

MICHIGAN TRADESMAN

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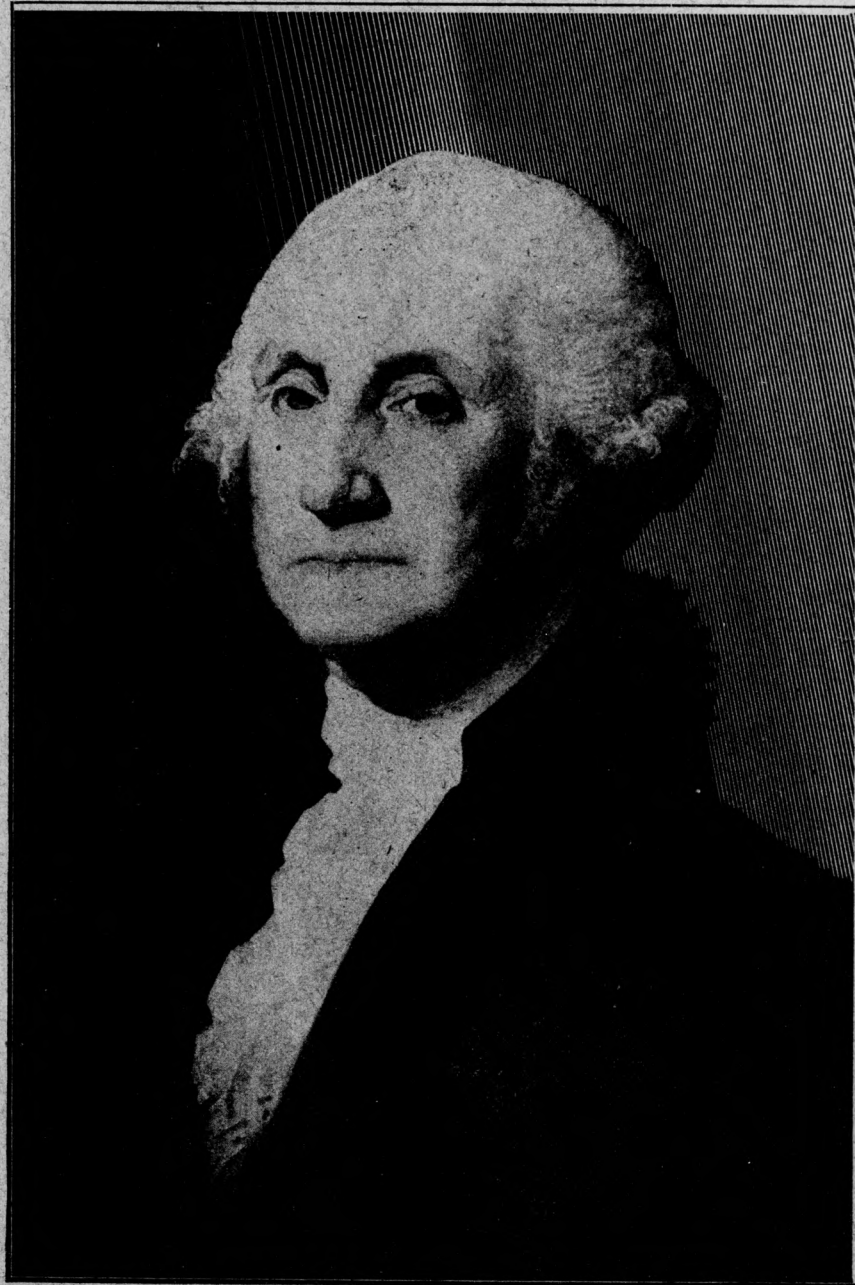
Vol. 23 '20

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 18, 1920

Number 1900

Reference Library,
Library St



George Washington Thriftograms

The 188th anniversary of George Washington's birthday will be celebrated next Sunday. Washington, the successful builder of a nation, gave voice to rules for personal and national success which are as applicable in this 1920 year of necessary thrift as in his day. Here are some of his words on the use of money and resources that might have been written for the present situation in America:

I am no more disposed to squander than to stint.

Economy makes happy homes and sound nations. Instil it deep.

It is not the lowest-priced goods that are always the cheapest.

I cannot enjoin too strongly upon you a due observance of economy and frugality.

Keep an account book and enter therein every farthing of your receipts and expenditures.

Promote frugality and industry by example, encouraging manufactures, and avoid dissipation.

Reason, too late perhaps, may convince you of the folly of mis-spending time.

There is no proverb in the whole catalogue of them more true than a penny saved is a penny got.

Nothing but harmony, honest industry and frugality are necessary to make us a great and happy nation.

Lily White

"The Flour the Best Cooks Use"

is probably the best family flour.

Bread, biscuits, dumplings, rolls, cakes, cookies, pies—in fact everything baked in the home from LILY WHITE FLOUR will taste so good, look so good and actually be so good that they will be a delight to every member of the family, and a real treat to visitors.

It is almost a universal expression among women who use LILY WHITE FLOUR that "everything tastes so good and looks so good."

The reason is LILY WHITE FLOUR is so good.

Your money will be returned if you do not like it better than any flour you ever used for every requirement of home baking.

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.

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.

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.

The glow of good health comes from within.

Fleischmann's Yeast?

taken regularly, three times a day, gives you more nourishment from your food, greater strength, ambition.

It will eliminate the disorders which cause pimples, blackheads, boils, carbuncles, and acts as a mild, cleansing laxative. Increase your sales by telling your customers about it.

THE FLEISCHMANN COMPANY

Fleischmann's Yeast

Fleischmann's Service

SNOW BOY

Washing Powder

Every housewife who uses it likes Snow Boy.

That's the reason it repeats.

It pays the grocer a good profit.

Ask your jobber or write us for particulars on Snow Boy
(Family size) Deal No. 2001. It will pay you.

LAUTZ BROS. & CO.

Buffalo, N. Y.

MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 18, 1920

Number 1900

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.
B. A. STOWE, Editor.

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issues a year or more old, 25 cents; issues
five years or more old, \$1.

Entered at the Postoffice of Grand
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RIGHTS OF THE INSURED.

In view of the fact that the vast amount of litigation between insurers and insured has arisen by reason of some alleged act or omission on the part of the insured either before or after the loss, it is important that the obligations resting on the insured should be more clearly understood.

The ordinary citizen will take due notice of the admonition "Watch Your Step," but how many of us pay any attention to the warning "Read Your Policy?" Very few.

The forms of policies generally in use contain vital conditions, so arranged and so often couched in cumbersome and indefinite words that it is a matter of extreme difficulty for the insured to readily understand just what is required of him.

The form contains a mass of technical conditions and provisions that the public finds very difficult indeed to understand. Indeed, they are so fraught with technicality and ambiguity that the courts themselves, the highest courts of record in the country, constantly differ in matters of construction. This should not be difficult to remedy and the public welfare demands that it be remedied.

One need not attempt to destroy any reasonable protection that may be claimed for the fire insurance companies, but at the same time it will not be contended that the rights of the insured should be left, as is frequently the case under the present form, to the charity of the company. The provisions of the policy should be made so clear that the rights of both are apparent and the interests of both are safeguarded.

Let us refer to a phase of this matter, i. e., that provision which provides that the policy shall be void if the insured has any other contract of insurance on the property in question, or if the interest of the insured is other than unconditional and sole ownership, or if the subject of insurance is a building on ground not owned by the insured in fee simple, or if the subject of insurance is personal property and is encumbered by

a chattel mortgage, or if any of the multitude of things exist at the time of the insurance of the policy that by its terms will avoid it. The insured, as a rule, is not aware of these technical violations of his policy; in fact, not, for some days does he get the policy into his possession. Should fire occur he has no claim for his insurance. These features of the policy form now in use have defeated thousands of what would otherwise have been meritorious claims. Sometimes the insurer does not take advantage of its position, but the rights of the insured are in his hands. It may be charitable or it may not be. This is not such a situation as the law should countenance, and especially is this so when we consider that by a slight amendment to the present policy form the obligation may be put upon the insurer to interrogate the insured upon these questions as a condition precedent to issuing the policy. Many of the highest courts of record in other jurisdictions than in the State of New York have held that under such circumstances and in the absence of interrogation by the insurer of the insured regarding these violations, and the issuance of the policy and receipt of the premiums without interrogations, estops the insurer from setting them up as defenses. Our policy should be amended so as to set this question at rest.

An illustration of the point we have endeavored to make will appear from the following facts:

A man was employed for many years in a printing house. By economy and diligence he succeeded in saving up sufficient money to warrant him, in his own mind, to start in business for himself. He secured a long lease of a piece of vacant property and on it built a building. He then equipped his plant with presses and the other machinery that is incidental to such a business. Having thus put himself in a position to carry on his vocation in his own name and at his own risk, and having invested therein all of the money that he had, during the many years referred to, accumulated by economy, he sought to cover his plant with necessary protection against fire. He had had no experience with fire insurance or with insurance policies, and he, therefore, did not know that under the present standard form a building on leased land was not insured, nor were his machines, covered as they were by chattel mortgages to secure the unpaid balance due thereon, within the protection of his policies. Indeed, after paying his premiums he was told that in the course of a few days his policies would be delivered to him. He certainly thought when he paid his prem-

iums that he was securing protection, and nothing was said to him that would lead him to see that that protection was conditional only.

Prior to the delivery of his policies his entire plant was destroyed by fire and then, on presenting his claim for the insurance that he had bought and paid for, he was informed that his building being on leased land and his machinery being encumbered by chattel mortgages, or conditional sale agreements, his total insurance had been avoided.

Had the insured been interrogated as to the condition of his property at the time, or had he been notified of the conditional nature of his protection, or had he been compelled to apply for his insurance under a written application, under which all of the facts referred to would have been made apparent, his disaster would have been avoided.

This question has been the subject of much litigation, but the law in this State has not as yet been fully settled or the question set at rest. In some states the courts of highest resort have settled the question definitely. The courts in Nebraska, Kentucky, Montana, Mississippi, and the Indiana Appellate Court have all held that when an insurance company issues a policy covering mortgaged property, without a written application, and without making any enquiry as to incumbrances, accepts and retains the premium, without any statements or representations being made in reference to incumbrances by the assured, the latter paying the premium and accepting the policy in good faith, not knowing that the incumbrance in any way affects the contract or that the company intends to insist upon the mortgage clause, the company will be held to have accepted the risk, with the liens and incumbrances thereon, and to that extent have waived or modified the printed terms in the policy.

We think the reasoning of the courts above named is sound and is fair to the insured. It is also not harsh so far as the insurer is concerned, for it at all times has within its power the opportunity to interrogate and bring to the attention of the insured the perils that rested upon him under the multitude of the provisions contained in the policy.

We believe that the insured is entitled to the protection for which he pays under the authorities to which we have referred, and at the same time we think that we are placing upon the insurer no unnecessary burden.

If the ends of justice are served for the peoples of the states wherein their highest courts have passed on this question in the manner referred to, why are not the people of Mich-

igan entitled to similar relief, either by judicial construction or by legislation if necessary?

THE NATION OF BEASTS.

The refusal of official Germany to live up to her solemn agreement to surrender the brutal officers who made the kaiser's war a monster saturnalia of lust and crime shows very clearly that the German people do not intend to live up to their agreements with the allies; that they propose to continue to the end of time as sneaks, cowards, poltroons and repudiators, unworthy of the confidence or patronage of any decent man anywhere. In this respect and because of their lust, their boorishness and their treachery, the German people will be marked for all time as Ishmaelites who cannot be trusted over night with as much as a 5 cent piece. Because of these racial traits and national characteristics no man who lays any claim to Americanism will ever consent to handle any article made in Germany or produced by German sympathizers in this country. Self preservation, if nothing else, should actuate every American to have no communication of any character with a people so far beneath the pale of civilization that they are not to be mentioned in the same breath with cannibals and hottenots.

THE NEW AMERICAN THRIFT.

Do you ever read the Annals of the American Academy of Political and Social Science? They should adopt a shorter name. The January number is devoted to a discussion of thrift in all its phases—discussed by authorities who know what they are talking about. It is a mine of information and suggestion. No people, perhaps, are more influenced by publicity than the American people. What we need in this country to-day is a Nation-wide thrift campaign, beginning with each employer, who himself should set the example, in every village, hamlet, town and city—on the farms, in the schools, in every avenue of life—persistent publicity that should exert a gentle pressure continually on the minds of our people until judicious and rational spending and saving (not parsimony) should become a national characteristic—or shall we have to wait, as we seem always to wait, until necessity knocks at our door?

It is natural that we should obtain the thing we long for with all our hearts, and persistently work to obtain, as that a stone should come to the earth when hurled into the air. The ambition, the desire, the longing, the hunger, the struggle toward the aim, these are the forces of gravitation which bring us the desired result.

COME ONE, COME ALL!**Everything Read for the Mercantile Convention.**

Cadillac, Feb. 17—Frank Stockdale, who is on the programme for the afternoon of Wednesday, Feb. 25, at the convention of the Retail Grocers and General Merchants' Association, at Hotel Pantlind, Grand Rapids, comes to us as a result of the co-operation of the wholesalers of Grand Rapids in a united effort to bring out of the chaotic business condition a safe and sane method as a basis for future use and it is a safe guess that there is no one known to the business world at this time who is better fitted to place before the delegates in a plain and forceful manner the better methods that are being used by successful merchants in both the United States and Canada than is Frank Stockdale. Twenty years ago he was a retailer-in-the-harness. To-day he is a retailer-at-large—a retail commercialist. For the past two years he has personally conducted retail merchants' institutes before thousands of merchants in forty states in the United States and four provinces of Canada. You cannot afford to miss making use of the pointers you can get from Mr. Stockdale. It means more dollars in your till for the service you perform in your community as a retailer.

John A. Ulmer, Toledo, President of the National Retail Grocers' Association.

John G. Clark, Bad Axe, President Michigan Wholesale Grocers' Association.

John A. Green, Cleveland, former Secretary of the National Retail Grocers' Association and now associated with the American Sugar Refining Co.

Frank Stockdale, of Chicago, an expert on merchandising methods and formerly a retail grocer.

A. C. Bertsch, Grand Rapids, a

successful merchant of both meats and groceries, still actively engaged in the retail business.

George A. Plietz, Ubly, a successful merchant in a small town, with experience on fire insurance adjusting.

Paul Findlay, Los Angeles, Cal., for thirty-six years worked the retail game and learned the fundamental principles of successfully conducting a retail business.

These men are all billed for the convention of retailers to be held at Hotel Pantlind, Grand Rapids, on February 24, 25 and 26 and, with the splendid spirit of co-operation that the retail grocers and meat dealers of Michigan have shown in the work of the Association the past year and with the Government during the war, there is every reason to believe that the plans that are sure to be evolved as a result of this gathering will not only be of untold benefit to the people of Michigan, but will be for the individual advancement of all who attend.

Himself a graduate grocer of over thirty-six years practical experience, Paul Findlay believes in opening up the machinery of production and wholesale and retail distribution, so that all may see the inside works. Retailers and their customers will understand each other much better if the customer can be introduced to some of the difficulties and perplexities of the retailer. He casts a side light on one phase of the grocer's problems when he shows that the average net profit is only about 3 per cent. Thus when a customer pays you \$40 for her month's bill of groceries, she is uncertain just what you get. Back in her head she thinks you get \$40, but your share is really only \$1.20. If you are a king-row merchant you may get \$2 net on a bill of this size. Mr. Findlay's home is in Sunny California, but he left there Feb. 13 for Grand Rapids, where he will address the merchants at the



Paul Findlay.

banquet next Tuesday evening at Hotel Pantlind, where the convention is held the 24th, 25th and 26th.

J. M. Bothwell, Sec'y.

Boy Scouts Assist in Fire Protection.

The Boy Scout organization early realized the importance of fire prevention and includes a course in firemanship among the subjects which may be taken up by scouts. Those who qualify receive merit badges in recognition of their efficiency. The whole education of Boy Scouts naturally makes them better citizens, so that fire prevention is directly in line with the aims of the organization.

Quoting from the handbook for boys—in order to obtain a merit badge for firemanship a Scout must:

1. Know how to turn in an alarm of fire.

2. Know how to enter burning buildings.

3. Know how to prevent panics and the spread of fire.

4. Understand the use of hose—unrolling, joining-up, connecting to hydrant, use of nozzle, etc.

5. Understand the use of escapes, ladders, and chutes, and know the location of exits in buildings which he frequents.

6. Know how to improvise ropes and nets.

7. Explain what to do in case of panic, understand the fireman's lift and drag and how to work in fumes.

8. Understand the use of fire extinguishers; how to rescue animals; how to save property; how to organize a bucket brigade, and how to aid the police in keeping back the crowds.

The practical application of their firemanship knowledge has accomplished concrete results upon a number of occasions. When the union firemen of Cincinnati went on strike, for example, there was a great deal of danger and confusion caused by the sending in of false alarms by union thugs and sympathizers. The small force of volunteers who manned the fire houses was unable to cope with this phase of the situation, so the Boy Scouts of the city stepped into the breach and stood guard over the fire boxes until normal conditions were restored.

Talk about luck in business! If you want luck, be cheerful and energetic, and do lots of advertising. You can make luck.

On To Grand Rapids

February 24, 25, 26

In connection with the meetings of the Michigan Retail Grocers and General Merchants' Association to be held in Grand Rapids, February 24, 25 and 26, it is the pleasure of the Grand Rapids wholesalers to provide the programme for some meetings followed by entertainments which we think will be of very unusual interest.

At the same time we are opening our new offices on the top floor of our building which we particularly invite you to visit during your stay in the city. We want to show you how conveniently we are located and how well the new offices are equipped for handling your business.

Also we want to show you our new coffee department. In view of the tremendous increase we have had in coffee sales during the last two years we have been forced to increase our output and this has made necessary rebuilding our coffee plant. In connection with this we have installed the finest and most up-to-date automatic packaging machinery to be obtained and we are sure that you will be interested in seeing it work to the point of repaying you for your visit to the city. Incidentally, we can now fill your orders for coffee.

On to Grand Rapids February 24, 25, 26

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

Reduce Expense---Increase Sales--- Satisfy your Customers by Showing Your Fruit and Vegetables on a Dayton Display Fixture

Increase your number of satisfied customers by increasing the service you give them. They will appreciate Dayton Display Fixtures because they show what you have to sell, keep your fruit and vegetables out of dirt and dust. Perforated metal bins insure cleanliness and sanitation and prevent decay. The

Dayton Display Fixture



Patented

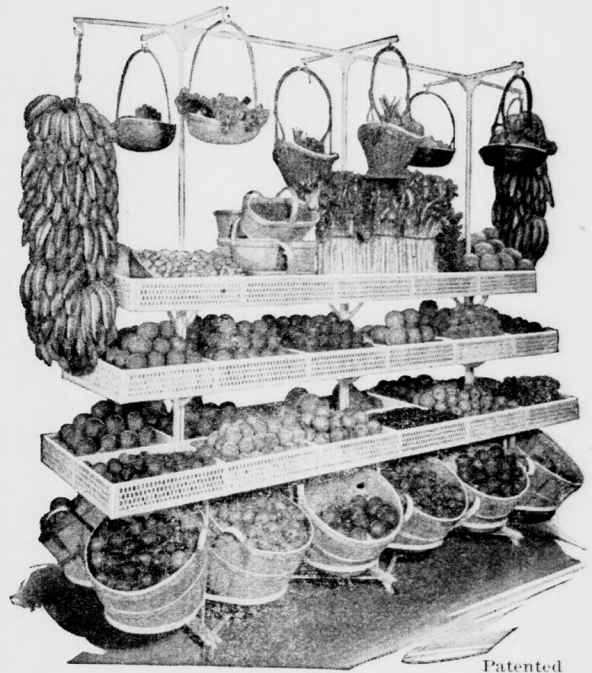
simplifies selection, speeds up order filling, prevents errors or delay. Your clerk can fill an order for a dozen different items without taking a step.

You will appreciate the rapid turnover which prevents loss in your most perishable product; the saving of floor space, the increased efficiency of your clerks, the remarkable improvement in the attractiveness of your store.

Dayton Display Fixtures are guaranteed to increase sales not only of fruit and vegetables but of general grocery stock. They will quickly pay for themselves and then start paying for other things.

There's a Dayton to fit any store.

Write today for illustrated book on how it can increase your profits.



Patented

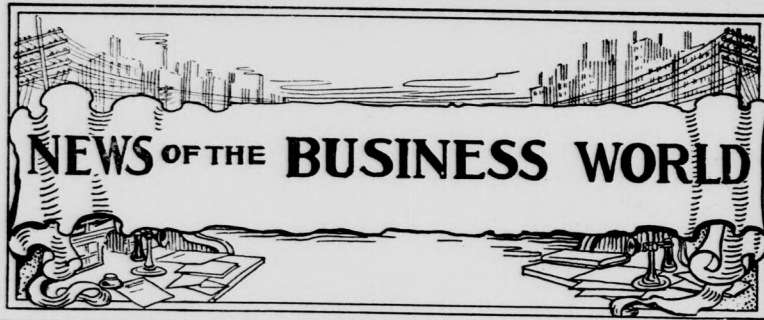
The Dayton Display Fixture Co.
DAYTON, OHIO

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



Movement of Merchants.

Reeman—Drost & Nieboer succeed Boven & Co. in general trade.

Byron Center—C. Veldman succeeds M. Daining in general trade.

LeRoy—Clarence H. Jewell succeeds Floyd Maxim in general trade.

Lansing—Harold G. King succeeds Mrs. Louise Bailey in the grocery business.

Owosso—Sweetland & Jeffords have engaged in the meat business on East Main street.

Mason—J. B. Barry has purchased the Rice & Co. grocery stock, taking immediate possession.

Lansing—Daniel L. Godding succeeds F. C. Wilder in the grocery and meat business at 529 Saginaw street.

Detroit—The Detroit Savings Bank is building a branch bank at the corner of Fort street west and Campbell avenue.

Pontiac—Capital stock of the American Savings Bank was recently doubled, the increase being from \$250,000 to \$500,000.

Middleville—The hardware stock of Glenn Gardner has been purchased by Roberts & Hinckley, who will continue the business at the same location.

Jonesville—Henry Godfrey, senior member of the hardware firm of H. Godfrey & Son, died at his home, Feb. 15, following a protracted illness of leakage of the heart.

Reading—Anthony Buscaino, of Detroit, has leased the Orr store building and will occupy it with a stock of fruit, confectionery and ice cream parlor about March 1.

Kalamazoo—William E. Geary has sold his interest in Geary's Art Store, 118 South Burdick street, to Frank F. Bell, who purchased a half interest in the business about twelve years ago.

Hudson—S. E. Borgman has purchased the interest of his partner, Leo Smith, in the plumbing and heating business of Smith & Borgman and will continue it under his own name.

Detroit—William Clements & Co. has been incorporated to deal in fabrics, textiles, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Union City—Bater & Moore, grocers, have sold an interest in their stock to Walter Smith and the business will be continued under the style of the Union City Supply Co. The company has purchased two store buildings adjoining one another and will remodel and throw them into one large store which it will occupy about April 1.

Jackson—Fred J. Knight, who sold his stock of house furnishing goods some months ago in order to take a much needed vacation, has re-engaged in the same business at 122 West Cortland street.

Traverse City—George L. Nesbitt succeeds Nesbitt & Downey in the hardware business. The retiring partner, Loren Downey, has removed to Detroit, where he will engage in the real estate business.

Mason—Webb & Whitman, who have conducted a clothing and men's furnishings goods store in the same building for the past forty-seven years, have sold their stock to Densmore & Davis, who have taken possession.

Kalamazoo—The Kalamazoo Co-Operative Union has been incorporated to conduct a general mercantile business, with an authorized capital stock of \$20,000, of which amount \$550 has been subscribed and \$170 paid in in cash.

Howell—Two former Howell livery stables are being converted into garages—one by Bert and Charles Hoff under the name of Hoff Brothers and the other by Floyd J. Sawyer and brother under the name of the Sawyer Sales Co.

Jackson—The Consumers Dairy Co. has been incorporated to deal in milk and milk products at wholesale and retail, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$200 in cash and \$19,800 in property.

Ford City—At a mass meeting of citizens interested in the promotion of the new bank at Ford City, held last week, a committee of twelve was appointed to canvass the village for pledges for stock. Over half the necessary \$50,000 has already been raised.

Detroit—The Michigan Coffee & Grocer Co. has merged its business into a stock company under the style of the Michigan Coffee Co. with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed and \$50,000 paid in in property.

Albion—George T. Bullen has merged his dry goods, carpet and notion business into a stock company under the style of the George T. Bullen Co., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$5,000 in cash and \$45,000 in property.

Hastings—Arthur Vickery, druggist, who was taken to Ann Arbor recently for an operation, was at first considered to be getting along well, but he suffered a relapse and later was taken to the local hospital, where he underwent another operation. His progress is now reported as encouraging.

Howell—The First National Bank opened on St. Valentine's day with a profusion of flowers and good wishes. This new financial institution starts out with \$100,000 capital stock, taken by 160 holders, 110 being farmers and the remainder business and professional men, with L. E. Howlett as President and E. A. Fay as Cashier.

Lansing—Stockholders of the Capital National Bank, have voted unanimously to increase the capital of the bank from \$100,000 to \$300,000, made necessary by the gain in business. The money will all be paid in within the next sixty days by the present stockholders, the stock going at par. Total assets of the bank are \$4,387,572.

Kalamazoo—Jack Marsh has sold his interest in the men's furnishing goods stock of Marsh & Schwartz to his partner, C. A. Schwartz, who will continue the business at the same location, 124 West Main street, under his own name. Mr. Marsh has opened a similar store at 120 West Main street under the style of the Men's Wear Shop.

Fife Lake—Philip Bernsteine, aged 62, pioneer dry goods merchant of this village, died recently at his home of flu followed by pneumonia. He came here from Russia and carried a dry goods pack through this sparsely settled vicinity until he acquired sufficient funds to build the store which he has successfully managed for over forty years. He was a member of the Masonic order, also a charter member of the I. O. O. F. lodge.

Munica—Glenn Bullman, dealer in general merchandise, has made up his mind to put Nunica on the map. For forty years Nunica has been a prosperous little town, but never was able to procure electricity, so Mr. Bullman has signed a ten year agreement to furnish electricity to Nunica. The plant has been shipped from Dayton, Ohio, and Mr. Bullman has four men with himself stretching wire and wiring houses. Inside of four weeks he expects to have his system completed and all the electricity Nunica can use.

Mt. Pleasant—Ed. Bixby, formerly traveling salesman for Morley Brothers, and William Webb, manager of the Clare Hardware and Implement Co., Clare, have purchased the stock of the Foster Furniture & Hardware Co., which will be known hereafter as the Mt. Pleasant Hardware & Furniture Co., Mr. Bixby will retire from the road and take up his residence in Mt. Pleasant, so as to devote his entire time to the new corporation. Mr. Webb will devote his time to the Clare establishment, the same as heretofore.

Manufacturing Matters.

Kalamazoo—The Kalamazoo Loose Leaf Binder Co. has increased its capitalization from \$500,000 to \$1,500,000.

Detroit—The Lalley Light Corporation has just established a district office in Chicago and a branch in San Francisco.

Mendon—The Dr. Denton Sleeping Garment Co., of Centerville, has purchased a site and will erect a branch factory here. The company expects to have the plant running by the middle of April.

Detroit—The Fox Safety Device Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$27,000 has been subscribed and paid in, \$2,000 in cash and \$25,000 in property.

Mt. Pleasant—Charles E. Smith, Leo F. Brandell and Dr. J. F. Hackett have formed a stock company under the style of the Mt. Pleasant Drug Co. and engaged in business at the corner of Main and Michigan streets.

Detroit—Fabrizio & Co. has been incorporated to manufacture and sell women's suits and gowns, with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and paid in, \$3,000 in cash and \$4,500 in property.

Hillsdale—The buildings formerly occupied by a shoe factory are being remodeled for the occupancy of the Michigan Seating Co., of Jackson. The Hillsdale factory will be a branch of the Michigan Seating, the main plant remaining in Jackson.

Pullman—The Henry J. Amt. Co., Indianapolis, Ind., have taken over the salting station of the Freestone Pickle Co. and will continue the business. The new company is planning to open a sauer kraut factory in connection with its pickle business.

Detroit—The John L. Hacker Boat Co. has merged its business into a stock company under the style of the Hackett Boat Co., with an authorized capital stock of \$75,000 common and \$25,000 preferred, of which amount \$75,000 has been subscribed, \$10,000 paid in in cash and \$59,156 in property.

Muskegon—The Non-Breakable Toy Co. has purchased from Dr. F. B. Marshall that part of the building at North Terrace and Market street which it has been occupying during the last two years. All four stories of the building are included in the purchase, but for the present two floors will be rented to another concern.

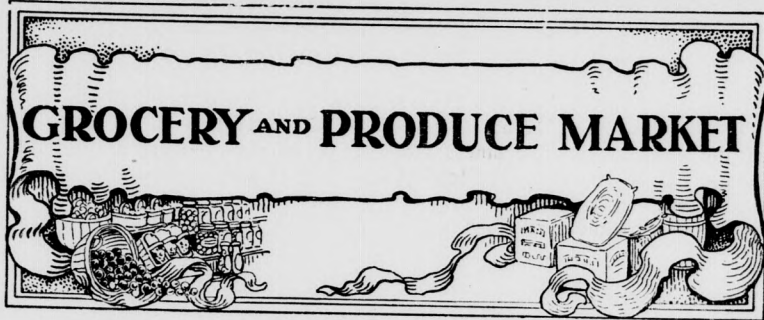
Detroit—A. Krolik & Company have leased factory space in Mt. Clemens and will operate a branch plant for the manufacture of its products. Specially made sewing machines will be installed, and about forty girls and women employed. The Mt. Clemens plant is to be known as the "Banner Manufacturing Co., Branch No. 4." Its products will be made, pressed and crated and shipped to Detroit, thence to the retail dealers. The company is now operating in Mt. Clemens in a small way, in the Denver block, employing ten persons, engaged in making flannel night gowns.

Boyer City Jottings.

Boyer City, Feb. 17—J. H. Parker has purchased from the Peoples Bank the entire stock in the F. D. Thompson store, consisting of shoes, clothing and men's furnishings. He is moving the stock to his department store at 132 Pleasant avenue.

The Boyer City Tea Store is locating in the Zimmerman building, which is being vacated by J. H. Parker, moving his stock of men's furnishings which he purchased from the Peoples Bank.

The Western Union and the Anstett News Agency are moving from their old locations on Park street to their newly-purchased building on Lake street, recently vacated by the Boyer City Tea store.



The Grocery Market.

Sugar—No change in the situation from a week ago. Michigan snow storms have placed an effectual embargo on shipments to jobbers and the diversion of empty freight cars to the West to move grain precludes the possibility of securing very much sugar from the seaboard.

Tea—The demand shows no special change for the past week as compared with the weeks before that. Business is doing every day and holders appear to be fairly well satisfied with the demand. Nobody, however, is plunging nor is buying at all heavily. No change has occurred in prices during the week, everything being held steady to firm.

Coffee—The market is very much unsettled, conditions in Brazil on all grades of Rio and Santos are weaker and futures have declined materially. In consequence, the whole Rio market has dropped about 1c per pound. Santos grades, however, are not more than 1/2c lower than last week. The undertone on all grades of Rio and Santos is easy and will probably continue to be, with possibly further reductions, until the intentions of the Brazil Government as to its million bags of coffee are disclosed. The consumptive demand for coffee is quiet. Milds are feeling the slump in Brazil to some extent and are themselves somewhat easier.

Canned Fruits—Local interest in future California fruits is lacking. The trade is chiefly concerned in developing the present domestic market, especially in the way of trade with the interior cities which are short, where New York is long. Already there is a healthy demand for No. 2 1/2s and No. 10s sizes, particularly the latter and for peaches, pears and apricots. Fancy grades have more strength than a week ago. Undergrades are slow sellers. Apples are neglected and slow. There is far less than the usual demand for this fruit as fall buying seems to have filled up trade channels and the retail movement is slower than common this year, no doubt largely due to the scarcity and high prices of sugar. Pineapples remain unchanged under a steady demand.

Canned Vegetables—The tomato market is easy and slow, with the attention of buyers concentrated on the No. 2 tin. Future peas are firm under a steady buying demand from the various distributors. Fancy grades are preferred, but buyers are accepting assortments where they cannot get straight lines of the small sieves. Spot peas are firm on the better grades which are offered in limited jobbing lots. Standards and extra

standards are dull. Corn is moving out on orders which show that the call is to keep stock from being depleted as there is no evidence of buying beyond immediate requirements. Southern Maine style standards can hardly be bought below \$1.10 factory, while some packers are holding for \$1.15. New York standards are sparingly offered. Maine and New York fancy holds at \$1.60 factory. Futures are selling steadily both for Western and Southern. Minor vegetables are in restricted demand. The call for asparagus is chiefly for tips. Sauer-kraut is held at 80c for No. 2, \$1.30 for No. 3s and \$4.00 for No. 10 factory, with a nominal demand.

Canned Fish—Maine sardines are unchanged and quiet. Keyless oils, cartons and keys are not offered freely enough to disturb the existing range. Outside of these three lines the market is quiet. California sardines continue to move in a normal way for the season. Spot stocks are light. Very few local or out of town orders are being placed for foreign sardines, but price levels are undisturbed. Salmon has been dull all week. Red Alaska is held at full figures as there is not a great deal of it on spot. Pinks have been weak owing to the drop in exchange and sales have been made as low as \$1.75. Tuna fish is within narrow compass on all three grades and steady.

Dried Fruits—Raisins are moving in a fair way, but are quiet compared to the rush to buy a short time ago. The principal stocks offered are those of recent purchasers and foreign blocks. The Coast is not offering, as it is cleaned up. Full asking prices are demanded. Currants and dried grapes are firm and fairly active. Prunes have been dull since the first of the year, but, according to some, are due for more attention in the near future. Large sizes hold up to quotations, but small stock is shaded. The retail movement this winter has been limited, according to some factors. Oregon prunes are slow also. Peaches are being enquired for by interior jobbers, particularly those in the South. There is more real business in this fruit than in any other outside of raisins. Stocks here and in the West are light. Apricots are dull outside of fancy Blenheims, which are firm because of scarcity. Offered stocks abroad in bond for reshipment to this country have been keenly felt in the market. Pears are quiet. Evaporated apples have been slow in the domestic market for some time. This is always the season of light demand. The export markets are also quiet. No interest is being shown in New York futures because

of the prospects of a heavy crop following two lean years, and buyers are not willing to sign contracts at 15c for prime, at which this grade is offered for fall delivery.

Starch—The jobbing demand for all corn starch grades is of normal volume. Supplies are moderate and prices are unchanged. Japanese potato starch is quiet in the domestic and the export field.

Molasses—Demand, while not urgent, keeps pace with receipts and prices rest on a firm basis.

Sugar Syrups—Offerings are on a moderate scale but as there is little demand the market is easy.

Rice—The Louisiana crop is being rapidly marketed and the quotations are firmly held, but at the same time the receipts are large and the rice is going into consumption, according to the "Louisiana Planter," which adds: "The export demand is well maintained, considerable quantities going to South America. It is scarcely possible that there can be any lower prices this season, as the rice scarcity prevails throughout the world."

Nuts—California walnuts are quiet, but the advertising campaign of the association is calculated to increase the movement, beginning next week. Foreign walnuts are dull and slow in all trade channels, even though they are offered at big discounts under Californias. Filberts, almonds, Brazil nuts and pecans are all easy and in accumulation.

Cheese—The market is dull, with a light consumptive demand and with stocks reported considerably larger than they were a year ago. If we do have any change in price during the week, it is likely to be a slight decline.

Paper—With mills turning their attention still to newsprint paper, paper handlers are having trouble getting wrapping stock and bags. One or two makers have withdrawn prices and name them only on request, taking orders subject to delivery conditions.

Pickles—General advance is noted along the line. Of course stocks have deteriorated where they have been held, which is a loss from softening, and otherwise. Vinegar prices affect the situation, spices, etc.

Condensed Milk—The looked for decline in milk is registered. It is off a good margin. Some forecast was found in the fact that manufacturers some time past put in all sales made that a decline protection would not be given more than fifty days. The situation is said to be a matter of no export. Thus stocks are accumulating, notwithstanding that this is the time of year when feed is high and milk flow is low.

Provisions—Everything in the smoked meat line is steady, with a light demand at unchanged prices. Pure and compound lard are also in light demand at prices ranging about 1/2c per pound lower than a week ago. Barreled pork, canned meats and dried beef are also in very slow sale and if we do have any change it is likely to be a slight decline.

Salt Fish—The demand for mackerel is still very moderate, in spite of the near approach of Lent. The

trade do not want anything but the best grades and are not willing to take very much even of those. Retailers complain that they cannot sell anything except the finest quality this year. This applies not only to fine trade, but to cheap trade. Prices for mackerel are not especially strong, although there has been no material change during the week.

Review of the Produce Market.

Apples—Northern Spy, \$3.50@4; Greenings, \$3; Baldwins, \$3; Russets, \$3; Starks, \$2.75. Western box fruit commands \$4@4.25.

Butter—Local jobbers hold extra creamery at 61c and first at 59c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars and 33c for packing stock.

Cabbage—\$8 per 100 lbs. for home grown; California, \$6 per crate of 70 lbs.

Cauliflower—\$2.75 per doz. for California.

Celery—California, \$1.25 per doz.; Florida, \$7.50 per crate of 4 to 6 doz. Cocoanuts—\$2 per doz. or \$15 per sack of 100.

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

Cucumbers—Hot house, \$3.50 per doz.

Eggs—Local jobbers pay 55c for strictly fresh. Cold storage stocks are steady at 48c for candled firsts, 43c for seconds and 40c for checks.

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

Grape Fruit—Fancy Florida commands \$4.50@5 per case; Choice, \$4.25@4.50.

Green Onions—Shallots, \$1.10 per doz.

Green Peppers—75c per basket. Lemons—California, \$8 for 300s and \$7.50 for 240s and 360s.

Lettuce—Iceberg \$3 per crate of 3 to 4 doz. heads; hot house leaf, 18c per lb.

Onions—California Australian Brown, \$6.50 per 100 lb. sack; Spanish, \$3 per crate for either 50s or 72s; home grown, \$6.25 per 100 lb. sack.

Oranges—Navals, \$6.25@7 for fancy and \$5.25@6 for choice.

Potatoes—Home grown, \$2.85 per bu. 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 Delawares.

Tomatoes—\$1.25 per 5 lb. basket from Florida.

Ideas of Sir Isaac.

Sir Isaac Newton was a born thinker and inventor. He produced several curious inventions while yet a boy.

One of these was a toy mill that was run by a mouse.

Another idea of his was to attach paper lanterns to kites, which he flew on dark nights. They made a great sensation, being taken for comets, which by the ignorant in those days were regarded as warnings of dreadful things about to happen.

THE SAGINAW VALLEY.

Late News Notes From that Busy Locality.

Saginaw, Feb. 17—Saginaw Council will hold their regular meeting next Saturday evening at the Elks temple. It will be known as Bremer night, honoring P. S. C. Frank Bremer, one of the standard bearers of U. C. T. ism for many years. He is always on the job, whether work or play, and stands without a peer as the Mark Twain of Saginaw Council. A large class, numbering around fifty, will be initiated. Mr. U. C. T., if you miss this meeting, you will miss one of the best held this year. Don't be a piker. Get out and help show Mr. Bremer our appreciation for the great work he has done toward making Saginaw Council what she is to-day. Promptly, at 7:30 p. m. the Sunny South colored quartette will start entertaining us and you will miss a treat if you are not on time. We wait for no one, for it is the aim of the entertainment committee not to allow these special features to interfere with the regular lodge meetings. After the quartette we will be treated to a twenty minute talk by one of Saginaw's best attorneys and an orator of the best caliber—Bird I. Vincent, our soldier city attorney. Mr. Vincent served his country well and is now backing that service up with a service to the community as county prosecutor. He has a message for you. Don't miss it.

Q. Thos. Watson, furniture dealer at Birch Run, has sold out and has accepted a road position with Hart Bros., Saginaw, wholesale grocers. He expects to put most of his time in Flint. He will retain his residence in Birch Run for some time yet.

The writer had the pleasure of meeting one of our old Saginaw travelers, who now lives in Detroit, the other day while on the warpath. The venerable gentleman, John L. Root, now living at 378 Hamilton avenue, Detroit, and selling teas and coffees for Harnett & Hewitt, out of Toledo. Mr. Root, without a doubt, is one of the star tea and coffee characters of the Middle West, having spent nearly two score years with the Widler Co. in Michigan and surrounding states. We always enjoy having him in our midst.

John Fournier, of Gagetown, has moved his confectionery and grocery stock to his new location, three doors South on the same street. Mr. Fournier opened up for business but a few months ago and to-day enjoys an excellent trade, which he justly deserves.

Frank Coates, a former salesman for the local branch of Hammond, Standish & Co., but for the past year selling for the National Grocer Co., of Saginaw, has returned to Hammond, Standish & Co. and is calling on old friends again and talking meats.

Richard (Dick) Brown, the singing salesman of the National Grocer Co., of this city, is ill at his home, 732 South Twelfth street. He has the best wishes of a host of friends for an early recovery.

Mrs. W. A. Johnson has been confined to her home in the Martin apartments on Janes avenue. Mr. Johnson is Eastern Michigan manager for the James Barn Equipment Co. They have had their new building under construction for the past ten months, but lack of material held them up. They have one of the finest markets in the city and deserve the splendid business they now enjoy. They also conduct a market at 1103 Union avenue.

Knuttel & Brunner, of Saginaw, have opened up their new meat market at 2006 North Michigan avenue.

Ray Ford, of Clio, recently purchased the confectionery and fruit store of John Bazzo. Mr. Ford is a mighty fine fellow and has the makings of a successful merchant. He is well known and respected by his townsmen and, with the able assist-

ance of his wife, should prove a success in his new undertaking.

Roy Riker, that swell-looking hardware salesman (so the ladies say) for Standart Bros. Hardware Co., of Detroit, received an eleventh hour notice to be on hand at the State hardware convention at Grand Rapids last week. The writer met the aforesaid gentlemen, bag and baggage, en route for Detroit Monday morning and he was what one would call a happy bird. His twin boys, aged 4 years, were at the depot at Millington to see their daddy off, which would make any father feel good.

Mrs. Fred Baum, Cherry street, Saginaw, is down with pneumonia, but at this writing is doing nicely. Mr. Baum travels for the Schust Co. F. O. Rockwell, Fayette street, this city, is getting along nicely. He is home from the hospital. Mr. Rockwell represents Symons Bros. & Co.

D. A. Bentley, President and General Manager of the D. A. Bentley Co., Saginaw, was in Detroit on business last week.

Wm. C. Durant, head of the General Motors Corporation, was in Saginaw last week, looking over the three new plants of the company. He was highly pleased at the wonderful success of these new plants and gratified at the support given the Motors Company by the business men and citizens of Saginaw. He stated that \$4,500,000 would be spent on the local plants this year, enlarging them, which means that 2,500 more men will be employed.

Anthony (Tony) Sanzone, one of the best known characters traveling out of Saginaw, recently passed away suddenly at his home of influenza. Born of Italian parentage, Tony started at the bottom of the ladder with the Cornwell Co., this city, twenty-four years ago and steadily worked himself up to a salesman's position. He made friends wherever he went and probably no man on the road was held in higher esteem by his trade and fellow competitors than he. He was especially conspicuous to his trade by his wonderful physique. He was the picture of health and strength, but all this availed him naught when the dreaded epidemic which is now raging, caught him in its wake of destruction. He will be sadly missed by his loved ones at home. His employers cannot measure in words their loss and he will long live in the memory of his fellow travelers. He was a member of Saginaw Council and did much good for the order.

Clyde Terwilliger, of Terwilliger Bros., Bad Axe, who conducts an up-to-date meat market, has been very sick with influenza. He is reported out of danger and doing nicely.

H. R. Minnis, grocer at 237 North Sixth street, is having a new front built in his store. Mr. Minnis is very progressive and in the work he is doing shows his faith in the future welfare of Saginaw.

Ed. McCurry, 610 State street, Saginaw, has been secured by the D. A. Bentley Co., Saginaw, to take charge of the shipping department. He was head of the shipping department for the Saginaw Milling Co. for several years and his services will mean much to his new employers.

Ed. Knoop and family, Hanchett street, city, have successfully passed the popular degree and thereby attained the honor of being known as successful flu jugglers. All are now well.

Smiling Bill Bader, commonly known as Flint's champion egg manipulator, was in Saginaw, paying the home office (D. A. Bentley Co.) an official visit last week. He recently moved his family to 613 Ann Arbor street, Flint, where he lives when at home.

Joseph Dean, of Durand, has purchased a building on West Main street, into which he has moved his stock of groceries. He was formerly in business in the Smith building. He had his new store remodeled and redecorated, making it a very neat business house.

The annual U. C. T. ball, which was to have been held Friday night, Feb. 6, was postponed, owing to the flu ban put on by Dr. Clark, city health officer. It will be held at a later date and all tickets sold will be good at that time. Ample time and notice will be given of same.

The suspected murderers of the late W. Parke Warner, Saginaw's leather goods merchant, who was murdered near Clio last June, will be tried March 1 at Flint.

What has happened to H. H. Smith, of Bay City? He was going to try to put that little burg on the map again. Don't blame you Herb. It is an impossible job. Our sympathies are with you.

Roy O. Sweatland, manager of the Bazley meat market, Owosso, and C. F. Jeffords, manager of the E. L. Carr City meat market, have formed a partnership and are opening an up-to-date market in the building formerly occupied by the Katz meat

We Buy or Sell

LIBERTY BONDS

in any amounts

HOWE, SNOW, CORRIGAN & BERTLES

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

Tie To the Tie House
RIGHT NOW FOR
Your Ties for EasterWe are now showing a long line of very nifty
EASTER TIES

MAKE YOUR SELECTIONS EARLY

*Daniel T. Patton & Company*The Men's Furnishing Goods House of Michigan
GRAND RAPIDSHood's  Bulls EyePressure Cure White Tire Soles. Heavy Rubbers
WHITE ROCK WAVERLY AND OVER

They Wear the Rocks Smooth

WHITE ROCK WAVERLY

Dull finished heavy high instep over, semi-rolled edge, gray sole and foxing, net lining. Packed in cartons.

Women's, Misses' and Child's made bright finish.



Men's—Size 6-11	-----	\$1.38
Boys'—Size 2½-6	-----	1.23
Youths'—Size 11-2	-----	1.08
Women's—Size 2½-8	-----	1.13
Misses'—Size 11-2	-----	.98
Children's—Size 6-10½	-----	.88

A WARNING

Rubbers are scarce, not plentiful. Be visionary and look ahead. You are surrounded by snow now. In the spring you will have slush and water. Now is the time to order your mud rubbers. We have them. Order shipped same as received.

White Rocks are made to give service. They have tough soles of white rubber that will stand up against the hardest kind of wear. If you have a dissatisfied customer sell him a pair of these.

WHITE ROCK OVER

Dull finished heavy over, semi-rolled edge, gray sole and foxing, net lining. Packed in cartons.

Women's, Misses and Child's made bright finish.



Men's—Size 6-12	-----	\$1.38
Boys'—Size 2½-6	-----	1.23
Youths'—Size 11-2	-----	1.08
Women's—Size 2½-8	-----	1.13
Misses'—Size 11-2	-----	.98
Children's—Size 6-10½	-----	.88

Hood Rubber Products Co., Inc.

GRAND RAPIDS,

MICHIGAN

market, next to the Nutsen-Wright grocery. These two gentlemen are well known to the Owosso trade and they have a big following who wish them success in their new business adventure.

Mark S. Brown and Herbert D. Ranney journeyed to Port Huron last Saturday to witness the work of Port Huron Council and pay said Council an official visit.

Railway officials have promised to bring that sugar in from Bay City and the Thumb. How perfectly sweet of them!

C. A. Willeman, 920 South Granger, is on the sick list, but reported as improving.

Ferris Pitts, son of our genial Secretary, George Pitts, was brought to his home from the hospital last Thursday. He underwent an operation for appendicitis. Getting along fine.

Frank Bremer, another flu patient, is on the road to recovery.

When a man wants to show off his knowledge he begins to talk about "supply and demand."

Glen Edgett, popular pharmacist at the Bancroft drug store, Saginaw, was injured in an auto collision Friday night. The machine in which he was riding was hit by a Warren avenue street car. The machine was badly demolished. Mr. Edgett was taken to his home at 1312 Tuscola, where his wounds were dressed.

L. M. Steward.

Late News From the Cereal City.

Battle Creek, Feb. 17—An expenditure of \$100,000 is to be made at once in doubling the floor space of the Montgomery garage, McAmley and Jackson streets. The addition is to be completed May 1, at which time it will be the largest garage in Michigan, excepting the Cross town garage in Detroit.

Camp Custer is to have a flock of carrier pigeons.

The Motor transport corps of Camp Custer is shipping to the State Highway Commission of Jefferson City, Missouri, fifteen Kelley-Springfield trucks to be turned over to the Bureau of Agriculture.

The Michigan Carton Co. had to cease operations this week on account of coal shortage, throwing 200 men out of employment. More coal is looked for in a few days.

Dr. J. H. Kellogg, of the Sanitarium, has leased the island of Gull Lake, with the privilege of purchase, to become the summer school for the Normal School of Physical Education.

Saturday, Feb. 21, is the day the U. C. T. membership contest for Battle Creek Council closes. Both sides are confident of winning, but no one knows except our Secretary, C. F. Spaulding, and he tells no one.

Jack.

Last Call for the Convention.

Cass City, Feb. 16—Just to remind you that our State convention is held next week at the Pantlind Hotel, Grand Rapids. We will be disappointed if you are not there.

The speakers will be disappointed if the convention hall is not filled and yours will be the greatest disappointment if you miss this great programme that has been prepared especially for you.

All together, let's make this twenty-second annual convention the greatest one on record.

Meet me in Grand Rapids.

E. W. Jones,

Pres. R. G. and G. M. Association.

Labor would no doubt get better results out of present co-operative buying if it would only co-operate with the manufacturer in producing more goods. Reducing prices and production at the same time is an economical impossibility; when labor gets that in its head straight, we will have lower prices, and not until then.

Retirement of Old and Honored Firm.

Owosso, Feb. 17—DeHart Bros., of Vernon, have sold their grocery and drug stock to Birney C. Hopkins.

The passing of this old firm closes a page in Vernon's early history of merchandising. DeHart Bros. have been there over forty years and during that time have witnessed the exchanging, discontinuing and vacancies caused by the death of all those business places and the passing of merchants who found the early business circle of the town; until at present they are the last pioneers left. These brothers, John and Frank, have established and conducted this business on two of the finest and firmest of business principles—integrity and charity. As a business principle, charity has been one of the most noticeable traits of the DeHart Brothers' business career. It is hardly possible that an individual could be found who could testify otherwise. No one has ever been refused credit at the store or the loan of small amounts without interest or security while many of these confidences have been ungratefully treated. This has never affected nor destroyed the faith of these men. They have worked faithfully, lived quietly, unpretentiously and peaceably with their friends and co-workers. They are both members of the Methodist church and have always been constant and consistent in their efforts to give both financial and personal aid to it and also always supported all other charitable and enterprising attempts which might tend to benefit the town and community; in short, they have been veritable reproductions of Dickens' Cherrible Bros.

Frank DeHart has been unable for the past two years to take active part in the business and during this time Birney Hopkins has been employed to assist in carrying on the business. Now that it has been transferred to him, his beginning will not come to him as a new endeavor, but as a continuance, in which he will undoubtedly strive to equal the past record of service and satisfaction established by this firm.

Mrs. Doan's restaurant, at Pompeii, which has been closed for several months, will be opened March 1. This will certainly be appreciated by the traveling public, as there is no place in the whole city of Pompeii where there are any eats handed out, unless it is at Dr. Hall's sanitarium and there one is only allowed a piece of glass to suck and only a few minutes at that.

Well, we have had sixteen days of nice pleasant weather in February so far and no one knows just how it happened but us. On woodchuck day we got up before daylight and drove our woodchuck into the basement and locked the door, so that he never saw the sun all day. If everybody had done that we would have been making garden now. The point we want to make is, if you would accomplish anything, get up in the morning and attend to it. Honest Groceryman.

Daddy's Vacation.

Written for the Tradesman.

I can't enjoy an outing

When the kids are left at home

For I miss their song and shouting

And no matter where I roam

In my traveling for pleasure

To escape the Northern snows

There's a loss you cannot measure

Which a daddy only knows,

If back home the kids are staying

As he seeks a distant sun

Where he dreams he hears them saying

"Daddy come! Lets have our fun."

Though the tropics are alluring

Foreign countries bring a joy

It is nothing that's enduring

If you've left behind a boy

And a girl both bright and sunny

Just a tugging at your heart

For some place to spend your money

Which was never on your chart

You can have your watering places

But your pleasure quickly goes

When you miss your children's faces—

That a daddy surely knows.

Charles A. Heath.

Difficulties are only made to be overcome.

Kill Two Birds With One Stone

Two Big Events Are Going to Be Staged in Grand Rapids Next Week

The Michigan Retail Grocers and General Merchants Association Convention will be one of them and City Day will be the other

While you are attending the convention next Tuesday, Wednesday and Thursday or while you are taking advantage of the bargains offered Wednesday, City Day, you are most cordially invited to make Hirth-Krause's your "home." Tell the folks to forward your telegrams and mail to us and we'll be glad to hand them to you when you call.

Next Wednesday Hirth-Krause will offer shoe dealers the finest selection of seasonable merchandise at advantageous prices and will afford dealers a grand opportunity to stock up with just the kind of goods they need for spring and summer trade.

All the well known Hirth-Krause brands will be on exhibition and orders taken will be promptly filled.

Dealers in shoes cannot afford to pass up this invitation to ascertain conditions and trade prospects. The manufacturer is in a better position to know than any one else and Hirth-Krause are always glad to discuss frankly all conditions and to hear from dealers what their problems and prospects in their territory are.

Drop in next week and let's talk things over. We will both profit by the exchange of ideas and it won't cost either of us anything.

HIRTH-KTAUSE SHOES

Tanners and Shoe Manufacturers

THE CHALLENGE TO COURAGE

At a time of stress like this there is temptation to take a gloomy view of the future. There is unrest and disorder. Tremendous industrial problems appear. Many heads of industry are wondering whether the wage system has broken down and whether any workable substitute can be found. The country received a severe shock in the discovery that in Boston it took only the temporary withdrawal of force to permit the elements of disorder to get out of hand.

There is no denying the situation offers many disquieting possibilities. There are two ways of facing them. One is the way of timidity, the other the way of courage.

Prof. William James, the psychologist, classified human beings in two groups—the tender minded and the tough minded. The tender minded, he said, were those who wanted a guarantee of safety before coming into the world. They would be wretched unless they could get somewhere an absolute assurance that the world was foreordained to come out right. The tough minded were those who looked on life as a great adventure which they faced with enthusiasm. They recognized a chance that things might go wrong. But they were willing to take that chance. All they asked was a fair field and an opportunity to fight for what they believed in.

In this sort of an epoch, with many of the ancient landmarks crumbling, the tender minded are apt to give way to panic. The tough minded feel the joy of high adventure.

They do not complain because the process of evolution has not progressed further. They do not sob themselves to sleep because the world is not perfect, because it has not settled down in a final state of bliss. They face facts as they find them. They work with the tools at hand. They expect to play a man's part in the world as it exists to-day. They do not spend time in vain lamentations because the world is not different, because mankind has not progressed further along the road toward civilization.

Lawrence F. Abbott of the Outlook tells in the World's Work of a characteristic remark of an American who was famous for his joy in living. A correspondent was telling Colonel Roosevelt of a visit to Admiral Dewey's home shortly after the revulsion of feeling against Dewey following his gift of his victory house to his wife. The admiral was overwhelmed with grief at what he felt was the unjust feeling toward him, and at one time contemplated leaving America and making his home in Europe. When he talked the matter over with the correspondent he wept.

Roosevelt listened to the story with interest, for he had frequently spoken to Mr. Abbott of the possibility that popular feeling might turn against him as it had against Dewey. When it was over he turned to his associate with the remark: "Lawrence, they may treat me like Dewey, but I'll tell you one thing, I shall neither weep nor shall I go to Europe."

In that remark Roosevelt spoke like a typical American. This conti-

nent was settled by sturdy pioneers. It has attracted the rugged of all races. The Nation has not been coddled. It has had its fair share of hard knocks, and its people have been trained to face difficult situations confidently in the assurance that their common sense and energy and patriotism would carry them through.

The bulk of Americans are in the tough minded class. They do not sit down and wring their hands in the presence of difficulties. They meet them with the zest of the strong man in the job worthy of his mettle.

RUSSIA.

A potential giant teeming with millions of sturdy white men and a wealth of natural resources—agricultural and mineral. No communism can overrun a great agricultural country—nor destroy the soil. There are 50,000 co-operative societies in Russia, holding themselves aloof from politics and occupied entirely in promoting nearly all phases of industrial and social life. In 1918 the turn-over of the societies was one billion six hundred million of dollars. Some day the great maw of the Bear may grind to powder Bolshevism and its twin infamy, trades unionism. Some day Russia may decentralize. Who knows what Russia may do? In her extremes of climate, in her varied resources she bears a close resemblance to our own country—with great stretches of fertile country that need only transportation facilities to link her peoples still closer together. The price of German defeat has been financial chaos and appalling social and political problems to nearly the whole of Europe—but the Russian peasant still steadily plods his way. Who will build the bridge to span the chasm between the manufacturing needs of Russia and the agricultural and raw material needs of the rest of Europe? That is one way of rehabilitation that might help to save the old world from a fate possibly worse than that of the war itself. The Supreme Council took the first step by restoring trade relations with Russia.

A noted economist urges more work and more children. America, at least, seems to be making good on the propagation of the species. In this country for every fourteen people who depart this life in every thousand of our population, twenty-four are born into the world. Births are exceeding deaths by over 1 per cent. annually. Add the immigration figures, which have shown marked increases in recent months, and the result is far from discouraging. One unfavorable feature is the fact that among our foreign population the birth rate is much greater than among our native-born parents. It is quite clear that succeeding generations among our people are disposed to have smaller families. Roosevelt doubtless had this tendency in mind in his preachments against race suicide. It is an unfortunate commentary on present-day desire to be as carefree as possible even at the expense of stifling the warmest impulses of Mother Nature.

G. Van Zoren succeeds Joseph Potts in the grocery business at 1009 Kalamazoo avenue.

GEORGE WASHINGTON.

In a volume on "The Ifs of History," Joseph Edgar Chamberlain speculates on what would have been the consequences if George Washington had become a British sailor. While we do not know much about the boyhood of Washington, it is generally accepted as historically true that in 1746, when he was 14 years of age, a warrant was obtained for him as a midshipman in the British navy. The story goes that at the last moment his mother withdrew her consent. Had he gone into the British naval service it is likely that he would have continued in it, and even if he left it when the Revolution developed, it is improbable, Mr. Chamberlain argues, that he would have been the Washington that we know. Assuming that the Revolution was fought without Washington, what would have been the outcome? On this point the author says in part: "Is it too much to say that the American Republic would have been fatherless without Washington? Perhaps an arm might have been found—although that is doubtful—that could have wielded his sword. But where was the brain, the patience, the tact, the determination, that would have composed the differences in the American councils, and have kept the discordant colonies and the jealous commanders together? Without his steadying hand in the war, the American army would have followed a devious course to death and the young Republic one to its destruction."

Mr. Chamberlain then quotes from Washington's contemporaries to show the decisive part which he played in the formation of the union of the states after the war and contends that no other man could have concentrated the confidence and affection of all Americans. He concludes: "Washington was the pivot upon which all things turned. Lacking such a pivot, the machinery of the American Republic would have tumbled into ruin. Happy the choice of the Virginian mother who could not spare her boy on that summer day, and sent abroad the man-of-war in Potomac's stream for his dunnage!"

Many will see in this incident, which turned the course of Washington's career, one of numerous evidences tending to show the working of special providences in the creation and expansion of the American Nation. It is certainly difficult to conceive what American history might have been with Washington's influence omitted.

GERMAN SNEAKINESS.

Those who have been figuring on Germany's economic revival have usually taken into account only manufactures, agricultural products, coal and other minerals, transportation and exports. But before the war there were other sources of employment and income that counted a great deal on the credit side of the ledger. A big item, of course, was sea-borne commerce, which not only brought large revenues through freights, but also made Hamburg the great transshipping point of the European Continent. With the parceling out of

German ships among the victorious Allies much of the income which formerly came from their use has been lost and several Scandinavian cities are making inroads on the trade which formerly went through Hamburg. As against this, however, the Germans are seeking to overcome their lack of seagoing shipping by chartering boats of other near-by nations. This is in order to keep intact their shipping organizations and provide employment for their trained merchant sailors. Recently, too, there has been a revival of the German insurance and re-insurance business, especially as regards the marine end of it. This used to be very profitable, and not only because of the premiums obtained. As it was conducted in antebellum times, it was part of the German "peaceful penetration" scheme, by which she obtained inside information which she could use to good advantage when she invaded America, besides being a source of information to the military intelligence branch of the government. Copies of ships' manifests obtained by German re-insurance agents were sent to Berlin. This gave information to the traders there of the kinds of goods shipped to various places, the consignors, consignees, etc. Any American who accepts a policy in a German insurance company ceases to be a good American and becomes an accessory to the Germanic craze for invasion and subjugation which the kaiser's war temporarily checked but which is just as firmly imbedded in the German mind as ever.

EXCESS PROPHETS.

Booze is banished, but the evil of intemperate speech we still have with us. In an after-dinner address at New York the other night James Hamilton Lewis seems to have suffered severely from inflammation of the imagination. He saw red, he saw war, he saw all sorts of dreadful things, so much so as to justify an enquiry by the food commissioner, or whoever is the proper authority, into the exact nature of the menu of which he had just been partaking. "If the temper of the American people continues as it is now," said Mr. Lewis under the influence of the lobster salad or salmon mayonnaise or whatever it was, "this Nation will be at war before the Presidential election of 1920. In this country to-day there is no National patriotism. There is no National praise by the merchant, farmer and toiling laborer for the achievements of their Nation. They have no respect, for authority nor give obedience to officials." And so on, and so on. He dates the entering of this country on the down grade from the election which sent him back to private life. Mr. Lewis is one of several pessimistic seers whose depressing utterances are not doing America any good. It is too bad we cannot impose a prohibitory tax on these excess prophets.

There are three kinds of people in the world—the wills, the won'ts, and the can'ts. The first accomplish everything, the second oppose everything, the third fail in everything.



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Injustice of Cost Marking Shoes.

Written for the Tradesman.

Every shoe dealer throughout the country should write the congressmen representing his territory protesting against the bill now pending to stamp the cost price on articles of merchandise, including, of course, shoes. The law—if this bill should pass both houses and become a law—would operate as a hardship upon every merchant in the land, and it would have not the least effect in curbing prices.

A study of the income tax reports does not reveal that retail shoe dealers are making excessive net earnings in this piping era of high prices. In the shoe industry there is considerable money being made, but one imagines the bulk of it is being cleaned up by manufacturers or by the tanners. As some one has pointedly put it, it is not at the point of consumption that restrictive measures are required, but at the raw markets, and manufacturing.

Suppose this bill had become a law, and in compliance therewith you cost marked a pair of shoes say at \$6, and priced them at \$9. The customer would look at the cost tag then look at you and say: "You are making 50 per cent. profit on these shoes; isn't that price rather high?" Immediately you'd be burdened with an argument, and you'd have to go into a long story of gross profits, overhead, net profit, good sellers bearing the burden of poor sellers, and all that intimate, tedious and technical shop talk that you infinitely rather keep locked up in your own system; but you'd simply have to release it or miss a sale; and you'd have to do that same drab, dreary stunt time and again each day, and day after day until by a long and irksome process on the part of retail dealers of all kinds, the great American public would become duly educated on the subject of profitable shopkeeping.

The selling price, \$9, would seem to nine fellows out of ten an excessive charge. On the face of it it looks like 50 per cent. profit. But the shoe dealer is lucky to get by with 30 per cent. for doing business, and that means the pair cost him, when sold, not \$6 but \$7.80. The 20 per cent. difference between 50 and 30 represents his net profit on the pair, and it amounts to just \$1.20. But some folks would still contend that 20 per cent. net profit on any single pair is too much; so you would have to explain with infinite pains and tedious details, that 20 per cent. is not your average net profit by any means; that it is far nearer 10 than 20 per cent.; and you would have to explain why. You would have to go on to make the customer understand that some lines have to be marked closer than others; that some styles are slow sellers and the price must be cut until they move; that no dealer can absolutely clean up a line as he goes, but that always there are odds and ends left which must be sold at a very appreciable reduction in price—some time far below cost. That all merchandise thus sold represents a dead loss, and this loss pulls down the general average of net profits, etc., etc. ad nauseam. Is not that a lovely

prospect for the retail shoe merchant? Is not it a delectable thing for the dealer in any line?

In a most comprehensive and illuminating letter dealing with the fallacy of cost marking, written by Mr. Zellner, of the Zellner Shoe Company, Memphis, Tenn., and addressed to the Hon. Isaac Siegel, Washington, D. C., and published recently in the Shoe Retailer, the position is taken that it would be disastrous to legitimate business to brand or label any article of merchandise with the cost price. Under no circumstances, Mr. Zellner insists, should it be contemplated; and then, as a retail shoe dealer of long experience, he proceeds to show why, in the merchandising of shoes, it would be peculiarly improper. The following paragraph is so apt and carries so much punch, the writer has thought fit to quote it verbatim.

"No other line of merchandising has the factors to contend with as in shoes. The retailer of 100 bags of flour or sugar will sell his first 100 customers. Each bag is like every other. In hats, suits, shirts, collars, and, in fact, every line of wearing apparel, six to a dozen sizes complete the entire range. But in shoes, when purchasing 100 pairs of a style, there are 60 to 75 different sizes involved, no two of which will properly fit any individual customer. When one or two pairs are gone from the lot the next customer may be missed because the proper size is gone. When it is half or three-quarters gone perhaps four out of five customers are missed; and when 10 per cent. of the lot remains the lot becomes almost impossible to sell. Salesmen are afraid to show the style for fear the correct size is gone; and yet in that 10 per cent. lies the retail dealer's entire net profit. If retailers of shoes made an average net profit of 10 per cent. on sales they would be very happy."

In this splendidly written letter the author of it calls attention to the fact that shoes are bought anywhere from six to twelve months ahead of actual sales to customers, and that no matter how good a guesser the retail dealer may be, he is bound to miss it on a certain per cent. of his lines, and these bad buys must be sacrificed, and the perfect styles of the moment must help to carry the load of the poorer ones. And this contention is perfectly sound, as every one who understands the shoe business will testify.

But suppose the argumentative customer should say, Why do you buy so far ahead? This would open up another discussion on manufacturing and distribution, wherein it would be up to the dealer to make the customer understand a lot of things that he ought not to bother about.

Attention is also called in the Zellner communication to the slowness of stock turn-overs in shoe merchandising. On this point it says: "Because of the many different sizes required, the shoe stock turns over very slowly. Two to five times as much stock must be carried as in other lines to yield the same volume of business, so that a longer gross profit is necessary than on other lines."

The business of the retail shoe dealer has never been the sinecure

that some people seem to imagine it to be. Since the high cost era which began some two years prior to the beginning of the war, and has kept on to its present acute development, the job has been even more complex and difficult. But if this bill becomes a law, and the poor retailer has to sit down with each captious, ill-informed, and biased customer and explain all these things before he can clear the ground for a sale, it requires no very great stretch of the imagination to understand that the shoe retailer's work is going to be no snap.

Let us hope that this bill will be defeated.

Write your congressman and tell him why it is unwise, and how it will fail utterly in accomplishing the purpose for which it is intended.

If we are going to have laws regulating profits, let us do the thing thoroughly. And that means that we have got to fix the price of labor to start with; and the price of raw materials—which, in the shoe industry, would mean green skins to the tanner, finished skins to the shoe manufacturer, and the manufacturers' price to the dealer—as well as the dealers' price to their customers.

Really, there isn't the slightest use to legislate anywhere along the line, for economic laws take precedence, and they are going to have their way in spite of all our legislating; but if we must legislate, let us try to pass the buck all along the line, let us not make the poor retailer the goat. It isn't a bit sportsmanlike.

Cid McKay.



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Stock Pairs	Description	Sizes	Price	Stocks Pairs	Description	Sizes	Price
2485 47	Growing Girl's Mah'y Calf Eng. Lace, McK.	2½-7	\$4.50	3974 113	Child's Gun Met. Mary Ann Pump, McKay	8½-12	2.00
2565 320	Growing Girl's Cho. Cordo Eng. Lace McK.	2½-7	4.25	4851 143	Inf. Gun Met. Ank. Strap Stitch D. Pump	6-9½	1.50
2594 125	Women's Hy. Gun M. Blu. Tip Med. T. McK	3-8	3.00	4854 120	Inf. Choc. Elk Stitich Down Blu. Lea. Sole	6-8	2.00
2720 130	Wos. White Canvas Pump, McKay	2½-6½	1.30	4855 319	Inf. Blk. Elk Stitich Down Blu. Lea. Sole	5-8	2.00
2739 420	Wos. Pat. Blucher Oxf. Cuban Heel, McK.	2½-8	3.40	4858 67	Inf. Choc. Elk Stitich Down But. Lea. Sole	6-8	2.00
2740 363	Wos. Gun Met. Blu. Oxf. Cuban Heel, McK.	2½-8	3.40	4867 364	Child's Blk. Kid Lace, Sp. Heel, McKay	3-7½	1.75
2741 128	Wos. Kid Blu. Oxf. Half Louis Heel, McK.	2½-8	3.40	4868 326	Child's Blk. Kid But. Sp. Heel, McKay	3-8	1.75
2764 181	Wos. White Can. Pl. Pump, cov. L. Hl. McK.	2½-6	1.50	4911 51	Inf. Gun Met. But. Tip Med. Bd. Toe, McK.	6-8	1.75
2799 141	Wos. Wte. Can. Ankle Strap Pl. Pump, McK	2½-6	1.75	4917 78	Child's Kid But. Tip, McKay	6-8½	1.75
2813 249	Wos. Gray Goat 8in. Gray Cloth Top Int. Tip, Louis Heel, McKay	A-D 3-7	3.50	4831 53	Inf. White Can. Ank. Strap Pump, McKay	6-8	1.00
2829 59	Wos. Gun Met. Calf Lace Cloth Top, Int. Tip Cub. Heel, McKay		3.00	4961 187	Inf. Tan Locus Play Oxf.	5-8	1.35
2837 124	Wos. Pat. Pump Louis Heel, McKay	B-D 3-6	2.50	5823 65	Inf. Blk. Vici Mary Jane No-Heel Turn	2-5	.90
2839 652	Wos. Hav. Br. Kid L. L. H., Int. Tip McK.	2½-8	6.00	6179 369	Boy's Choc. Elk Army Blucher, Nl. Sole	1½-5½	3.50
2843 97	Wos. Grey Kid 8 in. Lace Grey, Louis Heel, McKay	A-C 2½-5½	4.25	6180 99	Boys' Gun Metal Split Blu. Nailed Sole	1½-5½	2.50
2855 72	Wos. Dull Chr. Cb. Oxf. 12/8 Cub H., McK.	C-D 3-6	2.75	7168 94	Men's Choc. Mule Outing Bal. Nailed Sole	7-11	2.10
2860 229	Wos. Hav. Br. Kid Pl. Pp. Cov. L. H. Turn.	A-D 3-7	3.00	7118 176	Men's Blk. Split Blue. Nailed Sole	7½-11	2.85
2861 129	Grey Kid Br. Kid Pl. Pp. Cov. L. H., T.	A-C 3-7	3.00	7243 63	Men's Blk. Shawnee Blue. Tip Nailed	7-11	3.50
2862 161	Wos. Dull Kid Pl. Pp. Cov. L. H., Turn.	A-C 3-7	3.00	7336 75	Men's Blk. Kang. Vamp Split Qtr. Blu. Nld.	6-11	3.00
2863 210	Wos. Hav. Br. Kid Fox Pump 10/8 H. Trn.	B-D 3-7	3.00			No. 7½, 8½, 9½	
2865 537	Wos. Br. Kid Lace, L. H., Int. Tip, McK.	B-D 3-7	6.50	8231 34	Men's Nat. Elk. Blucher Double Sole Welt	6-10	5.25
2866 611	Wos. Br. Kid L. 13/8 Cub. Hl. Int. T, McK	C-D 3-7	6.50	8730 129	Men's Blk. Ser. Grain Blu. ½ Ds. W. 60 last	6-11	4.60
2867 127	Wos. Wh. Can. Lace Pl. T. Cov. L. H., T.	B-D 3-7	2.25	8733 1211	Men's Choc. Shawnee Blue. Box Toe Rubber Doublor Munson last	D-E 5-11	4.60
2869 497	Wos. Br. Cab. Lace Louis Heel, McK.	C 2½-8	4.60	8739 925	Men's Magh'y Crystal Calf. Bal. 105 last	A-E 5-11	6.50
2885 144	Wos. Black Kid Lace, Int. Tip L. H., McK.	B-D 3-7	6.50			No. 6½ and 7 D.	
2886 376	Wos. Hav. Br. Kid Lace Cub. Heel Welt	B-D 3-8	6.50	8741 225	Men's Magh'y Side Bal. 103 last	B-E	6.00
2888 150	Wos. Br. Goat, Lace Cub. Heel, McK.	C 2½-8	4.60			Broken Sizes	
2889 78	Wos. Black Goat Lace, Louis Heel, McK.	C 3-7	4.60	8743 1050	Men's Magh'y Crystal Clf. Whole Qt. Blue. 106 last Welt	C-D 5-11	6.50
2897 286	Wos. Black Kid Lace, Louis Heel, McKay	3-8	4.60	8744 941	Men's Choc. Chrom. Retan Whole Qt. Blue. Munson last Welt	D-E 6-11	5.50
3554 92	Misses Choc. Elk. SD. Blu. Leather Sole	12½-2	2.90	8746 424	Men's Tan Army Grey Blucher Munson last Welt Army Pattern	D-E 6-11	6.00
3555 182	Misses Black Elk SD. Blu. Leather Sole	12½-2	2.90	8748 238	Men's Choc. Army Grain Blucher, Mahog. Munson last welt unlined	D-E 6-11	5.90
3557 189	Misses Tan Mule SD. Outing Bal. Elk Sole	12½-2	2.20	8751 76	Men's Maghy. Crystal Calf Bal. Welt	6-11	6.00
3565 149	Misses Tan Cordo Hy Cut Lace, McKay	11½-2	3.75	8752 785	Mahdi Mah. Side Blu. 106 last Welt	CDE 6-11	5.85
3566 275	Misses Tan C. Hy Cut Lace, McK., B. Toe	11½-2	3.60	8754 750	Men's Lawrence's Mahog. Side Bal. Foxed Pattern 103 last welt	A-E 5-11	6.50
3588 111	Misses Gun Metal Eng. Lace. McKay	12-2	3.00	8755 393	Men's Gun Met. Side Blue. 104 last Welt	C-E 6-11	5.65
3651 196	Misses Gun Metal Ank. Strap Sd. Pump	12½-2	2.00	8758 301	Men's Mahog. Crystal Calf Bal. Perforated Vamp 110 last Welt	A-C-D 6-11	7.50
3652 40	Misses Pat. Metal Ank. Strap Sd. Pump	12½-2	2.00	8759 312	Men's Gun Met. Mat Top Bal. Frk. Last	C-D-E 6-11	5.90
3661 225	Misses Tan Lotus Cl. Play Oxf.	11½-2	1.65	4058	Mahdi. Mahog. Side Bal. 9 Iron Outer Sole, Grain Inner, 102 last (Narrow English)		6.00
3774 178	Misses Gun-Metal Mary Ann Pump, McKay	12½-2	2.25	4040	Mahdi, Mahog. Side Bal. 9 Iron Outer Sole, Grain Inner, Freak Last		6.00
3851 170	Child's Gun M. Stitich Down Ank. Stp. Pp.	8½-12	1.75				
3854 218	Child's Choc. Elk Stitich Down Blucher	8½-12	2.30				
3855 128	Child's Blk. Elk Stitich Down Blucher	8½-12	2.30				
3857 323	Child's Tan Mule Stitich D. Out. Bal. Elk S.	8½-12	1.90				
3858 156	Child's Choco. Elk Stitich D. Butt. Lea. S.	8½-12	2.30				
3961 111	Child's Tan Lotus Play Oxford	8½-11	1.45				
3965 261	Child's Choco. Cordo Lace Brd. Toe, McK.	8½-11	3.30				

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MEN OF MARK.

Frank Welton, Cashier Cadillac State Bank.

Whatever his motive—altruistic, philanthropic, commercial or indefinitely utilitarian—the man who can assemble subject to his direction, adapt to his purposes the foibles, desires, ambitions, tendencies and general inclinations of his fellows, has control of an absolute monarchy—a despotism, if he will—of his own. He can handle humanity. The successes that have been worth while—those, for instance, that have been exploited in this department of the Michigan Tradesman—have had their substructure in knowledge of the weakness and strength, the fears, ambitions and intents, of those with whom they have been concerned, the degree of the integrity of the foundation reflected in the character of the success attained. He who has shrewdly interpreted Pope's avowal that the proper study of mankind is man is inevitably master within his own sphere.

It is true that accomplishment has commonly been ascribed to forces of determination, industry, farsightedness, adaptability—or a combination of any of those influences usually considered dominant in attainment—but a prerequisite of them all, whether the subject of it be or be not conscious of it, is a study of their object. Else those influences would not be exercised. With a definite purpose in view, no voluntary action with relation to an individual is undertaken without a preliminary study of that individual; the elements of determination, industry, foresight, adaptation are employed as subservient to that study. In one's reflections the impress of the effort is inevitably of primary consideration; its means follows as secondary.

This preface appropriately introduces one who has, all his business life—doubtless antedating it—been a student of humanity. Primarily, it may be hazarded, the study was unconscious, the result perhaps of inherent tendencies, its purpose perhaps altruistic or even but in obedience to a motive of curiosity. Whatever the influence, his knowledge of human nature has, confessedly, been the controlling factor in the attainment of success in an uninterruptedly industrious career.

Frank Welton was born at Plymouth, Indiana, November 15, 1864, his antecedents being English on both sides. His great grandfather was a sergeant in the revolutionary war. His father was a soldier and was in Plymouth on the occasion of his birth, but was lost at sea on the Steamer Melville en route from New York to Hilton Head on his way back to his regiment. His mother died when he was quite young, and when about 3 years old he went to live with his maternal grandmother on a farm six miles north of Dowagiac. At the age of 13 he went West, remaining one season with an uncle. He then sought employment with a farmer near Topeka, Kansas. A year later his grandfather died and he returned to the home of his grand-

mother, where he remained until he was 16 years of age, when he went to Benton Harbor to attend school. He completed the scientific course in the high school, when he went to work in the Bank of Benton Harbor as collector. He received no pay the first three months, but satisfied his landlady by giving her notes for board, which he subsequently liquidated. At the end of the probationary period in the bank he was given a salary of \$30 a month and he remained with that institution six years, during which time he was promoted to the position of bookkeeper. He then went to Chicago, where he formed an alliance with a real estate firm, with which he remained two years. He then returned to Benton Harbor to take the position of Teller and As-

Bank of Hollywood, remaining only a few months, when he received an invitation to return to Michigan to take the position of Cashier of the Cadillac State Bank. He entered upon the duties of that position Jan. 1, 1918, and has thrown his entire energy into the work of building up the business of the institution along safe and conservative lines. During this time the deposits of the Bank have increased more than a million dollars—they are now nearly two and three-fourths millions—due in some degree to the fact that the Bank increased the interest rate on savings deposits to 4 per cent. Jan. 1, 1919. Mr. Welton takes a broad and comprehensive view of the banking situation of Cadillac, believing that his city can be made the financial head-

fails to secure the hearty commendation of his audience for the humorous and uplifting remarks he has always at the end of his tongue.

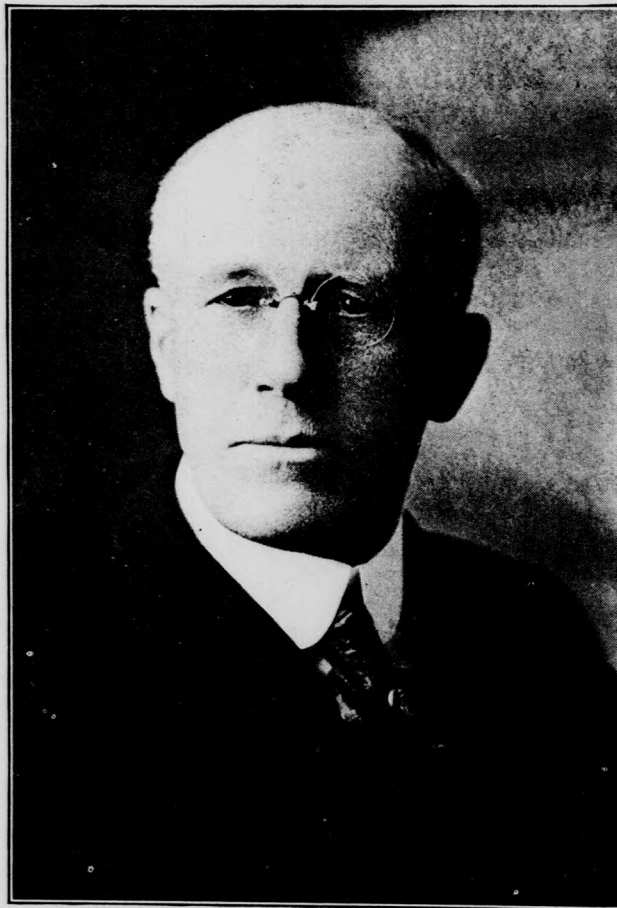
Mr. Welton was married October 25, 1888, to Miss Carrie Weimer, of Benton Harbor. They have two children, Harold, who is now married and resides in Los Angeles, where he has an important position with the California Furniture Co., and Ruth, who is a graduate of the Junior College at Hollywood and resides with her parents in Cadillac.

Mr. Welton has been a member of the Congregational church for thirty-five years. He had a large class of young people in the Congregational Sunday school at Benton Harbor for many years and was Superintendent of the Congregational Sunday School at Traverse City for two years. He acted as Superintendent of the Park Congregational church, Grand Rapids, for three years, and held the same office in Hollywood three years. He now teaches the adult class in the First Congregational church of Cadillac.

Aside from toastmastering, Mr. Welton has only two hobbies—golf and automobiling.

Mr. Welton was destined to wage a hard fight from his tender years, to face adversities that would stagger any but the courageous and the morally and mentally fit and to earn, unaided except by the inheritance of a robust personality, the rich rewards that have become his. The loss of both parents in his early life threw him upon his own resources, and not only was he self-dependent for his own needs, but Fate had thrust upon him additional responsibilities which called for and met the same plucky response with which habitually he has confronted graver problems in later life. His has been that too common and pathetic history—a life well advanced into maturity without a boyhood.

Able-bodied men, red-blooded men of healthy minds, hold as perhaps the ultimate possibility in the "undesirable citizen" the hypocrite who parades commendable personal qualifications as an element in his business



Frank Welton.

sistant Cashier of the Bank of Benton Harbor. He remained with that bank until it was closed in 1897 and assisted the receiver for some months in winding up its affairs. He was then offered the position of Assistant Cashier of the First National Bank of Traverse City, which he accepted. A year later he was made Cashier. He remained in this position five years, when he received an offer to take the position of Cashier of the National City Bank of Grand Rapids, which he accepted.

On the merger of the City National Bank and the Grand Rapids National Bank, Mr. Welton became Manager of the City Trust and Savings Bank, which position he filled for two years. He then removed to Los Angeles, where he engaged in the brokerage business. He subsequently accepted the Cashiership of the First National

quarters of Northern Michigan, thus occupying the same position Grand Rapids does in Western Michigan and Detroit in Eastern Michigan. He believes that this expansion must come largely from the development of the agricultural resources of Wexford and adjoining counties and his plans along this line are both comprehensive and far reaching.

When Mr. Welton resided in Grand Rapids he was regarded as one of the most able raconteurs and most adroit toastmasters in Michigan. Judging by his activities along that line in his new field, he has by no means lost the charm which made his post prandial activities so acceptable and created so strong a demand for his services whenever public gatherings were held. He is one of the most resourceful men in the country when on his feet before an audience and never



Established 1853

Let Us Serve You
In Our
Bond Department
Foreign Department
Commercial Department
Savings Department
Safety Deposit Department
Collection Department

Kent State Bank

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

Capital \$500,000
Surplus and Profits - \$751,000

Resources
11½ Million Dollars

3½ 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



WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

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	11,893,000.00

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

Assets \$3,572,588



Insurance in Force \$66,109,220

MERCHANTS LIFE INSURANCE COMPANY

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

RELL S. WILSON, Secretary

JOHN A. McKELLAR, Vice Pres

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg., Grand Rapids, Michigan
GREEN & MORRISON, Agency Managers for Michigan

What Is the Grand Rapids Trust Company?

It is an incorporated, capitalized, responsible institution, organized to perform services requiring qualifications which are rarely found complete in an individual.

It administers the property of the dead and cares for the property of the living. It functions better than can any individual because it is not subject to illness, incapacity, prejudice, sentiment or death.

It executes trusts with integrity and ability. It truly is an "incorporated friend" for the widow and orphan. Its service is for the person of moderate means as well as for the wealthy.

A confidential interview, without obligation, is invited.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

KEEP UP WITH THE TIMES



The
time
has
gone
by—

"THE CLOCK CORNER"
PEARL & OTTAWA

Those early days, when the simple requirements of life made it superfluous to accumulate for the benefit of old age or the children. It costs more to live now.

But while accumulating, bear this in mind, that an estate cannot be held together for anybody's benefit without a written Will.

Properly drawn, a Will is a money-saver. The experienced Executor can point out provisions that will eliminate costs un-thought-of by the average Testator.

Confer with our Trust Department.
Wills Kept on File. High-grade Investments.
Money Loaned on Real Estate.
Public Accounting. Safe Deposit Service.

THE MICHIGAN TRUST CO. OF GRAND RAPIDS

transactions. But they applaud the man whose worthy traits are sincerely and unostentatiously an element in his relations commercial with his fellows. In the finer moral qualities of some business men, qualities distinct from common honesty and commercial integrity, altruism and sympathy are prominent. For despite the usually cold-blooded significance of the assertion that "business is business," altruism and real sympathy figure more or less in every-day commercial activities. The ultimate outcome of many a business proposition is dependent upon—is determined by—the moral and mental personality of the "other fellow" and the consequent consideration in which he is held by the second party interested.

In the warfare called finance sympathy as between borrower and lender is regarded as unusual. Yet often it is a determining factor as largely as is the "normal hazard" involved. He who can invest himself with the mental processes of another has a

marked advantage in the intelligent disposition of the question at issue. This is a story of one who through force of extraordinarily sympathetic mentality—partly inherent, partly cultivated—assumes habitually as the petitioner; one with whom this pose is as much a habit as is his courteous recognition of his fellows; one who has made a notable success in finance and an enviable one in even more commendable ways, as evinced in the repeated emphasized expression of the unrestricted confidence and esteem of his fellows. His status among them is indicated by the high position which he has attained and the high standing of the institution with which he is identified.

Fireless Firemen.

A development of great importance within the past few years has been the changed attitude of the fire departments toward fire. In the old days the fireman considered that his duty was solely to fight a fire after

it had started from one cause or another and that he was not concerned with a fire's antecedents. To-day, however, fire fighters for the most part recognize that they are vitally concerned in attacking fire before it occurs, and in a great many cities the departments have organized fire prevention bureaus which make regular inspections of business and residential districts and eliminate as many hazards as possible. Those with whom the inspectors come directly in contact receive a liberal education in

fire prevention and a great many chiefs issue seasonal "Fire Don'ts" which the newspapers publish for the information and inspection of the public. In many communities the fire chief has far-reaching powers and can compel the removal of hazards by securing severe penalties for lack of compliance.

Anybody can give good advice, but it takes a good man to live up to it, but does that make the advice worth any less?

Petoskey Portland Cement Company

Petoskey, Michigan

Authorized Capital Stock \$1,500,000

All Common Stock

No Preferred Stock

Fully Paid and Non-Assessable

No Bonds

The treasury stock of the Petoskey Portland Cement Company is nearly sold and every indication points to the fact that the Company's cement plant will be in operation by the 15th of September turning out cement.

In addition to this, the officials of the Company state that they feel that the earnings of the crushed stone business this year will be at least four times as large as during any previous year.

As soon as the cement plant is able to run fully for one year, and the Company turns out large amounts of crushed limestone, for which it now has large contracts offered, the earnings of this Company should be sufficiently large to permit the payment of substantial dividends.

Daily papers as well as magazines are full of articles predicting an enormous road building program as well as other extensive construction projects, all of which will call for enormous amounts of cement.

No one doubts that there is a future for cement, nor can anyone doubt that the Petoskey Portland Cement Company will have a great future, owing to its many natural advantages in the manufacture of cement, as well as to its other large and profitable business—the crushed limestone business.

This offering of stock presents an excellent opportunity to conservative investors to participate in the near future in an industry that is producing one of the world's greatest necessities.

Inquiries concerning the Company and stock will receive prompt consideration.

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.

Dependable Insurance



Financial Facts Concerning This Exchange

PREMIUM INCOME

1915	\$8,110.90	1915
1916	\$50,597.18	1916
1917	\$86,681.09	1917
1918	\$128,092.28	1918
1919	\$251,049.69	1919

An increase over 1918 of nearly 96%

Place your Automobile Insurance with one of the fastest growing companies in the country. Our policy covers your car, extras and accessories complete and is free from deductions, exclusions, limitations, technicalities and loopholes which only tend to breed dissatisfied customers.

Our Rates Are 75% of Old Line Companies

Michigan Automobile Insurance Exchange

Home Office, Houseman Bldg., Grand Rapids, Mich.

Citizens 4680

Bell M. 3680

Branches:

Chicago, Detroit, Cleveland, Cincinnati, Columbus

Danger From Kerosene Oil Lamps.

Kerosene oil, although electricity and gas has superceded it to a great extent, is still quite generally used throughout all the cities and towns of our country as a means of producing light. The careless use of the kerosene oil lamps in the state of Michigan alone causes more than two hundred fires each year, and the destruction of a great amount of valuable property and the loss of many lives.

Kerosene is such a thin oil it is quickly drawn to the top of a lamp wick, and there it waits until the match flame touches it. The oil is made up of atoms of carbon and hydrogen, loosely combined or joined together. These atoms of carbon and hydrogen have a greatly affinity for the oxygen of the air. Before the flames loosen the atoms they could not join themselves to the oxygen, but when they are freed, each of the greedy little atoms of carbon seizes two atoms of oxygen and forms what is called carbonic acid gas, or CO₂. Each pair of hydrogen atoms takes one atom of oxygen and form water, or H₂O. These gases, both the carbonic acid gas and the water in the form of vapor, are carried out of the top of the lamp chimney.

The lamp makes the air that rises through it pass very close to the flame of the wick, so that the carbon and hydrogen, waiting in the wick in the form of oil, can take the oxygen from the air. While this carbon is burning it becomes white heat, and that makes the light.

Sometimes kerosene oil lamps explode, and the flaming oil will be thrown over all who are near it. The brass in the burner frequently becomes so warm that it heats the glass in the lamp and heats the oil, and the kerosene gives off a kind of vapor which is very explosive. If the wick does not fit closely in the tube the flames will frequently flash down to this vapor in the lamp and the lamp will blow up if the vapor can get out through a hole in the collar of the lamp and reach the flames. See to it that the wick fits the tube closely; that the collars and burners of your lamps are kept clean, so that the heat will pass off. It is only old and dirty burners that cause these explosions.

If you have been burning a lamp and it needs to be refilled, do not take

off the burner near a light or a fire. The vapor in the bowl of the lamp may be lighted and cause a serious explosion. Never fill a lamp while it is lighted.

Many people make a practice of burning kerosene lamps all night. This is a bad practice. First, because a great deal of the oxygen in the air is consumed by the lamp. Oxygen is the very life of the air. We all need oxygen to keep us alive, and that is why we should have plenty of clean, pure air to breathe. We can not have pure air in a room in which a kerosene lamp is burning. The second reason why it is bad practice to burn a lamp all night is because of the fact that it is especially liable to explode and cause a serious fire.

The oil in the lamp burns low, and this leaves more space above it for the explosive gas and increases the liability of an explosion.

Over Insurance and Under Insurance

We hear a great deal about over-insurance and the moral hazard it so often brings, but hear little of under-insurance and the feeling of dissatisfaction so often created in adjustments because of the disappointment of the policy-holder. Both are matters of education and largely in the hands of the local agent. His sense of obligation for service to his company and his customer should prompt him to prevent over-insurance and urge that the assured amply cover his property and get the necessary protection. The importance of this work to the assured is seen when we realize that in ordinary times over 40 per cent. of the property in the nation is not protected by insurance. Of course since the beginning of the war the large increase in values, far outstripping even the increased insurance coverage, makes the deficiency possibly over 60 per cent. Neglecting to urge upon his customer proper insurance is a lack of service on the part of the agent and a loss of commissions to himself as well as premiums to his company, but they are not nearly so important as the loss of protection to the policy-holder. If the assured is taught by his agent that insurance is not a gamble but an indemnity to give him protection, he will generally prove a good and satisfied customer.

Some people make room at the top by pushing others off.

INSURANCE AT COST

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

No membership fee charges.

Insurance that we have in force over \$3,600,000

Surplus larger than average stock company.

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FREMONT, MICH.

One of the Strongest Companies in the State

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

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

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

S'pose Department Should Know

—? Yes sir! The Department of Insurance of the State of Michigan has made it their business to see to it that we are financially responsible for any Fire Insurance policy we write you.

—? Sure thing! They know about the 25 to 45% immediate saving we make you on cost of your Fire Insurance. Why wait for dividend?

Michigan Bankers and Merchants Mutual Fire Insurance Co.

Wm. N. Senf, Secretary,

FREMONT, MICHIGAN



QUARTERMASTER CORPS
WAR DEPARTMENT

Sale of

FOODSTUFFS

VINEGAR
FROZEN BEEF
DEHYDRATED TURNIPS

The Surplus Property Division, Office of the Quartermaster General of the Army, offers for sale the articles described in this advertisement. Informal bids on this merchandise will be accepted at any of the offices named in this advertisement until 3:00 P. M. (Eastern Time) March 6th. No special bid form is necessary. No deposit is required. Complete conditions of sale are embodied in this advertisement.

Surplus Subsistence List No. 4

Bids Close March 6th

Item No. S-401.
3,000 Gal. of Vinegar.

Cider, colored, 4.55% acid. Packed in 50 gallon barrels. Stored at St. Louis, Mo. Manufacturer, Harbauer & Co. Minimum bid considered, 1 barrel.

Item No. S-402.
1,800 Gal. of Vinegar.

Cider, colored, 4.15% acid. Packed in 50 gallon barrels. Stored at St. Louis, Mo. Manufacturer, Ashley Cider Mills. Minimum bid considered, 1 barrel.

Item No. S-403.
1,000 Gal. of Vinegar.

Cider, colored, 4.43% acid. Packed in 50 gallon barrels. Stored at St. Louis, Mo. Manufacturer unknown. Minimum bid considered, 1 barrel.

Item No. S-404.
400 Gal. of Vinegar.

Cider, colored, 4.42% acid, fair condition. Packed in 50 gallon barrels. Stored at St. Louis, Mo. Manufacturer, unknown. Minimum bid considered, 1 barrel.

Item No. S-405.
16,261 Gal. of Vinegar.

Cider, 4% acid. Packed in 45 to 53 gallon barrels. Stored at Chicago. Manufacturer, Sprague & Warner. Minimum bid considered, 1 barrel.

Item No. S-406.
11,476 Gal. of Vinegar.

Cider, 5% acid. Packed in 45 to 53 gallon barrels. Stored at Chicago. Manufacturer, McNeil & Higgins. Minimum bid considered, 1 barrel.

Item No. S-407.
5,239 Gal. of Vinegar.

Cider, 4% acid. Packed in 45 to 53 gallon barrels. Stored at Chicago. Manufacturer, unknown. Minimum bid considered, 1 barrel.

Item No. S-408.
100 Gal. of Vinegar.

Cider, 4% acid. Packed in 50 gallon barrels. Stored at Chicago. Manufacturer, unknown. Minimum bid considered, 1 barrel.

Item No. S-409.
8,000 Gal. of Vinegar.

Cider, 4% acid. Packed in 50 gallon barrels. Stored at Chicago. Manufacturer, unknown. Minimum bid considered, 1 barrel.

Item No. S-410.
2,000 Gal. of Vinegar.

Distilled, 4% acid. Packed in 48 to 53 gallon barrels. Stored at Chicago. Manufacturer, Harbauer Co. Minimum bid considered, 1 barrel.

Item No. S-411.
600 Gal. of Vinegar.

Distilled, Domestic, 4% acid. Packed in 50 gallon barrels. Stored at Chicago. Manufacturer, Harbauer & Co. Minimum bid considered, 1 barrel.

Item No. S-412.
9,240 Gal. of Vinegar.

Colored, distilled, 9% acid. Packed in 30 gallon barrels. Stored at Chicago. Manufacturer, Fleishman & Co. Minimum bid considered, 1 barrel.

Item No. S-413.
3,300 Gal. of Vinegar.

Colored, distilled, 9% acid. Packed in 58 gallon barrels. Stored at Baltimore. Manufacturer, Baltimore Mfg. Co. Minimum bid considered, 1 barrel.

Item No. S-414.
90 Gal. of Vinegar.

Colored, distilled, 4½% acid. Packed in 58 gallon barrels. Stored at Baltimore. Manufacturer, Baltimore Mfg. Co. Minimum bid considered, 1 barrel.

Item No. S-415.
500 Gal. of Vinegar.

Colored, distilled, 4½% acid. Packed in 58 gallon barrels. Stored at Baltimore. Manufacturer, unknown. Minimum bid considered, 1 barrel.

No Red Tape in Bidding—Full Details on Next Page

War Department Sale of Surplus Food Stuffs—Bids Close March 6

SUBSISTENCE LIST NO. 4

Item No. S-416.
2,900 Gal. of Vinegar.
 Apple, 4½% acid. Packed in 50 gallon barrels. Stored at Baltimore. Manufacturer, Spears Mfg. Co. Minimum bid considered, 1 barrel.

Item No. S-417.
1,500 Gal. of Vinegar.
 Colored, 45 grain. Packed in 50 gallon barrels. Stored at San Antonio. Manufacturer, O. L. Gregory. Minimum bid considered, 1 barrel.

Item No. S-418.
5,020 Gal. of Vinegar.
 Colored, distilled, 9% acid. Packed in 30 gallon kegs. Stored at New York. Manufacturer, Fleishman & Co. Minimum bid considered, 1 barrel.

Item No. S-419.
37,000 Gal. of Vinegar.
 4% acid. Packed in 50 gallon barrels. Stored at New York. Manufacturer, unknown. Minimum bid considered, 1 barrel.

Item No. S-420.
5,000,000 Lbs. of Beef, Fresh Frozen.

Put in freezer between January 1 and May 10, 1919. Equal quantity of hind and fore quarters. Stored at New York. Packed by Armour & Co.; Swift & Co. and Morris & Co. Minimum bid considered, 30,000 pounds.

Item No. S-421.
5,000,000 Lbs. of Beef, Fresh Frozen.

Put in freezer between January 1 and May 10, 1919. Packed by Swift & Co. Equal quantities of hind and fore quarters. Stored at Chicago. Minimum bid considered, 30,000 pounds.

Item No. S-422.
6,294 Lbs. of Dehydrated Turnips.

Dehydrated, 2-15 lb. cans to case. Stored at New York. Manufacturer, Graham Co., Ltd. Minimum bid considered, one case.

Watch for advertising of War Department Surplus Stocks of Textiles, Clothing, Hardware, Chemicals, Machinery and Engineering Materials, in the Trade Publications covering the various commodity fields.

NO RESALE RESTRICTIONS—Goods may be purchased for either domestic or foreign consumption.

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

NEGOTIATIONS—No special form is required for the submission of a bid. Bids may be made by letter or telegram.

All bids must be submitted by 3:00 p. m. (Eastern Time) March 6th. They should be addressed to the Zone Supply Officer at the nearest address:

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.; Ft. Mason, San Francisco, Cal.; 17th and F Streets, N. W., Washington, D. C.; Newport News, Va.; Jeffersonville, Ind.; 1819 West 339th Street, Chicago, Ill.; 2nd and Arsenal Streets, St. Louis, Mo.; Audubon Building, New Orleans, La.; San Antonio, Tex.; New Cumberland, Pa.; Columbus, Ohio; or to Surplus Property Division, Munitions Bldg., Washington, D. C.

Bids must be for goods at point of storage, as set forth in the specifications of materials advertised.

Each lot offered is identified by a number. Bids should include the lot number or numbers on which the bid is made. Bids may be made for any quantity greater than that stipulated as minimum bid which will be considered, or for the total quantity in any lot. In bidding stipulate price bid per article (for example, beef per hundred pounds; vinegar per gallon; dehydrated turnips per pound) instead of for total quantity desired. No bid stipulating "all or none" of any lot will be considered, unless that bid is the highest. No deposit is required with the submission of a bid.

NOTIFICATION—Successful bidders will be notified by mail on or before March 11th, and advised 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 for spot delivery. Purchasers will be permitted to leave stocks which they may acquire in Government storage for a period of 30 days after receipt of notification. Goods, so held, will be held subject to purchasers' risk.

IMPORTANT—The War Department reserves the right to reject any part or all of any bid or bids. Inquiries relative to sales conditions or stocks offered should be addressed to the nearest Zone Supply Office.

ACTION—Take advantage of the extremely unusual opportunities presented in this advertisement. Give careful consideration to each item listed in this and succeeding sales. Every item listed is available for immediate delivery.

SURPLUS PROPERTY DIVISION,

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

Might be Well to Have Everybody Tagged.

Written for the Tradesman.

A favorite indoor sport among certain classes of mental workers in business is to figure out ways and means whereby they can call themselves "professional." We hear all kinds of business folk speaking of their "professional services"—bakers, brokers, advertising men, efficiency engineers, accountants and beauty experts, until, by taking inventory, we are forced to conclude that all those who labor not with the hands are "professional."

Recently there was convened an organization of professionals, somewhat akin to that already existing in England. Its purpose is to raise the ideals of the professions, and as it seems to exclude business men it will be interesting to observe where it will mark the dividing line. Perhaps when some business men realize the restrictions which are imposed by the definition of "profession" they will be less eager to drape their occupations in the euphemism! It may be alarmingly different from the business conception!

For from this organization I gather that a profession is a calling in which one's obligations to society take precedence over personal gain. A task done—regardless of what little pay it brings—that is a profession. Certainly, the old standard professions have lived within this definition. Doctors, lawyers, ministers have labored under the distinction of having the lowest average wage, with teachers and college professors close in

their wake. The average of each one of these professions has been under the \$1,000 a year mark, but the service has been rendered society, just the same.

The jesting tales we hear about huge fees paid to specialists in medicine, or famous lawyers or popular ministers, are fees paid to the high and mighty in the professions, and there are few of them. Most professional men remain poor.

And yet, ironically enough, those business men who call themselves "professionals" have reshaped the word to justify large fees! Men who give counsel in business—in scientific management or merchandising or accounting—call themselves "professional" mainly to charge "fees" instead of humble prices! A "fee" is always in round numbers—several of them—and never in plebian dollars and cents.

Very likely, if professional organizations spring up and if they are peculiarly insistent on members living up to the literal definition of the word, many business men will be glad to withdraw from "professional" aspirations. It would be uncomfortable for many who earn fat fees to be constrained to consider the interests of the public before the profits of a client! Professional men whose ethics are at the proper altitude are supposed to do just this thing. In that case the advertising man who wants to be a "professional" would have to decline to sell at inflated prices, or valueless potions or expensive boxes with negligible contents, on the ground that he rendered no service to society,

Domino Golden Syrup

A syrup that sells on a quality basis. The name Domino assures a pure, clean, wholesome food.

You can be certain your customers will like its pleasing flavor and "just right" consistency.

Domino Golden Syrup has many uses—at the table on waffles, griddle cakes and fried mush, and in cooking for cookies, cakes, muffins, puddings, sauces and baked beans.

American Sugar Refining Company

"Sweeten it with Domino"

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

WHITE HOUSE COFFEE

DWINELL-WRIGHT CO.
BOSTON—Principal Coffee Roasters—CHICAGO.

1-3-5 Lbs. Only *New Up-to-date Packing*
Same Splendid Quality as Always



Everything points to a tremendously increased demand for "White House" Coffee this year. With our enlarged facilities for output, and a liberal publicity backing, it is an assured fact that, as a "leader," grocers will find this splendid brand a winner—"from the word go."

NONE BETTER AT ANY PRICE

Distributed at Wholesale by
JUDSON GROCER CO.
GRAND RAPIDS, MICH.

The Trade Amazed

The oldest men in the business can recall nothing like the big possibilities created by the introduction of these superb new absolutely pure flavoring extracts.

VIRGINIA DARE EXTRACTS

Vanilla 150% Strength
20 other Flavors Double Strength

And here is the important point. Their delicious goodness is so different they induce women to prepare many more table delicacies, increasing your sales all 'round.

21 flavors. Ask your jobber. Don't wait for him to ask you.

Consumer satisfaction absolutely guaranteed. Money refunded by us on the slightest complaint.

GARRETT & CO., Inc.

Food Products Established 1835
Bush Terminal—Bldgs. 9 and 10, Brooklyn, N. Y.



even though making a profit for his client. The broker and banker would pause to consider the cost to the public before they helped a client to pocket big profits.

An occupation in which money-making comes first is a business—and there are lawyers and doctors in this class as well as men who sell their brains and commodities for commercial purposes. It might be well to have everybody tagged—those who are eager to serve society and those to whom self-interest is paramount.

Prudence Bradish.

(Copyrighted 1919.)

Tribute to the Memory of Prof. Strong.

Eben Junction, Feb. 16—I have just read with much interest and consideration your splendid editorial

eulogy on the death of our dear old friend, Prof. Strong. I knew Dr. Strong very well, having been associated with him in class work during my years of college work at the Ypsilanti Normal. Prof. Strong was the total embodiment of modesty and simplicity. This, with his profound erudition, made him revered by all those with whom he came in contact. His was a master mind—a mind of almost perfect discipline, rounded into a harmonious consummation of over 60 years of student life. In its last analysis he was the premier of American scholarship.

I have often likened him to those earlier New England men of letters, for he held a ready grasp of the best of human knowledge. This, with his Jeffersonian simplicity, commanded the respect of all men, regardless of creed or condition. Honors he never sought, although many were thrust upon him. He may well be styled the President Angell of the Normal

College. As you have well expressed it in your editorial, words are inadequate to convey the full power of manhood as exemplified in this man.

I am sending to Editor Bishop, of the Moderate Topics, the sketch as it appeared in the Tradesman with a request for its republication.

W. J. Kehoe.

Lazy Land.

Written for the Tradesman.

I have been down to Lazy Land
Down where the gulf-stream flows
I have been down to Lazy Land
Afar from Northern Snows,
Way down South in Dixie Land
Where summer suns now shine
There I've been just lazy—and
The prize they say is mine.

I have been down to Lazy Land
What can a fellow do
Way down South in Lazy Land
Where winter is summer too,
I have been in Dixie Land
Where mocking birds now sing
There I've been just lazy—and
Of lazies crowned the King.

I have been down to Lazy Land
In Florida I mean—
I have been down to Lazy Land
The laziest ever seen
Midst oak and palm and pine
There I loved a maiden—and
Another prize is mine.

Charles A. Heath.

**We are manufacturers of
Trimmed & Untrimmed HATS
for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.
CORL-KNOTT COMPANY,
Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.**

The Automobile Show and General Merchants Week

February 24 to 26, 1920

Preparations have been made to make both of these affairs the *biggest* and *best* ever. You can not afford to miss them.

Call on us while in the city.

PAUL STEKETEE & SONS
Wholesale Dry Goods Grand Rapids, Michigan



04

**“The Longest Wearing Play Garment
On the Market”**

**AMERICA'S
PLAY GARMENT**

Outerall
The Economy Garment

The 1920 line of Outerall one piece play garments for children covers a complete range of sizes 2 to 16 years, in khakis and indigos, plain and striped. Assorted styles, both low necks and military collars, drop seats, red and white piping. Double stitching, strain points reinforced, sulphur dyed and fast colors. Buttons riveted. Made by the makers of the famous Outerall one piece work garments for men—and made as well. Send for folder of complete line, or samples. Address nearest branch.

Michigan Motor Garment Co.
Greenville, Mich.—3 Factories

BRANCHES
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HIGH COST OF LIVING.

Buffalo Man Supports Contention of Lansing Merchant.

Buffalo, Feb. 16.—In your February 4 issue, there appears an article over the signature of William Egan on the subject of over-capitalization, as a fundamental cause for the H. C. L. which strikes me as being timely and well worth reading by those who are guessing at this much talked of problem.

While I am not enough of an economist to prove that capital stock inflation (over-capitalization) is the fundamental cause of price inflation, I do believe it has been one of the prime causes. Its insidious workings has been going on for nearly a generation. The war has caused its culmination, simply because it has been overdone. Most people have overlooked this great evil which has been gradually undermining our whole industrial and public utility foundations. Few realized what too much inflation would lead to. For this reason but little has been written on the subject and that little did not get under the skin of the masses until they were paying as large a proportion of their big earnings to live, as they had been paying for living with less than half the income. Then they sat up and began to ask why?

Sometimes I feel that we Americans love to gamble too well to be willing to consent to any plan that will deprive us of the privilege of betting on watered stocks. The method by which these fictitious values are blown into existence and become beautiful examples of the engraver's art are well known to most of us. A remedy was suggested by one of our greatest stock operators several years ago, after he had spent a year in explaining the A. B. C. of a transaction, which at that time was one of the big legal steals of the time; but what good did it do? The remedy was so simple that it fell flat with the public in general.

Twenty-five years ago this same writer pointed out the inevitable increase of prices in the products which were the output of these so-called trusts—more properly mergers—which enabled the promoters to legally steal a part of the future earnings by capitalizing prospects and good will, selling the preferred which represented tangibles, and holding the common (water) until a surplus was created and a market made, then unload onto the investing public and leave the over-capitalized ship to weather the storms if she could.

The Sherman law was designed to prevent possible monopolization, and while it did check some rank attempts to nullify the laws of supply and demand it did not reach the seat of our greatest evil. In some cases it has been a positive drawback to the proper expansion of public utilities.

When we had low wages and correspondingly low prices we were not satisfied. Then we wanted higher prices. Now we have them we seem no better off. And we are no better satisfied. Happy is he who can be contented with conditions as he finds them.

I have often wondered if our lawmakers had prevented the organization of corporations like the Steel Co. with more capital stock than their tangible and appraised assets were worth, if the price of steel would have been any lower than now, even with the labor increases which have taken place since the steel trust was made.

From your correspondent's point of view he will say, Yes. He would point out that dividends are being paid on a billion of fictitious capital and he would be right. But suppose this industry had been merged with no water and dividends paid to the same extent as has prevailed the last twenty-five years—I mean the same sum in dollars—and the balance been added to surplus for expansion. The stock (shares) would, of course, be worth many times present value per share, but would steel (the metal) be lower?

It must be perfectly plain to any one that a very large amount of this concern's profits has been diverted to promoters who did little or nothing for the billion of watered shares they got through this irrigating process. Even if prices had advanced under a lower capitalization, would it not be better for the country on the whole, to have had the increase in assets added to original capital by stock dividends, as fast as earned? Then the original investors who put up in cash all the business was worth would have had the results of the excess earnings from their investment instead of its going to promoters. Large earnings on legitimate investment, would I believe have had a tendency toward lower steel prices.

Every successful concern I have had inside knowledge of have made a "clean up," first for its charter holders, then another fat profit was taken or rather divided with the so-called financiers who floated the watered securities, at prices based on future earnings. All this rake-off was at the expense of the real investors.

Your correspondent has plenty of examples in the industrial world to convince (if not prove) all of his contention. One thing is dead certain, water is the legitimate method of robbing the real cash investor of his rightful returns from a successful corporation.

There is one well known concern which grew to its present worth by the

method which all could follow. The general public was never invited to buy its stock, although there was a time when money was needed, and those who put it up did so to protect themselves, rather than with the expectation that it would turn out to be a gold mine. This concern has sold its product at low prices, its shares have never been on the market, has paid top wages and expanded to the largest of its kind and made millionaires of every stockholder it had. This concern has always been greatly under-capitalized. Were these low prices and high wages the result of under-capitalization? In this case I happen to know it was.

Railroads are said to be watered for \$10,000,000 or about 100 per cent. Had these roads been capitalized and bonded for no more than the tangible assets were worth on a fair appraisal would the Government have a deficit to make up in order to pay a reasonable rate of interest on their securities? Not on your life! Would higher rates been necessary? Very likely. To cover extravagant management, a greater revenue was needed, but under private management, I believe railroad securities would be a safe and profitable investment at present prices, which average about 50 per cent. of par value.

We have here in Buffalo an example of what high financing will do to a public utility. When the street car lines were merged a 5 cent fare was profitable. It afforded a 6 per cent. revenue on its actual assets and enough more to pile up more surplus than seemed useful. So a liberal "sprinkling" took place. A holding company took it over and another irrigating lateral was opened. Then \$27,000,000 in bonds were issued and the capital stock pledged as security. The bonds were underwritten at a liberal discount by a New York concern and floated for the most part right here in Buffalo at par. When the war came on, the interurban divisions lost money; soon after the concern passed up its dividend on the watered securities, then failed to pay interest on bonds, and finally defaulted on taxes. An appraisal uncovered its going worth at about \$15,000,000, with an allowance of \$4,000,000 for intangibles. Out against this was \$44,000,000 of securities, good, bad and indifferent, but all had been receiving interest or dividends at from 6 to 8 per cent. for several years. No surplus had been accumulated for repairs or extensions. When a strike forced labor rates up and a hard winter increased operating expense, a receivership stared them in the face. The \$27,000,000 mortgage bonds were worth less than \$19,000,000 if foreclosed and sold on open market. If this corporation had been capitalized at no more than \$19,000,000, and that would be \$4,000,000 or \$5,000,000 more than it was worth, would a 7 cent fare be necessary to pay interest, taxes and upkeep and accumulate surplus for extensions in a growing city of a half million? Certainly not. The irrigating process permitted by law enabled a bunch of promoters to milk this corporation of more than \$20,000,000 in less than ten years, and force a 7 cent fare, (if the supreme court sustains the order of the P. S. C.) to replace these misappropriated values. The bondholders have foreclosed, thus squeezing out all counterfeit securities. A careful survey has convinced the bondholders' committee, that a 5 cent fare will supply a sufficient revenue to maintain present wage scale and pay interest on the \$27,000,000 of outstanding bonds, with some left for a sinking fund with which to retire a portion of these bonds. Here is a case which proves that over-capitalization positively would have increased the cost of transportation, had it not been that conditions forced liquidation. Besides the public who patronized the corporation, who else suffered? Why, the gambler who swallowed the promoter's stuff and bought those counterfeit securities at what seemed a bargain. Of course, he realized interest at a good rate for a few years, but how about the principal? Even if he did buy shares at 50 per cent. of their par value and received 6 per cent. income on their

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par value, which would net him 12 per cent. on his cash investment, it would take eight years for him to get his money back, with no interest for its use. In this case the stock had no market value when it passed up its dividends, and a year later of mine was warned of the chances he was taking when he bought a thousand shares, but the gambling possibilities was the bait that caught him. His eyes were wide open. Did he need laws to curtail his freedom and prevent his committing commercial suicide? Had this public utility been capitalized at actual appraisal when the first merger took place, it could have earned 8 per cent. on its stock and paid 6 per cent. for working capital equal to its capital stock (in the form of bonds) on a 3 cent fare up to 1915.

I could go on and cite dozens of cases of which I have more or less intimate knowledge to show that over-capitalizations does help to raise prices to the consumer, while under-capitalization seems to bring about the opposite results, with more or less advantage to labor. Right here let me digress for a moment to point out that labor, too, has some obligations due itself, as well as the investing and buying public. Rules that tend to restrict production increase overhead and add greatly to cost which, in turn, is passed along with a profit for the extra investment to the consumer. No fixed rule can equalize the ability of the human being. We may be born equal, but we can never remain so. Individual effort and ability must be rewarded, any system that attempts to lower the efficiency of one individual to the levels of the inefficient is a stumbling block to progress and in the long run it will ruin the people. No real workingman ever got anywhere who consented to follow any such principles. I knew a man who died worth \$50,000,000 who worked on the bench for twenty years. When he suddenly discovered that a third of his ability was being wasted in an honest effort to help his fellow workers, he renounced his allegiance to the rules that had enslaved him for nearly a life time and went into business for himself. He once told me because he could not get a job in an open shop where he could work in peace. He began with a small shop, but an open one, and he paid his helpers according to ability. When he died he left over 7,000 highly paid employes, some of whom were far beyond the well-to-do class in the matter of wealth. This man is but one of millions in this world, who could do as well if they had the courage.

To return to the subject under discussion, does the billions of dollars of small investors, which has been placed

with promoters and bankers for investment and lost by these corporations which fail to make good, and would have failed even if properly capitalized, have anything to do with high prices? It seems to be those who make good that cause an increase in prices.

When people learn to invest on a basis of value received, one long step in the right direction will be made, no matter if it is the result of laws or by the process of education the effect will be the same. I don't think it would hamper industry a bit for lack of working capital. I believe it would be far less expensive for the well managed corporation to secure working funds as needed by eliminating the brokers, underwriters and promoters and going direct to the public through local banks, with an honest statement of its financial resources and its business policy, than the present methods. Then a small investor would have some chance to place his surplus earnings where they would be safe, and in case of big successes like U. S. Steel, Ford motor, Pennsylvania rails, and thousands of smaller corporations, he would participate in proportion to his investment in actual earnings, instead of being obliged to take long chances on the speculative end of it.

I don't believe anything will ever be accomplished by prosecuting profiteers beyond what the Sherman law can accomplish by restricting monopolies. It would seem that Government regulation to a reasonable extent would tend towards a good end, but it would appear, from past experience that the more regulation the higher the prices. It certainly adds to taxes and helps politicians to patronage! Things are going to regulate themselves along natural lines. We may have panics, hard times and all that goes with topheavy conditions, but in the long run we will come out on top and will survive, as we always have done. Most of our people are good dyed in the wool Americans and a true American knows he gets nowhere by taking the law in his own hands. When it comes to a show down, the people of this Heaven blessed and glorious country will be found right where they belong. They know when and how to act. They have the spirit of fair play. They will see that justice is done and that, too, through our system of government, which is the best in the world and getting better every day.

J. Elmer Pratt, Sr.

The public is not disposed to give a man much credit for taking care of his wife and children.



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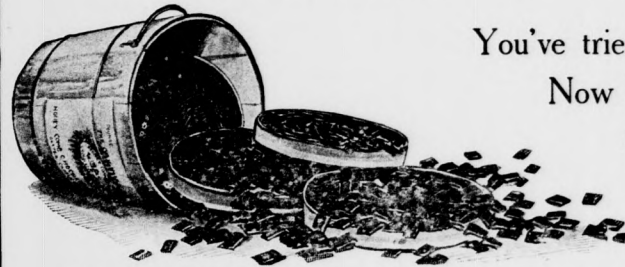
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INDUSTRIAL PARALYSIS.

Our Great Spree Has Nearly Run Its Course.

Grandville, Feb. 17—"On with the dance, let joy be unconfined," as at Brussels on the eve of Waterloo.

On the eve of another Waterloo a thousand times more disastrous than that which preceded the downfall of the first Napoleon, the dance is on, a hundred million people whirling in dizzy waltz to the tune of a saturnalia that can have but one ending—the complete downfall of the present high prices, the curtailing of employment, the return of panic and indecision in the business and domestic world.

The United States to-day is suffering with delirium tremens of a pronounced and dangerous type. Every nerve and muscle has been on the strain since the opening of the Kaiser's war nearly six years ago.

As time passed on the delirium grew apace, the music of the violins increasing in jig-time music until the limbs of the dancers are becoming benumbed with the wild pace, all soon to end in industrial paralysis, which it seems is the only thing that has power to bring the wage-drunk citizenry to their senses.

Such a coming to their senses as will fling the curtain of disaster across the land from ocean to ocean, from the Lakes to the Gulf. The few who realize what this mad saturnalia means and who keep tab on the dangerous nature of the Nation's pulse by laying by hard dollars for the day of judgment are the ones who know enough to profit by experience; the ones who will not have in future time to look into the gaunt eyes of famine-stricken wives and children while begging for bread at the hands of those less unfortunate.

Now is the harvest time for the man who labors. The end is not far off; an end that will leave many sad wrecks in its wake when it brings the mad dancers back to a realizing sense of the proprieties, a realizing sense as well of the truths as old as history, that honesty is the best policy.

Our years of intoxication have splotted and blurred the morals of men and women to a frightful degree. One has only to recall the numerous strikes among the teachers of state and Nation. Men and women who engaged to teach for a certain wage are breaking solemn contracts and demanding higher wage or cessation of work. Nothing could be more dishonorable than such demoralizing acts as these.

The pity of it is that the educated men and women of our land have permitted themselves to be debauched by the immoralities of the infamous trades union propaganda to such a degree as to treat a signed contract as a mere scrap of paper, unworthy of a moment's consideration in the light of a boost in wages.

There have been school boards of sufficient stamina to turn down the demands of legally hired teachers who have no compunctions about breaking their contracts because of an itching palm for lucre not their due. All honor to such boards, even if the schools have to suspend. It certainly does not speak for the morals of the teachers who thus wantonly betray their trust and set an example of dishonesty before the pupils they are supposed to guide in the paths of rectitude and honor.

A teacher who will deliberately break this contract in the middle of the school year for which he was hired with a demand for more pay, with the ultimatum that the raise must be met or he resigns, is not a fit person to teach the boys and girls of our State, and should have his certificate annulled by the proper authorities and never be permitted to take another school in Michigan.

It has been said that there is honor among thieves. Singular is it not that there is not honor among certain of our educational system?

The great spree which America has been indulging hasn't quite run its course, yet we may confidently look for an early cessation of this dance of death and look for the reaction which always follows such an unnatural debauch—a debauch that has shaken the centers of our best society and made liars and haters of the seemingly best people in the land.

Grand Rapids carpenters who are receiving 80 cents per hour have come out with a demand for \$1, with the threat of leaving construction activities in the lurch, seeking pastures new in other cities, unless their demands are complied with. Could anything be more demoralizing for the future of the building trades?

That the end of this outrageous state of affairs is not far distant seems indisputable, and when it comes, then look out for breakers. The thousands who have flocked from farms to cities will be glad enough to get back to the broad acres of the good old farm, there to toil from morning until night for a mere pittance as compared with the wage they are at present dishonestly demanding.

Honest men who love their country and fair play are tempted to say speed the day when a man is willing to do an honest day's work for an honest day's pay. With the coming

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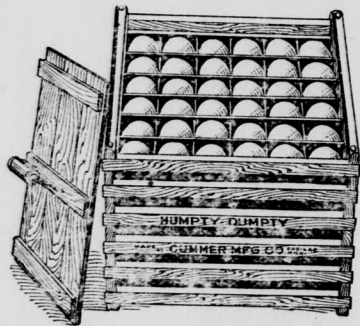
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1, folded flat; 2, set up closed; 3, set up open; 4, half dozen complete, ready for shipment.

of that day, however, we may expect more or less of a collapse of business enterprises; the turning back of the wheels of time to that era of few jobs, low prices, with men walking the streets in search of jobs not to be had.

When the collapse comes the American people will have nobody to blame but themselves. They seem to have enjoyed the orgy through which the country has been passing; and doubtless will have to content themselves with conditions even worse than in the early summer of 1914, on the eve of the Kaiser's war, when prices in the United States were at a low ebb, business firms feeling the inertia of dull times, with the outlook anything but pleasant to contemplate.

Thousands were that summer out of work in almost every city of the United States. The hard times of 1894-6 seemed in a fair way to be repeated, thanks to the economic policy of the new administration. That European cataclysm came as a godsend to the United States. From the throes of half the world in arms, struggling to cut each other's throats, came an era of renewed prosperity to us as a Nation.

We were riding on the high tide of industrial prosperity consequent upon an unexpected demand from Europe for American products, both of the farm and factory.

The era of money-making then inaugurated hasn't ceased to this day, although the Kaiser's war ceased activities a year and a half ago. Instead, rising prices for both labor and food-stuffs and clothing has gone on without a let up, until to-day we are walking on the smoking mouth of a volcano which may at any moment belch forth a torrent of disaster, which will cause the downfall of our air castles built, as they have been, upon the sand.

The collapse of the great American bubble of prosperity is evidently very near at hand. Business men, merchants in particular, had best use profound good sense and caution from now on if they would save themselves from disaster and the bankruptcy court.

Old Timer.

Manufacturers Unfriendly to the Regular Retailer.

Among the manufacturers who elect to go out of their way to place themselves in an unfriendly attitude toward the regular legitimate dealer by catering to the Creasy co-ops through the advertising pages of the Mercantile Co-operator are the following:

- Thomas P. Sullivan, Chicago.
- Arc Paper Co., Chicago.
- Rumford Chemical Co., Chicago.
- Fiber Glass Food Co., Chicago.
- Independent Match Co., Union City, Ind.
- Elgin Margarine Co., Elgin, Ill.
- Chicago Steel Tank Co., Cicero, Ill.
- Emerson Soap Co., Dixon, Ill.
- Whitcomb Shoe Co., Chicago.
- Madison Co., Madison, Wis.
- Firestone Talking Machine Co., Chicago.
- E. L. Fontus Co., Chicago.
- R. B. Boak & Co., Chicago.
- Carnell Manufacturing Co., New York.
- Chicago Overall Co., Chicago.
- Escanaba Manufacturing Co., Escanaba.
- G. A. Goodrich Co., Chicago.
- Reliable Fruit Co., Chicago.

The eighteen houses above named are all catering to the regular retail trade of the Middle West. It will be noted that among the houses who go out of their way to give the regular retailer a slap in the face Armour & Company has disappeared.

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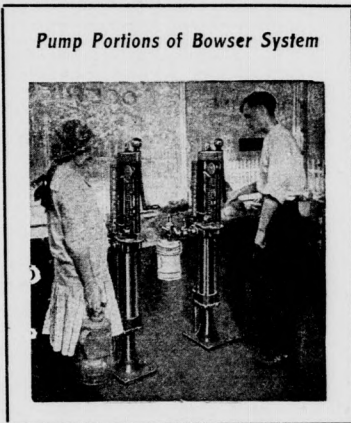
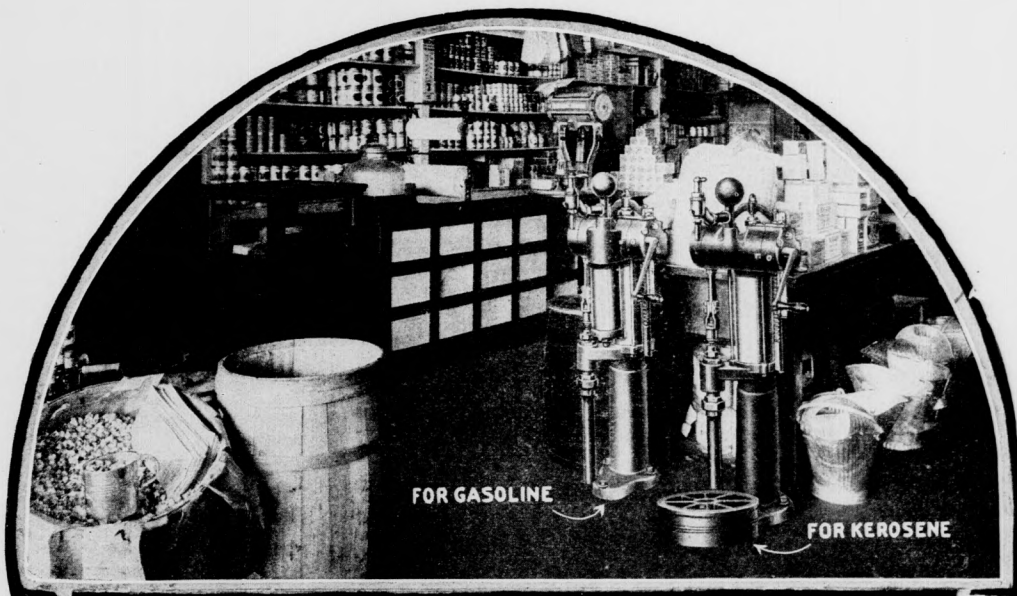
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 Grand Conductor—A. W. Stevenson, Muskegon.
 Grand Page—H. D. Bullen, Lansing.
 Grand Sentinel—George E. Kelly, Kalamazoo.

Ask Yourself These Questions.

What in the world is the reason I do not get on faster? Tens of thousands are always asking themselves this question. "What is tying me down hand and foot, binding me to mediocrity, compelling me to do little things when there is something inside of me which tells me I am intended for much better things. What is holding me back? There is some reason why I have not measured up to my earlier dreams, some reason why I am, to-day, in a rut instead of being infinitely further ahead. What is it that is keeping me back?"

If you are one of this vast number, dissatisfied with your achievements, analyze yourself until you find out what the trouble is. Ask yourself:

What is my weak link? Am I doing my best to strengthen it?

Is it some defect of character, some idiosyncrasy which is holding me down, delaying my advance?

Have I disagreeable qualities?

Have I a fool streak anywhere?

Am I timid?

Am I selfish, grasping, greedy, always thinking of myself and my own advantage?

Do I lack that tremendous faith which men have who do things?

Do I believe that I can make a success of what I have undertaken, or do I suffer from habitual discouragement?

Am I fitted to my job?

Am I making the most of the opportunities I have?

Am I drifting or vigorously plying the oars of my lifeboat?

Am I a loyal employer, a faithful worker, a true friend?

How much sand have I? How much iron in my blood? How much lime in my bones?

Have I that bull-dog grip, that tenacity of purpose, which never gives up?

Am I making the most of my spare time evenings, or giving it all to pleasure?

Am I living up to the highest ideals of honesty, purity, truth, honor and clean manhood?

Am I fulfilling my obligations to my employer, my family, my friends, my neighbors, my country?

"What's the matter with me?" Ask yourself these questions frequently.

See if you can get a clearer picture of yourself and find out where the trouble is and remedy it.

Are you doing the biggest thing possible to you? Are you radiating all the vitality you possibly can? Are you doing everything in your power to keep yourself up to a hundred per cent. efficiency? If not, you should find out where the trouble is, what it is. Perhaps you are not taking the proper care of your health, not eating the foods which generate the maximum of physical and mental energy; or are eating too much or too little.

If you lack energy, if you do not feel life pulsating through every atom of your being all day long, if you tire out very easily, if you have to goad yourself to do your best, if you resort to stimulants, to drugs, or tea—then there is something the matter somewhere. Find it; correct it.

Vitality is the basis of all achievement. Unless alive in every cell don't expect ever to match your achievement with your ideal, your ambition.

Six Points for Salesmen.

It is an essential to know when not to try and make a sale, as when to make one. Many a salesman has made a customer for life, by restraining him from buying at the wrong time.

If your customer cannot make a profit out of your product, instead of being an asset for you, he is a liability.

Some salesmen create unsuccessful customers by talking them into buying more goods than they can sell.

A direct salesman knows that he cannot make a profit out of a "one time" customer. It is the "repeats" that count.

It is an old saying, but a true one, that honesty is the best policy. Dishonest salesmanship is a liability, both for the salesman and his employer.

Success in salesmanship is not an accident; it is the result of expert knowledge and close application.

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 We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

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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.

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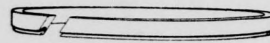


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CITIZENS TELEPHONE COMPANY

Review of Some of the Principal Hardware Staples.

Axes—The new demand is reported more active, notably from the lumber districts. Prices are very firm, and jobbers' stocks are low.

Bells—One of the leading manufacturers of bicycle bells has advanced its list approximately 10 per cent.

Enamel Ware—Prices on the whole are ruling about the same as the last quotation. Stocks are still away below normal, and deliveries not improving to any appreciable extent.

Files—Exceptional activity in the metal working trades keeps the demand for files very large. Deliveries are fairly good, and jobbers do not anticipate any trouble keeping pace with the demand.

Flashlights—Demand for flashlights and flashlight batteries is unprecedented. One manufacturer is preparing a National campaign of advertising depicting the ravages of fires caused by the careless use of matches, and showing the great benefits to be derived from the use of flashlights, particularly in the home. Prices are steady, but no advance is expected.

Garden Tools—The orders that have been received by local jobbers for garden tools have exceeded this year in volume even the business that was done during the war, when the "Win the War" garden campaign was at its height. There is somewhat of a real scarcity in this line, but many jobbers are optimistic about deliveries and prospects.

Glass—The leading manufacturers of window glass have advanced their prices and jobbers have taken similar action. Rough and rolled skylight glass has been marked up 1@2c per sq. ft., and wired glass 3c. Plate glass prices, which everybody expected would advance, remain unchanged.

Granite Ware—Stocks are being rapidly depleted, although deliveries show some signs of improvement. Demand is excellent.

Hammers and Hatchets—F. R. Plumb & Co. has advanced prices on hammers and hatchets from 10@12½ per cent.

Lanterns—Consistent interest continues in this line with prices firm since the advance of last week.

Lawn Mowers—Manufacturers have withdrawn quotations, and new ones have not been received. It is expected that they will show an increase over the prices now ruling. Jobbers' stocks are not any too large, but it is anticipated that they will be able to take care of the demand when spring buying commences.

Pruning Shears—The spring buying season has increased interest in this line enormously. Prices are firm.

Rubber Garden Hose—A very substantial demand is being made for rubber garden hose and its accessories.

Stoves—Several manufacturers of stoves have advanced the price of their products about 10 per cent. during the past fortnight. This is largely accounted for by the increased price of pig iron, and the fact that the molders have been granted an increase in pay amounting to about 10 per cent. Deliveries are still far be-

hind, dealers considering themselves lucky if they can get 25 per cent. of their orders. One retailer who had ordered a carload of stoves and heaters some three months ago received three of each this week, the manufacturer stating that he will ship the balance of the order as soon as possible, but that he could not guarantee delivery within two months.

Washers—Stanley Works have made an advance in wrought washers as put up in five-pound packages, amounting to 10 per cent. Jobbers have advanced their quotations in proportion.

Window Glass—This is one item in which there is an actual and acute scarcity. Manufacturers are tied up with more orders than they can fill for many months and the prospects of prices advancing are very probable.

Wood Screws—While there is a shortage in this item, deliveries have been fairly good during the past few weeks, and prices have remained unchanged at 80 per cent. discount off list.

Wringers—There has been a material advance in White mop wringers.

General Conditions in Wheat and Flour.

Written for the Tradesman.

The past few days have seen an upturn in the price of wheat and a proportionate reaction in the price of flour. We wouldn't be surprised if the low spot for both for the next ninety days has passed.

The wheat visible is only 58,234,000 bushels, against 129,300,000 bushels a year ago, or 71,066,000 bushels less at this time than last year. The Canadian visible is now 11,000,000 bushels against 42,000,000 bushels last year, or 31,000,000 bushels less. Kansas City wheat stocks are 11,750,000 bushels against 13,000,000 a year ago, and Minneapolis has only 8,900,000 bushels against 24,000,000 bushels last year.

In fact only 850,000 bushels of wheat in store in Minneapolis is of the spring variety, 1,600,000 bushels of the total is hard wheat, 3,300,000 bushels Durum and the balance of about 4,000,000 is low grade or mixed variety, hardly suitable for milling.

Kansas City has received about 72,500,000 bushels of wheat since July 1st against 48,000,000 bushels last year for the same period, or 23,500,000 bushels more this year than last.

Kansas mills since July 1 have ground at least 48,000,000 bushels of wheat, so that it is hardly believeable that sixty odd million bushels of wheat are now on the farms in Kansas, as recently stated by the Grain Corporation; in other words, at least 40,000,000 bushels in Kansas have come to Kansas City, 48,000,000 bushels have been ground by Kansas mills, 11,000,000 bushels were used for seed, and at least 12,000,000 bushels have gone direct from Kansas to the Southwest, the West, East and South.

Kansas mills should certainly grind 25,000,000 bushels more wheat between now and July 1, so it will be readily seen, if the Government figures showing 146,000,000 bushels produced in Kansas last year are correct,

only 10,000,000 bushels are back in farmers' hands, which everything taken into consideration seems to be about what should be back in the country.

Marketing of wheat from first hands as a general thing has been reasonably free and with a better flour demand prices in all probability will hold firm and even advance.

As one of the best authorities in the country says, "statistically there seems to be large quantities of wheat, practically it is an entirely different story." Good grade wheat, particularly spring wheat, is a scarce article, and taking the long range view of the situation no permanent relief from higher prices can come about until late next year when the new crop begins to move marketward. The food situation in Europe, with the loss of Russian and Roumanian harvests is a factor, and though we must continue to stand ready to help feed Europe, hence, with demands for wheat and flour, as in all commodities for the best grades, we see no immediate relief in the situation. There may be a temporary lull in buying, but it is anticipated a high average price will prevail well into the spring, and it certainly appears advisable as conditions stand to-day to make purchases of flour during the next few weeks for March, April and May requirements.

It is not advisable to buy beyond normal requirements for those months, but certainly believe the trade will profit by purchasing in sufficient quantities to care for the usual March, April and May demand for flour.

Lloyd E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 19—Josh Billings boy says the Ways and Means Committee told him everything was set for the doings of Absal Guild, A. M. O. B., Saturday, Feb. 21. The meeting will be called at 2:30 in the afternoon. Reports will be made on re-organizing the Bagman Patrol and the Bagmen Emergency Fund. There will be a class for initiation and at the close of the meeting a recess will be taken to allow all to go home and return by 8 o'clock for the evening social session. We cannot tell you of all the evening doings, because that would spoil part of your fun. Come and see for yourself. You will certainly miss something good if you miss this meeting.

A. G. MacEachron was in town this week. Mac is a very ardent worker in the U. C. T. ranks, being a Past Grand Counselor and a member of Cadillac Council of Detroit. Quite a long time ago it came to us that A. G. was a very strong supporter of Truman Newberry when he was up for nomination for Senator. How about it, Mac?

Mrs. John D. Martin, who has been very ill at her home for the past two weeks, is slowly recovering and is now permitted to sit up a short time each day.

The daily arousing of all that is noblest and best in you, making an appeal to your higher self, the perpetual effort to lift your life to the level of your highest gift, is a constant encouragement to all your faculties, a wonderful stimulus to growth and the only thing that will keep you growing. The consciousness of building grand, noble manhood, beautiful womanhood, that you are doing your level best, that you are trying hard to make good every day of your life, more than compensates for the harder effort. Of course, it is easier to drift down stream with the current

than it is to swim up stream against the current, but in drifting down you develop no stamina, no strength, you do not build your character muscles—courage, self-reliance, stability. It is the daily effort to make good that develops the man; brings out the real woman.

Eleven New Members For Upper Peninsula Council.

Marquette, Feb. 17—Members of the Upper Peninsula Council, United Commercial Travelers, held a special ceremonial and open session Saturday afternoon and evening with Lou J. Burch, State Organizer and Treasurer, as their guest of honor. The afternoon's programme opened with a reception for Mr. Burch, after which eleven new candidates were initiated into the order. After the business meeting had been completed, dinner was served from 6:30 until 7:30 o'clock to members of the Council, and their families. After the dinner H. H. Scheuler led the guests in a few songs, after which Mr. Burch gave an inspiring address on the fellowship of man and "Americanism," in which he outlined the purposes of the U. C. T. and how they were linked with American ideals.

W. H. Gordon, Secretary of the Marquette Club, gave an interesting talk on the work of the Club, and Prof. C. C. Wiggins, of the Normal College, spoke on community life and its advantages. Mayor Clark described the work of the City Commission, telling what it has accomplished since commission government was adopted here. Fred C. Bennett, basso, sang two numbers, and the meeting was closed with the singing of "America."

Of all men in the United States, President Wilson should have been most wary of raising the question as to the right of the Cabinet to function in the absence of the President. It was known early in October that he had suffered a stroke and that he would never again be a well man, either mentally or physically. If Congress had then accepted the theory which Mr. Wilson now propounds, that the Cabinet could do nothing without his presence, and consequently that Government business was at a standstill, Congress might have felt it to be its duty to ascertain whether in respect to the President the condition described by Article II, Section 5, of the Constitution as "inability to discharge the powers and duties of the said office" actually existed. Had constitutional inability been ascertained and declared, the powers and duties of the President's office would at once have been devolved on the Vice President. That eventuality, we are very sure, would have been much more distasteful to President Wilson than Secretary Lansing's temporary and, as it seems to us and to the people of the country, absolutely necessary assumption of the power to bring the Cabinet members together in informal conferences. Sharp differences between the President and the Secretary of State concerning the foreign relations of the United States may have been a sufficient reason for asking the Secretary to resign. That was a matter wholly within the President's judgment. But Mr. Lansing's conscientious effort to provide for the continuance of the public business during the President's illness was not a sufficient reason for rebuking him and asking his retirement.

Who buys with a hundred eyes; who sells need have but one.

What the Trade Wanted and What They Got.

Even a worm will turn. From indications it begins to look as though that autocrat of autocrats and critic of critics, the Federal Trade Commission, is at last to be investigated itself as to its "trade practices" along the lines of fairness. Congress has waked up to the destructive "machine gun fire" the Board has been training on business men generally and proposes to see if some of it may not have been analogous to the old practice of "pulling chestnuts out of the fire" for rivals in the field.

The grocery trade has not held exactly the latter view of the situation, even though it has long disagreed with the ideas of the Trade Commission. It has felt that the Board was too much motivated by lawyers and hair-splitting politicians, looking for either glory or political capital, and indulging in picayune meddling and fault-finding, rather than letting competition work out its own destinies man-fashion.

There are in competitive practices many features which come within the range of the debatable—not clearly fair, nor, again, unfair—but difficult to fight to a finish in accordance with the growing recognition of trade morality and ethics. Such things as maintained reselling prices, free deals, preferential prices to favorite buyers, quantity prices, trading stamps, etc., were not in themselves unfair, but worked out to influence competition in ways that brought them under suspicion as contravening the anti-trust laws, intended to clear the way for free competition. Yet, in themselves they had elements harmonious with that principle instead of obstructing it.

It was study and advice and suggestion the trade wanted, on points which it could not legally settle for itself by agreement. It did not want more courts to prosecute offenders; there were too many already, to which resort had been taken by the very men the anti-trust laws were intended to curb. The business man wanted a friend who would look into the process of competition and suggest to the Government where in the laws were unjust in their application to the ways and means trade sentiment had carved out for correcting abuses. They wanted a board actuated by the spirit of arbitration; not by the punitive penchant of courts or public prosecutors.

But the Trade Commission took the other view and a large percentage of its actions have been to formally accuse traders of "unfairness in trade," because they were doing things they—and their fellow traders—felt they had a perfect right to do within the realm of fair competition. Not one of its issues has yet been tested to a finish; not even the crucial one of maintained prices on a specialty, in which issue it has not acted as an adviser at all, but precisely as any of the fifty-seven variety of politician-prosecuting attorneys might have done; just as well, if not better. In one notable case, at least, it has even challenged the right of a competitor to proceed in the courts against his

antagonist, on the ground that such a recourse was itself unfair trading.

It had meddled with details of competition and brought into court men whose dealings have rarely, if ever, been questioned by the trade generally; save some peevish rival who wanted to be "mollycoddled" by the law or some paternalistic (or maternalistic) governmental board, because he couldn't take care of himself. Whoever thought it unfair to take a customer to the theater or to lunch, until this meddling board raised the issue? Since when did it become a matter of "regulation" to prevent a trader from lying about his own goods or those of his competitors, however reprehensible in itself it is? What he-man in competition ran weeping to the Government for protection because his competitor was trying to find out what he was doing in the way of getting his customers away from him—the very spirit of the game?

Put in plainest terms, the food trades have long since felt that what they wanted in the way of a trade commission and what they got were two wholly different things. With the widest of charity for the mistakes of the members of the board, or even of the power which appointed "little minds" for a big task, they will rejoice if now a little daylight on the subject can change the current into sane and helpful channels, rather than a flood of exasperating meddling.

Sunset Seas.

Written for the Tradesman.

In the twilight soft and beaming
As there fades the dying day
How my fancy then is dreaming
As it pictures far away
In the glowing grander sky-land
Wondrous seas which wind a-far
With their waters amongst the high-land
Where the stars like signals are.
Seas no mariner could measure
On and on and—yet the more
Were they held by priceless treasure
For of gold was every shore.
There one longed to be a-sailing
Over deeps no storms bestir
For no storms would be availing
Where the skies so peaceful were,
Presently was great commotion
Night had taken sea and shore
So was lost that heavenly ocean
And my fancied dream was o'er.
Charles A. Heath.

Hopkins—Frymire & Keenan have merged their milling business into a stock company under the style of the Frymire-Keenan Milling Co., with an authorized capital stock of \$20,000, of which amount \$14,000 has been subscribed and paid in, \$7,000 in cash and \$7,000 in property.



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PIPER ICE CREAM CO.

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DICKINSON'S



SEEDS

The Albert Dickinson Co.
MINNEAPOLIS CHICAGO

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 17—William Judson (Judson Grocer Company) leaves to-morrow for Jacksonville, going via Cincinnati and returning via Chicago. He will make his headquarters at the Hotel Windsor, making side trips daily. He expects to be home by March 14 or 15. Mrs. Judson accompanies him.

Frank R. Miles was taken to a sanitarium at Waukesha, Wis., last week. His condition was so critical after the journey that Mrs. Miles concluded to remain at his bedside for the present.

Mrs. M. E. Keiley, Michigan representative for Samuel Magill, silk shirt manufacturer of Philadelphia, leaves about March 1 for a month or six weeks in California. Mrs. Keiley is a hard worker and richly deserves a brief respite from business cares and responsibilities.

C. J. Scott, who has been acting as manager of the ladies-ready-to-wear department of the Grand Rapids Dry Goods Co., has returned to the employ of the Burroughs Adding Machine Co., with headquarters in Grand Rapids. He is succeeded by Lloyd D. Bovee, who has been covering the trade of Southwestern Michigan for the same house, with headquarters at Benton Harbor. Mr. Bovee, in turn, is succeeded by J. Allen Godfrey, who has long been employed in the dry goods store of Clyde Hayes, of Ithaca.

A. W. Peck (Hazeltime & Perkins Drug Co.) was laid up with the flu last week. His territory was covered in the meantime by Frank H. Forrest, cigar salesman for that house.

The executive offices of the Worden Grocer Company were moved to the new top floor of the Worden building Monday morning. The change was made with very little interruption to the regular business of the house.

George A. Newhall, a resident of Grand Rapids for the last thirty-one years, died Saturday morning at his home, 530 LaGrave avenue, S. E., a victim of pneumonia. To conform to the State law, the funeral was held at the residence Saturday afternoon, interment being made in Oakhill cemetery. Mr. Newhall was ill only four days. He called on his trade, as usual, Monday, but immediately took to his

bed on his return home that night. Mr. Newhall was born at Saugas, Mass., in 1859 and came to Grand Rapids in 1889. He was for many years associated with the Clark-Jewell-Wells Co., entering the employ of the Judson Grocery Co. when the former concern dissolved, fourteen years ago. He is survived by the widow, two sons, George and Joseph Newhall, and one daughter, Dortha Newhall, all of this city. He was a member of the United Commercial Travelers. He was a painstaking traveler and a genial gentleman. His word was always good and his judgment was highly regarded by his customers and his house. His sudden death is a great shock to all who knew him.

Lincoln said that this country could not long endure, half-slave and half-free. Neither can individuals. The majority of men are more than half-slaves to vices, to weaknesses, to habits which devitalize, which demoralize them and seriously interfere with their getting on in the world. Multitudes of people are slaves of sickness and weaknesses which they imagine they have inherited or acquired.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

SUNDRIES

Our Sundry Salesmen will be pleased to take your orders for such Staples as:

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| Box Paper | Ivory Goods |
| Letter Files | Perfumes |
| Pen Holders | Mucilage |
| Pocket Combs | Inks |
| Pens | Bath Brushes |
| Rouge | Vibrators |
| Erasers | Face Powders |
| Tooth Brushes | Crepe Paper |

May we ask you to reserve your order for our salesmen?

Hazeltime & Perkins Drug Co.
Grand Rapids, Michigan

**Michigan Retail Dealers
We Welcome You**

You are invited to visit us during your stay in the city and to make our factory your headquarters.

NATIONAL CANDY CO.
Putnam Factory, Grand Rapids, Mich.
Corner Cherry and Commerce



In all sizes
from 8 oz.
to 100 lbs.

"Bel-Car-Mo"

—The Peanut Butter
that comes to you with
its quality guaranteed

Order from
your Jobber

The educational campaign conducted through the newspapers has given wide and intelligent publicity to the value of "Bel-Car-Mo;" link up your store to it by attractive displays.

RED CROWN

READY-TO-SERVE

Pure Food Products

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BIG SELLERS



We have paved the way for continuous demand through giving the consumer the very best food value to be found under any label or brand.

The Quality of Red Crown Food Products stands as a guarantee of consumer continuance, once the goods have been tried, which is an assurance of big meaning to every retailer who appreciates the value of consumer approval.

Packed in all popular, fast selling varieties.

Sold through Wholesale Grocers

ACME PACKING COMPANY
CHICAGO, U. S. A.

Independent Packer of Pure Food Products

Table with columns: Pelts, Old Wool, Lambs, Shearings, Tallow, Prime, No. 1, No. 2, Wool, Unwashed, med., Unwashed, fine.

Table with columns: RAW FURS, 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 columns: HONEY, Airline, No. 10, Airline, No. 15, Airline, No. 25.

Table with columns: HORSE RADISH, Per doz.

Table with columns: JELLY, Pure, per pail, 30 lb.

Table with columns: JELLY GLASSES, 8 oz., per doz.

Table with columns: MAPLEINE, 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 columns: MINCE MEAT, None Such, 3 doz., case for, Quaker, 3 doz., case for.

Table with columns: MOLASSES, New Orleans, Fancy Open Kettle, Choice, Good, Stock, Half barrels 5c extra.

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

Table with columns: Shelled, Almonds, Peanuts, 10 lb. box, Peanuts, Spanish, 100 lb. bbl., Peanuts, Spanish, 200 lb. bbl., Pecans, Walnuts.

Table with columns: OLIVES, Bulk, 2 gal. kegs each, Bulk, 5 gal. kegs each, Stuffed, 4 oz., Stuffed, 15 oz., 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, Bel-Car-Mo Brand, 8 oz., 2 doz. in case, 24 1 lb. pails, 12 2 lb. pails, 5 lb. pails, 6 in crate, 10 lb. pails, 25 lb. pails, 50 lb. tins, 100 lb. drums.

PETROLEUM PRODUCTS, Iron Barrels, 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, Medium, Barrel, 1,200 count, Half bbls., 600 count, 5 gallon kegs, Small, Barrels, Half barrels, 5 gallon kegs, Gherkins, Barrels, Half barrels, 5 gallon kegs.

Sweet Small, Barrels, 5 gallon kegs, Half barrels.

PIPES, Cob, 3 doz. in box.

PLAYING CARDS, No. 90 Steamboat, No. 808, Bicycle, Pickett.

POTASH, Babbitt's, 2 doz.

PROVISIONS, Barreled Pork, Clear Back, Short Cut Clear, Pig, Clear Family.

Dry Salt Meats, S P Bellies, Lard, 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, Hams, 14-16 lb., Hams, 16-18 lb., Hams, 18-20 lb., Ham, dried beef sets, California Hams, Picnic Boiled, Hams, Boiled Hams, Minced Hams, Bacon.

Sausages, Bologna, Liver, Frankfurt, Pork, Veal, Tongue, Headcheese, Beef, Boneless, Rump.

Pig's Feet, 1/4 bbls., 1/2 bbls., 1 bbl., Canned Meats, Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Veal Loaf, Vienna Style Sausage, Sausage Meat, Potted Meat, Potted Meat, Hamburger Steak and Onions, Corned Beef Hash, Cooked Lunch Tongue, Cooked Cx Tongues, Chili Con Carne, Pork and Beans, Sliced Bacon, Sliced Bacon, Sliced Beef, Sliced Beef, Sliced Beef, Sliced Beef.

Beef, Boneless, Rump, Pig's Feet, 1/4 bbls., 1/2 bbls., 1 bbl., Canned Meats, Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Veal Loaf, Vienna Style Sausage, Sausage Meat, Potted Meat, Potted Meat, Hamburger Steak and Onions, Corned Beef Hash, Cooked Lunch Tongue, Cooked Cx Tongues, Chili Con Carne, Pork and Beans, Sliced Bacon, Sliced Bacon, Sliced Beef, Sliced Beef, Sliced Beef, Sliced Beef.

Mince Meat, Condensed No. 1 car., Condensed Bakers brick, Moist in glass.

Tripe, Kits, 15 lbs., 1/4 bbls., 40 lbs., 3/8 bbls., 80 lbs., Casings, Hogs, per lb., Beet, round set, Beef, middles, set, Sheep, a skein.

Uncolored Oleomargarine, Solid Dairy, Country rolls.

RICE, Fancy Head, Blue Rose.

ROLLED OATS, Monarch, bbls., Rolled Avena, bbls., Steel Cut, 100 lb. sks., Monarch, 90 lb. sacks, Quaker, 18 Regular, Quaker, 20 Family.

SALAD DRESSING, Columbia, 1/2 pints, Columbia, 1 pint, Durkee's large, Durkee's med., Snider's large, Snider's small.

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

SAL SODA, Granulated, bbls., Granulated 100 lbs. cs., Granulated, 36 2 1/2 lb. packages.

SALT, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine.

MORTON'S SALT, NEVER CAKES OR HARDENS, FREE RUNNING, IT POURS, MORTON SALT COMPANY.

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

SALT FISH, Cod, Middles, Tablets, 1 lb., Tablets, 1/2 lb., Wood boxes, Holland Herring, Standards, bbls., Y. M. bbls., Standards, kegs, Y. M., kegs.

Herring, K K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, per box, Boned, 10 lb. boxes.

Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mackerel, 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, 1/2 bbl., 100 lbs.

SEEDS, Anise, Smyrna, Canary, Smyrna, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape.

SHOE BLACKING, Handy Box, large, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish.

SNUFF, Swedish Rapee, 10c 8 for, Swedish Rapee, 1 lb. glass, Norkoping, 10c, 8 for, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for, Copenhagen, 1 lb. glass.

SOAP, James S. Kirk & Company, American Family, 100 7 85, Jap Rose, 50 cakes, Kirk's White Flake, Lantz Bros. & Co., Acme, 100 cakes, Big Master, 100 blocks, Climax, 100s, Climax, 120s, Queen White, 80 cakes, Oak Leaf, 100 cakes, Queen Anne, 100 cakes, Lantz Naphtha, 100s.

Proctor & Gamble Co., Lenox, Ivory, 6 doz., Ivory, 10 oz., Star, Swift & Company, Classic, 100 bars, 8 oz., Swift's Pride, 100 8 oz., Quick Naphtha, White Laundry, 100 8 oz., Wool, 24 bars, Wool, 100 bars, Wool, 100 bars.

Tradesman Company, Black Hawk, one box, Black Hawk, five bxs, Black Hawk, ten bxs, Box contains 72 cakes, It is a most remarkable dirt and grease remover, without injury to the skin.

Scouring Powders, Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, 60 cans, Snow Maid, 60 cans.

Washing Powders, Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs.

Soap Powders, Johnson's Fine, Johnson's XXX, Lantz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, Rub-No-More, Sunbrite, 50-5c cans, Sunbrite, 100-5c cans.

KITCHEN KLENZER, HURTS ONLY DIRTY, TRY IT.

TEA, Medium, Choice, Japan, Basket-Fired Med'n, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy.

Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy.

English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

SPICES, Whole Spices, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Ginger, Cochlin, 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, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Mustard, Mixed, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian.

Seasoning, Chill Powder, Celery Salt, Sage, Onion Salt, Garlic, Penalty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, Tumeric.

STARCH, Corn, Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, Argo, 48 1 lb. pkgs., Kingsford, Silver Gloss, 40 lb.

Gloss, Argo, 48 1 lb. pkgs., Argo, 12 3 lbs., Argo, 8 5 lbs., Silver Gloss, 16 3 lbs., Silver Gloss, 12 6 lbs.

Muzzy, 48 lb. packages, 16 3 lb. packages, 12 6 lb. packages, 50 lb. boxes.

SYRUPS, Corn, Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., 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 1/2, 2 doz., Red Karo, No. 5, 2 dz., Red Karo, No. 10, 1/2 doz.

Pure Cane, Fair, Good, Choice.

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

TEA, Medium, Choice, Japan, Basket-Fired Med'n, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy.

Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy.

English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

SPICES, Whole Spices, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Ginger, Cochlin, 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, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Mustard, Mixed, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian.

WICKING, No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross.

WOODENWARE, 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, Escanaba Manufacturing Co., Standard Wire End, Per 1,000, No. 1/4, No. 1/2, No. 1, No. 2, No. 3, No. 5, No. 8-50 extra sm cart, No. 8-50 small cart, No. 8-50 med'm carton, No. 8-50 large carton, No. 8-50 extra lg cart, No. 4-50 jumbo carton.

Churns, Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., Stone, 6 gal.

Clothes Pins, Escanaba Manufacturing Co., No. 60-24, Wrapped, No. 30-24, Wrapped, No. 25-60, Wrapped, No. 1, Star, No. 2, Star, 12 oz. size, 9 oz. size, 6 oz. size.

Faucets, Cork lined, 3 in., Cork lined, 9 in., Cork lined, 10 in.

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

Toothpicks, Escanaba Manufacturing Co., No. 48, Emco, No. 100, Emco, No. 50-2500 Emco.

Traps, Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, Mouse, spring.

Tubs, No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, Small Galvanized.

Washboards, Banner Globe, Brass, Single, Glass, Single, Double Peerless, Single Peerless, Northern Queen, Universal.

Window Cleaners, 12 in., 14 in., 16 in., Wood Bowls, 13 in. Butter, 15 in. Butter, 17 in. Butter, 19 in. Butter.

WRAPPING PAPER, Fibre, Manila, white, No. 1 Fibre, Butchers Manila, Kraft, Wax Butter, short c'nt, Parchment Butter, rolls.

YEAST CAKE, Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz.

YEAST-COMPRESSED, Fleischman, per doz.

The Economic Law Forces Recognition.

It takes a long time for truth to soak into some minds. Nothing seems so difficult to absorb, with some people, as the fundamental and irresistible force of the economic law—especially that immutable phase of it known as the law of supply and demand.

Thousands have clamored about the h. c. l. without recognizing that most of it was due to the changing public habits or the reduced ratio of production as compared with consumption. During the war it was hard to make some people realize that supplying an army and navy and starving Europe was bound to react on our domestic supply and advance prices accordingly. They complained because Mr. Hoover did not bring prices down, when he was really accomplishing miracles in preventing them going up before the economic flood.

But now it is slowly coming out. When control of sugar was relaxed price ran away with itself. People clamored to have it regulated, all too late, and when finally the McNary bill was passed they clamored more because the wise men of the trade suggested that the best thing to do now was to "let nature take its course." While sugar is still higher than when it was perforce held down by regulation, it is already reacting from its first runaway price levels; proving again the force of the old law.

And now, another phase of it all, quite too intricate for many minds, is manifestly its power in the form of the foreign exchange situation; due clearly to the same immutable law of compensation. People who clamored a few months ago for an embargo on foods and could not be pacified are now observing a natural embargo, reacting in response to natural law and proving that the best cure for economic ills is to let them alone.

Europe "bought her head off" so long as international control let her and so long as normal trade balances were inoperative. But the minute that restraint was taken off and the parity of exchange was "unpegged" the inevitable effect of balancing took hold. Goods bought to sell abroad had to be paid for somehow—either in Uncle Sam's money or in import commodities, and so long as Europe had no commodities to sell us (or not enough, at least) we had little use for her money. Of what use was it to us if we couldn't use it to buy something with? Therefore the demand for it declined, just as it would with a commodity—and its buying power in our market took the toboggan. Whoever dreamed that the British pound would come down to close to the \$3 mark?

With perfect fidelity to the economics of the situation, two things happened. Europe found it necessary to pay a premium for money with which to buy American food, and that resulted in such European cost levels that it was much easier to buy at home. American competition ceased to worry the European producer and he set to work producing food. It also acted as a barrier to American goods, quite in the same way as an official

embargo against American food would.

In turn, this is throwing American food stocks onto the domestic market, even making it possible to ship back to these shores goods that have once been carried across the ocean. The combined influence of these increased supplies and the decreased demand is bound to bring recession of prices, and we have an embargo, not of our making, but due to natural law. The clamor to "keep our goods at home" is perforce complied with, the best way to have it.

It is interesting to find the boycott invoked by Canada to accomplish the same result. Canadian money has not suffered as has European, but it is off from 12 to 15 cents on the dollar, and Canadian buyers are trying to compel American shippers to absorb that difference and accept payment in Canadian money at par, under the penalty of refusing to buy American goods. It is doubtful if many American manufacturers of foodstuffs will comply, for, the seriousness of results is minimized by the fact that a large part of our producers have their own houses or plants in Canada. However, its effect is in principle as much an embargo as in the case of Europe.

Manufacturing Matters.

Allegan—The Standard Steel Box Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and \$10,000 paid in in cash.

Detroit—The National Cement Block Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Muskegon—The Muskegon Hide & Rendering Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$8,000 has been subscribed and paid in in property.

Adrian—The Ervin Foundry & Manufacturing Co. has been incorporated with an authorized capital stock of \$30,000, of which amount \$17,800 has been subscribed and \$6,000 paid in in cash.

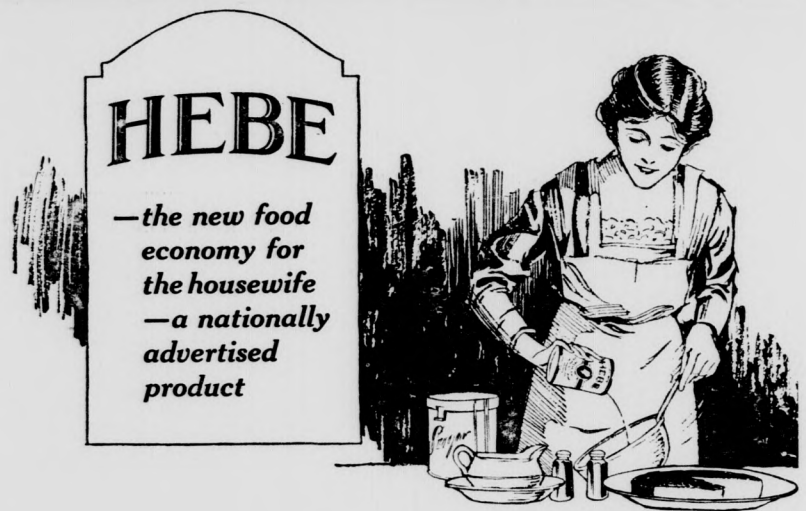
Detroit—The Wolverine Polish Co. has been incorporated with an authorized capital stock of \$4,000, of which amount \$2,000 has been subscribed and paid in, \$1,500 in cash and \$500 in property.

Detroit—The McClean Electric Washing Machine Co. has been incorporated with an authorized capital stock of \$200,000, all of which has been subscribed and paid in, \$200 in cash and \$199,800 in property.

Detroit—The Leather Parts Manufacturing Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Manistee—The Manistee Canning Co. has been incorporated with an authorized capital stock of \$80,000 common and \$20,000 preferred, of which amount \$50,000 has been subscribed and \$35,000 paid in in cash.

Detroit—The Detroit Toy & Cabinet Works has been incorporated with an authorized capital stock of



An Aid to Cooking and Baking

HEBE is a compound of evaporated skimmed milk enriched with refined cocoanut fat for use in cooking, baking and with coffee.

Do not confuse HEBE with evaporated milk—it is a distinctive product for definite uses. Offer it to your customers as an auxiliary to the family milk supply for cooking purposes. They will find a can on the pantry shelf a welcome convenience. It will stay sweet, too, several days after opening, if kept in a cool place.

Our extensive campaign of national advertising is reaching into the homes of your customers, teaching them the economy and uses of HEBE. It will profit you to be prepared to supply the demand that is being created for HEBE.

And remember—HEBE is "a compound of evaporated skimmed milk and vegetable fat." Sell it for just what it is and build for yourself a distinctive HEBE business.

Send for the book of "Specialty Salesmen for HEBE Dealers." It is full of practical suggestions for advertising your store and tying up with our national advertising campaign. Address 1238 Consumers Bldg., Chicago

Chicago THE HEBE COMPANY Seattle

REMEMBER

It is our intention that every business transaction shall be so satisfactory that it will be a real pleasure to do business with us.

We are Human; we employ a good many people. Any one may make a mistake, but if there is anything unpleasant or unsatisfactory, please advise us so we may make it right at once.

JUDSON GROCER CO.

THE PURE FOODS HOUSE

GRAND RAPIDS

MICHIGAN

Conservative Investors Patronize Tradesman Advertisers

\$25,000 preferred and \$25,000 common, of which amount \$25,000 has been subscribed and \$14,000 paid in cash.

Detroit—The Detroit Canvas Co. has been incorporated to manufacture and sell canvas tents, awnings, etc., with an authorized capital stock of \$40,000, of which amount \$26,100 has been subscribed, \$3,503 paid in in cash and \$936 in property.

Traverse City — The Wolverine Caster Co. has been incorporated to conduct a hardware business, with an authorized capital stock of \$30,000, all of which has been subscribed, \$1,645.50 paid in in cash and \$1,355.50 in property.

Detroit—The H. I. Bassett Co. has been incorporated to manufacture all kinds of articles made from iron, steel, copper, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in cash.

Iron Mountain—The Upper Michigan Products Co. has been organized to manufacture and sell non-alcoholic beverages, ice cream and dairy products, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Big Rapids—The Falcon Manufacturing Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000 common and \$10,000 preferred, all of which has been subscribed and paid in in cash.

Chassell—Claude F. Hancock has merged his hoop manufacturing business into a stock company under the style of the Michigan Humus & Chemical Co., with an authorized capital stock of \$200,000, all of which has been subscribed and paid in in property.

John Lost His Race.

Written for the Tradesman.
He went and God know where
John Barleycorn I mean
He went—who cares a care
Or if he's never seen.

He ran a rampant race
Showed fine at every start
But quit in such disgrace
He seemed hell's counterpart.

He hadn't a chance to win
No more than any man
Whose heart is black, and sin
The fruitage where he ran.

John—yes—your race is run
Had you been clean and fair
'Twould be but just begun
And you still running there.
Charles A. Heath.

The merchant who thinks success is to be indicated and clinched by standing around in good clothes, bossing things, is mistaken.

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.

SPECIAL SALES

To reduce or completely close out merchandise stocks, under rigid guarantee, conducted for retail merchants anywhere. Hundreds references. **A. E. GREENE, Mechanic and Pearl, Jackson, Michigan**

For Sale—In Business Section of Main St., Flint, Mich. An A-1 grocery store and meat market. Ideal location and every day money maker. Owner must sell within 30 days and will make excellent proposition for cash. Direct correspondence to Market, 811 South Saginaw St., Flint, Michigan. 726

Window Fixtures and Wax Display Forms for sale at a big sacrifice. Also store shelving. Must be sold at once. Address No. 727, care Michigan Tradesman. 727

Wanted At Once—Experienced sales-lady. One capable of managing our ready to wear department and assist in buying. Will pay \$90 to \$100 per month. More if you make good. Do not write unless you have had experience. Give age, references, when can start work, in first letter. F. C. Williams, care of Williams & Williams, Milford, Iowa. 728

General Store For Sale—Located in a small town in Southern Michigan and on a branch of the N. Y. C. R. R. The store is a splendid good money maker of about \$12,500 stock, consisting of dry goods, men's furnishings, groceries and shoes, with practically every dollar good first class merchandise. Reasons for selling, owner has other business. Address No. 729, care Tradesman. 729

For Sale—General stock hardware, groceries and men's work clothing. 1919 sales \$20,000. Two story brick building. Will sell or rent building. Terms to suit. A money maker. Address C. C. Lewis, Dimondale, Michigan. 730

FOR SALE—Combined plant, brewery, artificial ice, and wholesale ice cream plant for sale; fire proof building; half block of ground, trackage, machinery and equipment in fine shape; right now can be bought at great bargain. Address Hastings Cream & Beverage Co., Hastings, Michigan. 731

For sale or trade for stock of groceries, 120 acres sandy loam soil. Fair buildings; located 1 mile from market, in the heart of the potato belt. Price \$3,000. V. Thomsen Estate, Gowen, Michigan. 732

FOR SALE—Complete line of gent's furnishings, must be taken at once—at a bargain. M. H. Fielder, Bellevue, Michigan. 733

Wanted—Clean stock of merchandise in exchange for farm lands. Address 734, care Tradesman. 734

Wanted—Reliable man, not over forty, to take interest and manage large retail business. None but capable men need apply. Address 735, care Tradesman. 735

To Rent—Modern brick store in one of the best towns in Southwestern Michigan. For dry goods or general store. Write Yunker & Son, Gobleville, Mich. 736

For Sale—Splendid chance to buy stock of general country store in Genesee County, Michigan. Write Box No. 737, care Michigan Tradesman. 737

For Sale—Stock of paints, wall paper and window shades. Old established business in Michigan town of 3,000. Address 738, care Michigan Tradesman. 738

For Sale—Good paying drug store. A bargain for someone if taken at once. Clean, up-to-date stock. Best location. Jennie Fouch, Allegan, Michigan. 739

Wanted to buy job lots of any kind of merchandise or country store. Must be very cheap for cash. J. Brown, 912 West Bway, Council Bluffs, Iowa. 740

GET MY TANKS—Make big money developing films 1/2c per roll. Particulars free. Gillett, Boscomb, Wisconsin. 741

WANTED—A combination window trimmer, card writer, advertising man. Send copies of advertising, salary expected, references and other information with first letter. Pierr & Co., Moline, Illinois. 742

For Sale—Furniture, undertaking and crockery business in city of 5,000. Good going business. Reason for selling, death of proprietor. Address 743, care Michigan Tradesman. 743

For Sale—A good paying variety store, county seat, on electric and steam railroads. Good town to live in. All modern conveniences. A money maker. No competition. If interested, write Mason Bazaar, Mason, Michigan. 744

For Sale At Once—Drug store, on account of sickness. Nearest drug store eight miles. Low rent, electric lights, newly painted. For further particulars, address H. W. Ober, Metamora, Michigan. 746

For Sale Or Rent—Best located store building in city of Ionia, Michigan. Room 23 x 110 feet. Bert Lampkin. 747

If you want to sell or exchange your business, no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wisconsin. 725

For Sale—A-1 stock of groceries invoice about \$6,000. Sales last year \$52,000. One of the best towns of 6,000 in Central Michigan. Particulars. Address No. 745, care Michigan Tradesman. 745

Wanted to hear from owner of good general merchandise store for sale. State price, description. D. F. Bush, Minneapolis, Minnesota. 638

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

For Sale—Variety store in Western Michigan. City of 5,000 population. This is not a run down stock, but a clean, going business. Can show interesting and profitable proposition. Address No. 630 care Michigan Tradesman. 630

FOR SALE—LAMSON PERFECTION CABLE. Cash carrier, five stations, complete with half horsepower, D. C. motor. The F. W. Roberts Co., Prospect and E. 4th St., Cleveland O. 634

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.

For Sale Brown-Corliss Engine, 16 x 42 cylinder, 175 horse power, wheel 12 feet by 26 inches. Price \$1,350—if taken at once. In service only 6 years. The Kramer Mfg. Co., Indianapolis, Ind. 696

For Sale—Long-established undertaking business, complete with all essentials for about \$2,500. Business has always been profitable. Will retain or sell furniture stock in connection. Address No. 697, care Michigan Tradesman. 697

For Sale—Stock of General Merchandise, located in one of the best towns in Genesee County. Good opportunity to launch into a good paying business. Address Box 5, Swartz Creek, Mich. 698

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

For Sale—Drug store. Good business. Clean stock. New brick building, medal plate front. U. S. Postal Station. Well located, being near Kalamazoo College and Western Michigan State Normal School. No better class of trade anywhere. This is a splendid opportunity to get established paying business. Price \$4,000. Investigate. Dunwell's West End Drug Store, 747 W. Main, Kalamazoo, Mich. 690

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.

\$1 DOES IT. Texas oil land making holders big money everyday. Bank references furnished. Investigate us thoroughly, that's all we ask. Results count. Our plan \$1 down, balance monthly, few months gives you Warranty Deed to land. May pay profits \$200 or more monthly. Maps, reports, established facts FREE. Address Sourlake Texas Oil Co., 318 DeMenil, St. Louis, Mo. 692

For Sale—1 store building and fixtures, living rooms upstairs. Fine location; stock groceries, dry goods, shoes; inventory about \$3,500. Will sell all or rent building. Poor health my only reason for selling. Address W. H. Wakefield, So. Boardman, Mich. 707

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

Life of the Crucified (Stigmatized) Anne, Cath. Emmerich, and her splendid ecstatic visions. Nativity, Egypt, and Cana; 4 books, for 20c. Klein Co., Brandon, Minn. 678

For Sale—General Stock, in town of 500, in center of strong farming country. Stock inventories about \$9,000. Sales last year, \$33,000. Rent reasonable. Terms cash. Address No. 711, care Michigan Tradesman. 711

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

HEIRSHIP PROPERTY. By order of the administrator we are authorized to sell the 80 acres in section 17 Berlin township, Ionia County, known as the William Young farm, to include all crops now on the place. A 60% bank loan can be secured. It's all high class clay loam and a good set of buildings. Price \$5,500. Fred A. Godfrey, Lowell, Mich. 708

FOR RENT—Double Store and basement, all modern shelving, full set of counters and floor cases, best location in town. Address P. J. Saxer, Mt. Clare, Nebraska. 709

For Sale—Thriving General Stock, invoicing \$5,000. Last year's sales \$30,000 with store expenses of \$1,400. Address Frank Gamby, Coldwater, Mich. 712

Wanted—Shoe salesman, one who can work into head of department. State salary and experience. Address Chas. P. Lillie & Sons, Coopersville, Mich. 713

For Sale—Small grocery and meat market in one of the best towns in the Thumb of Mich. Stock will inventory close to \$3,000. Owner did \$14,000 last six months of 1919. Must go at once. Reason for selling, leaving city. Terms to suit buyer. Write E. Campbell, Pigeon, Mich. 714

For Sale—The best-paying little variety store in Michigan. Situated in a hustling town. Address No. 715 care of Michigan Tradesman. 715

FOR IMMEDIATE SALE—Lumber yard and modern house in good farming community. Also well improved 160-acre farm. Inquire of BASSETT LUMBER CO., Bassett, Iowa. 717

For Sale—Grocery business doing annual business of \$75,000-\$100,000. This is an A-1 proposition and will be sold for cash only. For full particulars address No. 718 care Michigan Tradesman. 718

PECANS—Choice new native pecans, \$16 per hundred pounds; 10 pounds or more prepaid by parcel post at 20c per pound. Address Sam Carpenter, Jr., Oswego, Kansas. 719

For Sale—Up to date electric Flour and Feed Mill for sale. Best location in Mich. All in good repair. W. C. Dorn, Otsego, Allegan Co., Mich. 720

For Sale—New Store Building 60 x 24 ft. fixtures, on 1/2 acre fine garden land, 18 Fruit trees, garage, ice house. Pine view Pine Lake. On paved street. Now leased \$25 month. Best business place in city for general store. Price \$2,500. Big bargain. Address owner, B. F. McCumber, Boyne City, Mich. 723

For Sale—Hotel Bracelin, Allegan, Mich. This property has always been a good paying business. Mrs. Bracelin is now all alone. Her son and other relatives are located in Detroit and Mrs. Bracelin wants to join them. The patronage of the hotel has been and now is very liberal. A fine chance for the right party. For terms and price write Hicks & Weber, Allegan, Mich. 724

FOR SALE—RETAIL LUMBER YARD In Eastern Ohio, good Country Town, 1 1/2 acres with Planing mill, 32 x 50 storage sheds, two good houses, one large extra good, all modern; fine location, good business. Very reasonable for quick sale; might deal. Address E. L. Heestand, Damascus, Ohio. 693

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

For Sale—Hardware and Implement Business in good town near Grand Rapids. Good farming country. Reason for selling, ill health. No. 700 care Michigan Tradesman 700

For Sale—Store and stock of general merchandise consisting of groceries, dry goods, hardware and auto repairs. Also 2 lots with dwelling and barn. Also cream and gasoline station. Located in the village of Brinton, Isabella County, Mich. Robert Sisco 701

BIG INVESTMENT OPPORTUNITY: BEST BUSINESS BLOCK IN BEST LOCATION IN BEST GROWING CITY IN CENTRAL MICHIGAN. LISTEN: Three story and basement: Three fronts, and one at rear: solid brick and stone construction; best corner in city; rentals better than \$8,000 a year. Block easily worth \$100,000; can be bought this month for \$55,000. Cut and information furnished on application. W. J. Cooper, Mt. Pleasant, Michigan. 706

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



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

MECCA FOR MERCHANTS.

Why Michigan Dealers Should Head For Grand Rapids.

Saginaw, Feb. 17.—A general alarm has been given, a mighty call has gone out to every merchant in Michigan by the officers of the Association to be on hand at the Retail Grocers and General Merchants' Association convention that is to be held at Grand Rapids next week.

Why is it that so many men are deaf and even blind to their own interests, that they pay so little attention to the matters pertaining to their own good and the welfare of their own business?

Never in the history of the retail grocer has the apparent need of organization been put so forcibly to him as at the present time. From the time when the old boys used to sit by the fireside in the crossroads country store, whittling on old sticks, telling bear stories and spitting tobacco juice all over the floor, up to the present time, never has the call gone out more urgently than now when the whole universe, it would seem, is in a state of commercial uproar and is crying for organization and unification. In times past you were looked upon as a meddler when you tried to be friendly with your fellow merchant and enquired into his methods of doing business. But, thanks to the brains of big men of affairs, association methods are now regarded as necessary to the attainment of the highest degree of success in merchandising.

We need not go far back in the past when prices on commercial commodities were almost as stabilized as the products themselves; but time, supply, demand and commercial advancement have changed all this and it behooves every merchant to-day to be on the alert every moment in order that he may not find his balance sheet showing a deficit at the end of his fiscal year.

Competition is keen. Buying has become in all reality a profession. The merchant of to-day must necessarily be posted and keep in close touch with market conditions. Every merchant should have at least one good reliable and authentic trade journal on his desk and scan its pages closely every week, for you will find it an indispensable helpmate in working out the plans of your business.

Let your watchwords be, What of my overhead expenses and how about my turnovers? That which applies to the teachings of our Great Master, as given in his own words, "Seek and ye shall find. Knock and it shall be opened unto you," also can be applied in a worldly sense to your work. Seek the help of your organization and fellow workers and you will find help in solving many of the problems which are stumbling blocks in your road to success.

The world is full of graft and get-rich-quick, pay-as-you-enter concerns which are ever on the lookout for a sleepy prospect, that they may wake him up with their schemes, cleverly put, and, finally, when the real awakening comes, Mr. Merchant finds himself in debt to a greater degree than ever and holding the snipe bag.

At the present time the country is overrun with polished gentlemen (?) who are seeking to show you how the legitimate jobber is holding you up and after playing the role of the Good Samaritan always winds up by wanting you to cut out the middleman and buy a little stock in his wonderful concern. This stock must be paid for in advance. How perfectly grand! He only asks you to forward about \$300 for the privilege of doing business with his dollar-saving concern and I might say it is perfectly right for you to do so, even if you are carried along and treated white by your old friend, the jobber, in days gone by, when if he had served you right in many cases, he would have closed your doors. Here is where you apply the Golden Rule to your own liking,

"I'll not do to others as they did by me."

I said the call for organization was urgent. You need but look back over the affairs of the past two years, during which time the American public has been on the uneasy seat and clamoring to locate the so-called profiteer. Some one had to be the goat and the easiest place they could find to put this blame was on the merchant's shoulders. So Mr. Retailer had to be the goat and why? There's but one answer—lack of organization. Millions were placed at the disposal of a committee for investigation. Who pad these millions? You and I. The common people quite naturally demanded a show down, as one might term it. This committee started after the Big 5. What was the result? They then turned the guns on the wholesaler, and again I ask you, What did they accomplish? Nothing. The defense which these investigators met was stonewall. What made it so? Why, organization and nothing else. At a moment's notice they were bubbling over with legal talent—men ready to defend the rights of the accused. So little was accomplished. Here is where the trouble began. Someone from the midst of the masses yelled out to the ever-ready condemning public, "The retailer is the real cause of the H. C. of L. He is the profiteer," and to this day the public finger has been pointed toward the retailer.

The merchants of Michigan ought to be proud of their organization and its worthy officers. In Secretary Bothwell, they have a man who for the past two years has fought a good fight, working without ceasing for your cause. When called before Mr. Groesbeck at Lansing to defend your cause, the latter got some startling news and figures which had been compiled carefully and truthfully. And he stood ready to defend you to the last, your organization and its members, which organization is the only feasible means for the proper distribution for the world's food stuffs from manufacturer to consumer. The go-between, if you please.

I had the pleasure of an interview with Mr. E. W. Jones, President of State Association, of Cass City, recently. One might term him the Retail Dynamo. He was loud in his praise of the outlook for the coming convention. He claims that more will be accomplished this year than ever. He claims that they have secured the services of some of the best men in the country to appear before the convention—men who are in themselves the exemplification of success.

Great preparations have been made from a scholastic standpoint (for school it is and should be) and you will be greatly benefited by attending.

Wednesday afternoon you will have the privilege of hearing John G. Clark, President of the Michigan Wholesale Grocers' Association, of whom it can safely be said that he is one of the brainiest men in his line in the Central West; a self-made man; a man who is held in high esteem by all who know him; a man who has made a success of the wholesale business. He deserves all the honor given him and you will be the better off for having heard what he has in store for you at the convention.

Again I appeal to you to arrange your work and plan on being at Grand Rapids next week. You owe it to the organization, to your country's welfare and yourselves. L. M. Steward.

That which counts is the grim determination to win which nothing but realization can satisfy, and the determination to realize it at any cost. This is a force so impelling that it will bore its way through every difficulty. It is this insatiable longing and the determination to realize it, that moves the world.

PRELIMINARY PROGRAMME.

Prepared By Michigan Retail Dry Goods Association.

Lansing, Feb. 17.—We are pleased to announce the following unfinished programme of our Grand Rapids convention. The Programme Committee have worked out the programme with considerable care. There will be some changes. We are making an effort to secure Roger W. Babson, but at present have had no definite reply from him. The names of one or two persons of national reputation will probably be on our printed programme. Make your plans to be present at the convention.

A bulletin a little later will announce Grand Rapids hotel rates. Please bear in mind that the wholesale dry goods houses of Grand Rapids will put on special sales during the most of the week, including the day before and the day after the convention. By all means, make your plans to attend the convention.

Jason E. Hammond, Manager.
Wednesday, March 10—Morning.
9:30 Registration of all merchants.
10 Meeting called to order—Lee H. Bierce, Secretary Grand Rapids Association of Commerce.

10:15 Address of welcome—Clarence J. Farley, President Grand Rapids Dry Goods Co.

10:30 Response and address—D. M. Christian, President, Owosso.

11 Report of Secretary-Treasurer—J. W. Knapp, Lansing.

11:30 Report of Manager—Jason E. Hammond, Lansing.

12 Adjournment for lunch.

Afternoon.
1:30 Meeting called to order—D. M. Christian, President.

1:45 Message from the National Association—Lew Hahn, Secretary of the National Retail Dry Goods Association, New York.

2:30 Address, "Mutual Fire Insurance"—James S. Kemper, General Agent Central Manufacturers Mutual Insurance Co., Chicago.

3 Discussion—F. E. Mills, Lansing, Mills Dry Goods Company, also director of the Grand Rapids Merchants Mutual Fire Insurance Co.

Evening.
Experience Meeting and Smoker, L. G. Cook, Jackson, presiding.

7:30 Live subjects will be taken up in the order named. All are expected to take part in a free and full discussion.

1. How Best to Forestall a Demand for Salary Increase. Leader, Otto Sachse, Chase Merc. Co., Pontiac.

2. Shorter Store Hours. Leader, J. N. Trompen, J. N. Trompen Co., Grand Rapids.

3. Daylight Saving. Leader, H. P. Knudson, M. Hale Co., South Haven.

4. Use of Comparative Prices in Advertising. Leader, H. E. Beadle, Sturgis.

5. Does It Pay to Force a Sale of Seasonable Merchandise Out of Season? Leader, E. T. White, Lapeer.

6. Should More Than One Paper in a City Be Encouraged? Leader, J. W. Ippel, J. W. Ippel Co., Saginaw.

7. Is It Advantageous to Push Nationally Advertised Merchandise? Leader, W. E. Thornton, W. D. Hardy Co., Muskegon.

8. Does It Pay to be Arbitrary in Handling Charge Accounts? Leader, J. Adam Drach, Ludington.

9. The Best Method of the Handling of Approvals. Leader, E. F. Mills, Mills Company, Ann Arbor.

10. When Will Prices Begin to Decline? Leader, Wm. C. Wiechmann, Saginaw.

Thursday Morning.
9:30 Called to order—D. M. Christian, President.

10 Address—William Brogan, Lansing, Dancer-Brogan Company, Member of Michigan Fair Price Commission.

Subject: "A Fair Price From a Retailer's View-Point." Followed by questions and discussion.

10:30 Address—Mrs. Dora Stockman, Lansing, Member of the State Board of Agriculture.

Subject: "City Gardening by School Children and the Retailer's Attitude toward the Same."

11 Address—Miss Marie S. Presentin, Wiler & Wise, Logansport, Ind.

Subject: "Salesmanship in Small City Schools."

Afternoon.
1:30 Meeting called to order—D. M. Christian, President.

1:45 Address—Hon. A. M. Cummins, Lansing, Attorney for Michigan Retail Dry Goods Association.

Subject: "Personal Problems."
2:15 Discussion—Paul Frederick Steketee, P. Steketee & Sons, Grand Rapids.

2:30 Address—Professor C. E. Griffin, Department of Economics, University of Michigan, Ann Arbor, Michigan.

Subject: "Business Organization."
3 Address—Frederick Stockwell, Edson, Moore & Company, Detroit, Michigan.

Subject: "Future Markets."
Followed by questions and discussion.

Reports of Committees and Unfinished Business.

Evening.

6:30 Banquet at Convention Hall, Hotel Pantlind. Toastmaster, Hon. Cassius L. Glasgow, Nashville. Member Legislative Committee for Michigan Hardware Association.

Addresses by: Hon. Milo D. Campbell, Coldwater, President National Milk Dealers' Association; Alexander J. Groesbeck, Detroit, Attorney General; Hon. Patrick H. Kelley, Washington, D. C. Member of Congress, Sixth Michigan District, and others.

Music will be furnished by a Grand Rapids orchestra.

Death of Long-Time Ravenna Merchant.

Oscar A. Conklin was born November 13, 1869, in Lake county, Michigan, being the first white child born in that county. He passed away at Hackley hospital, Muskegon, Feb. 6, at the age of 50 years, two months and twenty-two days. His boyhood days were spent in the vicinity of the village of Ravenna. At the age of 19 years he entered the store of O. F. & W. P. Conklin as a clerk. After seven years in the service of this firm he entered into partnership with George E. Eason and took over the stock and holdings of the old firm.

Ten years later he bought the interest of Mr. Eason and continued the business until Oct. 19, 1919, when he closed out on account of failing health.

He was a member of Ravenna lodge, Independent Order of Odd Fellows for twenty-nine years, serving as treasurer for twenty terms. He was a member of the Ravenna school board for eleven years.

He was married in 1893 to Lydia Holben Barr, of Kent City, and to this union were born three children—Leta M., now Mrs. F. D. Kruger; Leo J., who was killed in action in France, November 8, 1918, and Eniz E., who is now a teacher in the Clinton public schools. Besides his family he leaves two sisters—Mrs. Miles Farman, of Muskegon Heights, and Mrs. E. P. Jones, of Grand Rapids, and one brother, Arthur P., of Pontiac.

Mr. Conklin was not a member of any church, but he was a man who loved God supremely and his neighbor as himself.