clark, President of the Michigan Wholesale Grocers' Association, will bring a message that will more clearly show the relation that must of necessity exist between wholesaler and retailer if they are to be successful in their respective lines.

A. C. Bertch will be there with a message that will send you away with a new conception of the close relation of the meat and grocery business and the many ways that are open to the careful meat dealer to so operate his business that, when he counts his profits at the end of the year, he will take pride in the fact that he is now one of those who must pay income tax.

Paul Findlay will be with us from sunny California to show us the way to make a profit on the branch of our business we sometimes find nets us a loss, instead of a profit. Mr. Findlay is able to talk out of the fulness of his thirty-six years of experience in meeting and overcoming the great difficulties that attend the successful handling of such fruits as grow on the Coast.

These only go to show that the programme will be full every minute you are not eating or sleeping, with work and talks which will be worth many dollars to you in your business.

In justice to these men who are glad to give of their valuable time and best thought, it is the earnest wish of the officers that you pour in your questions in plenty of time, in order that they may be answered by the right persons. The full programme will appear in these pages in due season and in the meantime we are completing arrangements for the most important convention in the history of the retail trade of Michigan.

J. M. Bothwell, Sec'y.

#### 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

#### WE BUY AND SELL

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

Both Telephones 1217

Moseley Brothers,

GRAND RAPIDS, MICH.  
Pleasant St. and Railroads



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

## M. J. Dark & Sons

Wholesale

## Fruits and Produce

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

Grand Rapids, Michigan

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

## PIOWATY

## QUALITY SERVICE PRICES

THE HIGHEST THE BEST ARE CONSISTENT

Michigan's Leading Distributors of  
FRUITS AND VEGETABLES

## M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

## Kent Storage Company

Wholesale Dealers in

BUTTER EGGS CHEESE

PRODUCE

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

Phone, write or wire us.

GRAND RAPIDS, MICHIGAN

## MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building  
Grand Rapids, Michigan



**Evaporated Apples Advancing.**

The principal export buyer of American evaporated apples is Germany, but the German mark is so low in the foreign market that Germany cannot buy apples at present. In years gone by trading was done on the basis of three pounds of apples for one mark and now, because of the present high range of prices and the low exchange rate on marks, it takes ten marks to buy one pound of apples, and this is far too great a handicap to allow any business in that quarter. Germany needs apples and is ready to buy, but some financial arrangements will have to be made to open her markets to American exporters. It is hoped when the peace treaty is signed that something will be done along this line. This probably has kept exporters on the anxious seat for a number of weeks and they have by no means given up hope. Germany would take the entire surplus in sight in 24 hours if she could be financed.

There is a little export business in evaporated apples going on all of the time to England, France, Belgium and Holland.

The State market has been on the advance in anticipation of an increased foreign outlet and a bigger domestic demand and the State crop was light, so that packers feel they are warranted in holding extra fancy for 26½c; fancy, 24@25c; choice, 22@23c, and prime, 21c. The top grades are closely cleaned up and are firm. Some of the old time distributors

say that supplies of State apples are the smallest they have ever known at this season. This is taken by some to mean higher prices during the period of heavy consumption, from May until the new crop is on the market in the middle of the summer.

Chops are now selling at 12c, a record price, with the market advancing. Buyers are just beginning to realize the State shortage and they are rushing to cover. Some State packers are asking 14c, but no sales so far have been made at that figure.

A considerable quantity of chops has been ordinarily exported to France to be made into champagne cider and returned to this country. Prohibition, which put the breweries out of business, has turned the attention of brewers to cider making in this country and there is already a demand from that quarter, which promises to expand from year to year.—N. Y. Commercial Bulletin

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

**Salesbooks**  
THAT GIVE  
100 PER CENT PLUS SERVICE  
ALL KINDS, SIZES, COLORS, AND GRADES. ASK FOR SAMPLES AND PRICES.  
THE MCCASKEY REGISTER CO.  
ALLIANCE, OHIO

Improved  
*"Taylor-Made"*  
Honey Comb Chocolate Chips



You've tried the rest  
Now Buy  
the Best

W. E. TAYLOR, Maker  
Battle Creek, Michigan

**You'll Get a Surprise**

The moment you begin to push Virginia Dare Absolutely Pure Flavoring Extracts, you find the big difference. And it's recorded where you like it best—in your cash register.

**VIRGINIA DARE**  
EXTRACTS  
Vanilla 150% Strength  
20 other Flavors Double Strength

One of the greatest opportunities you've ever had. They build up a permanent business in everything needed in preparing table delicacies. 21 Flavors.

Ask your Jobber.

Consumer satisfaction guaranteed. Money refunded on slightest complaint.

**GARRETT & CO., Inc.**  
Food Products  
Bush Terminal—Bldgs. 9 and 10, Brooklyn, N. Y.



**RED CROWN**



**Pure Food Products**

24 APPETIZING VARIETIES 24  
ALL FAST REPEATING SELLERS



IN BIG DEMAND  
Sold through  
Wholesale Grocers  
Exclusively



**ACME PACKING COMPANY**  
CHICAGO, U. S. A.  
Independent Packers of Pure Food Products

WE ARE HEADQUARTERS  
WHOLESALE  
**Fruits and Vegetables**  
Prompt Service Right Prices  
Courteous Treatment



**Vinkemulder Company**  
GRAND RAPIDS MICHIGAN



## TWENTY-SIXTH CONVENTION

### Annual Meeting of Hardware Dealers Next Monday.

The following programme has been arranged for the twenty-sixth annual convention of the Michigan Retail Hardware Association to be held in Grand Rapids, Feb. 10, 11, 12, 13, Monday, Feb. 9.

8 p. m. Meeting of the Executive Committee and Advisory Board at the Hotel Pantlind.

Tuesday, Feb. 10.

9 a. m. The exhibit hall will be open in the Klingman Furniture Exhibition building, at the corner of Ottawa avenue and Lyon street with the main entrance on Ottawa avenue. The office of the Secretary will be located in this building and members should register there upon arrival and secure identification badge, theater ticket, banquet ticket, etc. Clerks will be on hand to receive applications for membership and dues from both active and associate members.

12 noon. The exhibit hall will be closed.

Tuesday Afternoon.

1:30 p. m. Retailers, wholesalers, manufacturers, traveling men and ladies are all invited to be present at this meeting.

Meeting called to order in the assembly hall in the Hotel Pantlind by President George W. Leedle, of Marshall.

Invocation by Charles M. Alden, Grand Rapids.

Song, "America." Sung by the delegates, led by Wm. Moore, Detroit.

Address of welcome by Mayor Gallemeyer.

Response by J. H. Lee, Muskegon. Annual address of President, George W. Leedle, Marshall.

Announcement of committees. Address, "The Commercial Outlook for 1920, Lee H. Bierce, Grand Rapids.

Song by the delegates. Address, "Why Ninety Per Cent. of Men Fail." Thomas F. L. Henderson, Chicago, Ill.

Remarks by representatives of the manufacturers, jobbers and the press. Adjournment at 4 p. m.

All members appointed for committee work should remain and arrange for meetings of their committees.

The exhibit hall will be open until 6 p. m.

Tuesday Evening.

Theater party at the Empress Theater. Exchange tickets will be distributed from the Secretary's office. These must be presented at the theater box office before 7 o'clock Tuesday evening in exchange for reserve seat coupons.

Wednesday, Feb. 11.

9 a. m. Meeting called to order. Opening song by the delegates. Address, "Closed-vs-Open Shop," E. S. Stebbins, Stanton.

Discussion of above subject. Address, "Side Lines for a Country Store," H. N. Coldren, Bellaire. Discussion.

Address, "The New Order," Matthias Ludlow, Vice President of the National Association, Newark, N. J. Discussion.

Song by the delegates.

Address, "New Plan of Handling Binder Twine." Harry L. Hulbert, Warden Michigan State Prison, Jackson.

Discussion. Address, "Marking Your Price Tags." Lee M. Hutchins, Grand Rapids.

Discussion. Adjournment at 12 o'clock.

Wednesday Afternoon.

1 p. m. The exhibit hall will be open at this time and will remain so until 6 o'clock.

Wednesday Evening.

7:30 p. m. Exhibit hall will be open to the public until 10:30 p. m.

7:30 p. m. (Question box session for hardware dealers only.)

Annual Report of Secretary, Arthur J. Scott, Marine City.

Annual Report of Treasurer, Wm. Moore, Detroit.

The remainder of the evening will be devoted entirely to the Question Box in charge of J. H. Lee, Muskegon, John C. Fischer, Ann Arbor, and L. F. Wolf, Mt. Clemens.

Thursday Feb. 12.

(Open session, everybody invited.) 9 a. m. Opening song by the delegates.

Address, "Getting Business," Geo. W. McCabe, Petoskey.

Discussion. Address, "The Cost of Doing Business," Charles L. Meach, Lakeview.

Discussion. Address, "Insurance a Service," Leon D. Nish, Elgin, Ill.

Discussion. Song by the delegates. Address, "The Relation of the

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### THE POWER CO.

Bell M 797 Citizens 4261

## 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

## 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. HLING,  
843 Sigsbee St. Grand Rapids, Mich

## TAKING INVENTORY

Ask about our way  
BARLOW BROS. Grand Rapids, Mich

## Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.  
283-287 Powers' Theatre Bldg., Grand Rapids, Mich.



## Toilet and Bath

## 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.

GRAND RAPIDS, MICHIGAN



Traveler to the Retail Merchant," John A. Raymond, Lansing.

Discussion.  
Address, "A Slave to Business," Harry T. Morgan, Detroit.

Discussion.  
Address, "You and Your Business," National Secretary, Herbert P. Sheets, Argos, Indiana.

Discussion.  
11:30 p. m. Report of Committee on Nominations.

Election of officers.  
Adjournment at 12 o'clock.

Thursday Afternoon.  
1 p. m. Exhibit hall will be open until 6 o'clock. This whole afternoon can be profitably spent by the delegates, visiting the exhibitors. Don't forget the attractive prizes offered in the buying contest.

Thursday Evening.  
Banquet and entertainment at the Armory. The jobbers and manufacturers of Grand Rapids have extended an invitation to the delegates and their ladies to be their guests on this occasion. Delegates will meet in the lobby of the Hotel Pantlind and go in a body to the Armory.

Friday, Feb. 13.  
8 a. m. The exhibit hall will be open until 12 o'clock. Don't go away without placing an order with every exhibitor whose line of goods you can use to advantage.

Friday Afternoon.  
(Executive Session for retail hardware dealers only.)

1:30 p. m. Reports of Committees on Constitution and By-Laws, Auditing and Resolutions.

Consideration of committees' reports.

Report of the committee on next place of meeting.

Selection of next convention city. Unfinished and new business.

Question box.  
Adjournment.

The new Executive Committee will hold a meeting at the Pantlind Hotel immediately following adjournment.

**What Cannot be Done Under Dry Law.**

Under constitutional prohibition it is unlawful:

To buy or sell a drink anywhere except for sacramental or medicinal purposes.

To give or take a drink anywhere except in the home of the man who owns it.

To keep any liquor in storage anywhere but in your own home.

To try to get such reserves out of a storage.

To carry a pocket flask.

To have more than two drinking residences—one in the country and one in the city.

To restock your home supply when it runs out.

To manufacture anything above one-half of one per cent. in your home.

To move your home supply from one house to another without obtaining a permit. To get this you must prove that you came by the supply before July 1, 1919.

To display any liquor signs or advertisements on your premises.

To buy, sell or use a home still or any other device for making liquor in the home.

To buy or sell any formulas or recipes for home-made liquor.

To make a present of a bottle of liquor to a friend.

To receive such a present from a friend.

**Will Sell Delco Lighting Systems.**

The Pringle-Mathews Co. has already engaged nine salesmen to cover a portion of Western Michigan during 1920, as follows:

L. E. Thomas, Walloon Lake.

C. E. Young, Muskegon.

E. V. Murray, Coopersville.

A. G. Hotchkiss, Grand Rapids.

C. H. Ryall, South Haven.

L. L. Newton, Kalamazoo.

L. L. Thornton, Niles.

R. G. Cooley, Frankfort.

Geo. Knapp, Benton Harbor.

These gentlemen are now in Dayton for two weeks, attending a school of salesmanship at the conclusion of which they will start out on the warpath.

CUMMER'S

# "Humpty Dumpty"

REGISTERED U. S. PATENT OFFICE

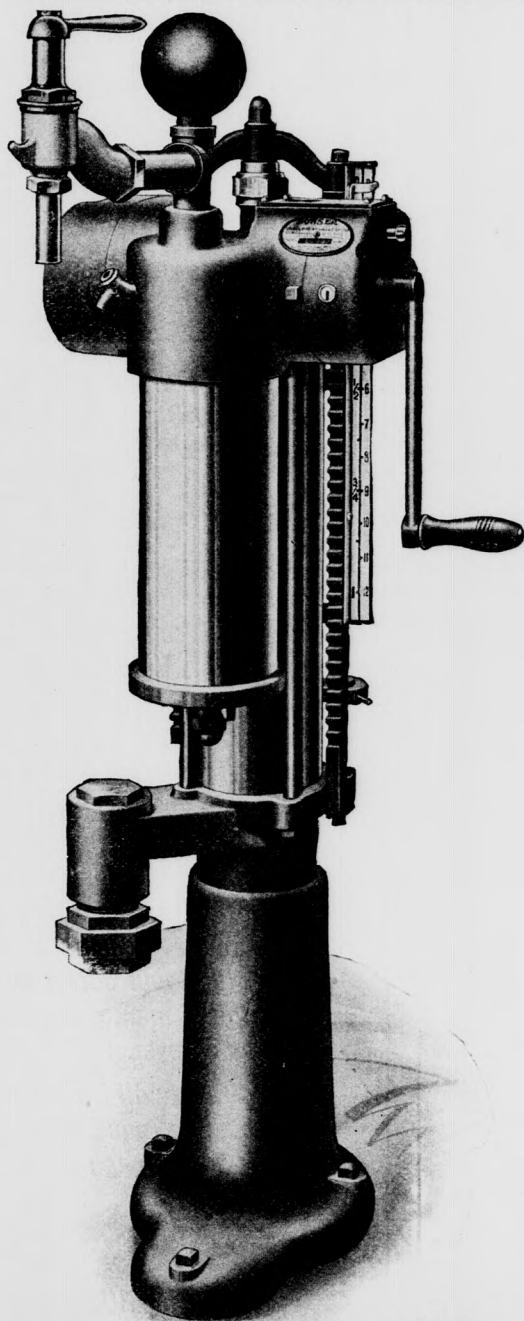
The Best, Cheapest and Most Convenient Egg Carrier <sup>In</sup> Existence

Made in 3, 6, 9, 12, 15 and 30 Dozen Sizes

Sold by

All Wholesale Grocers. If your dealers do not have them, enquire of the CUMMER MFG. CO., Cadillac, Mich., manufacturers.

1, folded flat; 2, set up closed; 3, set up open; 4, half dozen complete, ready for shipment.



BOWSER FIG. 103



# BOWSER

ESTABLISHED 1885

WILL SAVE EXTRA STEPS

Yesterday, today and tomorrow, you and your clerks have countless customers for oil and gasoline. It means many steps to and from the isolated oil shed—many useless operations and many wasted moments. Contrast this method with a

## Bowser Oil and Gasoline System

a system with underground or basement tank holding a season's storage—clean, safe and efficient. A system with a pump installed at the most convenient place. A system that is self-measuring, self-computing, one that insures safety, convenience, neatness, service and increased profits. Write today for our booklet.

**S. F. BOWSER & CO., Inc., Ft. Wayne, Ind., U.S.A.**

Canadian Office and Factory, Toronto, Ontario

Sales Offices in All Centers

Representatives Everywhere



### Fundamental Principle of Successful Salesmanship.

There is a time to stop talking and start writing. You can talk your prospect into the notion, then out of the notion of buying before you know it. The successful salesman knows this and he knows when to stop. Watch your customer closely, notice every move, every word and you will soon be able to know when to say "I will put your order down for so and so."

Concentration is what you want to learn. Think one thing—do that one thing—keep your eye on one object. No man ever made a "killin'" by shutting his eyes and firing away. He aimed—and hit the mark. Put up a high standard—keep your eye on it—thing of nothing else, and you will get there.

"Be tactful"—that's nothing more nor less than using every day common sense. Don't try to be sarcastic, inferring, domineering. Be polite—be a man or woman—treat people as you want to be treated and you will be surprised at the treatment you will receive.

Be systematic in your work. Plan your work, then work your plan. Be regular, call on your customers every so often—make it a point to be at a certain place at a certain time—every time—then be there—and your order will be waiting for you.

"Failure" is the result of your own thought, perhaps, started from a small suggestion. Some one told you that you couldn't succeed—you believed him—you opened the channel, thoughts began to pour out—worry, fear, then failure was your reward. It proved you were weak—you started wrong. You should have banished that thought. Be careful, be cautious of your thoughts—they rule you and the people you come in contact with.

Selling your man the first time requires salesmanship—the second time it requires quality.

The world loves a fighter and hates a "quitter"—anybody can lose, but who dares fight to win.

He who thinks he is wise enough to always judge a man by his appearance, has a lot to learn.

If more salesmen would combine the use of sole leather with their gray matter, they would land more orders.

Confidence is the foundation of salesmanship. Without confidence in yourself, in your company, in your products, you are sure to be a failure.

How to sell goods can be summed up in one word, "Hustle." Always be on the job—anytime—to get the order.

Persistence means "everlastingly at it"—every day—every hour—every minute.

Courtesy is the soothing syrup of salesmanship. There is a vast difference between "jolly" and "courtesy." "Courtesy" has a lasting effect, while "jolly" is soon forgotten.

Personality is something you possess but perhaps have never cultivated. It's a "hidden power"—you want to find how to use—and you must find how to use if you want to make a success in any line.

It doesn't take "talk" to sell goods—anybody can talk. It's what you talk about that lands the order.

W. E. Jacobs.

### Mark-Up is Illegal on Retail Stocks.

It is absolutely illegal to mark up retail stocks on a rising market, according to United States District Attorney Stephen T. Lockwood, of Buffalo, who recently voiced this stand of the Government in reply to a question put to him by retailers of this city.

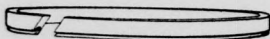
"Merchandise cannot be marked up just because the retail price for similar lines of goods has advanced," he said. "If a garment is bought by a retailer to sell at \$50 the garment may not be sold for \$60 merely because retail prices have advanced. Any retailer who takes advantage of higher prices to make a larger margin of profit is guilty of profiteering under the Lever act, and is subject to prosecution in the federal courts."

Lockwood has also expressed the opinion that retailers are charging "all" the traffic will bear, and that there is "not much necessity of retailers charging as much as they do."

The moment you establish a reputation for yourself as a man of stamina and firm decision, the world will make way for you, even lend a hand in hoisting you to a high position. But the moment you allow yourself to become discouraged, to waver, to be turned aside, the same old world will turn and rend you, shove you to the wall and mercilessly trample you under foot.

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

Bell Phone 596      Citz. Phone 61366

## Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising  
Expert Merchandising

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



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.



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

## CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



*Michigan Business University*  
"The Quality School"  
A. E. HOWELL, Manager  
110-118 Pearl St.      Grand Rapids, Mich.  
School the year round.      Catalog free.

*Fieglers*

Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

# AUTOMOBILE ACCESSORIES

Dealers, garage men and others entitled to wholesale prices will find the right merchandise plus personal co-operation and real selling help in featuring this line of goods. I give a line of service to my customers quite different from the average wholesale jobber in my line.

My new catalog will be out the early part of 1920, and I do not intend to feature a single item that will not sell and give satisfaction, leaving reasonable margin for the dealer. I am recognized as a competent buyer and every dollar's worth of merchandise sold represents my personal selection. When you place your orders with me I become practically your hired man, giving you the benefit of my services as a buyer.

My catalog will be sent only to customers or dealers making requests for same on their letter head.  
Let the names roll in.

**E. A. BOWMAN**

"IN BUSINESS FOR HIMSELF."

719 John R Street.

DETROIT, MICHIGAN



## Another Open Letter to the Trade Regarding Present and Future of Dry Goods Market

During the past two weeks, five of our buyers and myself have been in New York attending the annual meeting of the National Wholesale Dry Goods Association, and incidentally buying such additional quantities of merchandise as can be bought right. Most of our merchandise for spring was bought long ago—some as far back as last May—and we are in position at all times to take care of your needs at as reasonable prices, if not more so than any in the business.

At the meeting of the National Association and subsidiary associations, the many perplexing problems now confronting the trade were fully discussed. I will be glad to tell any of our friends about any of these things that they are interested in. The general consensus of opinion was that this is a time for careful thinking and sane action by all those engaged in the distribution of MERCHANDISE.

I found many interesting facts bearing on the situation which I will enumerate in order.

1. **COTTON** is selling at 40c a pound for low staple, and up to \$1 a pound for long staple. Last year's crop was very short and the South is abundantly able to financially carry the crop until such time as it can get the higher prices which it is asking for. Many mills are refusing to pay the price, hoping to force lower prices, but with poor success. **GRAY GOODS** are jumping rapidly; 38½ inch 64 x 60, 5.35's have increased from 21½c to 24c in two weeks. Europe is taking much larger quantities, having taken 2,900,000 bales of cotton in the last year, as against 1,800,000 bales in the previous year. A few imports have appeared in the New York market, although it is reported that Europe still refuses to get down to work; that they are sold ahead to 1921; and that England particularly prefers to develop the World markets outside of the United States first. Falling exchange rates are in favor of European imports. Financial conditions are in such a chaotic state that a World conference has been called. Extravagant buying continues, and price increases are tremendous. Labor continually demands increased wages. The prices of various mills are much at variance, and the mills are imposing such impossible selling conditions on selling agents, wholesalers, and retailers that we have in some cases refused to lay down orders for Fall 1920 at all. Outings for Fall have opened at prices 130 per cent. over last Fall, and it is said that all cotton goods will open accordingly. Both first and second hands are bare of merchandise, and it is freely predicted that by May 1st there will be nothing to buy. **WE HAVE PUT OURSELVES IN POSITION TO TAKE CARE OF THE TRADE AND FURTHER DEVELOP OUR BUSINESS TO THE POSITION IN MICHIGAN THAT IT SHOULD OCCUPY. IT WILL CONTINUE TO BE OUR POLICY TO HELP THE TRADE IN EVERY WAY POSSIBLE AND NOT TO TAKE ADVANTAGE OF YOU BECAUSE WE ARE SO FAVORABLY PROTECTED.** We want to sell you your needs, and think you should cover now. However, with such an unhealthy situation you should not over-buy or gamble on the market. Buy your needs; keep your investment as low as possible at all times, and try to get as large a turnover as you can. We are ready and anxious at all times to help or advise you in any way possible.

2. **WOOL** is acting much like cotton goods which are nearing five times pre-war prices. Serges are opening much higher but not as high proportionately as cotton goods. The same unhealthy conditions seem to govern Wool as Cotton, and when or how the turn is coming, no one seems to know or be even able to guess. Some say this year will see the turn; some say 1921; and some that there will be a gradual reduction extending over 5 or 10 years. One guess is just as good as another. One man called my attention to the fact that Prohibition means that the American people will have \$2,000,000,000 more to spend this year on groceries, dry goods, etc., and many dry goods men say that merchants all over have noticed better business and collections after Prohibition than before. In all the markets the general consensus of opinion is that better-quality and higher-priced merchandise is preferred by the trade as against cheaper

low-end merchandise. Saving bank statistics show that the United States is prospering as never before. However, with so much inflation, it is the purpose of the Federal Reserve Board to force the payment of all loans not strictly needed for commercial purposes, and thus eliminate hoarding or merchandise gambling. It is said that in some spots, merchandise gamblers are holding warehouses full of merchandise for higher prices which they bought on a much lower market. It is said that the Excess Profits Tax is responsible in a large measure for part of the increase in living costs, and that the business men should ask their representatives to repeal the present law, and substitute a measure such as a flat 1 per cent. on all sales. It is a good time for everyone to lay aside a surplus and invest it in Liberty Bonds or some such safe liquid form against the day when it is needed. The present increases in price may be compared to the straight-away stretch when an express train is traveling at break-neck speed after having started slowly. We are all right if the stretch is long enough so that we can slow down gradually, but if we should hit an obstacle or jump the track, we could have a bad wreck. **WE WANT TO BUILD OUR BUSINESS TO SERVE THE COMMUNITY IN THE WAY IT SHOULD, AND HOPE TO STAY IN BUSINESS MANY YEARS. WE WANT YOU TO LIKewise REALIZE THE SITUATION FULLY AND GUIDE YOUR BUSINESS ACCORDINGLY, BECAUSE OUR ULTIMATE SUCCESS IS BOUND UP WITH YOURS.**

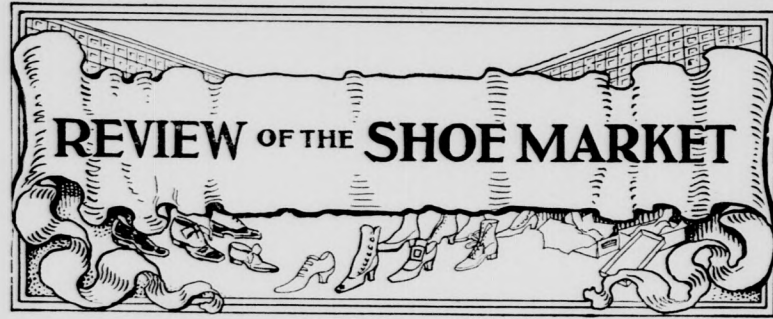
3. **SILK** is now selling at \$18 a pound as against \$10 a pound a few months ago, and \$4 to \$5 a pound normally. It has reached the point when we are refusing to operate in silk goods. Many others are doing likewise, and turning to silk and cotton mixtures. Japan has been in possession of the raw silk market for some time, but Italy is again beginning to come into the market. It is said that up to \$200,000,000 of silk in one form or another is in storage in New York and the vicinity.

4. **CONCLUSIONS.** The above covers Piece Goods in general. In Notions, while the increases are frequent they are not so tremendous, and Notions are much easier to get. Underwear and Hosiery are showing large increases. Mills are only selling 3 months production ahead, and are trying to fill old orders which are far behind. They all complain that Labor is not beginning to produce what it used to, which means much higher costs in addition to higher overhead costs. Unless something happens, now is a good time for you to cover for Spring and Fall, 1920. We bought some imported wool hose from Scotland this week, and we hope that further imports will at least help to stabilize the market and hold down the tremendous increases which are being asked, and not only asked, but gladly paid by buyers, who not only buy everything offered, but ask for more merchandise. On account of the large increases in Cotton, Wool, and Silk Piece Goods, manufacturers are forced to ask further large increases in their lines, and some of the prices asked for Men's Furnishings and Ladies' Ready-To-Wear are staggering. You are probably doing just as we are in that you are selling dry goods at much lower prices that you can re-buy at. A buyer for a large department store in Michigan, who is one of our good friends and customers was in New York this week, and after shopping all over the market, telephoned us to say that he was going back home and would visit us at once as everything we were selling was priced much lower than the prices quoted him in New York.

I wanted every merchant to know the facts and situation and will gladly co-operate with you to our mutual benefit. We do not want to take advantage of you just because we are in position to do so—as some have tried to do with us—but we want to work with you and gain your good-will and friendship against the day when conditions are different.

Yours sincerely,

**CLARENCE J. FARLEY,**  
General Manager,  
Grand Rapids Dry Goods Co.



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

**Policy Vs Rule-of-Thumb.**

Written for the Tradesman.

Several things are combining to make the successful distribution of shoes a more difficult task than it used to be. The increasing cost per pair to consumers, a more critical attitude on the part of customers, the demand for expert fitting, courteous treatment, luxurious store appointments, and a higher type of service generally.

These demands may not always be articulate. But they are none the less real for that reason. They exist—and not only in the larger cities, but in the smaller communities as well. Distances have been reduced, and the provincial and insular community has become enlightened. People nowadays in the smaller town and country places know just as well what is being worn in the style centers as do the inhabitants of the large cities, and many of these so-called rural people are quite as particular in their footwear demands as people of the big cities.

How has this come to pass? For one thing direct advertising has had its influence. I mean the kind of advertising launched by shoe manufacturers. The announcements of these up-to-date producers of specialty shoes for men, women and children appear in general magazines, in fashion publications, and in the big metropolitan dailies—more particular in Sunday editions of the latter. And there are style and fashion writers that are telling the people what is what in the matter of footwear modes.

And then big manufacturers issue de luxe booklets that are generously mailed out. And the big department stores and mail order concerns issue catalogues. Thus the sources of information concerning style in footwear have been multiplied, and they are all available to him who runs.

This increasing awareness on the part of the American public with reference to leathers and lasts and shoemaking is a fine thing—provided the dealer is in a position to avail himself of the latent possibilities in it. I mean the trade possibilities. If he is not thus prepared, then this same awareness becomes to him a handicap. If his stock is old and out-of-date, he can hardly fool well-informed people now. They know certain styles are passe.

And, for another thing, the intro-

duction of the automobile and the development of interurban lines makes it ever so much easier for people to shop about now-a-days. If they don't find what they want in your town, they can drive over to the next town and look around; or they can jump on the car and run into the county-seat city. For that reason competition has come to have a new meaning.

Now all this isn't stuff spun out of the writer's inner consciousness; it's fact, and it can easily be verified. What does it mean? It means that successful shoe retailing to-day is different from what it was in the good old leisurely days of the past. To-day the shoe dealer must be on his toes. Instead of rule-of-thumb methods, he must develop modern merchandising policy. But what does that mean.

First of all, the shoe dealer must have a clear-cut idea of the kind of store he wants to build up and manage; the kind of stock he wants to carry; and the sort of customers he wants to win. This idea must not be hazy; I have described it by the word "clear-cut." That means that he shall think over all the possible shoe stores that men might conceivably build up and select the type of a store that most appeals to him, and then try to materialize or embody that store.

And then he must have a program of selling. He will buy the kind of merchandise that seems best to fit in with the plan of a store he hopes to build up; and after that he will elaborate his selling plan. This involves a good many things.

For one thing, it involves making the store appear attractive; keeping the place neat and tidy, installing the right sort of furniture and fixtures, arranging his stock in the most convenient and satisfactory manner, installing interior as well as window, trims, having the proper light effects so as to bring out the attractive qualities in his merchandise.

And, yet again, this selling program will take into account his advertising and his window displays.

Many people pass the store during the course of the day. How many people in the throngs that go by need shoes now. How many will probably buy a pair somewhere within two weeks or a month? All of them will, within a few months, go



Prepare for the Spring Rush by placing your order now for Women's, Miss and Children's light weight rubbers.

All orders for Rubbers in Stock shipped **SAME DAY** as received.

**Defenders 1st Quality**



**Light Weight High Instep Over**

- Women's Defender Vogue—City—Opera ..... \$0.75  
 In the following lasts and heels: *Vogue* (new last for new extreme high heel.) *City* (for 12-8 heels Cuban or Military.) *Opera* for low heel and full toe.
- Misses—Opera, 11-2 ..... .65
- Children's—Opera, 5-10½, 6-10½, 7-10¼ ..... .55

SEND YOUR ORDERS TO-DAY

**Hood Rubber Products Co., Inc.**

Succ. Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

**REAL PROFITS** are made and a permanent business established by the merchant who handles the **H. B. HARD PAN** as his standard work shoe.

**H. B. HARD PAN** are strong, sturdy shoes for the man who works. **YOU** can recommend and sell them as the best—because they are the best service giving shoe.

**Herold-Bertsch Shoe Co.**

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.



into some shoe store for another pair.

There are comparatively few shoe dealers who seem to realize the tremendous opportunities implicit in display windows. It is a mistake to be satisfied with passably good windows; aim to have the very best. The good ideas are not all worked out. There are thousands of possibilities in windows, which have not as yet been developed. Cultivate the habit of hunting for fresh ideas in window trimming. Subscribe for a good publication devoted exclusively to window trimming. Observe good windows wherever you find them. Study the secrets of their effectiveness. See if these principles cannot be applied in your line. Induce somebody in your store to make window-trimming his hobby. Get him chock full of enthusiasm on window trimming. Get him to observing, thinking, using his imagination, and trying his hand. If he makes mistakes, don't ridicule or discourage him; point out his errors in a kindly way and jolly him along. A good window-trimmer is not made in a day or in a week; it takes time to develop the art. The man who is trying to build up a shoe business on the basis of a definite selling policy rather than by the rule-of-thumb method is going to be deeply concerned about his windows. Something like this he should say to himself:

"My windows are a tremendous asset; but it's strictly up to me to realize on them. They'll pull trade for me—provided I charge them with magnetic qualities. Hundreds of people pass my store every week and go by my windows without giving them a glance; why? Is it due to the fact that they have passed them time and again and have never seen anything unusual in them? Is it that they now take it there's nothing to be seen? If so, then the fault is mine. I must correct it. And many people simply glance at them and go right on by without stopping to look. That is worse still. The very fact that they go by may be due to an insufferable dullness in my windows. I must brighten them up. I must make them fetching. I must trim them so that people will just have to stop and look."

And then the shoe dealer who is endeavoring to establish his business on the basis of a definite selling program will give much time and thought to his advertising. He will map out his publicity program. There will be method in his appeals—logical sequence, cumulative effect, proportionate emphasis.

To younger men just entering the field of shoe retailing and to older ones who are not making the progress they should like, let me suggest again the absolute necessity now-a-days for a definite policy. The old rule-of-thumb method will not do; modern conditions have rendered it pitifully inadequate.

Cid McKay.

**Joint Report of Honest Groceryman and Fred Hanifan.**

Owosso, Jan. 13—Owosso Council held a regular meeting last Saturday

night, with the initiation of five new members. Saginaw Council officers and several members, headed by the redoubtable Mark S. Brown (who, by the way, is a good scout) arrived on the 6 p. m. train from that city of push and was escorted to the Connor cafe, where they were regaled with one of Uncle Bill Lovett's famous chicken pie suppers, after which the bunch repaired to the U. C. T. lodge room, where the initiatory work was turned over to the visiting team, who proved themselves experts. The following details are supplied by Fred Hanifan:

Mark S. Brown, better known to us as the Czar of Michigan, always knows how to make the boys feel good.

H. D. Ranney says our town has grown since he changed territories. Herb is our Grand Junior Counselor. We might add that he has grown also.

The ministry certainly missed a splendid man when our own Lou Burch went into the traveling game. He has put the kibosh on that silver tongued stuff; best we ever heard.

Bert Rutherford is certainly fitted for the lecture platform. He likes our town, too. Admits it. Well, Bert, it is mutual.

Harry Zirwes, one of the most popular salesman in Michigan, was on hand and, as usual, full of pep. Of course, Harry had to mention his soap, which we know can't be beat.

H. E. Tracey was here with the smile that won't come off. Come again, we like it.

C. C. Starkweather, our Grand Senior Counselor, gave us a very interesting talk; in fact, he gave us a sandwich without any wick, but all of the meat.

Ed. Knoop, that Saginaw cut-up, is some clever musician. He asked some of our boys to dance, and they informed him they did not know how. But after he started playing, none of them could keep still. And some of them are most graceful!

Albert J. Cook (Armour & Co.) took the prize for being the most graceful dancer. That boy sure can dance. Grand Senior Counselor Starkweather invited him to attend the Saginaw Council in the near future with him. He is going to be known to every member of that Council as the man who stopped M. S. B.

Jack Denkhans (another Armour & Co. man) made good on his advertising game by making us believe he had forgotten the pass word. More power to you, Jack.

L. M. S. and the Honest Groceryman had their heads together all the evening. The Tradesman sure ought to have something extra this week.

Saginaw certainly has a fine bunch of officers. No wonder their lodge is growing so fast. Owosso is sure appreciative of their visit.

Dan MacArthur, S. C. of Saginaw, surely has the goods on his office.

Oren Leidlein is a regular conductor and his work shows that he has done some tall boning to get it down pat as he has it.

Archie Doreman immediately insisted on meeting the ladies. If we had known that he wanted to meet the ladies, we surely would have had them there.

George B. Pitts gave us some very interesting advice on loyalty and patience.

Paul Seiss was on hand with Delinda, one of the best 10 cent smokers made. Paul is always on the job.

A. J. Cook, C. H. Hurd, J. M. Zimmerman, W. E. Zimmerman and B. A. Fillingier are now full-fledged U. C. T.'s and we are in hopes they will be active members.

Honest Groceryman.

**Boston Straight and Trans Michigan Cigars**

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

**WM. D. BATT FURS**

Hides, Wool and Tallow

28-30 Louis St.  
GRAND RAPIDS, MICHIGAN

**Shoes**

that meet the demands of fashion.

**Shoes**

that best serve the man who works.

**HIRTH-KRAUSE SHOES**

Tanners and Shoe Manufacturers

**Papers of All Kinds**

For Wrapping Purposes

Before placing your next order, write us for prices.

**The Dudley Paper Company**

Lansing, Michigan

OUR MOTTO—Prompt Shipments—Quality Stock.



**CLASSY OXFORDS FOR SPRING DELIVERY**



2809—Woman's Hav. Brown Kid, Lea Louis Heel, Pl. Toe, McKay, A-D..... \$5.75  
2810—Woman's Black Kid, Lea Louis Heel, Pl. Toe, McKay, C-D..... 5.50  
2811—Woman's Pat. Colt, Lea Louis Heel, Pl. Toe, McKay, B-D..... 5.35



**Rindge, Kalmbach, Logie Co.**

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICH.



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

- Canned Blackberries
Canned Corn
Canned Peas
Canned Strawberries
Paper

DECLINED

AMMONIA

- Arctic Brand
12 oz. 16c, 2 doz. box 2 70
16 oz. 25c, 1 doz. box 1 75
32 oz. 40c, 1 doz. box 2 85
Moore's Household Brand
12 oz., 2 doz. to case ..2 70

AXLE GREASE



25 lb. pails, per doz. 18 80

BAKED GOODS

- Loose-Wiles Brands
Krispy Crackers ..... 18
L. W. Soda Crackers ..... 16
L. W. Butter Crackers ..... 18
Graham Crackers ..... 18
Fig Sni Bar ..... 25
L. W. Ginger Snaps ..... 18
Honey Girl Plain ..... 25
Honey Girl Iced ..... 26
Coconut Taffy ..... 28
Vanilla Wafer ..... 40
Subject to quantity discount.

BLUING

- Jennings' Condensed Pearl
Small, 3 doz. box ..... 2 55
Large, 2 doz. box ..... 2 70

BREAKFAST FOODS

- Cracked Wheat, 24-2 4 60
Cream of Wheat ..... 9 00
Grape-Nuts ..... 3 80
Pillsbury's Best Cer'l 2 90
Quaker Puffed Rice ..... 5 60
Quaker Puffed Wheat 4 30
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 3 35
Ralston Purina ..... 4 00
Ralston Branzen ..... 2 20
Ralston Food, large ..... 3 60
Ralston Food, small ..... 2 60
Saxon Wheat Food ..... 4 80
Shred Wheat Biscuit 4 50
Triscuit, 18 ..... 2 25

Kellogg's Brands

- Toasted Corn Flakes 4 20
Toasted Corn Flakes
Individual ..... 2 00
Krumbles ..... 4 20
Krumbles, Individual 2 00
Biscuit ..... 2 00
Drinket ..... 2 60
Peanut Butter ..... 3 65
No. 1412, doz. .... 1 80
Bran ..... 3 60

BROOMS

- Standard Parlor, 23 lb. 5 50
Fancy Parlor, 23 lb. 8 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fcy. Parlor 26 lb. 10 00

BRUSHES

- Scrub
Solid Back, 8 in. .... 1 50
Solid Back, 11 in. .... 1 75
Pointed Ends ..... 1 25
Stove
No. 1 ..... 1 10
No. 2 ..... 1 35
Shoe
No. 1 ..... 90
No. 2 ..... 1 25
No. 3 ..... 2 00

BUTTER COLOR

- Dandelion, 25c size .. 2 00
Perfection, per doz. .. 1 30

CANDLES

- Paraffine, 6s ..... 15
Paraffine, 12s ..... 16
Wicking ..... 40

CANNED GOODS

- Apples
3 lb. Standards ..... @2 10
No. 10 ..... @7 25

Blackberries

- 3 lb. Standards .....
No. 10 ..... @14 00

Beans—Baked

- Brown Beauty, No. 2 1 35
Campbell, No. 2 ..... 1 50
Fremont, No. 2 ..... 1 35
Van Camp, 1/2 lb. .... 75
Van Camp, 1 lb. .... 1 25
Van Camp, 1 1/2 lb. .... 1 60
Van Camp, 2 lb. .... 1 80

Beans—Canned

- Red Kidney ..... 1 35@1 45
String ..... 1 35@2 70
Wax ..... 1 35@2 70
Lima ..... 1 20@2 35
Red ..... 95@1 25

Clam Bouillon

- Burnham's 7 oz. .... 2 50

Corn

- Standard ..... 1 65
Country Gentleman ..... 2 09
Maine ..... 2 25

Hominy

- Van Camp ..... 1 35
Jackson ..... 1 30

Lobster

- 1/4 lb. .... 2 45
1/2 lb. .... 4 60

Mackerel

- Mustard, 1 lb. .... 1 80
Mustard, 2 lb. .... 2 80
Soused, 1 1/2 lb. .... 1 60
Soused, 2 lb. .... 2 75

Mushrooms

- Buttons, 1s, per can 1 40
Hotels, 1s per can 1 15

Plums

- California, No. 3 ..... 2 40

Pears in Syrup

- Michigan ..... 4 50
California ..... 5 50

Peas

- Marrowfat ..... 1 75@1 90
Early June ..... 1 65@1 90
Early June sifted 1 90@2 40

Peaches

- California, No. 2 1/2 .. 4 75
California, No. 1 ..... 2 40
Michigan No. 2 ..... 4 25
Pie, gallons ..... 12 00

Pineapple

- Grated No. 2 ..... 4 00
Sliced No. 2 Extra .. 4 75

Pumpkin

- Van Camp, No. 3 ..... 1 45
Van Camp, No. 10 ... 4 60
Lake Shore, No. 3 ... 1 45
Vesper, No. 10 ..... 3 90

Salmon

- Warren's 1 lb. Tall .. 4 10
Warren's 1/2 lb. Flat 2 60
Warren's 1 lb. Flat .. 4 25
Red Alaska ..... 3 90
Med. Red Alaska ..... 3 50
Pink Alaska ..... 2 65

Sardines

- Domestic, 1/2s .. 5 50@7 50
Domestic, 1/4s .. 7 00@8 00
Domestic, 1/2s .. 7 00@8 00
California Soused .. 2 25
California Mustard .. 2 25
California Tomato .. 2 25

Sauerkraut

- Hackmuth, No. 3 .... 1 45

Shrimps

- Dunbar, 1s doz. .... 1 90
Dunbar, 1 1/2s doz. ... 3 75

Strawberries

- Standard No. 2 ..... 4 50
Fancy, No. 2 ..... 5 50

Tomatoes

- No. 2 ..... 1 45@1 75
No. 3 ..... 2 00@2 35
No. 10 ..... @7 00

CATSUP

- Snider's 8 oz. .... 1 80
Snider's 16 oz. .... 2 90
Royal Red, 10 oz. ... 1 35
Nedrow, 10 1/2 oz. ... 1 40
Nedrow, gal. glass jar 11 50

CHEESE

- Brick ..... 36
Wisconsin Flats ..... 36
Longhorn ..... 37
New York ..... 37
Michigan Full Cream. 36

CHEWING GUM

- Adams Black Jack .... 70
Beeman's Pepsin ..... 70
Beechnut ..... 80
Doublemint ..... 70
Flag Spruce ..... 70
Juicy Fruit ..... 70
Spearmint, Wrigleys .. 70
Yucatan ..... 70
Zeno ..... 65

CHOCOLATE

- Walter Baker & Co.
Caracas ..... 42
Premium, 1/4s or 1/2s .. 47
Walter M. Lowney Co.
Premium, 1/4s ..... 44
Premium, 1/2s ..... 44

CIGARS

- National Grocer Co. Brands
Antonella Cigars, 50
foil ..... 37 50
Antonella Cigars, 100
foil ..... 37 50
Antonella Cigars, 25
tins ..... 37 50
El Rajah, Diplomatics,
100s ..... 7 00
El Rajah, corona, 50
per 100 ..... 7 75
El Rajah, Epicure, 50
per 100 ..... 7 40
El Rajah, Epicure, 25,
per 100 ..... 8 30
El Rajah, Ark, 50,
per 100 ..... 7 30
El Rajah, President,
50, per 100 ..... 10 00
Cdin. Monarch, 50,
wood, per 100 ..... 5 60
Odin, Monarch, 25 tin 5 60
Mungo Park, 2500 lots 69 12
Mungo Park, 1000 lots 70 81
Mungo Park, 500 lots 72 52
Mungo Park, less than
500 ..... 75 00
Muzgo Park, 25 wood 75 00

- Worden Grocer Co. Brands
Harvester (Shade Grown)
Record Breaker, 50s
foil ..... 75 00
Delmonico 50s ..... 75 00
Panatella, 50s ..... 75 00
Epicure, 50s ..... 95 00
Favorita Extra, 50s 95 00
Presidents, 50s ..... 112 50
(La Azora Broadleaf Cigar)
Washington, 50s ..... 75 00
Panatella Foil, 50s .. 75 00
Perfecto Grande, 50s 95 00
Opera, 50s ..... 57 00
Sanchez & Haya Clear
Havana Cigars. Made in
Tampa, Florida
Rothchilds, 50s ..... 75 00
B. Panatella, 50s ..... 75 00
Diplomatics, 50s ..... 95 00
Bishops, 50s ..... 115 00
Reina Fina, 50s Tins 115 00
Queens, 50s ..... 135 00
Perfectionados, 25s 150 00
Ignacia Haya
Made in Tampa, Florida.
Extra Fancy Clear Havana
Delicados, 50s ..... 120 00
Primeros, 50s ..... 140 00
Rosenthal Bros.
in tissue) 50s ..... 60 00
Imported Sumatra wrapper
Manilla Cigars
From Philippine Islands
Lioba, 100s ..... 37 50
Other Brands
Charles the Eighth (Do-
mestic), 50s ..... 70 00
E. L., 50s ..... 52 00
Hemmeter Champions,
50s ..... 56 00
Court Royal, 50s ..... 60 00
Court Royal, 25 tins 60 00
Qualex, 50s ..... 50 00
Knickerbocker, 50s .. 54 00
Stogies
Tip Top, 50s tins,
2 for 5 ..... 19 50

CLOTHES LINE

- 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, 1/2 lb. .... 50
Bunte, 1 lb. .... 48
Cleveland ..... 41
Colonial, 1/2s ..... 85
Colonial, 1/4s ..... 85
Epps ..... 42
Hersheys, 1/4s ..... 42
Hersheys, 1/2s ..... 40
Huyler ..... 36
Lowney, 1/2s ..... 48
Lowney, 1/4s ..... 47
Lowney, 1/2s ..... 47
Lowney, 5 lb. cans ..... 44
Van Houten 1/2s ..... 12
Van Houten, 1/4s ..... 18
Van Houten, 1/2s ..... 36
Van Houten, 1s ..... 65
Wan-Eta ..... 36
Webb ..... 33
Wilbur, 1/2s ..... 33
Wilbur, 1/4s ..... 33

COCOANUT

- 1/2s, 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, pa. is ..... 38
Bulk, barrels ..... 35
48 2 oz. pkgs., per case 4 00
48 4 oz. pkgs., per case 7 50

COFFEE ROASTED

- Bulk
Rio ..... 26@28
Santos ..... 37@40
Maracabo ..... 43
Mexican ..... 43
Gutamala ..... 42
Java ..... 50
Mocha ..... 50
Bogota ..... 43
Peaberry ..... 41

Package Coffee

- New York Basis
Arbuckie ..... 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 1 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 50
Silver Cow Baby 6 dz. 5 25

MILK COMPOUND

- Hebe, Tall, 6 doz. .... 5 90
Hebe, Baby, 8 doz. ... 5 60
Caroline, Tall, 4 doz. 5 65

CONFECTIONERY

- Stick Candy Pails
Horehound ..... 28
Standard ..... 28
Cases
Jumbo ..... 29
Mixed Candy Pails
Broken ..... 29
Cut Loaf ..... 29
Grocers ..... 23
Kindergarten ..... 32
Leader ..... 28
Novelty ..... 29
Premio Creams ..... 40
Royal ..... 28
X L O ..... 27

Specialties Pails

- 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
5 lb. box ..... 2 15
Lozenges, Pep. .... 30
Lozenges, Pink ..... 30
Manchus ..... 28
Manchus ..... 30
Baskets
Nut Butter Puffs .... 32
Chocolates Pails
Assorted Choc. .... 35
Champion ..... 33
Choc. Chips, Eureka 41
Klondike Chocolates 40
Nabobs ..... 40
Nibble Sticks, box .. 2 50
Nut Wafers ..... 40
Ocoro Choc. Caramels 40
Peanut Clusters ..... 45
Quintette ..... 35
Victoria ..... 30
Victoria Caramels ... 39

Pop Corn Goods

- Cracker-Jack Prize ... 7 00
Checkers Prize ..... 7 00

Cough Drops

- Boxes
Putnam Menthol ..... 1 50
Smith Bros. .... 1 50

COOKING COMPOUNDS

- Mazola
Pints, tin, 2 doz. .... 8 50
Quarts, tin, 1 doz. ... 8 00
1/2 Gal. tins, 1 doz. ... 15 25
Gal. tins, 1/2 doz. ... 14 80
5 Gal. tins, 1/2 doz. ... 22 00

COUPON BOOKS

- 50 Economic grade .. 2 25
100 Economic grade 3 75
500 Economic grade 17 00
1,000 Economic grade 30 00
Where 1,000 books are
ordered at a time, special-
ly printed front cover is
furnished without charge.

CREAM OF TARTAR

- 6 lb. boxes ..... 65
3 lb. boxes ..... 66

DRIED FRUITS

- Apples
Evap'd, Choice, blk .. 22
Apricots
Evaporated, Choice ... 35
Evaporated, Fancy ... 44
Citron
10 lb. box ..... 50
Currants
Packages, 16 oz. .... 27
Boxes, Bulk, per lb. ... 26
Peaches
Evap. Choice, Unpeeled 22
Evap. Fancy, Unpeeled 24
Evap. Choice, Peeled 24
Evap. Fancy, Peeled 26
Peel
Lemon, American .... 38
Orange, American .... 38
Raisins
Choice S'ded 1 lb. pkg. 21
Fancy S'ded, 1 lb. pkg. 22
Thompson seedless,
1 lb. pkg. .... 22
Thompson seedless,
bulk ..... 22
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 1 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 25
Peas
Scotch, lb. .... 7
Split, lb. .... 8
Sago
East India ..... 15
Tapioca
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 ..... 30
Green, No. 2 ..... 29
Cured, No. 1 ..... 32
Cured, No. 2 ..... 31
Calfskin, green, No. 1 65
Calfskin, green, No. 2 63 1/2
Calfskin, cured, No. 1 68
Calfskin, cured, No. 2 66 1/2
Horse, No. 1 ..... 10 00
Horse, No. 2 ..... 9 00

Floats

- No. 1 1/2, per gross ... 1 50
No. 2, per gross ..... 1 75
No. 2 1/2, per gross ... 2 25

Hooks—Kirby

- Size 1-12, per 1,000 .... 34
Size 1-0, per 1,000 .... 96
Size 2-0, per 1,000 .... 1 15
Size 3-0, per 1,000 .... 1 32
Size 4-0, per 1,000 .... 1 65
Size 5-0, per 1,000 .... 1 97

Sinkers

- No. 1, per gross ..... 65
No. 2, per gross ..... 72
No. 3, per gross ..... 85
No. 4, per gross ..... 1 10
No. 5, per gross ..... 1 45
No. 6, per gross ..... 1 85
No. 7, per gross ..... 2 30
No. 8, per gross ..... 3 31
No. 9, per gross ..... 4 67

FLAVORING EXTRACTS

- Jennings D C Brand
Pure Vanilla
Terpenless
Pure Lemon
Per Doz.
7 Dram 15 Cent ..... 1 25
14 Ounce ..... 1 90
2 Ounce, 35 Cent ..... 2 70
2 1/2 Ounce 35 Cent ..... 2 85
2 1/2 Ounce 45 Cent ..... 3 10
4 Ounce 55 Cent ..... 5 20
8 Ounce 90 Cent ..... 8 50
7 Dram Assorted ..... 1 38
1 1/2 Ounce Assorted .. 2 06

FLOUR AND FEED

- Valley City Milling Co.
Lily White ..... 14 50
Graham 25 lb, per cwt. 6 00
Golden Granulated Meal,
20 lbs, per cwt. .... 5 20
Rowena Pancake 6 lb.
Compound ..... 5 60
Rowena Buckwheat
Compound ..... 6 00
Rowena Corn Flour,

Watson Higgins Milling

- New Perfection, 1/8s 14 35

Meal

- Bolted ..... 5 06
Golden Granulated .. 5 20

Wheat

- No. 1 Red ..... 2 35
No. 1 White ..... 2 33

Oats

- Michigan Carlots ..... 90
Less than Carlots ... 93

Corn

- Carlots ..... 1 55
Less than Carlots ... 1 65

Hay

- Carlots ..... 31 00
Less than Carlots .. 33 00

Feed

- Street Car Feed .... 63 00
No. 1 Corn & Oat Fd 63 00
Cracked Corn ..... 64 00
Coarse Corn Meal .. 64 00

FRUIT JARS

- Mason, 1/2 pints, gro 8 00
Mason, pts., per gross 8 40
Mason, qts., per gross 8 75
Mason, 1/2 gal., gro. 11 00
Mason, can tops, gro. 2 85
Ideal Glass Top, pts. 9 50
Ideal Glass Top, qts. 9 90
Ideal Glass Top 1/2
gallon ..... 12 00

GELATINE

- Cox's 1 doz. large ... 1 90
Cox's 1 doz. small ... 1 25
Knox's Sparkling, doz. 2 00
Knox's Acid'd doz. ... 2 10
Minute, 1 doz. .... 1 25
Minute, 3 doz. .... 3 75
Nelson's ..... 1 50
Oxford ..... 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 35
Waukesha ..... 1 60



Table with Pelts, Tallow, and Wool sections. Items include Old Wool, Lambs, Shearlings, Prime No. 1, No. 2, Unwashed, med., Unwashed, fine.

Table with RAW FURS section. Items include No. 1 Skunk, No. 2 Skunk, No. 3 Skunk, No. 4 Skunk, No. 4 Unprime, Muskrats, Winter, Muskrats, Fall, Muskrats, Kitts, No. 1 Raccoon, Large, No. 1 Raccoon, Med., No. 1 Raccoon, Small, No. 1 Mink, Large, No. 1 Mink, Medium, No. 1 Mink, Small.

Table with HONEY section. Items include Airline, No. 10, Airline, No. 15, Airline, No. 25.

Table with HORSE RADISH section. Item: Per doz.

Table with JELLY section. Item: Pure, per pail, 30 lb.

Table with JELLY GLASSES section. Item: 8 oz., per doz.

Table with MAPLEINE section. Items include 1 oz. bottles, per doz., 2 oz. bottles, per doz., 4 oz. bottles, per doz., 8 oz. bottles, per doz., Pints, per doz., Quarts, per doz., 1/2 Gallons, per doz., Gallons, per doz.

Table with MINCE MEAT section. Items include None Such, 3 doz., case for, Quaker, 3 doz., case for.

Table with MOLASSES section. Items include Fancy Open Kettle, Choice, Good, Stock, Half barrels 5c extra.

Table with NUTS—Whole section. Items include Almonds, Terragona, Brazils, large washed, Fancy, Mixed, Filberts, Barcelona, Peanuts, Virginia raw, Peanuts, Virginia, roasted, Peanuts, Spanish, Walnuts California, Walnuts, French.

Table with Shelled section. Items include Almonds, Peanuts, Spanish, 10 lb. box, Peanuts, Spanish, 100 lb. bbl., Peanuts, Spanish, 200 lb. bbl., Pecans, Walnuts.

Table with OLIVES section. Items include Bulk, 2 gal. kegs, each, Bulk, 5 gal. kegs, each, Stuffed, 4 oz., Stuffed, 15 oz., Fitted (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 16 oz., Queen, Mammoth, 19 oz., Queen, Mammoth, 28 oz., Olive Chow, 2 doz. cs., per doz.

PEANUT BUTTER section featuring an image of a Bel-Car-Mo Peanut Butter jar and a list of products and prices.

PETROLEUM PRODUCTS section listing items like Perfection, Red Crown Gasoline, Gas Machine Gasoline, V. M. & P. Naphtha, Capitol Cylinder, Iron Bbls., Atlantic Red Engine, Iron Bbls., Winter Black, Iron Bbls., Polarine, Iron Bbls.

PICKLES section listing items like Barrels, 1,200 count, Half bbls., 600 count, 5 gallon kegs, Small, Barrels, Half barrels, 5 gallon kegs.

Gherkins section listing items like Barrels, Half barrels, 5 gallon kegs.

Sweet Small section listing items like Barrels, 5 gallon kegs, Half barrels.

PIPES section listing items like Cob, 3 doz. in box.

PLAYING CARDS section listing items like No. 90 Steamboat, No. 808, Bicycle, Pickett.

POTASH section listing items like Babbitt's, 2 doz.

PROVISIONS section listing items like Clear Back, Short Cut Clear, Pig, Clear Family.

Dry Salt Meats section listing items like S P Bellies.

Lard section listing items like Pure in tierces, Compound Lard, 80 lb. tubs, 60 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails.

Smoked Meats section listing items like Hams, 14-16 lb., Hams, 16-18 lb., Hams, 18-20 lb., Ham, dried beef sets, California Hams, Picnic Balled Hams, Boiled Hams, Minced Hams, Bacon.

Sausages section listing items like Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese.

Beef section listing items like Boneless, Rump, new.

Pig's Feet section listing items like 1/4 bbls., 1/2 bbls., 3/4 bbls., 1 bbl.

Canned Meats section listing items like Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Vienna Style Sausage, Sausage Meat, Potted Meat, Hamburg Steak, Onions, Corned Beef Hash, Cooked Lunch Tongue, Cooked Cx Tongues, Chili Con Carne, Pork and Beans, Sliced Bacon, Sliced Beef, Sliced Beef, Sliced Beef, Sliced Beef.

Tripe section listing items like Kits, 15 lbs., 1/4 bbls., 40 lbs., 1/2 bbls., 80 lbs.

Casings section listing items like Hogs, per lb., Beef, round set, Beef, middles, set, Sheep, a skein.

Uncolored Oleomargarine section listing items like Solid Dairy, Country rolls.

RICE section listing items like Fancy Head, Blue Rose.

ROLLED OATS section listing items like Monarch, bbls., Steel Cut, 100 lb. sks., Monarch, 90 lb. sacks, Quaker, 18 Regular, Quaker, 20 Family.

SALAD DRESSING section listing items like Columbia, 1/2 pints, Columbia, 1 pint, Durkee's large, Durkee's med., Durkee's Picnic, Snider's large, Snider's small.

SALERATUS section listing items like Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 3/4's.

SAL SODA section listing items like Granulated, bbls., Granulated 100 lbs. cs., Granulated, 36 2 1/2 lb. packages.

SALT section listing items like Solar Rock, Common, Medium, Fine.

MORTON'S SALT advertisement featuring an image of a salt container and text: 'NEVER CAKES OR HARDENS', 'FREE RUNNING', 'IT POURS', 'MORTON SALT COMPANY'.

SALT FISH section listing items like Cod, Middle, Tablets, Wood boxes.

Holland Herring section listing items like Standards, bbls., Y. M., bbls., Standards, kegs, Y. M., kegs.

Herring section listing items like K K K K, Norway, 8 lb. pails, Cut Lunch, Boned, 10 lb. boxes.

Trout section listing items like No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 3 lbs.

Mackerel section listing items like Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., No. 1, 10 lbs.

Lake Herring section listing items like 1/2 bbl., 100 lbs.

SEEDS section listing items like Anise, Canary, Smyrna, Canary, Smyrna, Cardomom, Malabar, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape.

SHOE BLACKING section listing items like Handy Box, large 3 dz., Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish.

SNUFF section listing items like Swedish Rapee, Swedish Rapee, Norkoping, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for 60, Copenhagen, 1 lb. glass 60.

SOAP section listing items like James S. Kirk & Company, American Family, Jap Rose, Kirk's White Flake, Lutz Bros. & Co., Acme, Big Master, Climax, Climax, Queen White, Oak Leaf, Queen Anne, Lutz Naphtha.

Proctor & Gamble Co. section listing items like Lenox, Ivory, 6 doz., Ivory, 10 oz., Star, Swift & Company, Classic, 100 bars, Swift's Pride, Quick Naphtha, White Laundry, Wool, 24 bars, Wool, 100 bars, Wool, 100 bars.

Tradesman Company section listing items like Black Hawk, one box, Black Hawk, five bxs, Black Hawk, ten bxs, Box contains 72 cakes, Scouring Powders, Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, Snow Maid.

Washing Powders section listing items like Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs.

Soap Powders section listing items like Johnson's Fine, Johnson's XXX, Lutz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, Rub-N-More, Sunbrite, 100 cans, Sunbrite, 50 cans.

TABLE SAUCES section listing items like Lea & Perrin, large, Lea & Perrin, small, Pepper, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, Capers.

TEA section listing items like Japan, Medium, Choice, Fancy, Basket-Fired Med'n, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs.

Gunpowder section listing items like Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy.

Oolong section listing items like Formosa, Medium, Formosa, Choice, Formosa, Fancy.

English Breakfast section listing items like Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

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

Pure Ground in Bulk section listing items like Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Mustard, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian.

WICKING section listing items like No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross.

Seasoning section listing items like Chill Powder, Celery Salt, Sage, Onion Salt, Garlic, Potelty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, Turmeric.

STARCH section listing items like Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, Argo, 48 1 lb. pkgs., Kingsford, Silver Gloss, 40 lb., Argo, 48 1 lb. pkgs., Argo, 12 3 lbs., Argo, 8 5 lbs., Silver Gloss, 16 8lbs., Silver Gloss, 12 6lbs.

Muzzy section listing items like 48 1lb. packages, 16 3lb. packages, 12 6lb. packages, 50 lb. boxes.

SYRUPS section listing items like Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2 2 dz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5 1 dz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, 2 doz., Red Karo, No. 5, 2 dz., Red Karo, No. 10, 1/2 doz.

Pure Cane section listing items like Fair, Good, Choice.

TABLE SAUCES section listing items like Lea & Perrin, large, Lea & Perrin, small, Pepper, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, Capers.

TEA section listing items like Japan, Medium, Choice, Fancy, Basket-Fired Med'n, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs.

Gunpowder section listing items like Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy.

Oolong section listing items like Formosa, Medium, Formosa, Choice, Formosa, Fancy.

English Breakfast section listing items like Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

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

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WICKING section listing items like No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross.

WOODENWARE section listing items like Baskets, Bushels, wide band, wire handles, Bushels, wide band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, Splint, small.

Butter Plates section listing items like Escanaba Manufacturing Co., Standard Wire End, Per 1,000, No. 1, No. 2, No. 3, No. 4, No. 5, No. 8-50 extra sm cart, No. 8-50 small carton, No. 8-50 med'm carton, No. 8-50 large carton, No. 8-50 extra lg cart, No. 4-50 jumbo carton.

Churns section listing items like Barrel, 5 gal. each, Barrel, 10 gal. each, Stone, 3 gal., Stone, 6 gal.

Clothes Pins section listing items like Escanaba Manufacturing Co., No. 60-24, Wrapped, No. 30-24, Wrapped, No. 25-60, Wrapped.

Egg Cases section listing items like No. 1, Star, No. 2, Star, 12 oz. size, 9 oz. size, 6 oz. size.

Faucets section listing items like Cork lined, 3 in., Cork lined, 9 in., Cork lined, 10 in.

Mop Sticks section listing items like Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal, No. 7, 20oz. cotton mop heads, 12oz. cotton mop heads.

Pails section listing items like 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, Fibre.

Toothpicks section listing items like Escanaba Manufacturing Co., No. 48, Emco, No. 100, Emco, No. 50-2500 Emco.

Traps section listing items like Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, Mouse, spring.

Tubs section listing items like No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, Small Galvanized.

Washboards section listing items like Banner Globe, Brass, Single, Glass, Single, Double Peerless, Single Peerless, Northern Queen, Universal.

Window Cleaners section listing items like 12 in., 14 in., 16 in.

Wood Bowls section listing items like 13 in. Butter, 15 in. Butter, 17 in. Butter, 19 in. Butter.

WRAPPING PAPER section listing items like Fibre, Manila, white, No. 1 Fibre, Butchers Manila, Kraft, Wax Butter, short cut, Parchm't Butter, rolls.

YEAST CAKE section listing items like Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz.

YEAST-COMPRESSED section listing items like Fleischman, per doz.



**Beware of the Pernicious Adjustment Bureaus.**

The Tradesman is requested to state why it opposes the adjustment bureau method of settling losses by fire. The reasons are several, as follows:

1. The methods used by bureau adjusters are almost invariably unfair, unjust and contemptible. To men of influence and position, the adjuster is as humble as Uriah Heap, but in the case of men of small means whose capital is mainly tied up in the business involved by the fire they assume a dictatorial attitude which makes it next to impossible to arrive at any satisfactory conclusion. They resort to deceit, cajolery, threats and other practices which frequently border on the criminal. This line of action usually enables them to accomplish their nefarious ends by methods closely akin to those of the highwayman.

2. The Adjustment bureaus do not live up to the letter or spirit of the law. The standard form provides for an appraisal when the insured and insurer cannot agree, with the proviso that the finding of the appraisers shall be final so far as determining the actual amount of the loss is concerned. The Supreme Court of Michigan has held that such an appraisal can only be overturned by the allegation of fraud; yet in the case of the Valley City Chair Co. loss in this city a few years ago, the adjustment bureaus repudiated the appraisal—expressly asked for by the bureau—on the ground that its own member of the appraisal board was incompetent! When adjustment companies set at defiance statutory law and Supreme Court decisions, it is certainly true to call a halt.

3. The methods of the adjustment bureaus tend to litigation, which is the last thing the fire insurance companies ought to encourage. Resort to the courts is held as a club over the heads of the insured and all sorts of illegal subterfuges are resorted to in the effort to coerce men who can be intimidated by threats, uttered by cunning lawyers and unscrupulous adjusters. When all other expedients fail, the adjustment bureau have taken unfair advantage of their victims by securing starting suit against the companies injunctions in a distant part of the State, enjoining the insured from to secure a legal adjustment of the losses. Of course, such injunctions are clearly illegal and will quickly be set aside by resort to the higher courts, but the adjustment bureaus usually accomplish their nefarious objects by subjecting the insured to legal expenses and court costs, which he is too often in no position to face.

The Tradesman believes it has presented three valid reasons why no policy holder should place himself in a position to be made the victim of the methods pursued by the adjustment bureaus. He can easily relieve himself of this burden and cancel the license his policy form gives him to sue and be sued by insisting on the following paragraph

being embodied in the riders on his policies:

It is a condition of this contract between insurer and insured that, in the event of fire, the loss be adjusted by an officer or employe of the insurer and not by an adjustment company.

Any number of these slips can be obtained of the Tradesman free of charge.

Half the joy of life is in little things taken on the run. Let us run if we must—even the sands do that—but let us keep our hearts young and our eyes open, that nothing worth our while shall escape us. And everything is worth its while if we only grasp it and its significance.

**Annual Meeting of Grand Rapids Merchants Mutual.**

At the annual meeting of the Grand Rapids Merchants Mutual Fire Insurance Co., held last Friday, J. B. Sperry, of Port Huron, was elected a director for one year and F. E. Mills, of Lansing, Paul Hoekstra, of Grand Rapids, and Chas. P. Lillie, of Coopersville, were elected directors for two years. The report of the Treasurer showed total receipts of \$26,916.83 and total disbursements of \$27,617.67. The fact that the disbursements exceeded the receipts by \$701 was due to extra heavy fire losses, which aggregated \$10,915.33. Fortunately, company had a surplus of \$7,325.79 at the beginning of the year, and also has additional assets of \$3,515,-

**FINANCIAL STATEMENT OF Michigan Shoe Dealers' Mutual Fire Insurance Co.**

**Fremont, Mich.**

**AMOUNT AT RISK.**

1912	\$ 141,350.00
1913	350,150.00
1914	401,450.00
1915	926,150.00
1916	1,353,925.00
1917	1,671,900.00
1918	2,211,775.00
1919	3,599,575.00

**INCOME.**

	Board Rate	Dividends
1912	\$ 2,232.78	\$ 744.26
1913	4,985.04	1,424.30
1914	5,316.22	1,518.90
1915	13,561.40	3,874.58
1916	19,621.40	5,606.11
1917	23,266.16	6,647.47
1918	38,122.25	10,519.98
1919	63,375.88	17,276.46
	\$170,611.13	\$47,612.15

**LOSSES PAID.**

1912	None.
1913	None.
1914	\$ 2,381.48—45%
1915	3,201.82—24%
1916	9,049.61—46%
1917	11,193.54—48%
1918	8,137.59—21%
1919	13,903.88—22%
	Average Loss Ratio \$47,867.92—28%

Savings to Policy Holders since organization .....\$47,612.15  
 Losses Paid to Policy Holders since organization ..... 47,867.92  
 Total Assets December 31, 1918... 12,110.81

**INCOME FOR 1919.**

Gross Premiums on Direct Bus.	\$57,588.21
Gross Premiums on Re-Insur.	\$8,726.56
Deduct Coms. to Re-Ins. Co.'s	2,938.89 5,787.67
Total premium income	\$ 63,375.88
Received from Re-Ins. Co.'s for losses	5,583.26
Interest on Liberty Bonds	568.72
Premiums returned	46.53
Discount on Bonds	139.75
	\$81,823.02

**DISBURSEMENTS.**

Losses	\$13,903.88
Adjustment expense	77.14
Commissions to Agents	2,598.84
Commissions to Sec'y	6,799.26
Directors Fees & Exp.	108.90
Postage, Print. & Adv.	1,167.40
Mich. In. Bu. for rates	403.00
Furniture and Fixtures	138.70
Incidentals	125.13
Re-Insurance	15,187.18
Return Premiums	426.24
Div. to Policy Holders	17,276.46 58,340.13
Balance on Hand	\$23,482.89

**ASSETS.**

Cash in Office & Bank	\$ 6,426.10
Certificates of Deposit	3,006.79
Liberty Bonds	14,050.00
Total Ledger Assets	\$23,482.89

**LIABILITIES.**

Re-Insurance Reserve on Insurance Carried Net	\$12,271.79
Surplus Over All Liabilities	11,211.10
	\$23,482.89
Amount of insurance in force Dec. 31, 1918	\$2,211,775.00
Written or Renewed in 1919	3,847,175.00
Total	\$6,058,950.00
Expirations and Cancellations	2,459,375.00
Insurance in force Jan. 1, 1920	\$3,599,575.00
Re-Insured with other co.'s	1,743,400.00
Amount of insur. carried net	\$1,856,175.00
Assets January 1, 1920	23,482.89
Surplus January 1, 1920	11,211.10
Assets per \$1,000 of insurance carried net	12.65
Surplus per \$1,000 of insurance carried net	6.04
Ratio of Losses to Premiums, 22%.	
Ratio of Expense to Premiums, 18%.	

**Bristol Insurance Agency**

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

**Savings to Our Policy Holders**

On Tornado Insurance 40%  
 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%

All Companies licensed to do business in Michigan. It will pay you to investigate our proposition. Write us for particulars.

C. N. BRISTOL, Manager  
 FREMONT

A. T. MONSON, Secretary  
 MICHIGAN

**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



36, so that the surplus now amounts to \$10,133.03. It was decided to delegate the election of a Secretary and Treasurer to the board, instead of filling the office by vote of the stockholders, as heretofore. It was also decided to collect the full board rate premium at the beginning of the year and pay the 25 per cent. dividend at the end of the year, which is the same course pursued by practically all of the large mutual companies. Resolutions of thanks to President Trompen and the directors for their painstaking efforts and unselfish service in behalf of the company were unanimously adopted by a rising vote. With the advantageous alliance the company has made with the Michigan Retail Dry Goods Association, the future is full of hope and promise.

**Watson-Higgins Mfg. Co.**  
GRAND RAPIDS, MICH.

**Merchant Millers**

Owned by Merchants

Products sold by Merchants

Brand Recommended by Merchants



**New Perfection Flour**

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks

**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.

**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.

I WILL BUY AT ONCE CLOTHING BUSINESS FOR CASH

In any good town of from 3 to 10,000 population. Preference given to towns that have some factories. Business must be well established and successful. Address, giving all particulars as to amount of yearly sales past three years. Rent, names of prominent lines handled, etc.

F. H., care Michigan Tradesman.

For Sale—Two oak wall cases seven feet long with sliding plate glass doors. Photo for the asking. Eugene Parker, 201 S. Washington Avenue, Lansing, Michigan. 664

FOR SALE—An old established retail meat business in a town of 17,000 inhabitants. Reason for selling want to move on my ranch and go in the Thoroughbred Hereford business. My shop has been a cash business of \$400 per day, 6 days out of a week. I also have a small packing plant. All cooled by Sterling Ice Machines. One 5 tons at shop and the other 25 tons at the plant. Will sell one or both. Come and spend a week or month with me and you will appreciate this business. Address H. D. Barnett, Coffeyville, Kansas. 665

Store for Sale—Including Dry Goods, Groceries and Shoes located in a thriving little town in Hillsdale Co. Stock worth about \$13,500 and is in almost perfect condition. Modern store building, low rent, best location and the business makes a splendid profit every year. Reason for selling owner has other business. Store must be continued in present location, stock can be reduced to suit purchaser. Address No. 666 care Michigan Tradesman. 666

Just received patents on a new pneumatic steel tire to be used on automobiles and trucks. Would locate and manufacture in some town that would take stock enough to put this on the market. Will stand investigation. Address No. 667 care Michigan Tradesman. 667

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

Best Buy in Michigan. Hotel thirty rooms, \$10,000 cash and terms. Wm. Rowley, Williamston, Michigan. 668

Beautifully located, 80 acre truck farm land near city of 600,000 population; \$2,000 clear. Wanted—millinery ladies' ready-to-wear goods or what have you? Mrs. A. Engle, Correctionville, Ia. 669

Will Exchange 5 drawer National Cash Register for potatoes, navy beans or apples. J. A. Sandiford, Watseka, Illinois. 670

For Sale—Meat market and small stock of groceries in one of the best cities in Michigan doing a cash business at \$2,000 a week. Address 671 care Michigan Tradesman. 671

GENERAL STORE in a progressive county seat of over 2,000, in the northwestern part of Wisconsin. The present owner of this store has had the business for thirty years, and has built up an excellent trade with the townspeople and prosperous farmers in the vicinity, doing almost \$100,000 worth of business last year. The building is of solid brick, 50 x 75, two stories, large basement, with concrete floor, steam heat, and electric lights. The stock consists of hardware, groceries, crockery, meats, flour, feed and hay and will inventory about \$18,000. Wonderful opportunities to increase this business into a good size department store. Owner wishes to retire because of advanced age. Price for real estate and contents, \$35,000; good terms. F. A. SCHWALLER LAND CO., Burlington, Wisconsin. 672

For Sale—Large refrigerator 5 x 7 x 8 1/2. New. National Cash Register 6 drawer. All improvements. New. Right prices if taken at once. Kuhn Gro. Co., Lowell, Michigan. 673

FOR SALE—21,000 white wax self sealing, printed bread wrappers, 12 x 15 in. Sell all or part, \$1.50 per thousand. H. J. Grosche, Paris, Ky. 674

Something Special For Sale—Stock of dry goods and groceries, located in thriving town of 800, surrounded by the best farming country in the State. Town is on trunk line road. Has factories and electric lights. 1919 sales over \$50,000. A grand opportunity for somebody. Address No. 675 care Michigan Tradesman. 675

Drug Store For Sale—Good store located in country town surrounded by fine farming district. Dr. Hess line and Seneca Camera agency. Also, gasoline filling station. \$3,000 or inventory. Will sell or rent building. Address No. 651, care Michigan Tradesman. 651

For Sale—My stock of dry goods. Will invoice about \$25,000. Annual sales \$75,000. Established twelve years. Moderate rent. Good opportunity to launch into a good paying business. For particulars, address T. Bergey, 212 South Mechanic Street, Jackson, Michigan. 654

For Sale—Grocery store. Well established business. Good fixtures. Well located. Selling reason, ill health. Address No. 655, care Tradesman. 655

Good opening for bakery in thriving town of 1,500 population. Address No. 657, care Tradesman. 657

For Sale—Grist mill in thriving town. Good surrounding country. A snap for somebody. Address No. 658, care Tradesman. 658

For Sale—Old established grocery and dry goods business, doing \$80,000 business. Located in thriving town in heart of fruit belt of Michigan. Will sell or lease building. Clean stock. No stickers. Good reason for selling. An opportunity. Talk business. Address No. 659, care Tradesman. 659

For Sale—Small stock gent's furnishings, also complete fixtures. Exceptional bargain. Address Peoples Bank, Boyne City, Michigan. 660

For Sale—A clean, up-to-date stock of hardware. Plumbing and heating in connection. Located in prosperous dairy section of Northern Illinois. Town of 2,500. Last years business \$38,000. Will invoice between \$8,000 to \$9,000. Up-to-date fixtures and tools. Best of location. Reasonable rent. An opportunity of a lifetime. Good reason for selling. Only cash deal considered. Address No. 661, care Michigan Tradesman. 661

ALL-IN-ONE SYSTEM revolutionizes bookkeeping. One book to handle. Sample sheets \$1. In binder for three months \$5. Rebate on order. John Capehart, Russellville, Kentucky. 662

For Sale—Good clean line of dry goods, clothing and shoes. Doing a big business. Good reasons for selling. Only store in town handling these lines. If you want to buy a good paying business write to Gerald A. Goldford, Wolverine, Michigan. 676

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

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

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

For Sale—Hobert electric motor with peanut butter grinder, new, only used one day. Single phase motor, alternating current, 60 cycle, 110 or 220 volts. Can be used as a coffee grinder or with any Hobert attachment. Going cheap. Write Jung Baking Company, Waseca, Minnesota. 643

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.

WANTED—Experienced manager, with best references, for a 50 room resort hotel on Little Traverse Bay. Address A. L. Deuel, Harbor Springs, Mich. 646

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

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. 757

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

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.

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

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

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

**You Know All Three**

But we want to formally introduce you to the three leading sundry salesmen of Michigan—

**L. W. Hoskins**  
**Alva Cruzen**  
**T. B. Ford**

One of these will call on you in the near future with our complete line of Staple and Fancy Sundries and Stationery. May we ask you to reserve your orders for them?

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



### Bottom Facts From Booming Boyne City.

Boyne City, Jan. 20.—We hear that the B. C., G. & A. R. R. Co. has purchased and will soon put in commission two new 85 ton locomotives, the growing business of the road demanding heavier equipment. It is to be hoped that more adequate and comfortable passenger service will be forthcoming in the near future. Boyne City enjoys a most excellent freight service—better than the average service of the towns in Northern Michigan—but the passenger service leaves something to be desired.

We are informed that the bonuses that were distributed by one of our local industries last year to the very great satisfaction of the employes were not this year forthcoming, not from any fault in the industry and faithfulness of the men, but because the workers in Minnesota and Wisconsin saw fit to refuse to provide the material for operation by going on an extensive strike. It is the innocent bystander who gets it in the neck.

One thing is certain, Boyne City is not short in its crops of the genus homo. This winter the stork has been particularly active and the quality is above the average. A curious thing about the epidemic is that most of the additions are young soldiers.

The Boyne City Electric Co. has taken over the street lighting on Elm and Front streets, which for many years has been supplied by the Michigan Tanning & Extract Co. from its power plant. The demand of its own plant has been so great that some curtailment was necessary. The domestic lighting formerly supplied to their employes has also been taken over by the city company.

The W. H. White Co. which has been in the hands of the Michigan Trust Co. as receiver for the past seven years, has been released from the receivership and is now again on "its own." The whole community unites in congratulations that they are again on deck.

The city has received a deed from the W. H. White Co. of a tract of lake front property comprising fifteen acres, known as Mill site No. 1 and five acres along the North bank of the Boyne river, to be used as the city sees fit. The Business Girls Club has plans on foot for putting this property in shape for a Lake Front Park.

Frank House, County Road Commissioner, told the Chamber of Commerce that the work of grading that portion of the Boyne City-Walloon Lake trunk line highway, on East and State streets, would be done this coming season. This is news that is thankfully received by Boyne Citizens who have worked for years to get a usable road between that attractive summer colony and Boyne City. For heavens sake, Frank, don't bother with those insignificant burrs, Grand Rapids, Traverse City or Petoskey, and get busy with the completion of this most important highway, the Boyne City-Walloon Lake road.

Saw Tindall (Cozy Nook farm) hauling several loads of Everbearing strawberries and None-Such green corn, the other day. Didn't look nor smell like either one of those delectable comestibles, but we warn all prospective summer visitors, from Charlevoix to Harbor Springs, that Will will be after your appetites—and ducats—next summer.

F. O. Barden, Manager for Michigan Trust Co., receiver, has acquitted himself with honor to himself and benefit to both parties to the receivership in the arduous and delicate duties imposed upon him. It was a position in which a man had to part his hair in the middle, carry his tobacco in both cheeks, and have spikes in both boots to avoid even a ducking. He did not even get his feet wet. Here's to you, Orie. We all take off our hats and look up to you.

C. C. Follmer, Secretary of the Boyne City Electric Co., paid Boyne City a brief visit the past week on his annual trip for auditing the company's books. He brought some real winter weather with him, but looked kind of skeptical when told that it was around 20 below. What kind of weather do you have in Grand Rapids, Tradesman?

Joseph D'Anjou, who has been with First National Bank and Peoples Bank for several years, has received an appointment as National Bank Examiner. This is the third person who has gone out of this town in a short time to this important position. Mr. D'Anjou is a young man of proved talent and good address and we expect his rapid advancement.

The Electric Co. has made some necessary extensions the past season and the demand for new connections has been very flattering. Everybody seems to have gotten the idea that electric service is not only a comfort, but an economical necessity. Maxy.

### Late News From the Cereal City.

Battle Creek, Jan. 20.—Grand Counselor C. C. Starkweather and Lou J. Burch, State organizer of the U. C. T., will attend the February meeting of Battle Creek Council when the membership contest closes. The Blues and Golds are surely busy. The losing team is to banquet the winners. Each member carries a sheet of paper in his pocket that no good man may escape being a member that is eligible.

The Clark Equipment Co., of Buchanan, has purchased twenty-three acres of land from the Post Land Co., at Springfield Place, and will erect a large factory for the manufacture of axles for automobiles. They will employ 500 men, all skilled mechanics. Work on the new buildings will start at once.

Martin Bros., from Detroit, purchased the stock of groceries from Mitchell & Martin, of Albion, and will conduct the business as formerly by their brother, who was murdered in his store a few weeks ago.

The official post flag of the General George A. Custer post, of the American Legion, which is to be presented to the Post by the Kiwanis Club, is on exhibition in the window of the L. W. Robinson store. The flag is of dark blue silk, with the Legion button as the main emblem in the center. Above the button is the name of the Post, while below is inscribed the name of the city. A gold eagle surmounts the standard and the flag itself is fringed with gold fringe.

Why don't the officials of the M. U. R. in Battle Creek see that the windows in the local street cars are washed? It is almost impossible to see through them. If any business man allowed his windows to become so dirty, the health officer would notify him to clean up.

Don Miller, formerly city salesman for Godsmark, Durrand & Co., has resigned to accept a position in Saginaw as auto salesman. Success to you, Don.

The Chamber of Commerce moved the past week to its new quarters in the Ward block, where it takes over the quarters of the old war board, which has been removed.

The Postum Cereal Co. is building a large addition to its office building. The addition will create 3,000 feet of floor space. The new \$40,000 garage for the use of its employes is about completed. Jack.

Cadillac.—The Detroit Veneer & Panel Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$53,450 has been subscribed and \$18,000 paid in in cash.

Lansing.—The American Cigar Co. has opened a manufacturing plant at 113-15 East Ottawa street. The company conducts a chain of 65 plants throughout the United States.

In November we made a private offering of \$250,000 out of a total issue of \$400,000 of WURZBURG DRY GOODS COMPANY 7% PREFERRED STOCK, which offering was quickly oversubscribed, a large portion of the total being taken in advance of offering by members of the Wurzburg Company.

The remaining balance of this issue is now available for public offering and we shall accept orders subject to prior sale at 98½ and interest to net 7.15%.

**\$150,000**

## Wurzburg Dry Goods Company

**7% Cumulative Sinking Fund**

**Preferred Stock**

(Par Value of Shares \$10)

Preferred as to Assets and Dividends

**Price 98½ to Net 7.15%**

Dividends payable quarterly. Callable at 103 and dividend. February, May, August and November 1.

This stock is due and matures at par and accrued dividend with the expiration of the company's charter, Nov. 1, 1931.

FREE FROM NORMAL FEDERAL INCOME TAX  
FREE FROM STATE, COUNTY AND SCHOOL TAXES TO  
MICHIGAN HOLDERS.

Authorized \$400,000

Outstanding \$400,000

### ASSETS

Total net assets \$286 per share.  
Net current assets (\$1,081,951.54).  
\$270 share.

### EARNINGS

Net average annual earnings for the past three years nearly five times annual dividend requirements. For present year over five times.

### SINKING FUND

Not less than \$20,000 of this Preferred is to be retired each year by the Company.

### PROTECTIVE RESTRICTIONS

No mortgage or funded debt. Company covenants to maintain net quick assets equal to 150% of this issue and total net assets equal 200% of this issue plus any other indebtedness.

We sincerely believe the WURZBURG DRY GOODS COMPANY PREFERRED to be the best local 7% Preferred Stock ever offered to Grand Rapids investors.

The Wurzburg Company's store is one of the highest type in our city of a thoroughly modern, highly organized, substantial department store. The business for the last fourteen years has been steadily growing.

Six years ago the Company had erected for it by the owners of the property, a modern department store building, affording more floor space than any similar store in Grand Rapids.

Since that time the growth and prosperity of the company has been phenomenal. The gross business of 1919 was nearly six times that of the year 1913.

The building originally erected for the Company was five stories in height, yet now the growth of the Company's business has forced the erection of two additional stories and the acquisition of 46 feet of frontage adjoining the property to take care of future expansion.

We believe this remarkable record of success, combined with the exceptionally strong financial position of the Company and the stable nature of its business, justifies the statements made above with respect to this offering of WURZBURG DRY GOODS COMPANY 7% PREFERRED STOCK.

### HOWE, SNOW, CORRIGAN & BERTLES INVESTMENT BANKERS

Grand Rapids Savings Bank Bldg. Grand Rapids, Mich.

The statement and information contained in this circular were obtained from sources we believe to be reliable and are those upon which we based our purchase of these securities, although we do not guarantee them.