

MICHIGAN TRADESMAN

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, MARCH 3, 1920

Number 1902

DOES IT PAY?

Does it pay to pass all pleasures
 On our journey through this life?
 Does it pay to hoard vast treasures,
 Causing others pain and strife?
 Does it pay to leave behind us
 All the good friends that we meet,
 Breaking all the ties that bind us
 To the joys that make life sweet?

Does it pay to grab and plunder,
 Seeking only fame and gold,
 Rending hearts and homes asunder
 To secure what neighbors hold?

Does it pay to climb by walking
 Over weak souls on our way?
 Does it pay to dash on, mocking
 Those who falter?—Does it pay?

Charles Horace Meiers.

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GRAND RAPIDS, MICH.

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"The Flour the Best Cooks Use"

is a blended flour of the best possible quality. We have contended for years that the best flour for family use is a blended flour; that is, a flour made from the best varieties of hard and soft wheat.

The hard, or commonly called spring wheat, is stronger in gluten, rich in protein, while the soft winter wheat produces a flour of delicious flavor and excellent color.

By properly blending the two varieties of wheat and grinding them together we obtain a flour rich in protein and nourishment, of the best possible color and delicious flavor—a superior quality flour.

That is why we sell LILY WHITE FLOUR under the guarantee that your money will be returned if you do not like it better than any flour you have 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.

COMPRESSED YEAST AND GOOD HEALTH

For a number of the common ailments
that affect most of us at intervals—

Fleischmann's Yeast

is a positive cure.

Increase your sales by telling your customers about it.

THE FLEISCHMANN COMPANY

LIGHT HOUSE COFFEE



IS

Quality Higher

Coffee Mills Located at Detroit, Michigan

SOLD BY ALL OUR HOUSES

NATIONAL GROCER COMPANY

Detroit
Cadillac

Grand Rapids
Port Huron

Saginaw
Escanaba

Bay City
Sault St. Marie

Jackson
Lansing

Traverse City
Decatur, Ill.

South Bend, Ind.

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(Unlike any other paper.)
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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TRADESMAN COMPANY
Grand Rapids,
E. A. STOWE, Editor.

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POISONED AT THE SOURCE.

A movement is now apparently gaining ground in this country which will ultimately sound the death knell of the public school system of America.

Reference is here made to the effort German spies are making in all parts of the country to array the teaching classes on the side of the I. W. W. by inducing them to form unions and become affiliated with the American federation of labor. Union officials affirm that already 153 charters have been granted to local unions of teachers and only last week the Teutonic element in the high school teaching force at Detroit organized a union, applied to the American federation of labor for a charter and authorized the officers to make immediate application for affiliation with the Detroit federation of labor and with the State federation.

Unless this movement toward the adoption of I. W. W. doctrines is immediately checked and summarily extinguished, the admirable school system of America, which has come to be regarded as the best in the world, will cease to function as an educational institution of high character and become a feeding ground for the creation of slackers, slovens and criminals. Any person who takes the infamous oath of the trades union automatically ceases to be a Christian, an American or a free agent. He becomes an Ishmaelite, with his hand against every other man's hand. His mind becomes a stranger to all that is good and true and his tongue begins dealing out deadly poison. So long as he associates with adults and men who think for themselves, the evil he can do has its limitations, but when he masquerades as the instructor of children, whose minds are in a formative condition, the evil he can do is impossible of computation. His teachings then become firebrands which can easily set the world on fire.

The greatest outstanding feature of our public school system has been

its democracy and equality. Jew and Gentile, Protestant and Catholic, rich and poor have sent their children to the public schools with every assurance that their little minds would be trained along the lines of rectitude and right; that no perfidious doctrines would be inculcated; that the seeds of anarchy and unrest would be carefully eliminated; that class prejudices and class passions would never be permitted to find lodgment in the growing minds of the young.

The recent action of the Detroit teachers shows the danger which confronts the school system of that city and the school system of every other city and town where I. W. W. doctrines are permitted to be implanted in the minds of our youth through an unholy alliance of the teachers with labor unionites whose hands are red with the torch of the incendiary and the bludgeon of the assassin. The first step in that direction is the violation of contracts which has been so much in evidence during the past few months. Any teacher who voluntarily violates a contract made in apparent good faith has taken the first degree in the I. W. W. and the union, because a contract entered into with either organization has no more binding force than a contract with Germany. After taking the first step, the path is easy and the journey quickly accomplished—ending with affiliation with the union, which casts honor to the winds and renders the novitate an outcast to everything decent and praiseworthy.

Men of America, are we going to stand idly by and see our most cherished institution—the bulwark of our liberties—wrecked on the rocks of the I. W. W. and its twin infamy, the labor union?

WHY PRICES WILL BE LOWER.

There are signs which, although not conclusive, are at least significant of changed relations between buyers and sellers, and which indicate that merchandising conditions cannot long remain as they have been for the last five years or so. One of these signs is the fact that buyers are no longer taking as gospel truth statements which producers and manufacturers are making as to costs of production or as to paucity of output. Such statements led to the bidding of buyers against one another, with the natural effect of causing prices to rise to what were conceded to be unwarranted levels. Manufacturers when remonstrated with for their high charges were wont to assume an injured attitude. They said that orders for goods piled in upon them in such volume that they were offered more business than they could attend to, and that, in self-defense, they put up prices to what they considered prohibitive levels, and were astonish-

ed to find buyers willing to pay them. But they forgot to add that the buyers were induced to act as they did by the sedulously circulated stories of scarcity of goods and the encouragement of speculators, who were willing to pay premiums on early deliveries. When manufacturers, furthermore, began to dole out goods by allotments there was every inducement for persons to order more than they could make use of in order that they might secure an adequate quota. And this very excess of orders was in some instances made use of as an excuse for increasing prices.

Now the evidences are that production in most lines has overtaken consumption and that, in some instances, it is exceeding this. Imports are increasing and exports of manufactured articles are being checked. If these conditions continue there is bound to be a surplus of goods of different kinds. Meanwhile, consumers are showing more pronounced rebellion against paying the high prices now asked. The head of a chain of stores in a number of large cities said the other day that only reduction sales brought crowds around their counters. In view of these circumstances the attitude of buyers, especially those of the big stores, has been showing a very decided change. Many are frankly holding back on their purchases in the expectation of securing lower prices later on, and quite a number are restrained by the fact that their stores require an "O. K." from the merchandise managers on all buying except for filling-in purposes. No fear is expressed that there will be a scarcity of goods when they are called for, although this threat is still held over their heads. They have heard the cry of "wolf" so often that they are no longer impressed by it. They are willing to take their chances and there are enough of them apparently to make quite a dent in the buying. The enforced reduction of retail prices in some cities may have something to do with this, since storekeepers are not inclined to load up with merchandise which they may have to dispose of at a loss. But all the conditions are rather unfavorable to the purposes of those who insist that prices must go higher still rather than lower.

The convention of the Michigan Retail Dry Goods Association, which will be held in this city three days next week, promises to be the most important meeting ever held by that organization. The programme has been arranged with great care. If one-half the speakers arranged for put in an appearance and take the parts assigned them, the convention cannot fail to mark a great advance in the progress of the dry goods trade of Michigan.

AMERICA'S STAR CHAMBER.

The voluntary elimination of twenty-three defendants in the Newberry case, on motion of the attorney for the administration, gives added force to all the Tradesman has said in the past regarding the infamous character of the grand jury system. These twenty-three men were indicted by the grand jury last fall and their names were bandied about for months as violators of the law. They were forced to come to Grand Rapids and furnish bail for their appearance in court. For the past five weeks they have been compelled to sit in court, listening to a great mass of alleged testimony which had no bearing on their cases, not to apply a stronger and more inclusive term to the mess. Then they were informed that they were "dismissed," but had to make an especial appeal to the trial judge to obtain an order that a verdict of "not guilty" be entered opposite their names.

Whether or not more defendants are "dismissed" on motion of their attorneys, this fact stands out clear and indisputable: Twenty-three men have been wrongfully, wickedly and unjustly disgraced for all time by a dark lantern tribunal that has as its prototypes the bloody inquisition of Spain and the star chamber procedure of medieval England. The grand jury has no more place among the institutions of this country than Germany has among the civilized nations of the earth. It is a one-sided institution which is so underhanded and indecent that it deserves the contempt of every fair-minded man in America. The sooner it is thrown into the discard, along with its disreputable prototypes, the sooner will American legal procedure be purged of its worst curse.

A great white azalea that has been in bloom for more than half a century always stands upon the pulpit desk of the Congregational chapel at South Norwalk, Conn., when the church has its annual rollecall. It is kept in the home of the former pastor and never permits itself to be seen without a blossom.

Detroit—The Accessory Sales Corporation has been organized to manufacture and deal in parts, accessories, etc., for motor vehicles, aeroplanes, etc., with an authorized capital stock of \$40,000, of which amount \$32,000 has been subscribed and paid in, \$12,000 in cash and \$20,000 in property.

Detroit—E. J. Jahn & Co., manufacturer and dealer in barbers supplies, fixtures, etc., merged its business into a stock company under the same style, with an authorized capital stock of \$80,000, all of which has been subscribed and paid in, \$4,850 in cash and \$75,150 in property.

THRIVE BY OPPOSITION.**Treat Illegitimate Competition With Assumed Indifference.**

A general merchant in a thriving Indiana town sends the Tradesman the following letter of enquiry:

I am going to avail myself of your very generous invitation to write you about some of our problems. We carry a general line, such as groceries, meats, clothing, dry goods, shoes, etc., and a good part of our trade is credit, as we are located out in the shop and railroad district. In handling our accounts we use the duplicating book system, similar to the McCaskey, giving duplicate sales slips, carrying the grand total with each purchase. My brother has been advocating the adoption of a different system, in which we would do away with these books and use metal checks or the store money system, pointing out that by so doing, we would eliminate, to a great extent, the errors which are so frequently made, even by careful salesmen. We find that in carrying the balances forward to the next slip, in a case where such balance to be carried forward is say, \$19.68, sometimes it is only carried forward as \$9.68, and although our books are audited frequently, in picking up these "drops" sometimes, it is hard to convince the customer that it is due us. Then, take a case of where you do not get prompt settlement; sometimes, you know, it goes for years before you can induce some of them to come across, and where you do get at one of this kind, his first sally is, "Give me an itemized statement," which means that you have to go back through several hundred back filed books, and then make up a statement from that, which even then is often disputed. Now, as I understand it, with the store money or similar systems, when you give a customer \$5 or \$10 worth of this

money you charge him up with that amount and he, in turn, signs what is virtually a promissory note, which is in itself an advantage, as a note can run several years longer than a book account before it outlaws, and then you have the customer's written acknowledgement that he received credit to this amount and thus offset disputes which turn up with the system we now use. Then, too, it appeals to me that it would be much easier to keep in touch with your credit sales, as this store money can be handled through your cash register, whereas in making up your credit sales, we have to go over each book that is used that day. We use a wooden case to file our books in (no fire protection to them at all you see), whereas, with the other system, the notes as signed by the customers are filed away in a fireproof safe, along with our other records, as the notes would not take up much room in our regular safe. So much for the contemplated change, and now for the cross examination. How would our trade, so long accustomed to our other system, take to the change? And in making deliveries, supposing the order to have been phoned in, we find no one at the house when delivery is made, so consequently cannot make collection of the store money or maybe in coming to the store they forget to bring their store money with them, and in taking care of such charges I foresee a gradual reversion to the system now in use. Forgot to say that in favor of the store money system we have this point to offer: We often find that during rush hours some goods get out without being charged, but in using the store money system I believe it would have the psychological effect of making the clerk more careful about getting the money for the goods, as I believe most of us are more careful about getting the cash than we are about "just merely charging it," failing to gain the conception that it is just as

important to make the charge as to get the money. Now, what we want to know is this: Have you had any experience with this store money or any other similar system and how do you regard it? I find only one or two very small stores here use the store money system, hardly doing enough credit business to give it a good tryout. If the system is as good as its promoters claim for it, why is it that the system is not in more general use?

Now we come to the very interesting subject of co-operative stores. This is a division point on the Erie Railroad, so we have a very large labor union element to contend with. Some four or five years ago they were very successful in capitalizing a co-operative store, which lasted the usual allotted time for such ventures, something like two years, I believe, after which it peacefully passed away, with a nice tidy loss to the stockholders. Only the other day I noticed some handbills being passed around bearing the interesting caption, "Notice, Consumers!" stating how they are going on to put the quietus to old H. C. of L. and, incidentally, the robbing profiteer, generally known as the grocer, who in most cases is good enough (or shall I say fool enough) to carry these radicals on his books, often to lose the amount of the bill, (and I often do it and believe other grocermen do, too) when this same customer is meeting misfortune. When the coal dealer or doctor or landlord will not give them credit, we go down in our jeans, dig up the \$5 or \$10 they need, and put it on the book for them. But to get back to the subject. These dodgers are put out by what is known as the National Brotherhood. I believe that is the name of them and they propose opening a co-operative here and they have sort of an insurance clause for paying their members during sickness and accidents a stipulated amount. Do you know anything of

this National Brotherhood and have you anything to suggest toward discouraging it? Of course, we all know that if it does materialize, its store will soon go the way of all good (?) co-ops, but if there is any way to discourage it at the moment of inception, it will just save all grocermen here a little annoyance during the year or two it may run. Why is it that we have pretty stringent laws about oil, mining and other such ventures making elaborate promises of the magnificent returns they will pay those who buy stock, yet year after year these co-ops bob up, promising to save or pay their stockholders anywhere from 10 to 25 per cent. on their investment. Could not these laws be made to apply to these promoters? And while we are on the subject, I have in mind a wood working shop that, although it is not unionized, is encouraging its employes in the co-op method of buying. One employe acts as a sort of a secretary, makes out the requisitions of each employe and sends the order in to some wholesale house that specializes in this business. The humorous part of the whole thing is that a few years ago, when the owners of this shop came here, they were practically penniless, and the business, then on a small scale, was financed by the business people here, grocermen included, forming what was known as a boom fund. We donated them a tidy amount to start the business. They have as their big line cedar chests and the business from the start was very successful, so that now the owners are practically independent. One of the owners, who is a hustler, was for a number of years President of the Commercial Club here and at various meetings held to encourage home buying he presided and made some very sincere appeals to the residents to remain loyal to their home merchants. At the same time he and his family were the most flagrant violators of this appeal in that they

The Best Bargain Is Quality.

Quality builds Goodwill—by giving Satisfaction—and Satisfaction brings the customer back again and again to your store and ours.

Mediocrity carries the banner of Low Price—and Low Price is the lure of the cunning—the needle witted—to catch the unwary.

Those who gather under the banner of Mediocrity foster a shifting business—a clientele of crafty customers which ebbs and flows as the lure of Low Price swings from one store to another.

The man who makes Low Price his foundation is at the mercy of the Uneducated who know not Costs.

He who builds on Quality builds soundly. His foundations are broad and deep. His customers are permanent and satisfied. His business is rock-like in its stability.

Worden recognizes its obligation to Quality. Would you who buy our products have it otherwise?

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

did nearly all their buying in some of the larger surrounding cities. I have heard this same man say privately that the city meant nothing particular to him, as distribution of his line, cedar chests, was made to jobbers in larger cities, and that the furniture stores here sold very little of his line. The city was not big enough then, you know, to warrant much of this business. Now in all justice to him, he is a good business man and has a winning personality, but it does appear to me as though the encouragement of the co-op system (I understand they are going to open a company store) is nothing more nor less than a clever dodge to keep his employes satisfied, as he can point to this feature and say, in the face of a possible request for raise in pay, that by buying through his company, the saving is enough to offset the difference in pay that might be asked for. The men employed in the factory are among the lowest paid we have at this time. We have a Commercial Club and a Business Mens' Association (mostly for handling credit ratings) here, but no grocers' association. The two associations are comprised of all lines of business, so I would hesitate to make an appeal to them for assistance in a matter that is of peculiar importance to the grocery men, exclusively, and the grocery men here do not seem to see the need and importance of such an exclusive association, so have you anything you might suggest for just an individual, such as your humble subscriber, to do that may remedy this evil? It is an evil and as unfair a thing as has ever been perpetrated in this city. We or no other store are alarmed over legitimate competition, but do not want the annoyance of anything like this if it can be avoided.

We do not look with favor on the metal money idea, because it has so many bad features. The duplicating book system is full of loopholes, but its advantages far outweigh the metal currency plan. The coupon book has many advantages over either system. It holds down the credit of the customer to certain established limits, because the customer cannot stretch his credit beyond the \$5, \$10 or \$20 limit covered by the coupon book issued by the merchant without making a new arrangement for another coupon book. It possesses the note feature which precludes the possibility of disputed accounts or any controversy over the receipt or non-receipt of goods and ensures interest on past due notes, as well as furnishing prima fascia evidence of indebtedness in the event of the merchant being compelled to resort to law to enforce payment of the note.

The Tradesman's advise would be to go slow in opposing co-operative undertakings, because they thrive on opposition and die of their own accord if left unmolested. Their success for a few months depends on the ability of the manager of the excrescence to convince his dupes that the regular merchants are jealous of him and his undertaking and that they violently oppose it. So long as he can carry on that kind of a propaganda, the workingmen who probably owe every regular merchant in town, will flock to his establishment, but if the regular trade looks on the project with complacency and does nothing to oppose it, the co-operative venture seldom lasts longer than a year—never longer than two or three years. Co-operative distribution has never been a success in this country and never will be a success until our workingmen learn to be humble, instead of arrogant, willing to bend their heads to discipline, instead of all wanting to "be boss."

Every community has one or more men of the type described by our correspondent—men who have profited by the assistance accorded them by the merchants when they were struggling to gain a foothold, but whose memories are short when success finally comes their way. Their careers as food distributors are short, because jobbers at inland markets will not supply them goods in competition with their regular jobbing customers. The large Chicago jobbers will sell anyone, including hotels, restaurants, co-operators and even private families, but long distance dealing soon develops disadvantages which make the continuance of the factory store irksome to the owner and unsatisfactory to the patrons.

The Tradesman has no knowledge of the so-called National Brotherhood, but will undertake to obtain some information on the subject and present same later.

Tax on Matches Proposed.

A tax of 1 cent on every hundred matches, to be paid by the purchasers, was proposed in a bill introduced in the House last Friday by Representative Ackerman (N. J.) as a means of raising revenue for the bonus for soldiers movement.

Discussing the measure members declared that the burden of the tax would fall upon smokers and firemen.

Favored Designs in Necklaces, Bracelets and Earrings.

Bead necklaces continue to be good and jade is the leading color for the new season. Last spring red was the color. There is a touch of the Oriental in all necklaces. One manufacturer displays a line of necklaces in both round and odd shaped beads. Complete sets, consisting of beads, bar pins, and bracelets in which the same design appears, are being shown. Some of the necklaces are beads and links, while others are made entirely of the beads.

Bracelets are once more becoming favorites, owing to short sleeves to be worn this spring. A vogue for wearing two or three bracelets on each arm is promised. Earrings will not be worn so much this spring, according to buyers. They state there must be a change in the style of the coiffure before much interest will be taken in earrings. Those that are being shown are mostly the long Egyptian designs, some of which seem almost like weights, because a large French pearl or fancy jade ball hangs on a slender sterling chain. This style is arranged for those who wish to follow the fashion in hair dress and at the same time wear earrings that will not be concealed from view. The new hair dress styles are responsible

for considerable interest in combs. One of the newest types on the market is a tuck comb, which hardly exceeds the size of a large hair pin and is used to hold in stray locks.

Good cheer is something that ought to be in the atmosphere of every store at all times. You cannot count on your customers supplying the cheerful atmosphere for the business.



Tuterrall
The Economy Garment

One Piece Work and Play Garment
Michigan Motor Garment Co.
GREENVILLE, MICH. — 3 Factories — 8 Branches

Mr. Dry Goods Man:

It will be interesting to you to call and familiarize yourself with our attractive lines of

Men's Wear

We specially invite you and will have something worth while to show you.

Daniel T. Patton & Company

No. 59-63 Market Ave., North The Campau Building
GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

Dry Goods Merchants---Attention!

Michigan Retail Dry Goods Association Spring Convention—March 10-11, 1920.

You can't afford to pass up this Convention. There will be some very helpful talks on merchandising and present day trade conditions.

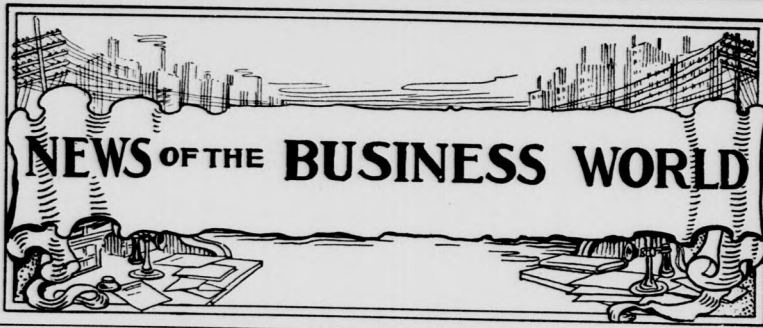
Come and be benefited by some of these live discussions. We are offering a few special bargains in each of our departments.

Watch for our circulars.

PAUL STEKETEE & SONS,

Wholesale Dry Goods,

Grand Rapids, Michigan.



Movement of Merchants.

The Liberty Candy Co. has increased its capital stock from \$6,000 to \$25,000.

Alma—The First State Bank has increased its capitalization from \$50,000 to \$100,000.

Lapeer—The Lapeer Savings Bank has increased its capital stock from \$50,000 to \$75,000.

Muskegon—The Frederick Lumber Co. has increased its capital stock from \$40,000 to \$80,000.

Gladwin—T. C. Simons, recently of Saginaw, will open a music and musical instrument store about March 15.

Carson City—The Carson City Produce Co. is erecting a modern building which it will occupy about April 15.

Howard City—Arthur J. Crook has taken possession of the D. L. Kelley grocery stock which he recently purchased.

Sturgis—Arrangements have been completed for the building of a \$75,000 warehouse by the Sturgis Wholesale Grocery Co.

Carson City—Wright & Cliffe have purchased the P. H. Fahey stock of general merchandise and will close it out at special sale.

Holland—The DePree Chemical Co. has changed its name to the DePree Co. and increased its capitalization from \$600,000 to \$1,000,000.

Rochester—Our Grocery Co. has been organized to conduct a general mercantile business with an authorized capitalization of \$10,000.

Carson City—A. E. Gunther is remodeling the store building which he recently purchased and will occupy it with his furniture stock about April 1.

Jackson—R. L. Kantlehner, jeweler at 915 East Main street, has merged his business into a stock company under the style of R. L. Kantlehner, Inc.

Lansing—Charles McGinley is building an addition to his grocery store on East Franklin avenue and will install new fixtures and a plate glass front.

Lansing—A. E. and C. I. Hunter have engaged in the serve-self grocery business at 333 North Washington avenue, under the style of Hunter & Co.

Osseo—The Osseo Co-Operative Co. has been incorporated to conduct a general mercantile and shipping business with an authorized capital stock of \$20,000.

Howard City—Richard H. O'Donald has merged his bank into a state bank under the style of the O'Donald State Bank with an authorized capital stock of \$25,000.

Adrian—The Mutual Oil Co. has been incorporated with an authorized

capital stock of \$30,000, of which amount \$15,000 has been subscribed and 3,000 paid in in cash.

Bannister—B. H. Steere has sold his stock of clothing, shoes and men's furnishing goods to Bates & Carter, at Elsie, who will consolidate it with their stock of general merchandise.

Lansing—The Auto Electric Co. has been incorporated with an authorized capital stock of \$20,000 to take the place of the Barker-Fowler Battery Co. at 116 North Grand avenue.

Brown City—The Brown City Auto Sales & Service Co. has been incorporated with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in cash.

Mt. Pleasant—The Mt. Pleasant Hardware & Furniture Co. has been organized with an authorized capital stock of \$40,000, \$22,000 of which has been subscribed and paid in in cash.

Gladwin—Fred Powell has sold his stock of hardware and furniture, also his store building to Rogers & Neely, who will consolidate the stock with their own undertaking and furniture stock.

Imlay City—William Muir has sold his interest in the department store of Rathsburg & Muir to Walter Schoof and the business will be continued under the style of Rathsburg & Schoof.

Constantine—The Constantine Co-Operative Buying & Selling Association has purchased the Walter Thomas grain elevators here, at White Pigeon and Moorepark, taking immediate possession.

Belsay—The Belsay Lumber Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in, \$5,000 in cash and \$20,000 in property.

Detroit—The Simond Scale-Clip Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$4,020 has been subscribed and paid in, \$270 in cash and \$3,750 in property.

Nisula—The Nisula Farmers Store Co. has been incorporated to engage in general trade, with an authorized capital stock of \$10,000, of which amount \$3,450 has been subscribed and paid in in cash.

Detroit—The Knight Motors, Inc., has been organized to deal in automobiles, accessories and parts, with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Hubbardston—Hubbards & Burns have sold their hardware stock to Charles B. Brunn & Sons, who are also engaged in the same line of business at Pewamo. J. W. Burns will continue the undertaking business.

Detroit—The Marsh Zindler Co. has been organized to conduct a furniture, rug and house furnishings store, with an authorized capital stock of \$60,000, all of which has been subscribed and \$16,000 paid in in cash.

Detroit—The Food Products Co. has been incorporated to conduct a wholesale and retail non-alcoholic beverages business with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Marvel Sales Corporation has been organized to deal in automobile accessories, parts, novelties, etc., with an authorized capital stock of \$1,000, of which amount \$900 has been subscribed and \$300 paid in in cash.

Detroit—Twenty-eight Detroit business men, members of the Detroit Chamber of Commerce, will entertain business men of St. Johns at a luncheon March 10. They will be accompanied by several entertainers and speakers of note.

Detroit—The Humphrey-Korff Co. has been incorporated to deal in manufacturers and mill supplies and equipment, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,500 paid in in property.

Hancock—The Hancock Blacksmith Co. has been organized to do a general blacksmith business and deal in machinery, with an authorized capital stock of \$1,000, of which amount \$500 has been subscribed and \$310 paid in in cash.

Howell—The first change in the mercantile business of William McPherson & Sons in seventy years has taken place. Charles P. Adams and Wilson Howlett have purchased the above named stock and will continue the business under the style of Adams & Howlett.

Detroit—Wright & Kelly, wholesale fur dealers, have merged their business into a stock company under the style of the Wright & Kelly Co., with an authorized capital stock of \$50,000, all of which has been subscribed, \$3,000 paid in in cash and \$32,000 in property.

Manistee—Arthur J. Doelle has merged his tire repair and rebuilding business into a stock company under the style of the Hill Tire & Accessories Co. with an authorized capital stock of \$2,000, of which amount \$1,010 has been subscribed, \$10 paid in in cash and \$630 in property.

Detroit—Pomerantz Braun & Co. has been incorporated to deal at wholesale and retail in fruits, vegetables, confectionery, groceries, paper and twine, with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and paid in, \$3,000 in cash and \$3,000 in property.

Jackson—Ralph D. Howell, who, with E. G. Tompkins, started the china shop in the Walkover building, has disposed of his interests to Mr. Tompkins. Mr. Howell has not decided upon future plans, but, no doubt, will accept one of two offers to remain in Jackson upon his return from the South.

Manufacturing Matters.

Tecumseh—The Quaker Oats Co. is building an addition to its plant.

Shelby—The Oceana Canning Co. has begun the erection of a large addition to its plant.

Muskegon—The Howe Chain Co. has increased its capital stock from \$215,000 to \$350,000.

Decatur—The Decatur Creamery Co. has increased its capitalization from \$3,780 to \$5,670.

Iron River—The Iron River Creamery Co. has increased its capital stock from \$10,000 to \$50,000.

Reed City—The Reed City Woolen Mills has increased its capital stock from \$10,000 to \$20,000.

Bessemer—The Farmers Milling & Elevator Co. has increased its capital stock from \$10,000 to \$15,000.

Ovid—The Harris Lumber & Coal Co. has changed its name to the Gumaer Lumber & Coal Co.

Grand Ledge—The Parsons Chemical Works has increased its capital stock from \$30,000 to \$60,000.

Kalamazoo—The Clark Engine & Boiler Co. has increased its capital stock from \$200,000 to \$350,000.

Grand Haven—The Hamilton Motors Co. has increased its capitalization from \$500,000 to \$750,000.

Adrian—The Adrian Brass & Aluminum Casting Co. has increased its capital stock from \$25,000 to \$75,000.

Detroit—The DeFord Motor Truck Co. has been incorporated with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in in cash.

Coloma—The Berrien County Cider Co., which did a big business in sweet cider at Eau Claire last season, has taken over the pickle business of the Friday Brothers Canning Co.

Detroit—The Ideal Valve Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed, \$600 paid in in cash and \$14,400 in property.

Detroit—The Roney-Lewis Pattern Works has been incorporated with an authorized capital stock of \$2,000, of which amount \$1,050 has been subscribed and \$900 paid in in cash.

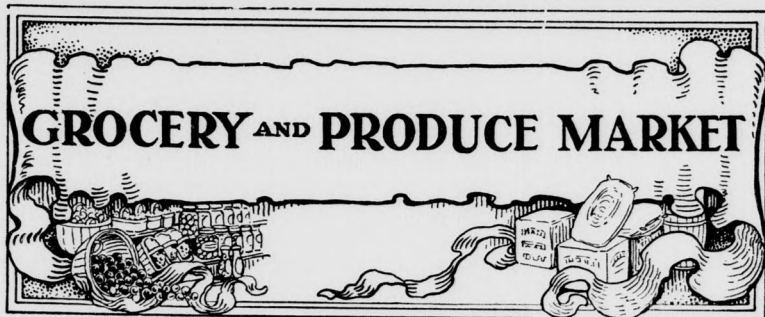
Manistique—The Peoples Auto & Tractor Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Tube Products Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Cadillac—The Northern Machine Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed and \$3,000 paid in in cash.

Detroit—The Ka-Wood Gear & Machine Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$15,000 paid in in cash.

Bay City—St. Laurent Brothers, manufacturers of peanut butter and peanut products, have merged their business into a stock company under the same style, with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in, \$5,000 in cash and \$45,000 in property.



Review of the Produce Market.

Apples—Northern Spy, \$4@4.25; Greenings, \$3.50; Baldwins, \$3.75; Russets, \$3.25; Starks, \$3. Western box fruit commands \$4@4.25; bulk, \$4@4.25 per bu.

Butter—The market is steady, quotations to-day about the same as they were for the corresponding time a week ago. There is a good demand for the different grades of creamery butter and receipts are about normal for this time of year. The tendency, however, at this writing looks like lower quotations in the near future. Local jobbers hold extra creamery at 62c and first at 60c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars and 32c for packing stock.

Cabbage—\$8 per 100 lbs. for home grown; California, \$5.50 per crate of 70 lbs.

Cauliflower—\$2.75 per doz. for California.

Celery—California, \$1.25 per doz.; Florida, \$5 per crate of 3, 4 or 6 doz.; \$4.50 per crate for 8 and 10 doz.

Cocoanuts—\$2 per doz. or \$15 per sack of 100.

Cucumbers—Hot house, \$3.25 per doz.

Eggs—The market is steady, but weak. The receipts are slightly lighter than they should be for this time of the year, which is due to poor shipping facilities. We look for lower prices in this commodity in the near future. Local jobbers pay 48c for strictly fresh. Cold storage stocks are steady at 46c for candled firsts, and 42c for second.

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, \$1.20 per doz.

Green Peppers—75c per basket.

Lemons—California, \$7.75 for 300s and \$7.25 for 240s and 360s.

Lettuce—Iceberg \$3.25 per crate of 3 to 4 doz. heads; hot house leaf, 17c per lb.

Onions—California Australian Brown, \$6.50 per 100 lb. sack; Spanish, \$2.75 per crate for either 50s or 72s; home grown, \$6.25 per 100 lb. sack.

Oranges—Navals, \$6.25@8 for fancy and \$6@7.50 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.

The Grocery Market.

Sugar—Confusion and uncertainty prevail in all branches of the industry. Local jobbers hold Michigan granulated at \$13.77 and Eastern granulated at \$16.45@17.53, depending on the price they had to pay on date of purchase. The Howell refinery reduced the price of granulated Tuesday from 15c to 14c and later in the day raws advanced 1c—from 10c to 11c—which will probably result in Howell going back to the 15c basis. Local retail grocers are selling sugar on the basis of 20c.

Tea—The market continues fairly steady, without any particular movement more than the usual March movement. Prices are unchanged for the week. Nobody is pressing very hard for sale.

Coffee—The market is perhaps a shade better than it was a week ago, although not very much. The situation is still inclined to be weak and dull, largely on account of uncertain news from Brazil. Late in the week there was without doubt a slightly better feeling. All grades of Rio and Santos remain as they were a week ago. The large way quotation on Rio 7s being 14½c and on Santos 4s around 24½c. This is a decline from recent points. Milds have also eased off somewhat.

Canned Fruits—There is an encouraging demand for cling peaches and for pineapples as well as for pears, but apricots are neglected. Interior cities are buying while the local consumptive demand is increasing. Export stocks are freely offered but holders want cost or a small profit which buyers will not meet at present. Peaches are selling around opening prices. Pears at 5@10 per cent. over and apricots at 15@20 per cent. under. The local movement of apricots is small as the main outlet at present is to speculative buyers. Pineapples of all sizes show a good, healthy demand. Apples are unchanged and dull.

Canned Vegetables—Tomatoes are very weak indeed. There are some Government tomatoes lying a dead weight on top of the market and there are rumors of sales as low as \$1.40, in a large way, for No. 3s. This, of course, makes it impossible for the packer to get \$1.60, and the consequence is that nobody is buying tomatoes at any price. Corn and peas remain as they were last week, the tendency being weak, with the exception of fancy peas. The remainder of the

list is about unchanged from last week, without incident and without special demand.

Canned Fish—This is not a favorable season for trading and dullness prevails, especially as the market is robbed of the export outlet on account of the financial markets. Most holders are contenting themselves with doing a little business, preferring to hold the bulk of their remaining stocks for the more active market later on. Salmon is dull and easy in spots where the lack of an export market is most keenly felt. Red Alaska holds its own, as it is in light supply. Pinks are weak and offered at a wide range. Quality varies in sympathy with the price. Good fish is held at \$2. Chums are nominal at \$1.75. Maine sardines show little movement in the domestic markets. Jobbers and packers are carrying light blocks. A limited export business is going on all of the time. Prices are unchanged. California sardines are firm, but not overly active. Foreign packs are neglected, but are held with confidence by importers for the spring demand. Tuna fish is quiet, as not much outside of striped is offered. Futures are neglected. Shrimp is scarce and firm.

Dried Fruits—There is a moderate demand for dried fruits as befits the season, without any material change in prices since last week. Everything is very high, without any indication of any material decline. The dried fruit market, however, is being to some extent affected by the general fear of the universal slump in almost all staple merchandise and some weak holders are developing, but not in raisins.

Sugar Syrups—With demand almost entirely lacking prices are nominal.

Molasses—The market for grocery grades is firm under limited supplies and a steady demand. Blackstrap is closely cleaned up and steady at the recent advance.

Cheese—The market is steady, there is a good supply and a moderate demand. The receipts are about normal for this period of the year.

Provisions—The market on lard is somewhat easier, quotations are about ½c per pound lower than previous quotations, due to an increase in the make and a light consumption. The market on lard substitute is very weak; quotations, however, are unchanged. There is an ample supply to meet the light demand. The market on smoked meats is somewhat easier, prices about ½@1c per pound lower than quotations of a week ago. There is an adequate supply to meet the moderate demand. The market on barreled pork is steady and unchanged. The market on dried beef slightly easier, due to light demand and a good supply. The market on canned meats is steady and unchanged.

Rice—Buyers are pursuing a very conservative policy, being unwilling in the face of existing high prices to carry stock in excess of apparent requirements. Holders make no attempt to force business and the firm tone of the market is retained. New Orleans advices state that a steady

home demand gradually is absorbing all available supplies.

Nuts—Improvements is to be noted in the market due to an increase in buyers orders for walnuts, filberts and almonds, with the first named variety leading by a considerable margin. The Jewish trade is buying for its holidays, the first of which occurs March 4. Out-of-town buyers are placing their orders early so as to avoid traffic delays. The advertising campaign of the California Walnut Growers' Association is also expanding the outlet, not only for its own brand of walnuts, but for other varieties as well. Outside of the three nuts mentioned the market is rather flat. The better grades of pecans are being taken, but poor and medium nuts are neglected. Brazil nuts are unchanged and dull.

Chocolates—Walter Baker having advanced and a Wilber advance being noted, it is taken for granted that this presages advances in other factory price lists, the same conditions prevailing all around.

Paper—Stocks are low, supplies are hard to get and prices are high. Necessity for curbing waste is evident.

Corn Syrup—This is at a premium for prompt delivery, from all sources. Manufacturers are reported falling further behind with shipments at prices prevailing day of loading.

Containers—To reduce the price of butter 1c per pound will be the effect of a decision to change the form of packing, is the statement of Secretary F. W. Bouska, Chicago, of the American Association of Creamery Butter Manufacturers. This will be done by discontinuation of the use of ashwood tubs in favor of boxes of nonodorous wood as "packing of butter in tubs of ash wood is a tradition."

Mrs. Lee Smith, whose grocery stock at 417 Division avenue, South, was destroyed by fire about six months ago, has re-engaged in the grocery business at the same location. The Worden Grocer Company furnished the stock.

Breen & McLaughlin have sold their grocery stock at the corner of Eastern avenue and Franklin street to Ora A. Howland, who has been connected with the U. S. Gypsum Co. for several years.

J. Pauling has engaged in the drug business at 462 Second street, Muskegon. The Hazeltine & Perkins Co. furnished the stock.

L. K. Supernau, druggist at Otisville, has opened a branch drug store at Goodrich. The Hazeltine & Perkins Drug Co. furnished the stock.

The Crozed Stave Corporation has been organized with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

The Oliver Machinery Co. has increased its capital stock from \$100,000 to \$210,000.

The Lauzon Furniture Co. has increased its capital stock from \$50,000 to \$100,000.



Michigan Retail Shoe Dealers' Association.

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

Stove Arrangements to Secure Maximum of Convenience.

Written for the Tradesman.

Writing on this subject for another publication several years ago, the writer suggested that it would be a good plan for the proprietor of the shoe store to step out of his place of business some day, and then walk in again deliberately and observantly, trying to see his own proposition from the customer's standpoint. In this way he might be able to see some things that might not impress him from his position inside the store.

The science of merchandising recognizes the fact that the appearances of a store—its looks from the outside, the windows, and the furniture, furnishings and general arrangement—have a certain influence on the mind of the customer. The discussion of such a topic belongs to that part of the science of selling, known as the psychology of selling. But this is not to be a technical paper, but just a simple little article with—let us hope—a few helpful suggestions to the busy shoe merchant who wants to make his place more inviting, and thereby perhaps win a little more good will.

Underlying one's scheme of arrangements should be the following aims: (1) To provide convenience, (2) To eliminate all waste space, and (3) To secure attractiveness.

Is your present stock arrangement convenient? Is your selling stock just where you can get at it in the quickest and easiest manner? And where do you keep your reserve stock? Is it so arranged that you can get to it without undue delay provided the size happens to be out in your selling stock? The balcony style with reserve stock above and selling stock below is frequently found, and is one of the best and simplest arrangements; but cannot be installed in all stores.

The various sections in which are kept shoes for the different classes of trade; i. e. the trade of men and boys, women and misses, adults and children, to those who buy the cheaper grades and the ones who call for the higher priced lines of footwear—should be kept separate if possible. This is a convenience for the dealer and his clerks and also a great advantage for other and obvious considerations. The low wood partition or even four foot draperies can be used to good effect in separating

the men's and women's department. One side of a certain section can be for shoes of the less expensive sort and the other for higher priced footwear; or, as many merchants who have the room are now doing, the cheaper stock can be carried in other places, preferably the basement, where the store has a basement sales room.

Propriety as well as convenience, is a consideration that should be considered in separating a shoe store into sections.

This gives rise to departments. And the stocks of shoes are so broad that, even in the small store where a general line of footwear for men, women and children is carried, you have the germ of the department plan.

It is often quite a problem in the small store to so utilize all space as to avoid the unwise use of any, and make the best possible use of all available floor room.

Some one has suggested that the furniture and furnishings of the department catering to the better class of trade should be in harmony with the merchandise—a very good plan where it can be carried out.

Where the plan is feasible, some one has suggested that the more expensive grades might be displayed, in the midst of rather luxurious appointments, in a so-called "custom" room.

The apartment in which women's fine shoes are displayed and sold should be trimmed in a suitable manner. Women are even more sensitive than men to atmosphere and environments.

The manager of a certain store has a slipper room on the second floor. It is quite a pretty room, and is easily reached by the elevator. In this department are kept all the women's and misses' pumps and slippers for evening wear, and all buckles, women's findings and footwear ornaments. And the innovation has made a decided hit.

Between seasons is the time to arrange your store along new lines in order to secure new and better effects.

And these re-arrangements need not cost a great deal—all depends upon your present arrangement and what you desire to install; but sometimes even slight and relatively inexpensive alterations make big differences.

Try to plan your arrangements so as to secure the maximum of convenience and attractiveness with the minimum of expense—understanding by the latter phrase that the idea is not penuriousness or absurd economy.

Cid McKay.

Your looking-glass will tell you what none of your friends will.

Will Destroy Every Retailer For Ten Blocks.

Henry ford has embarked in a new line of business—the sale of merchandise at retail. He has opened a store at his factory in Highland Park and is reported to have stated that he will put out of business every retail merchant within ten blocks of his place of business. He is reported to have already placed orders for large lines of Carhartt and Lee overalls. He announces that everything will be sold at actual cost; that no surcharge will be made and that no percentage will be added for overhead.

The man who tries to settle every business problem within himself lacks wisdom.

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

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

Hirth Krause shoes wear better,
 look better and give the wearer greater
 comfort. Therefore today they are
 Michigan's most popular makers of
 shoes.

HIRTH-KRAUSE COMPANY

Tanners and Shoe Manufacturers



THE BEST YET

Yes, our big Three Day City Day sale was by far the most successful ever held by R. K. L. CO.

Each successive event has been 100% greater than the preceding one and they all tell the same story of R. K. L. values and service being recognized as an important factor in the merchandising of shoes in this territory.

The highly efficient organization, the style and quality of R. K. L. CO. products are such that to handle their line is to insure success in the retailing of shoes.

A trial order will convince.

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN



Gabby Gleanings From Grand Rapids.

Grand Rapids, March 2—L. L. Taylor succeeds James B. Shaughnessy as house salesman for the Michigan Hardware Company. Mr. Taylor was with Foster, Stevens & Co. thirteen years, but for the past six months has been associated with C. E. Dickinson, of St. Joseph.

Charles Matthews (Woodhouse Co.) scoutmaster for Grace Church troop, has awakened enthusiasm sufficiently to have brought the membership to the largest in Grand Rapids. One of his boys sold more thrift stamps during that campaign than any other scout in the United States.

Fred Phillips (Burnham, Stoepel & Co.), who makes his headquarters at the Dresden Hotel, Flint, was an enthusiastic auto show visitor. Whenever you see Fred, you can find plenty of action, and the absence of Old Man Grouch is conspicuous.

Elmo Jefferson Edmonds, who dispenses sunshine and Nash cars at Bangor, did not attend the auto show at Grand Rapids. Reason? E. J. lost a shirt at the Morrison Hotel during the Chicago show and anyone knowing the size of this gentleman will appreciate the loss. Some families could use Elmo's shirt for a tent. Billie checks "over" one shirt.

Seth Zemer, hardware dealer at Nashville, attended the auto show and drove a new car home.

The directors of the Michigan Hardware Company have elected Ed. Kettner Secretary and H. W. Spindler Treasurer to fill the vacancies caused by the retirement of James B. Shaughnessy.

A. H. Barnes, manager of the Great Western Oil Co., of Grand Rapids, reports the largest business at the auto show of any week in the history of his company.

Snow drifts reported twenty-five feet high on the highways at Manacelona and no "first robin" stories from that section.

James Smith succeeds Charles L. Corey as Lake Shore Salesman for the Grand Rapids branch of the National Grocer Company. His territory includes all the towns from Pentwater to South Haven, inclusive.

Mrs. Charles S. Hazeltine, President of the Hazeltine & Perkins Drug Co., who has been very ill at San Diego, Calif., is reported as greatly improved, so she is able to sit up in bed.

Sherwood Hall, who was so seriously ill at Stockton, Alabama, that his son, Vivian, was called to his bedside, is reported as greatly improved. His illness is due to the influenza.

Miss Rena Smith, daughter of Amos C. Smith, President of the Smith Mercantile Co., Plainwell, underwent a major operation at Blodgett hospital one day last week. She is improving rapidly, having been discharged from the hospital within a week.

Carl B. Orwant, formerly on the road for the Grand Rapids Dry Goods Co. in the Upper Peninsula, has returned to Grand Rapids and engaged in the jewelry business at 237 Division avenue, South, under the style of Siegel & Orwant. His partner is A. Siegel, who also conducts a jewelry store at 410 Bridge street.

The morning after the night before the query used to be, "Won't morning ever come?" Now is changed to "Won't summer ever come?"

Last week witnessed a new entrant in shoe trade journalism issued under the auspices of the Shoe Travelers' Association of Chicago, and styled the Chicago Shoe Traveler. This junior publication, a four page house organ of the Chicago Shoe Travelers' Association is replete with pithy paragraphs principally pertaining to association members and the organization's activities. The "infant" thus wished on a long suffering trade already struggling under unkind inferences of price committees and compelled to compute luxury taxes will doubtless thrive owing to its splendid sponsors. President-elect Joe Kalis-

ky is managing editor; Dave Morris, the new secretary-treasurer, conducts the style page; Dave Davis, last year's treasurer, is financial editor, and Frank B. King, president emeritus of the Association and a well-known authority on sport, has been induced to handle the sporting section.

L. F. Stranahan.

Short-Stops From Michigan's Metropolis.

Detroit, March 2—D. C. Delamater, chairman of the board of directors of the Detroit Savings Bank, is spending a winter vacation at Boynton, Fla.

Stockholders of the Detroit Savings Bank, at a special meeting last Thursday, gave approval to a recommendation from the directors providing for increasing the bank's capital stock and surplus from \$750,000 each, to \$1,500,000 each, by the issuance of 7,500 shares of new stock to be offered to the shareholders at \$200 a share pro rata to their present holdings. Subscription rights accrue to stockholders of record February 26 and terminate May 1. With the enlarged capital and surplus, the bank will have undivided profits in excess of \$500,000. President George S. Baker and the bank's directors expect the work of remodeling the four lower floors of the Chamber of Commerce building for occupancy of the bank's main office will be begun about May 1.

Detroit's milk supply ranked among the highest in the country in 1919 in the matter of freedom from injurious bacteria, according to Dr. Henry F. Vaughan, health commissioner. Dr. Vaughan said Saturday that last year bacteria count per cubic centimeter was never higher than 180,000, while in 1918 it reached 485,000, and in 1917, 625,000. The freedom from bacteria is due to enforcement of better sanitary conditions in the way the milk is produced and handled, more satisfactory pasteurization, and icing of milk in the wagons which distribute it to the homes, Dr. Vaughan said.

Maintenance-of-way brotherhood's first Detroit retail store has opened at 15 John R. street. O. C. Trask, assistant grand president, is in temporary charge. Members of the brotherhood and members of unions affiliated with Detroit federation of labor are at present the only persons eligible to buy at the store. Ultimately, with the development of the plan, it is expected the store will be open to the public. Made-to-order men's clothing at 30 per cent. less than retail cost, women's clothing at 40 per cent. less, coffee at 35 and 45 cents a pound, Ceylon black tea at 38 cents, green Japan tea at 41 cents, underwear, gloves and hosiery at 30 to 40 per cent. less than retail, are some of the bargains to be offered. Carloads of apples and flour are to be sold from the cars, for a day or two after their arrival. The stocks will then be transferred to the store at a slightly increased price. Because of the great demand for overalls by railroad men, their sale will be restricted for the present to brotherhood members. The brotherhood shortly is to erect an overall factory in Ypsilanti, from which it hopes to be able to supply all union men in Detroit, affiliated with the federation of labor.

Who Knows.

The Baltimore American's want column advertises "colored lunch-room."

Is that the place where pink teas originated?

The STAYING QUALITIES of the H. B. Hard Pan Shoe

will bring to the merchant handling it a prestige that will do much to establish him as the leading business man in his community.

For many years the name H. B. Hard Pan has stood for the very highest quality in men's service shoes.

With Farmers, Railroad men, Shop men, Miners—in fact wherever extraordinary service is demanded, H. B. Hard Pan shoes have made good.

We urge dealers during the present high prices to resist the temptation to handle inferior goods. STANDARD QUALITY service shoes will stand up and give your customer the service expected.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

HOOD RUBBER PRODUCTS CO., Inc.

BULLSEYE BOOT

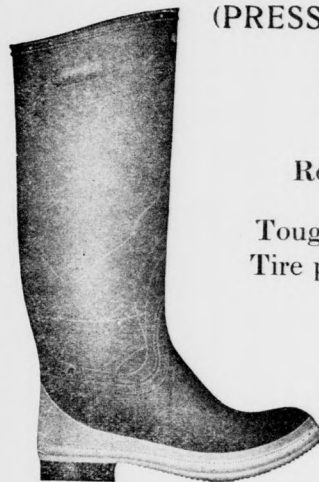
(PRESSURE CURE)

IN STOCK

Red or Black Gum Upper

Tough gray sole joined by Hood Tire process to high grade upper

LONG WEAR



- Men's Bullseye Black or Red Short Boot \$4.00
- Boys' Bullseye Black or Red Short Boot 3.30
- Yonths' Bullseye Black or Red Short Boot 2.45

SEND IN YOUR ORDER TO-DAY

Shipped Same Day as Received

HOOD RUBBER PRODUCTS CO., Inc.
GRAND RAPIDS, MICHIGAN

TRADE BOARD LOSES TWICE.

Once more the Federal Trade Commission has been checkmated by the Federal Courts in its extreme views of the subject of restraint of competition. The Federal Circuit Court of Appeals has again stated that it is not illegal or immoral for a merchant to "do what he will with his own," however whimsically the extremists and radicals may seek to twist the meaning of the law.

In other words, the Beechnut Packing Co.—or anyone else for that matter—can refuse to sell its goods to any merchants it does not wish to have dealings with. It matters not whether the point of objection be price cutting or anything else, so long as the seller acts independently of all others and not in collusion or conspiracy. The Supreme Court said so some months ago in the Colgate case, when the action was under the Sherman and Clayton acts, and now the Federal Circuit Court of Appeals has said it again under the Federal Trade Commission act.

It has long been a mystery to the average business man why the Commission persisted in trying to enforce an extreme view of a debatable question, when there were so many wide open issues clamoring for attention. Of course, the Board seeks paternalistic powers and authority (for reasons best known to itself) and is back of the camouflager but moribund Stephens bill, which would let a business man exercise his common law rights only be the courtesy and consent of the Board. In double harness with that discredited parent of the Stephens bill—the Fair Trade League—it has been boosting the bill and trying to tear down price regulation on any other basis, but after Colgate decision most men recognized that the issue was really settled and wondered why the Commission persisted in pressing ingenious charges against the Beechnut Company.

Perhaps, now, the Commission will wake up to the true nature of unfair trading and reconstruct its ideas of fundamental rights in competition. Apparently the decree is unmistakable, for the court says that "the acts found and charged in the methods of doing business by the Beechnut merchandising policy are not unfair methods of competition *** and the Commission exceeded its power in making the order."

Nor is this all, for the Board has been turned down by another court in its campaign against "bribery" in trade; the said bribery consisting of taking customers to dinner or theater, or otherwise cultivating trade through friendly social intercourse.

The full text of this decree is not yet available, but it is apparently as sweeping as in the Beechnut case. It is conceivable that some forms of entertainment by a seller to his prospective customer might be bribery, but the custom of "entertaining the trade" is too well established and too much open competition in itself to be considered unfair.

Taking a customer to luncheon by no means presupposes that he commits himself to buy, or to stultify his

freedom of action. When a merchant or manufacturer entertains a committee or a convention at a theater he does not "buy" their right to trade elsewhere if they choose. In the opinion of most business men the cultivation of good will and friendship is fair practice; no less moral than the cultivation of a good reputation for goods or for a house. So long as everyone is free to play the game if he chooses, where is competition restrained? It may be expensive, or even wasteful, but hardly immoral. No one but a radical or a mendicant would have thought so.

NEW HIGH FIGURE ON COTTON

Spot cotton reached a new high figure during the past week, but contracts, as a rule, did not show much strength. The speculative element seems to be controlling quotations with apparently no relevancy as regards supply and demand. The latest figures given out seem to indicate a carryover at the end of the present cotton year of over 3,000,000 bales, including linters. This may account for the comparatively low figures quoted on next season's crop. Another argument in the same direction is the general belief, based on reports from the growing districts, that a very large acreage is to be seeded to cotton. British efforts are continuing for the purpose of providing for supplies of the article from other countries than this. The latest country to attract their attention is Brazil, where about 400,000 bales are grown annually and where American experts have been employed to increase the yield. But attempt of this kind are looking forward to the future when the present world's supply of cotton will not suffice to meet the demand. For a few years to come the supply seems ample. In cotton manufactures, it is rather noteworthy that yarn spinners have lately been a little more solicitous at getting orders and there has been some easing up on terms. Fabrics have not been in strong demand during the week just closed, nor have prices for them been maintained. A marked feature recently has been the buying of fine and fancy cotton goods in England. This is believed to have been stimulated somewhat by the high prices asked for silks, for which these fine cotton weaves may be substituted.

The Tradesman regrets the necessity of eliminating some regular departments this week in order to give place to the report of the twenty-second annual convention of the Retail Grocers and General Merchants' Association of Michigan, which was in session in Grand Rapids three days of last week. The meetings were well attended and the didactic character of the proceedings—thanks, in part, to the excellent features provided by the jobbing trade of Grand Rapids—was a long ways ahead of any convention ever held by the organization. The discussions were also full of interest and were thoroughly practical in both application and suggestiveness. President Jones handled the meetings with tact and thoroughness and did much to bring out the best there was in the members present.

INTERNATIONAL LANGUAGE.

French has been the language of diplomacy since the signing of the Treaty of the Pyrenees, November 7, 1659, but was forced to share honors with English in the Treaty of Versailles last June. The majority of the articles of the Treaty were written in English and then translated. French scholars, such as Aulard and Bainville, are "condemning in severe terms this historic regression." They feel that "in the name of the clear ideas and the long tradition which gave sanction to their predominance" the Treaty should have been written exclusively in French. But this was a new kind of treaty creating a new kind of world against which it was difficult for the unqualified excellence of French to hold out.

From an industrial and political point of view, English might well aspire to become the international language. It has already established itself away from "home," in North America and the Indian and Pacific Oceans. It adapts itself equally well to composition of an "Ancient Mariner" and the conversation of a Jack Tar. It has 450,000 words as against the 200,000 in French. It has infinite ability to form new words as customs change and science expands. Great Britain has been conquered and settled in turn by the Celts, Romans, Anglo-Saxons, Danes, Normans—and English. It is not a single language but a quintuple one. In it are the elements of the language spoken by the ruling peoples. If its clarity is not equal to that of French it may be due in part to the fact that it has not been given an equal opportunity.

But there is nothing more persistent than an idea nor more valuable than a good tradition. The same Peace Conference which witnessed the admission of English into copartnership with French as the language of diplomacy witnessed the powerful hold of the language of Voltaire on the great peoples and lesser breeds. Not only Sonnino of Italy and Hymans of Belgium spoke French, but all the delegates from South America, the Japanese and the Chinese. The rights and wrongs of Lithuanians and Albanians, Letts and Dobrudjans, Carpatho-Russians and the nomad Kurds were uttered before the world in French. If English wins ultimately it will be overcoming a big handicap.

AN UNKNOWN FACTOR.

One new development in the grain trade to add to the uncertainty existing among traders is the efforts of the Grain Corporation to move out its wheat. It has secured an agreement with the grain elevator men to load 70 per cent. of all the grain cars sent to the warehouses with wheat and leaving 30 per cent. for other grains. For more than a month past it has been unable to get its wheat loaded out fast enough to suit millers. In some instances cars sent to the elevators by it have been taken for other grains, in other cases it has confiscated cars for its use that were sent there by other interests.

The Grain Corporation has over 14,000,000 bushels of wheat to be shipped from Chicago, Milwaukee and

elevators in that vicinity. At the rate of 1,000,000 bushels per week it will take fourteen weeks to move out the wheat. In the meantime shippers of coarse grains will have to send their grain East through purchases on track, as loadings out of store will be light unless there is a big excess of cars, which does not seem likely under existing conditions.

A change has been made in the corn situation. For two months corn has been moving to Montana, Wyoming and North Pacific Coast points to fill the feeding demand. The latter has been filled up for the present and corn that has been sent from Western Iowa to West of the Missouri River is now coming Eastward. This has changed the car supply somewhat, but there is a shortage that cannot be overcome as there is too much business for all kinds of freight for the railroads to furnish all the cars wanted by any one line. In all, the car situation is a little better, but it is not expected that it will be normal for a long time to come.

WOOL AND WOOLENS.

Not much change in the wool situation is noticeable in this country from week to week except when public sales are had at auction. Otherwise, the dealings are rather restricted. Abroad, the offerings at auction of British colonial wools are showing the same features that have hitherto marked them. The disposition still is to bid high for choice merinos, but latterly there has been shown more interest in the offerings of the coarser varieties of wool. It is recognized that it is only a question of a short time before the latter will come to their own again. Domestic wool growers are showing more confidence in a continuance of high values. One evidence of this may be found in the fact that they are not disposed to contract ahead for the coming spring's clip. They are also trying to do some better marketing than they used to do. Their complaint was, for a long time, that most of the profits in the business went to the wool brokers and other middlemen. Now there is a movement on foot to arrange for selling the clip only to the mills direct. The goods market remains rather quiet. A number of the smaller manufacturers are putting fall goods on the market, usually of specialties. Some halting seems to be apparent on the part of buyers to take all of the goods allotted to them and there are reports of cancellations. How much they will amount to remains to be seen later on. The call for fine dress goods seems to keep up fairly well.

The fifth child will be the lucky one in Brantford, Ontario. The Board of Education has given notice that pupils passing entrance examinations, who are members of families of four children or more and whose parents are not earning more than 45 cents an hour for an eight-hour day, will be taken care of by the Municipal Board of Education. The cost of food, clothing and books will be provided, and the pupil will take a full course in the Collegiate Institute.

BEST MEETING EVER HELD.

Annual Convention Retail Grocers and General Merchants.

The twenty-second annual convention of the Retail Grocers and General Merchants' Association of Michigan has passed into history. It was not attended by so large a crowd as at some of the meetings in the past, yet delegates were present from nearly every part of the entire State, including many of the prosperous and most influential men in their respective communities.

The first day was largely given over to the appointment of committees and other work necessary for the proper conduct of the business during the entire three days; also the report of the various officers—President, Secretary and Treasurer.

The meeting was called to order by Paul Gezon, President of the Grand Rapids Retail Grocers and Meat Dealers' Protective Association, with an invocation by Rev. John A. Dykstra. Hon. C. Gallmeyer, Mayor of Grand Rapids, welcomed the delegates in a most cordial manner to the enjoyment and privileges that the city had to offer and assured the visitors that he had turned the keys of the city over to President Jones for the benefit of the delegates during their entire stay.

E. W. Jones, Cass City, President of the Association, responded in a few well-chosen words, thanking the mayor and the various interests of Grand Rapids for the cordial welcome and the pleasure that was coming to the members during their stay in the Furniture City.

Then followed the annual address of the President and the annual report of Secretary, both of which were published verbatim in last week's issue of the Tradesman.

The Treasurer's annual report showed the financial condition of the Association to be very satisfactory and a balance on hand.

Reports from the various towns in the State were called for, showing a total of 128 cities and towns and villages that are taking part in improving conditions applying to the grocery and meat business.

The evening of the first day was given over to a banquet and entertainment, at which members were the guests of the Grand Rapids grocers and meat dealers. It was attended by some five or six hundred people. At the close of the banquet, Paul Findlay, of Los Angeles, who is associated with the California Fruit Growers Exchange, gave blackboard demonstrations with explanations of margins and profits necessary if the retail grocer was to continue to give the service to the public that was demanded of him and still continue in business. Mr. Findlay was listened to with the greatest interest and many of the delegates carried away valuable pointers they will be able to apply in their own business.

Bert Hogan, of Holland, the noted comedian, entertained in a very pleasing manner with many of his little stories of Dutch-Irish dialect.

The second day of the convention was taken up more or less with routine business and a letter was read from the Attorney General's Department, stating that in the investigation of the H. C. of L., the evidence taken did not show that the retail grocers and meat dealers were getting more than a reasonable profit on their investment.

John A. Ulmer, of Toledo, President of the National Retail Grocers' Association, read an excellent paper, which is published verbatim elsewhere in this week's paper.

A. C. Bertch, of Grand Rapids addressed the meeting on the subject, "Get Acquainted With Yourself." The speaker, in a forcible way, endeavored to show the absolute necessity of being well acquainted with one's self in order that one adapted for work in the dry goods line might not engage in some other line for which he

was not adapted; that the essentials necessary to success depended on how well one was acquainted with himself and his fitness to conduct the line of work he might engage in.

John G. Clark, President of the Michigan Wholesale Grocers' Association, was one of the speakers whose address was listened to with much interest, indicating, as it did, the way in which the wholesale and retail trade are identified and the relations that should exist if success were to crown the efforts of both of these lines. Mr. Clark explained a condition in connection with his business that illustrated, in some degree, the difficulties faced, citing as an illustration sugar, which, of necessity, is purchased in carlots, is paid for when invoiced, although it may not reach its destination for weeks after. Then it is distributed in smaller quantities to the retailer who has from fifteen to thirty days time before paying for it, all of which adds to the expense of doing business, and he illustrated in a splendid way the desirability of the retailer being more careful in granting credit which carried with it any other terms than the shortest possible time for payment by the customer. The paper appeared in full in last week's issue of the Tradesman.

The wholesale division of the Association of Commerce provided a programme for the afternoon and evening of Wednesday that was both instructive and entertaining. Frank Stockdale, of Chicago, an expert on practical methods of merchandising, spoke in a very pleasing and effective manner. He was listened to with much interest while he gave concrete ways of eliminating unnecessary expense, which enabled one to handle goods in a more profitable and satisfactory manner.

The evening was given to a banquet in the Hotel Pantlind, with various means of entertainment, singing, dancing and boxing, with an address by Prof. Soares, of the Chicago University, that was deeply interesting and instructive, imparting in a new way the real meaning of "democracy."

Thursday, the last day of the convention, was given over to completing the business of the session, reports of committees and some excellent talks, one by John A. Green, of Cleveland, a former Secretary of the National Association of Retail Grocers. This paper appeared in full in these columns last week.

Geo. A. Plietz, of Uby, explained the manner in which his fire loss was settled by the adjusters employed by the stock insurance companies interested and very clearly showed the importance of the assistance the officers of an Association could render in a similar case. The paper is published elsewhere.

The afternoon was taken up with reports of committees. The report of the Committee on Resolutions was as follows:

Whereas—Articles appearing in Current Events pertaining to the profits of retailers are not in accordance with facts as they exist; and

Whereas—The child mind is apt to be impressed with the reading of such articles and that these articles remain in the child's mind for years, so that the inevitable result is to suggest to the child that perhaps his father is one of the fellows who is causing the high cost of foods; and

Whereas—We believe that anything that is in the nature of the education of our children should be none other than facts; now therefore be it

Resolved—That we request the Board of Education that they take particular care that any article or publication being put in the hands of school children shall be truthful and particular as to facts; and further be it

Resolved—That a copy of this resolution be sent to the Board of Education; and be it further

Resolved—That a copy of the resolution be sent to the management of Current Events; and be it further

Resolved—That the particular article in question be investigated to the fullest extent and, if found not as stated, to request them to use a full page of the paper in an early issue refuting the statement.

Carried.

Whereas—The bill known as the Stevens-Ashurst bill is acceptable to the Association when amended by the addition of a section reading as follows: "With respect to any contract or contracts authorized to be made under this act, and subject to the same review as other orders of the commission on its own initiative or upon complaint of any person, firm, association or corporation, after investigation and determination that the public interest requires the termination of the whole or any part of such contract or regulate the terms thereof in the interest of the public;" now, therefore, be it

Resolved—That this Association in convention assembled approve of said bill and that all efforts be made by this Association and by its members to secure the enactment of the proposed legislation.

Lost. Whereas—The principal magazines and farm papers of the country are not now giving advertising space to any mail order houses; and

Whereas—Mail order houses have secured patronage from all communities properly belonging to local merchants; now therefore be it

Resolved—That we heartily endorse the action of these publications and do such work in their behalf as may be consistent with good business practice.

Carried. Whereas—Our old friend and companion, Wm. McMorris, has been but recently bereaved through the death of his esteemed and worthy wife; and

Whereas—The absence from this convention of our esteemed ex-President has brought home to us the loss that has been his; now therefore be it

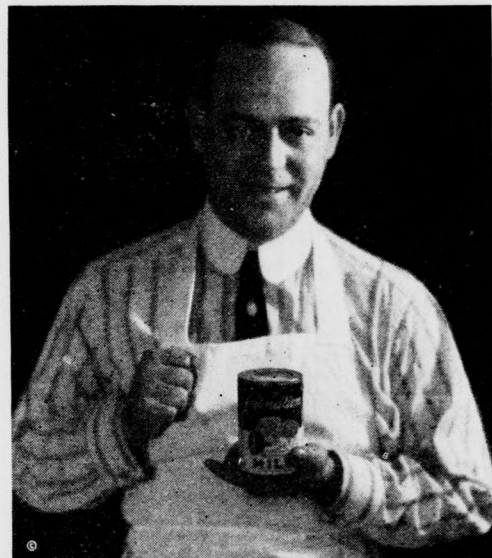
Resolved—That we extend to Mr. McMorris the deepest sympathy of the delegates in this convention in his bereavement and be it further

Resolved—That a copy of this resolution be sent to Mr. McMorris and also be engrossed in the proceedings of this convention.

Carried. Resolved—That this convention show its appreciation for the hospitality shown us during our stay in this city by a rising vote of thanks.

Resolved—That the same appreciation be extended to the Grand Rapids Retail Grocers' Association for the splendid way in which they handled this convention.

Carried. Whereas—It is our belief that one of the principal causes of the present high prices and the general unrest is (Continued on page twenty-eight.)



And Here is
The Carnation Milkman

The Carnation Family Grocer recommends Carnation Milk to his customers. He finds it good business to do so.

For Carnation Milk was a staple even before it was so widely advertised. Its uniformly high quality, convenience and economy are recognized in millions of homes, where it is used with satisfaction in kitchen and dining room.

Read the advertisement in the March 27 issue of The Saturday Evening Post—clip and put in a prominent place in your store.

Ask your customers to try a can then watch your sales increase.

Ask our representative or write to us for Carnation advertising and selling helps. Address the CARNATION MILK PRODUCTS CO., 333 Consumers Building, Chicago, or 333 Stuart Building, Seattle.

Remember, your jobber can supply you

Carnation Milk
From Contented Cows



The label is white and red.



Have You Taken Advantage of
the Offerings of

Foodstuffs

Made by the

War Department
Quartermasters Corps?

Canned Tomatoes and Potted Beef In This List

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 20th.

No deposit will be required when aggregate of bid or bids of any one bidder is \$1,000.00 or less. When bid or aggregate bids is for more than \$1,000.00 a 10% deposit thereof must be submitted with the bid. Such bidders as may desire to do a continuous business with the Surplus Property Division, a term guarantee in the sum of not less than \$25,000.00 may be deposited with the Surplus Property Division at Washington, D. C., or with the Zone Supply Officers; such term guarantee is to be so worded as to bind the bidder to full compliance with the conditions of any sale with regard to which he may submit proposals, that is, proposals on any property offered for sale by the Surplus Property Division during the lifetime of the guarantee. A term guarantee will not relieve the bidder from the forwarding of his certified check for 10% of the amount of his purchase within 10 days from the notification of award.

No special bid form is necessary. Complete conditions of sale are embodied in this advertisement.

Surplus Subsistence, List No. 5 Bids Close March 20th

Item No. S-503.

168,000 Tins, Beef, Potted.

¼ lb. tins, 48 to a case. Manufactured by Morris & Co. Stored at Brooklyn, N. Y. Minimum bid considered, one case.

Item No. S-511.

174,000 No. 2 Cans Tomatoes.

Packed in 1918 by Roberts Brothers. Stored at Philadelphia, Pa. Packed 24 cans to case. Minimum bid considered, ten cases.

And the Following Lots of Tomatoes, All Stored at Philadelphia, Packed 24 Cans to Case.
Minimum Bid Considered: 10 Cases.

No. 507-S 10,000—No. 2 cans Packed 1918 by Thos. Jamison.
No. 508-S 54,000—No. 2 cans Packed 1918 by J. E. Kirkman & Co.
No. 509-S 140,000—No. 2 cans Packed 1919 by Kirby & Gallup.

Full Details on Opposite Page

WAR DEPARTMENT SALE—Subsistence List No. 5

Bids Close March 20th

TOMATOES Stored at Philadelphia—Continued.

No. 510-S	70,000—No. 2 cans	Packed 1918 by G. C. McComas & Co.
No. 512-S	47,000—No. 2 cans	Packed 1919 by W. S. Wood & Sons.
No. 513-S	53,000—No. 2 cans	Packed 1919 by Samuel J. Ady.
No. 514-S	47,000—No. 2 cans	Packed 1919 by T. C. Douglas.
No. 515-S	44,000—No. 2 cans	Packed 1918 by A. S. Weeks.
No. 516-S	21,000—No. 2 cans	Packed 1919 by Jos. H. Murray.
No. 517-S	38,000—No. 2 cans	Packed 1919 by Geo. A. Bounds
No. 518-S	21,000—No. 2 cans	Packed 1919 by Farmers' Canning Co.
No. 519-S	5,000—No. 2 cans	Packed 1918 by W. F. Messick & Bros.
No. 520-S	32,000—No. 2 cans	Packed 1918 by J. B. Andrews.
No. 521-S	29,000—No. 2 cans	Packed 1918 by W. H. Meyers & Co.
No. 522-S	15,000—No. 2 cans	Packed 1918 by A. E. Greenland & Co.
No. 523-S	103,000—No. 2 cans	Packed 1919 by D. E. Footes.
No. 524-S	5,000—No. 2 cans	Packed 1918 by Draper & Slaughter.
No. 525-S	40,000—No. 2 cans	Packed by J. S. Sheridan.
No. 526-S	25,000—No. 2 cans	Packed 1919 by Preston Canning Co.
No. 527-S	49,000—No. 2 cans	Packed 1919 by N. W. Acworth
No. 528-S	10,000—No. 2 cans	Packed 1918 by J. Jamison.
No. 529-S	25,000—No. 2 cans	Packed 1918 by A. B. Sellman & Bros.
No. 530-S	25,000—No. 2 cans	Packed 1919 by O. J. Packett & Co.
No. 531-S	27,000—No. 2 cans	Packed by H. J. McGrath & Co.

SPECIAL NOTICE.

POTED BEEF AND TOMATOES—Each successful bidder will be required to certify before delivery is made that these items will not be sold or offered for sale, directly or indirectly, for export.

INSPECTION:

Goods are sold "as is" at storage point. Samples of practically all articles are displayed at Zone Supply Offices 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 20th. They should be addressed to the Zone Supply Officer at the nearest address:

Army Supply Base, Boston, Mass.; 461 Eighth Avenue, New York City; Twenty-first Street and Oregon Avenue, Philadelphia, Pa.; Coca-Cola Building, Baltimore, Md.; Transportation Building, Atlanta, Ga.; Army Building, Fifteenth and Dodge Streets, Omaha, Neb.; Ft. Mason, San Francisco, Cal.; Seventeenth and F. Streets, N. W., Washington, D. C.; Newport News, Va.; Jeffersonville, Ind.; 1819 West Thirty-ninth Street, Chicago, Ill.; Second and Arsenal Streets, St. Louis, Mo.; Audubon Building, New Orleans, La.; San Antonio, Tex.; New Cumberland, Pa.; Columbus, Ohio, Schenectady, N. Y., or to Surplus Property Division, Munitions Building, 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, 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 25th and advised of the quantity awarded to each. A deposit of 10 per cent. 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 thirty 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 of 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.

STOCK COMPANY METHODS.

In Adjusting the Loss on a Retail Stock.*

The first gathering of this kind I attended was at the convention of the State retail grocers held in Port Huron in 1911. I liked Port Huron and the convention. In fact, I liked the organization of the Michigan retail grocers so well that I have attended every convention held by the organization since that time, except one—the one held at Traverse City.

I feel that I have benefitted a great deal by attending our conventions, but in all the conventions I have attended I do not remember of any speaker, talking on the subject of fire insurance adjustment or any brother merchant giving us his experience on how his fire loss was adjusted.

In talking to you to-day on the subject "How My Fire Loss was Adjusted," I hope to start a movement toward education, study and discussion of the subject in your local association meetings and I hope that the officers of Retail Grocers and General Merchants' Association will set aside a portion of the time at future State conventions to discuss this vital question. Much time, thought and energy are nowadays being given to a campaign of fire prevention. Why not include an education of the insured as to their duty to themselves in caring for and protecting their property at the time and after a fire has occurred?

Some of you might not be interested, because you might think "Well, I never had a fire in the ten, fifteen or twenty years I have been in business and I am always careful around my premises, to prevent fires, etc. That subject does not interest me." You may have been ever so careful around your premises and even seen to it that the adjoining property owner uses care to prevent fires, yet you may have a fire sometime through no fault of yours. I hope not, because it is not a pleasant experience.

I have been in the store business in a small town for twenty-seven years.

I started to clerk as a boy in 1892 in my home town—Port Hope. I worked in one store seventeen years, during which time the ownership of the store changed four times. I was part of the fixtures in that store. The first ten years I worked as clerk, working up from junior to senior clerk, and the other seven years as manager of the store.

We had the largest store in Ubly, carrying a stock of general merchandise such as is usually kept in a country store.

Our sales in 1919, for the period from inventory time up to the date of the fire, showed an increase of 20 per cent. over 1918.

We were very enthusiastic over the outlook for 1920, because I believed and believe to-day that 1920 will be the banner year for business. We had placed our customary advance orders for spring merchandise. We had worked hard all year with no vacation and when Thanksgiving drew near, we made plans to eat Thanksgiving dinner at home with mother.

Mrs. Plietz, the two children and I went to Port Hope, our home town, on Thanksgiving morning, intending to stay there until the next day and then come back to Ubly.

Friday, No. 28, 1919, will always be a Black Friday in my memory, because it was on this day that our stock of merchandise was damaged by fire.

About 5 o'clock a. m., while we were sleeping peacefully, the telephone bell rang and we were informed by the operator at Ubly that our store must be on fire, because dense volumes of smoke were pouring out of the building, although no flames could be seen. I gave some instruction by phone and named a committee of citizens to take charge of the prop-

*Paper read at annual convention Retail Grocers and General Merchants' Association by George A. Plietz, of Ubly.

erty until I could get back to Ubly. I arrived on the scene at 7 a. m. The fire was out, thanks to our volunteer firemen and good water works. The building was damaged some \$2,000, but I do not own the building, and our stock of merchandise certainly was a sorry looking mess—very badly damaged and partially destroyed.

The fire coming as it did, at the time of year when our best business was ahead of us, made it very bad for two reasons:

1. It practically put us out of business for the Christmas trade.

2. Our stock was at the peak. At that time of year our stock was always the heaviest.

The fire originated in the room next to us, occupied as a picture show, worked through the wall into our store and did considerable damage. Cause unknown—probably cigarette stub or defective wiring.

The first thing I did when I arrived on the scene of the fire was to close up the place of business, because we were not in shape to do business. Then I hired three extra men to help me take care of the property. Our reserve stock of groceries such as canned goods, soaps, etc. we kept in the basement. Our basement did not have a drain and we found that the reserve stock was badly water soaked by water coming from the main floor. We had twelve inches of water on the floor of the basement. We placed boards on top of boxes and barrels for shelves and took off canned goods and placed them above the water, turned on their sides. We turned the cases of canned goods, for the reason that the water would roll off the sides and drop off the ends of tin cans and thereby prevent rust. Then we went on the main floor and started to save the water soaked clothing which had been toppled onto the floor and took care of the merchandise as best we knew how at the time. I notified the insurance companies of our loss by mail immediately. We carried \$12,000 insurance on stock and \$1,250 on furniture and fixtures in the following stock companies: Hartford, Northern Assurance, Boston, American and National Liberty; also the Mill Owners—a mutual company of Des Moines, Iowa. K. Neutson of Lansing is the State Agent.

The following Thursday, nearly a week after the fire, one insurance adjuster came into the store. He was a Detroit man, recently from Chicago, manager of the Underwriters Adjustment Co. His name was John D. Wiese. He looked over our loss, took the basic figures from our ledger and told us that we would have to take an inventory to prove our loss.

I telephoned Mr. Phillips, of Port



Established 1853

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

A First Mortgage Investment Gold Bonds to Yield 7½%

YOU know that for a safe investment, a closed first mortgage is without equal.

Even in these days of high interest rates, a 7½ percent return on as safe a security as a first mortgage bond, is exceptional.

These bonds are secured by a closed first mortgage on New York harbor real estate and improvements valued by the American Appraisal Co. at over four times the amount of the bond issue, the land alone being conservatively appraised by experts at from 130% to 165% of the entire \$1,500,000 bonds outstanding.

They are issued by the Downey Shipbuilding Corporation, on whose property of 162 acres are 43 buildings, including a modern steel, ship and engine building plant.

Net earnings for 1918 and 1919 averaged seven times maximum interest charge. Out of each year's earnings, a sinking fund is provided to retire the bonds. Maturities range from 1921 to 1926. These bonds are in \$1,000 denominations.

Send for circular, or order by phone or mail, or request our salesman to call when in your city.

HILLIKER, PERKINS, EVERETT & GEISTERT
BELL M 290. SECOND FLOOR MICHIGAN TRUST BLDG. CITY 4334

STOCKS BONDS

Will and Way

Where there's a will there's a way to assure the carrying out of your wishes. The way is the GRAND RAPIDS TRUST COMPANY

The man who has not made a will has not done his duty. He has neglected the future happiness of those whom he considers his nearest and dearest.

Read "You and Yours," our monthly trust letter—a request will place you upon our mailing list.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Huron, who was the other adjuster and asked him what we should do. I told him what Mr. Wiese had decided—that I would have to take an inventory. He told me to read my policies and he repeated the conditions covering my case.

We woke up that it was up to us to take an inventory, but the question was, how could we take a correct inventory when part of our stock was destroyed? Mr. Phillips said, "Take what you have left and we will have to arrive at the figures of goods destroyed some how." So we went ahead and inventoried the stock as best we could.

Right here, I want to tell you that if some one at the Saginaw convention last year had given a talk along these lines, I would have jotted down a few pointers on how to take an inventory in a loss of this kind and I would have been a good deal better off financially.

After we had completed our inventory we found the damage about as follows:

- 10 per cent. destroyed (estimated)
 - 25 per cent. badly damaged, almost useless.
 - 40 per cent. damaged more or less.
 - 25 per cent. slightly damaged.
- Our inventory figured \$17,786, as near as we could get at it.

We notified the adjusters that we would be ready for adjustment on Thursday, Dec. 11. On account of alleged other engagements, the adjusters could not come until Dec. 16.

I tried to get an idea of what other people valued the stock at and I asked for bids on same in the condition the stock was in, in order to give me an idea what loss to claim. One of our competitors bid \$2,000. A merchandise broker offered \$5,000.

I figured that if I could get only \$5,000 for our stock, which represented an investment of \$18,000 it meant a loss of \$13,000 and I accordingly asked for the full amount of the insurance—\$12,000 on a percentage basis.

When the adjusters arrived they would not consider those figures for one moment. They said my position was simply preposterous and they would not allow any such figures. "You will have to revise your figures at once before we will submit ours. You have no such claim, because you have no right to sell your goods to a bulk buyer and make the insurance companies stand any such loss. You are a retailer and you must sell your property at retail to the consumer. It is worth more to you than it is to a merchandise broker, because the broker figures on making a big profit himself out of this deal."

I called in two of my competitors to place a value on my stock. They valued it at \$7,000, representing a loss of \$11,000. I concluded that I would have a hard time getting \$11,000 as an adjustment, so I made a claim for \$10,000.

The adjusters came back at me with figures around \$6,200. This was a

big difference of opinion. By a give and take proposition and after somewhat of a stormy session with the adjusters, especially the Detroit man, we parted company. The adjusters' last figures were \$7,581.85. My last figures \$8,631.06, although I felt that I would then lose about \$1,500. The adjusters left. Mr. Phillips told me to write him in a few days and tell him what I would do. I promised him I would. The man Wiese, from Detroit, was the stumbling block. I believe that Mr. Phillips was fair and would have come nearer my figures, but he was held back by the Detroit sharper. You see the adjusters had to agree among themselves.

I got permission to take out our perishable and seasonable Christmas goods which were not damaged and we opened up temporary quarters across the street and took care of our Christmas trade as well as we could the preceding ten days, with the limited stock of salvaged goods we had, together with some other new merchandise which was in transit at the time of the fire. I did not agree with the adjusters and my next move could have been to ask for a Board of Arbitration. One man who had asked for a Board of Arbitration told me that it had taken sixty days to agree on an umpire and that this

United Light & Railways Company

Davenport Chicago Grand Rapids

Preferred Stock Dividend No. 38

The Executive Committee has declared a dividend of one and one-half (1½) per cent. on the First Preferred Stock, payable out of the surplus earnings, on April 1, 1920, to stockholders of record at the close of business Monday, March 15, 1920.

First Preferred Stock transfer books will reopen for transfer of stock certificates at the opening of business, March 16, 1920.

L. H. HEINKE, Secretary.

February 24, 1920.

Kent State Bank

Main Office Ottawa Ave. Facing Monroe

Grand Rapids, Mich.

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

Resources

11½ Million Dollars

3½ Per Cent

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

KEEP UP WITH THE TIMES



It is taking time by the forelock

"THE CLOCK CORNER"
PEARL & OTTAWA

To leave a clear-cut Will, and thus prevent subsequent disputes.

Statistics prove that four out of five of such disagreements are of a preventable nature.

This able and disinterested corporation as Executor or Trustee, acts promptly, kindly, resolutely.

CONFER WITH OUR TRUST DEPARTMENT
WILLS KEPT ON FILE
MONEY RECEIVED IN TRUST AND ENDOWMENT FUNDS
PUBLIC ACCOUNTING
FEDERAL TAX RETURNS PREPARED
SAFE DEPOSIT SERVICE ON GROUND FLOOR

THE MICHIGAN TRUST CO. OF GRAND RAPIDS

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

claim had been tied up almost a year before he got his money. Since I had already lost a lot of valuable time, through which our business was practically tied up and at a standstill, and since the interest on the claim if tied up a year would figure about \$500, I decided not to ask for a Board of Arbitration.

I went to Port Huron Dec. 26, and accepted the offer of the adjusters, although I felt that I would be out about \$2,500 through the deal. After I had accepted the offer of the adjusters I proceeded to put on a fire sale and dispose of the salvaged goods. We opened our fire sale Jan. 14 and during the month of January we sold \$7,000 worth of salvaged goods. Our expense of salvaging and conditioning our stock was enormous. Our expense for the year 1919 up to the time of the fire was 17.7 per cent. and our expense after the fire to the first of February was 23.5 per cent. At the rate we were going in 1919 we would have reduced our percentage of expense to 17 per cent. had we not had the fire. Taking 17 per cent. as a basis for figuring our expenses, I find that it cost us over \$1,000 for conditioning our stock. This expense of conditioning a stock is a legitimate charge against the insurance company, but I did not make any claim for any such thing and the adjusters did not allow me anything for it because I did not ask it. In fact, I did not know that I could have made a claim for such item until after I had signed up my proofs of loss. Mr. Phillips himself gave me that information when it was too late.

We took another inventory Feb. 1. In the meantime our purchases of new goods had figured up to \$4,000. By discounting our inventory to reduce it to value—to what we think we can get out of it at retail and make proper allowance for mark downs and overhead—we find that we did business in 1919 at a loss of \$204.54, plus our estimated profits

\$2,800, or a total loss of over \$3,000.

I am thoroughly convinced now that I was right when I asked for an adjustment of \$10,000 and I feel that the adjusters did not play fair with me. I blame this Wiese guy from Detroit for my loss.

The Michigan Tradesman published an editorial Jan. 21, 1920, entitled "Beware of the Pernicious Adjustment Bureaus." I wish you would look up this article and read it. I heartily endorse this article and I approve of the suggestion that any merchant can easily relieve himself of this burden by making the following a condition of this policy. "It is a condition of this contract between insurer and insured that in the event of fire, the loss be adjusted by an officer or employe of the insurer and not by an adjustment company."

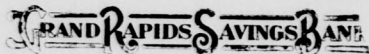
Mr. Stowe tells me that every mutual insurance company which does business on the square will gladly embody this condition in the rider.

For ten years I have carried fire



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!

Cadillac State Bank

Cadillac, Mich.

Capital \$ 100,000.00
Surplus 100,000.00
Resources (Nov. 17th) 2,790,000.00

4%

ON

Savings || Certificates || **3 Months**
Books

Reserve for State Banks

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan

F. L. REED, President
HENRY KNOWLTON, Vice Pres. FRANK WELTON, Cashier

We have been aware for some time of the extraordinary demand abroad for American capital and the quite unusual opportunities which are now being offered—and probably will continue to be offered in the future—to American capital.

We have keenly felt the obligation incumbent upon us as Investment Bankers of being properly equipped to intelligently bring to the attention of our clients and friends some of these legitimate investment opportunities.

It gives us pleasure to announce that we have been for some time in the process of organizing a department to handle foreign securities and that we shall hereafter be prepared not only to handle orders but to give service and information on any foreign issue.

We hope and trust that our Foreign Department will be as marked a success both from our customers' standpoint and our own, as our Liberty Bond Department has been.

We list below the bonds upon which we are especially well informed and able to give service and also show the MATURITY, the APPROXIMATE YIELD, the NORMAL VALUE IN DOLLARS, and the PRICE IN DOLLARS at which we would be willing to sell bonds at the time this sheet is prepared.

Please wire or telephone orders at our expense.

	Payable in	Rate	Maturity	Approx. Yield	Normal value in \$	Approx. present cost in \$
Anglo-French	Dollars	5	10/15/1920	\$11.00	100	\$97.00
Belgian External	Dollars	6	1921	7.00	100	98.00
Belgian External	Dollars	6	1925	6.70	100	96.50
Belgian Restoration	Francs	5	Optional 1934	*	193	74.00
Canada External	Dollars	5½	1921	7.65	100	97.50
Canada External	Dollars	5½	1929	6.30	100	94.00
Canada External	Dollars	5	1921	9.00	100	94.50
Canada External	Dollars	5	1926	6.20	100	94.00
Canada External	Dollars	5	1931	6.00	100	92.00
Copenhagen	Dollars	5½	1944	7.15	100	81.00
French Internal	Francs	4	Optional 1945	*	193	54.50
French Internal	Francs	5	Optional 1931	*	193	64.00
German-Cities	Marks	4	Serial	*	238	\$14 to \$25
German-Cities	Marks	5	Serial	*	238	depend. on city desired
Orders on German bonds require cash with order in advance of delivery.						
Italian Govt.	Lires	5	1921	*	193	60.00
Italian Govt. 6th						
War Loan, 1920	Lires	5	Optional 1932	*	193	50.00
Italian Govt.	Lires	5	1941	*	193	63.00
Japanese 1st 4½s	(Sterling at fixed)	4½	1925	11.00	487	360.00 or \$72 per 20 £
Japanese 2nd 4½s	(rate of exchange)		1925	11.50	487	355.00 or \$71 per 20 £
Japanese 4s	(\$4.87)		1931	10.00	487	290.00 or \$58 per 20 £
Switzerland	Dollars	5½	1929	7.30	100	88.00
United Kingdom						
External	Dollars	5½	1921	9.00	100	95.00
United Kingdom						
External	Dollars	5½	1922	8.00	100	94.00
United Kingdom						
External	Dollars	5½	1929	6.75	100	90.50
United Kingdom						
External	Dollars	5½	1937	6.70	100	86.50
Russian	Dollars	5½	1921		100	35.00
Russian	Dollars	6½	5/6/1919		100	38.00

*The yield basis is not furnished on internal bonds quoted in francs, marks and lires, as the coupons fluctuate in value with varying quotations for foreign exchange, just as the principal does.

Prices quoted above are in dollars. Foreign Bonds are subject to delayed delivery. If prices have changed upon receipt of your order you will be advised before order is executed.

HOWE, SNOW, CORRIGAN & BERTLES

INVESTMENT BANKERS

Grand Rapids Savings Bank Bldg. Grand Rapids, Mich.

insurance in stock companies and paid the full board rate of premiums, because I figured that the local agent would have considerable influence with the adjusters in case of loss. Our local agent, Fred H. Brown, felt that we should have an adjustment which would be satisfactory to us. He interceded for us. He told the adjusters they were not fair, but it did no good. The local agent had no influence when it came to the adjustment of a loss. Finding that my idea regarding the local agent's influence is all wrong, I am going to take out mutual insurance altogether and save at least 25 per cent. of the premium. I could have saved \$500 in premiums the ten years I have been in business had I carried mutual, instead of stock insurance; besides, I am satisfied I would have received an honorable adjustment of my loss, instead of being unfairly treated and ingloriously swindled.

While at the Michigan Retail Dry Goods Association convention at Lansing last September, I was very much interested in the reports and recommendations made by their insurance committee at that time.

Fire losses, like lightning, do not frequently strike twice in the same place and the unfortunate experience of one insured may not fit the case of another, but you may be able to apply some of the following suggestions.

This is what I would do if I had to do it over again or had a similar fire loss and here are a few pointers for you to jot down down if you cannot remember them. You may never have occasion to use them, but it is well to lock the stable door before the horse is stolen.

1. I would notify the insurance company immediately by mail and protect the property

2. I would get extra help to condition the stock and put it in the best possible order. I would even wipe each tin of canned goods to prevent rust and, if the labels were lose and ready to drop off, I would paste them on securely.

3. I would go through the whole grocery stock and I would work along similar lines.

4. If I carried shoes and I found that the principal damage was water, with the cartons all falling to pieces I would get the water out of the shoes to prevent the insole from buckling, wipe them thoroughly inside and out, let them dry and polish those not damaged.

5. If I handled clothing and found some of it only water soaked and out of shape, I would get it pressed and ready for sale.

6. If I handled dry goods and found the principal damage was smoke and water, I would unroll the yard goods until I came to clean cloth then cut off the damaged end.

7. In inventoring a stock of damaged goods I would classify the goods in several classes:

1. Goods damaged, and of no money value. I would also include in

this class any piece which would identify an article, such as heels of rubbers and shoes. I would make full claim for this class.

2. Goods badly damaged, but still of some value. Loss 75 per cent.

3. Goods damaged to such an extent that the value had depreciated perhaps 50 per cent.

4. Goods damaged to extent of 25 per cent.

5. Goods slightly damaged. Then I would make a claim for smoke damage on dry goods, recartoning of shoes, ranging from 5 to 10 per cent.

6. I would enter claim for the cost of conditioning the stock.

Any reasonable expense of this kind becomes a part of the loss and the insurance companies are liable for it up to the face of the policies.

Just one more thing and then I am through.

The Michigan standard policy has 200 lines of solid reading matter. The most of this matter contains conditions against the insured. The stock insurance companies must have had a powerful lobby at Lansing when this form of policy was adopted.

Carry more insurance. On account of the increased cost and replacement values of stock, it is necessary to do this in order to be fully protected.

CARRY MUTUAL INSURANCE EXCLUSIVELY AND SAVE MONEY; BESIDES YOU THEREBY ENSURE DECENT AND HONORABLE TREATMENT IN THE EVENT OF A LOSS.

The Man Who Knows.

Written for the Tradesman.

I wonder where to find a man
Who'll tell me all the truth
About his life since it began
Way back to days of youth.

Who'll give his record clear and clean
Just how he dealt with men
How fair he played, how ill or mean,
Or if he failed and when.

Who will not try to me deceive
But wishes that I know
The very truth and so believe
What are the facts or no.

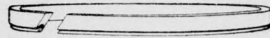
A man who'll tell his purpose too
Reveal what's in his heart
And what he'd really care to do
Were he alone—apart.

Where is the chap who'll tell me true
His life since it began
There is but one who ever knew
And I myself that man.
Charles A. Heath.

IF YOU HAVE AN OIL PUMPING MOTOR INSTALL

**McQUAY-NORRIS
Superoyl
RINGS**

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



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

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
F R E M O N T .

A. T. MONSON, Secretary
M I C H I G A N

The Grand Rapids Merchants Mutual Fire Insurance Co.

STRICTLY MUTUAL

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

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

Backed by several million dollar companies.

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

INSURANCE AT COST

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

No membership fee charges.

Insurance that we have in force over \$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

—Yes Sir!

Some of the big wholesale houses of the State are not only carrying our fire insurance, but are advising their customers to buy it.

Why?

Because they want the credit they extend and the accounts they carry properly protected.

This is the insurance with 25-45% immediate saving.

Why wait for dividend?

Michigan Bankers and Merchants Mutual Fire Insurance Co.

Wm. N. Senf, Secretary,

FREMONT, MICHIGAN

COST OF DOING BUSINESS.

Factors to Be Considered Determining Same.*

The cost of doing business is a subject of most vital interest to the retail merchant. In many cases it is the subject about which the average merchant has the least really accurate information, and yet it is the first thing a merchant must know if he is to conduct his business successfully. A merchant may guess close enough to enable him to remain in business for a number of years and making a living, but that is not true success in merchandising. A man can do as well as that as an employe without any investment.

The truly successful merchant must acquire the habit of knowing. You will never guess your way to success. Without knowing your exact cost of doing business you are only guessing and groping in the dark. It would be like a man trying to find his way to a certain place on a strange road on a dark night without a guide or a light. If he arrived at his destination on time and without accident he would consider himself lucky. So with the merchant who goes through twelve months from inventory time to inventory time without knowing his exact cost of doing business and using that information from day to day. If he arrives at the end of the year and is able to show a net profit he is lucky, and it is more luck than merchandising skill.

You may be a good buyer and a skilled salesman, but if you do not know what it is costing you to do business, you are like a mariner at sea without a rudder. Your ship is as likely as not to run aground or be dashed to pieces upon the rocks of bankruptcy. It is more apt to come to some sad end than it is to reach the harbor safely, because the opening to the harbor is narrow and is easily missed. The margin between a satisfactory net profit and a loss is very narrow—only a matter of 5 or 6 per cent.

Too often we think we know what it is costing us to do business when we do not. Often some of the small items of expense have escaped our notice or have not been provided for in our system of accounting. A small leak makes a big puddle by the end of the year.

Some of these are goods taken from stock for use around the store or implement building; belts, nails, screws, glass, etc., oil or gasoline for the jitney that is not charged up to the expense account; an allowance made a customer at settlement time; or goods damaged by careless handling and afterward sold at a loss. To take care of these matters we have a pad of slips like this on the cash register:

Goods Taken From Stock.

Article	Cost
Dept. _____	_____
Purpose _____	_____
Clerk _____	_____

Our clerks are required to fill out one of these slips and place it in the cash register whenever any article is taken from stock or for an article broken or for a replacement that the manufacturer or jobber will not replace to us. This not only takes care of these items but also provides for a record of stock reduction.

In determining the cost of doing business, first allow yourself a good salary—as much as you would demand if you were managing a similar business for someone else. When fixing this salary, remember the high cost of living.

Carry plenty of insurance in the mutual companies, so that you would not suffer a loss if a fire should destroy your entire plant.

Make your expense account carry a life insurance policy of \$10,000 to \$20,000, according to the volume of your business, running to your estate.

*Paper read at annual convention Michigan Retail Hardware Association by Charles L. Meach, Lakeview.

so that in the event of your death your administrator could clean up all of your indebtedness and not be obliged to sell your business at a forced sale and a consequent loss. This policy should be in addition to any life insurance you carry for the protection of your family. Remember that hardware dealers have to go to their reward as well as other classes of people. Your business is the result of your brain power, of your executive ability. This should be capitalized and insured just as much as any other asset. Think how much easier for your son or your wife through a manager to continue your business if they had \$10,000 or \$15,000 or \$20,000 in ready cash to use in liquidating your indebtedness in the event of your death. This is a legitimate item of expense and one that the business should carry. I know that the Internal Revenue Collector will not allow it as a deduction against your income tax, as the Treasury Department has declared it an investment, yet you can carry it as an item of expense except when computing your tax.

Provide for donations, depreciation of buildings, merchandise and furniture and fixtures, including your trucks and automobiles. Deduct 2 per cent. on brick buildings, 3 per cent. on frame buildings, 10 per cent. on furniture and fixtures and more than that on your trucks and autos.

Provide for losses occasioned by poor accounts, notes and collection fees. Include freight and express in your expense account, as that is the only place that you will get it all in. Consider it in marking your goods, but count it an expense just as you do cartage, which it really is.

Include every item that you can possibly count as an expense. This will help cut down your excess profits tax. Don't try to keep your expense account down by leaving out some items. Better get them all in even if it does make your expense account look big. It will get big these days, whether you have it all on your books or not, and will only deceive you. Get it all down, face the situation as it is, and make the business carry it, and render you a fair profit besides.

Figure your cost of doing business on your sales instead of on cost of merchandise.

At the beginning of the year, after you have completed your inventory, make up a budget of expenses for the ensuing year and likewise a quota of sales by departments for each month of the year.

If you estimate that you can sell \$100,000 worth of merchandise during the year, then your expense account should not total more than \$25,000. If it does you are apt not to show any net profit at the close of the year.

Budget of Expenses Based on \$100,000 Business.			
	Amount	Per Cent.	Monthly Average
Salaries	\$12,000	12	\$1,000.00
Rent	3,000	3	250.00
Advertising	1,000	1	83.33
Office Supplies	200	.2	16.67
Telephone, etc.	150	.15	12.50
Trade Papers	25	.025	2.08
Postage	120	.12	10.00
Deliv. or Garage	1,000	1	83.33
Repairs	100	.1	8.33
Miscellaneous	1,200	1.2	100.00
Expense Unevenly Distributed Throughout the Year.			
Fire Insurance	700	.7	58.33
Life Insurance	350	.35	29.17
Depreciation	750	.75	62.50
Heat	300	.3	25.00
Light	200	.2	16.66
Freight and Expr.	2,000	2	166.67
Taxes	1,500	1.5	125.00
Interest	300	.3	25.00
Totals	\$24,895	24.895	

Keep this table of expenses and sales before you throughout the year. Make comparisons frequently and determine how well you are living up to your estimate.

At the end of each month fill in a table of expenses like the one illustrated, and on the items that are not evenly distributed throughout the year approximate the monthly amount and include them. Then determine the cost of doing business on your sales for that particular month. Add your expense to the expense of the

previous months of the year, and likewise your sales, and determine the percentage of expense for those months. At the end of three or four months you will have a very accurate estimate of your cost of doing business for the year, if you haven't an accurate account of last year's expenses.

Tabulation of Expenses for the Year.			
Items	Jan.	Feb.	March April
Salaries			
Rent			
Advertising			
Office Supplies			
Telephone, etc.			
Trade Papers			
Postage			
Delivery or Garage			
Repairs			
Miscellaneous			
Fire Insurance			
Life Insurance			
Depreciation			
Heat			
Light			
Freight and Expr.			
Taxes			
Interest			
Monthly Total	1833	2300	
Total Forwarded		4133	
Monthly Sales	6000	6500	
Total Sales		12500	
Monthly % of Exp.	30.5	35.4	
Total % of Exp.		33	
Add for Adj.	242		
Sub. for Adj.		325	
Adj. Exp.	2075	1975	
Monthly % of Exp.	34.5	30.4	
Total % of Exp.		32.4	

These comparisons will be an incentive to you to do your best at all times. After you have your budget

of expenses and quota of sales all completed have a store meeting of all your employes and go over the matter with them thoroughly. Let them see just what must be done to make the coming year a successful one. Many of them will be surprised to know just what it costs to operate a business, and they will appreciate more fully how big a job the manager has. If you put the matter up to them in the right spirit you will secure their hearty co-operation and they will become more loyal and enthusiastic. Show them that if the sales do not keep up to the quota that the percentage of expense will automatically increase, as the items of expense are largely fixed and do not fluctuate with the sales.

We have found that heart to heart talks at a store meeting is one of the best methods of increasing the efficiency of a store organization. Try it out. The proprietor will develop new lines of thought and evolve new ideas and plans in his preparation for the meeting.

Devote an entire evening to the topic of lost sales. This is an item of expense that we have seldom taken into consideration. Every sale that you have an opportunity to make, but fail to consummate for some reason, cuts down your volume and increases

\$2000⁰⁰

for coffee window displays

\$500 to be distributed in each of four zones—(1) North, (2) South, (3) East, (4) West.

Each zone will receive 62 prizes, as follows:

Capital Prize . . .	\$100
Second Prize . . .	50
Ten Third Prizes of \$10 each . . .	100
Fifty Fourth Prizes of \$5 each . . .	250
Total . . .	\$500

248 prizes in all, a total for the four zones of \$2000.

A handsome booklet, picturing these prize-winning windows and also containing helpful suggestions for window displays will be sent free to every contestant.



Try for one of these prizes

Every retail dealer, big and little, who sells coffee should enter this contest. There is no entrance fee. There are no conditions which any dealer cannot easily comply with.

Get your jobber to supply you with cards, window stickers and other display material. Then arrange in your windows, the most attractive coffee display that you can devise. Use green coffee or roasted coffee in bulk, ground or whole coffee in packages, coffee extracts, soluble coffee, or coffee cups—singly or in combination.

\$2,000 will be distributed in all—\$500 in each of 4 zones, North, South, East and West. EVERY dealer has a chance to win. Prizes will be awarded according to their attractiveness and their sales-making power. A photograph of your display must reach this office not later than April 15. Prize winners will be announced in this magazine.

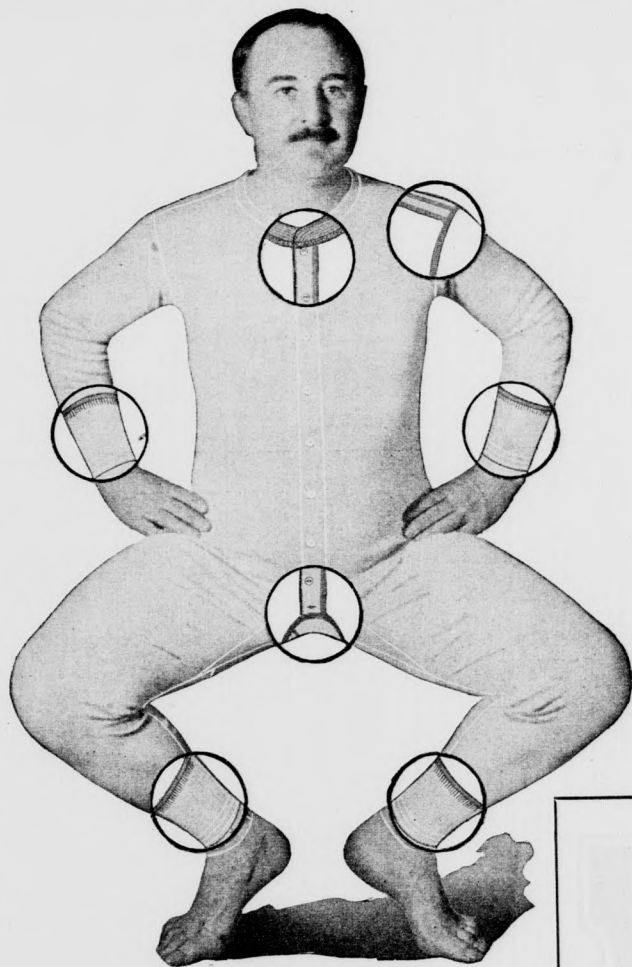
Put on an extra big week in coffee. Get the benefit of increased sales, and at the same time win one of these prizes.

Write to your wholesaler today for full particulars of this contest.

JOINT COFFEE TRADE PUBLICITY COMMITTEE

74 Wall Street, New York, N. Y.

COFFEE WEEK (March 29 to April 3 incl.)



A New, 10-lb.

HANES UNION SUIT!

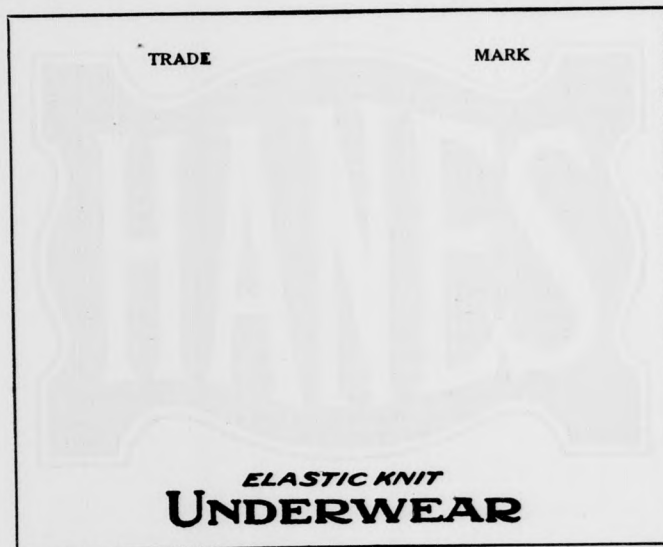
It carries the
new yellow label

FOR men who prefer medium-weight underwear or who spend considerable time indoors, this new *yellow label, 10-lb.* Hanes Union Suit is the most perfect winter underwear ever sold at the price.

Features

Full-combed yarn, trimmed with pure silk; pearl buttons, non-breakable seams reinforced at all strain points; buttonholes that will last as long as the garment; roomy at the thighs because of an extra gusset. Made in two fast selling colors—No. 1556, White, and, No. 1558, Ecru.

Ask your jobber to show you samples



Hanes Guarantee

"We guarantee Hanes Underwear absolutely—every thread, stitch and button. We guarantee to return your money or give you a new garment if any seam breaks."

You'll reap a sales harvest with this standard Hanes line!

Hanes winter weight underwear for men is made in Union Suits and Shirts and Drawers—the best wearing, best made and most comfortable heavy underwear ever sold at the price. *Hanes new yellow label Union Suit is just now added to the line, filling an incessant and constantly increasing demand for a lighter weight Union Suit.* Hanes Union Suits for boys are unapproached in quality or workmanship at anywhere near the price.

The "HANES" Labels. Each Hanes garment bears a Hanes label, a duplicate of the trade mark printed above, either in red, blue or yellow. The Hanes *blue label* on Shirts and Drawers means 10-lb. weight; the *blue label* on Men's Double Carded Union Suits (new weight) means 13-lb. weight; the *blue label* appears on Boys' Double Carded Union Suits. The *red label* on Men's Shirts and Drawers means 11-lb. weight; the *red label* on Men's Double Carded Union Suits means 16-lb. weight. The *yellow label* on Men's combed yarn, silk trimmed Union Suits means the new 10-lb. weight.

P. H. HANES KNITTING CO., Winston-Salem, N. C.

New York Office: 366 Broadway

Agents for Export: AMORY, BROWNE & CO., 62 Worth Street, New York

your percentage of expense on sales. Your fixed items of expense remain the same whether you do or not sell Mr. Jones the article that he came in to enquire about. If you could have made \$20 gross profit on the sale that you lost yesterday because of the lack of enthusiasm or genuine salesmanship on the part your self or clerk, or because the goods were not in stock, you will have to be content to see your net profit account about \$20 less than it might have been. We cannot realize what this amounts to in the course of a year to the average business. You pay your salaries, taxes, insurance, rent, advertising and other fixed items of expense just the same whether these sales that might have been made are won or lost. I suppose it would not be an exaggeration to say that the average hardware dealer loses several thousand dollars' worth of business annually that is really offered to him. Emphasize the importance of the Want Book.

At a subsequent meeting have a report of lost sales since the last meeting and a reason assigned for the loss of each. Go over each one and determine if possible how the sale could have been made. This will be a practical lesson in salesmanship. Bring out the point that the highest form of salesmanship is nothing but service.

At another meeting take up the topics of depreciation, general expense and bad debts. Get everyone to take part in the discussion. You may learn something from your clerks. These are items of expense that your salesmen and employes can help keep down if you enlist their co-operation. Show them that if they carelessly break an article that costs one dollar that they will have to sell nearly twenty dollars' worth of goods without any net profit to make up for the loss of the broken article. Teach them to be careful in the use of supplies, and especially in the driving of your cars and trucks. Here they will be able to make a big saving. Ask them to plan their trips so as to save mileage. It would be easy to save a thousand miles drive during a year if every one of several drivers kept this in mind. You know how much that would mean.

If during the course of the year you find that your cost of doing business is excessive, you are confronted with a situation that demands immediate attention. Either you must increase your volume or mark up, or cut down your expense. If you do not do one of these things your annual statement at the close of the year may not show any net profit. Even then you are guessing for your stock may inventory less at the close of the year than you have imagined it would.

A perpetual inventory is the only absolute safeguard against a possible loss, and is likewise the only positive assurance of a net profit at the close of the year. With this system you can watch your net profit account grow from day to day, or if it is sluggish apply the remedy before it expires altogether.

Even then you must consider the big items of expense that come near the close of the year, unless you have adjusted your expense account as we have indicated.

The keeping of a perpetual inventory is not nearly as big a job as you imagine. We have done it for two years and do not find it arduous or impossible. It is so satisfactory that we would not go back to our old guessing days even if it does cost something. You do not find it difficult to make a record of a charge sale. You can just as easily make a record of a cash sale. The cash sale is a better transaction than the charge sale. Why not dignify it by making a record of it. It may encourage you to make a greater number of cash sales. In most cases it is easy to put the cost of the article sold in a special column provided on the sales slip. The cost of glass, bolts, screws, nails, etc., can

be kept in the office and the cost of these articles sold during the day be easily determined. We do not employ an extra office girl on account of the keeping of the perpetual inventory. It takes our book-keeper about an hour each morning to determine the cost of the goods sold the previous day.

It does not necessarily follow that because you have a wonderful system of stock and store records that you will leave all competitors far behind, any more than it necessarily spells complete failure because you haven't any system. However it should be obvious that the merchant surely obtains a great advantage who has accurate information and detailed records of his business so that he can definitely look into the problems of the future. With the perpetual inventory you can determine which departments are making or losing money and which are the profitable months. The perpetual inventory will help you to turn the losing months into winners.

The keeping of a perpetual inventory will unconsciously make a better merchant of you. You learn the cost of your merchandise better as you record the cost of each item sold. Often when you see the cost and selling price opposite each other as the goods are leaving the store, you will realize that you should have made a better profit. Often you see things differently when you are selling the goods instead of marking them. When you are marking the goods you are strongly tempted to mark them as low as possible. When you see how easily they sell and the cost and selling price is looking you straight in the face from the sale slip, and you subtract the one from the other mentally and realize how small the margin is, and then figure out the cost of doing business on that one item, and see how mighty little there is left you may think "what a fool" and not mean your customer either. The system will make you a better merchant; it will increase your net profit; it will keep you on tiptoe all the time. Every morning you will know the gross profit on the preceding day's sales. Then take your percentage of cost of doing business, and if it has not been accurately kept add 4 or 5 per cent. to it and determine your net profit for the day's efforts.

See if you are satisfied with it when you consider all your toil, trouble, worry and money invested. You will undoubtedly determine to make it show a little better for you the next day either by cutting out some item of needless expense or increasing your volume. The next day you will make a greater effort to sell the hard customer or increase the amount of sales to the easy ones with plenty of money to spend.

Just a few more words about determining the selling price of goods. It is a real job for the biggest man in any retail store. Fixing the selling price of a miscellaneous and hardware stock is a matter of judgment, of competition, circumstances and locality. This makes it necessary to consider carefully each item and mark it at a price that will move the goods and show a profit if possible.

A great deal of staple merchandise is sold at a margin less than the overhead expense or cost of doing business. This means that other lines must carry sufficient profit to offset this loss. To get this profit is often a real problem. The time to determine the profit is when the goods are marked. Take your next invoice and sit down and mark opposite each item the selling price you usually place on such items. Figure out the amount that this bill of goods will bring when all are sold at the prices that you have indicated. Then determine the cost of doing business as it relates to this particular invoice, the gross profit and then the net profit. You may be surprised when you see just how little net profit there really is.

The net profit on some particular

line of goods may be very satisfactory, but you must consider that you sell a large volume at a much less margin of profit. For instance, wagons, binders, fencing, tractors and auto casings, etc. You will be surprised how rapidly the sale of goods on which there is a small margin of profit cuts down your average percentage of profit.

We have a general hardware and implement business as many of our members have. For nineteen days during the month of February last year our percentage of gross profit on sales for the several days was as follows: 34, 29, 38, 36, 29, 35, 36, 28, 41, 36, 31, 26, 30, 29, 35, 49, 24, 46 and 28 per cent. The variation in the percentage of profit is accounted for by the different classes of merchandise sold. This is an average of 32.5 per cent.

Supposing that the sales were \$5,000, the cost of the merchandise sold would be \$3,375 and the gross profit \$1,625. Our cost of doing business for the preceding year was 21 per cent. on sales, which would leave a net profit of \$575, or 11½ per cent. This is a very satisfactory net profit on sales, but this was during the month of February when we were selling very few if any large implements that show a very small margin of profit. To this record of February business, let us add just one average day's business during the busy implement season and notice how materially one day's business cuts down the percentage of net profit.

I selected a day in which we sold a grain binder, a wagon, a large bill of nails, 100 rods of fence and \$150 worth of miscellaneous hardware. The net profit on the day's business was only \$11.25, or 2.1 per cent. on sales. I added the total of this day's business to the total for the nineteen days of February and found that the net profit on the twenty day's business had been reduced from 11½ to 9.8 per cent. You can readily see that your net profit account would get pretty small if this were carried on for a time. This shows that some lines must carry a greater profit to make up for the loss on staple articles.

Until you have figured it out it is hard to realize how rapidly a low percentage of profit on staple articles reduces the average profit. I do not argue that nothing should be sold for a less margin of profit than the cost of doing business. Some lines and some special deals can be handled without increasing your expense account. In such a case a 10 per cent. commission is velvet. But on your regular lines that show a very low percentage of profit, you should know the volume of this business, as it must be considered in marking other lines to keep up your average profit. This should not be a matter of guess work.

I believe that we should always strive to get profit enough on every sale to take care of our overhead. If we did this we would have more

money in the bank at the end of the year.

In making up your price book, put two costs on the big items on which there is but little profit, one the invoice price and the other the invoice price plus your cost of doing business. And then remember that if your cost of doing business is 20 per cent. on sales that you must add 25 per cent. to your invoice price. With this before you, you will strive to get a little net profit, or at least break even.

In closing, I want to say that the most important thing for a merchant to do is to install a system of accounting that will give you from day to day the information about your business that you would like to know. It is the most profitable thing that you can do. Eliminate the guess work and get on a basis where you know exactly what you are doing. We should all plan our work so that we have time to stop to think, but do not stop thinking. In marking your goods use a pencil with a good reputation, one that is not afraid to look the world in the face and make a 5 instead of a 4. If you do not add your profit then you are not going to get it. Your customer will not raise your bid.

Study your merchandise, determine which lines will carry more mark-up, and then put it on. You may have been making a handsome profit during the last two years, but you were selling some goods with pre-war costs at war-time prices. You cannot do this much longer. Your low cost goods are gone, and we must buy and sell on the market. The cost of doing business is constantly increasing and must be provided for. There never was a time when the hardware dealer should be so wide awake and alert as now. Organize a local club in your county and all get together and study existing conditions as pertaining to the business. It will benefit the business of every dealer in your county.

Conduct your business so that you can take some money out of your business every year for safe outside investments. When you can do this you are really prosperous and can look forward to the time when you must retire from active business life with a feeling of security. If your profits are left in the business each year, they are still subject to the uncertainties of business.

Have faith in your business, work hard and get a hobby to take your mind from business cares and keep you young.

Be a go-getter, not a waiter, for business.

You think you are an up-to-date merchant, but are you sure there is nothing being done in your store in a less efficient way than it is being done by your older fashioned neighbor?

Use Citizens Long Distance Service



To Detroit, Jackson, Holland, Muskegon, Grand Haven, Ludington, Traverse City, Petoskey, Saginaw and all intermediate and connecting points.

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

CITIZENS TELEPHONE COMPANY

WAR DEPARTMENT QUARTERMASTERS CORPS CLOTHING AND EQUIPAGE



List No. 5

BLANKETS MEN'S TROUSERS—SOCKS—TOQUES

Surplus Property Division

The Surplus Property Division, Office of the Quartermaster General of the Army, offers for sale by negotiation items listed 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 19th. Bids may be made for one "minimum bidding unit" or any multiple thereof of any one lot or for the entire lot.

The approximate quantity content of a bale or case as embraced in the specifications are not guaranteed. Bids must be submitted at so much per pair or per article instead of per bale or case.

No deposit will be required when aggregate of bid or bids of any one bidder is \$1,000 or less. When bid or aggregate bids is for more than \$1,000 a 10% deposit thereof must be submitted with the proposal. Such bidders as may desire to do a continuous business with the Surplus Property Division, a term guarantee in the sum of not less than \$25,000 may be deposited with the Surplus Property Division at Washington, D. C., or with the Zone Officers; such term guarantee is to be so worded as to bind the bidder to full compliance with the conditions of any sale with regard to which he may submit proposals, that is proposals on any property offered for sale by the Surplus Property Division during the lifetime of the guarantee. A term guarantee will not relieve the bidder from the forwarding of his certified check for 10% of the amount of his purchase within 10 days from the notification of award.

No special bid form is necessary. Complete conditions of this sale are embodied in this advertisement. Similar offerings will be made weekly. Deliveries will be made promptly.

Each successful bidder will be required to certify before delivery is made, on items marked thus (*), that they will not be sold or offered for sale, directly or indirectly, for export.

WATCH FOR SUCCEEDING ANNOUNCEMENTS.

They will contain unusual opportunities for retailers, wholesalers and manufacturers.

See Following Page



QUARTERMASTERS CORPS WAR DEPARTMENT

Clothing and Equipage

LIST No. 5

"BUY NOW!" Let That Be Your Slogan

Bids on This List Close March 19th

BLANKETS

Item No. C-503.

***753 Blankets, Commercial.**

Single, $\frac{3}{4}$ wool, approx. wt. 3 lbs. New. Manufacturer unknown. Packed in bale, 50 per bale, wt. 160 lbs., per bale. Stored at Colgate Bldg., Baltimore, Md. Minimum bid considered, 1 bale.

Item No. C-506.

***946 Blankets, Commercial.**

Single, $\frac{3}{4}$ wool, new, wt. 3 to 4 lbs. each, (weight not guaranteed). Manufacturer unknown. Baled 20 to 50 per bale. Stored at C. C. Bldg., Baltimore, Md. Minimum bid considered, 20 blankets.

Item No. C-517.

***1,287 Blankets, Commercial.**

Single, approx. wt. 5 lbs., $\frac{3}{4}$ wool, new. Packed 20 to 50 per bale. Stored at Governor's Island, N. Y. Manufacturer unknown. Minimum bid considered, 20 blankets.

Item No. C-521.

594 Blankets, Commercial.

Reclaimed and renovated, $\frac{3}{4}$ wool, approx. wt. 4 lbs. each, colors various. Manufacturer unknown. Bales packed, various amounts to bale. Container 4 cu. ft., wt. 106 lbs. Stored at Army Base, N. Y. Minimum bid considered, 20 blankets.

Item No. C-504.

64,130 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, wt. 3 to 4 lbs. each, (weight not guaranteed), reclaimed and renovated. Manufacturer unknown. Packed in bales, 20 to 50 per bale. Stored at Baltimore, Md. Minimum bid considered, 20 blankets.

BLANKETS

Item No. C-505.

7,898 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, reclaimed and renovated. Manufacturer unknown. Approx. wt. 4 lbs., various colors. Packed in bale, 50 to bale, wt. 220 lbs. Stored at Colgate Bldg., Baltimore, Md. Minimum bid considered, 1 bale.

NOTE:

Items on this list marked cleaned and renovated go through the most thorough process known.

They are folded in Commercial form and ready for re-issue to users.

LOOK AT THESE GOODS

Item No. C-516.

3,287 Blankets, Commercial.

Single, cotton and wool mixed, wt. 3 to 4 lbs. each (Weight not guaranteed); reclaimed and renovated. Manufacturer unknown. Packed 20 to 50 to a bale, wt. 65 lbs. to 300 lbs. Stored at Ft. Mason, Calif. Minimum bid considered, 20 blankets.

Item No. C-507.

20,438 Blankets, Commercial.

Single, Cotton and Wool mixed, wt. 3 to 4 lbs. each, (weight not guaranteed) reclaimed and renovated. Manufacturer unknown. Baled 20 to 50 per bale. Stored at C. C. Bldg., Baltimore, Md. Minimum bid considered, 20 blankets.

BLANKETS

Item No. C-512.

26,249 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, wt. 3 to 4 lbs. each, (weight not guaranteed); reclaimed and renovated. Grey. Manufacturer unknown. Packed 20 to 50 to a bale, stored at Camp Taylor, Ky. Minimum bid considered, 20 blankets.

Item No. C-513.

920 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, wt. 2 to 4 lbs. each, (weight not guaranteed) reclaimed and renovated. Blue. Manufacturer unknown. Packed 20 to 50 to a bale. Stored at Camp Taylor, Ky. Minimum bid considered, 20 blankets.

Item No. C-514.

14,140 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, wt. 3 to 4 lbs. each (weight not guaranteed); reclaimed and renovated. Robe and Overcoating. Manufacturer unknown. Packed 20 to 50 to a bale. Stored at Camp Taylor, Ky. Minimum bid considered, 20 blankets.

Item No. C-515.

205 Blankets, Commercial.

Single, $\frac{3}{4}$ wool, wt. 3 to 4 lbs. each (weight not guaranteed); reclaimed and renovated. Grey. Manufacturer unknown. Packed 20 to 50 to a bale. Stored at Camp Taylor, Ky. Minimum bid considered, 20 blankets.

TOQUES

Item No. C-508.

***39,023 Toques, O. D. Knitted, New.**

Knitted, O. D. color, approx. 8 in. x 30 in., no tassel. Manufacturer unknown. Baled: 360 per bale, wt. of bale, 105 lbs. Stored at Chicago, Ill. Minimum bid considered, 1 bale.

See Next Page

Clothing and Equipage

LIST No. 5—(Continued)

Do Not Overlook This Opportunity



Bids on This List Close March 19th

SOCKS

Item No. C-511.
200,000 Socks, Cotton & Wool, Heavy Winter.

Reclaimed and renovated. Cotton and wool heavy winter weight, manufactured from woolen spun yarn approx. wt. 75 per cent. wool or better, balance cotton: various colors. Sizes 10, 11 and 12. Manufacturer unknown. Baled: 300 per bale, wt. 80 lbs. per bale. Stored at New York, N. Y. Minimum bid considered, 1 bale.

Item No. C-522
37,320 Socks, Cotton & Wool, Light Weight.

Reclaimed and renovated, assorted sizes. Manufactured from approx. 50 per cent. wool and 50 per cent. cotton. Weight when new, size 9½, 23 oz. per doz. pr. Manufacturers unknown. Packed in bale, 600 pair per bale, wt. 93 lbs. per bale. Stored at Chicago, Ill. Minimum bid considered, 1 bale.

Item No. C-523.
200,000 Socks, Cotton & Wool, Winter, Heavy.

Reclaimed and renovated, same description as in Item No. C-511. Manufacturer unknown. Packed in bale, 500 per bale, weight 140 lbs. Stored at Newport News, Va. Minimum bid considered, 1 bale.

TROUSERS

Item No. C-509.
4,800 Trousers, Wool, Recl'd, Long.

Misc. lot, O. D. color; size, 30 x 30, 2940 pr. 33-33, 720 pr. 32-21, 1140 pr. Manufacturer unknown. Packed in bale, 60 per bale, weight 100 lbs. One size per bale. Stored at New York, N. Y. Minimum bid considered, 1 bale.

Item No. C-510.
31,860 Trousers, Wool, New, Long.

Sizes 34-33½, 4,800 pr. 30-33, 4,800 pr. 42-32½, 4,800 pr. 31-32, 4,800 pr. 34-31½, 12,660 pr. Manufacturer unknown. Baled, 60 per bale. One size per bale. Stored at New York, N. Y. Minimum bid considered, 1 bale.

INSPECTION:

Goods are sold "as is" at point of storage. Samples are displayed at Zone Supply Offices and at the Surplus Property Division, Munitions Building, Washington, D. C. Samples of merchandise advertised in this list will not be furnished but they may be inspected at points named herein.

No bid stipulating that goods shall conform with materials inspected will be considered unless the bidder shall have made inspection of the actual merchandise at storage point. All such inspections must be made prior to the submission of a bid. Failure of a bidder to make such inspection will not constitute a warrant for his refusal to accept any award made to him.

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 19th.

Bids 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.; Fort Mason, San Francisco, Cal.; 17th and F Streets, N. W., Washington, D. C.; Newport News, Va.; Jeffersonville, Ind.; 1819 West 39th Street, Chicago, Ill.; 2nd and Arsenal Streets, St. Louis, Mo.; Audobon Building, New Orleans, La.; San Antonio, Tex.; New Cumberland, Pa.; Columbus, Ohio; or to the Surplus Property Division, Munitions Building, Washington, D. C.

Any bid may be changed but such changes must be filed with one of the Zone Supply Offices or the Surplus Property Division, Washington, D. C., prior to 3:00 p. m. (Eastern time) March 19th. Bids must be for goods at point of storage as set forth in the specifications of the 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 the "minimum binding unit" or any multiple thereof as specified in the description of each lot. No bid for less than one "minimum bidding unit" will be considered.

NOTIFICATION:

Successful bidders will be notified by mail on or before March 24th. In each case successful bidders will be advised of the quantity awarded to them. A deposit of 10 per cent. of the amount due under each award must be made immediately upon receipt of notifications.

DELIVERY:

The goods offered are for spot delivery. Purchasers will be permitted to leave stocks which they may acquire in Government storage for a period of thirty days after receipt of certification. 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.

THE NEW ORDER.

Meeting Chain Store and Mail Order Competition.*

Times are changing. We have just emerged from a period of drives and started on a period of stampedes. There is nervousness on all sides and a strong tendency to magnify little things into big problems. As I talk to men I find that each one has some particular thing he blames for conditions being as they are, and he seems to think around that one thing so steadily that he begins to believe that unless that one thing is changed, the whole country, or at least his particular line of business is going to the dogs. Just one little fear dominating a man's thought makes him a calamity howler. He unconsciously starts others and they stampede.

I take it from your presence here that every one of you is connected with a local organization or that you are good mixers and meet frequently with other hardware retailers from time to time. What is the big thing on the minds of the men you meet? I have tried to locate that thing, and judging from my experience and talks with some of you, I feel that it is a fear of impending danger from a proposed heavily financed and well organized system of chain stores which we have reason to believe will come into competition with us. It is that subject which I have chosen to speak about on this occasion.

I believe that I can speak along this line because I have succeeded fairly well in adopting a spirit of optimism and I find it has been a great comfort to me. I hope I can bring comfort and assurance to you if you are in a state of mind where you are in need of it.

Although the war is over it does not mean that we can go back to pre-war conditions. That is impossible. We to-day face new conditions, new problems, new obstacles and also new opportunities. We are prepared to meet them with courage. We believe they will call out the best that is in us and that the size of the job is not going to dampen our ardor in fulfilling our duties as business men, as citizens of this beloved country and as believers in world reconstruction.

The business and industrial situation to-day in this country, and, in fact, throughout the world, bristles with uncertainties. We must all work more intensely. We must add to our work those things which we have neglected in the past and we must get rid of indifference. We have all been guilty of doing things which we should not have done and leaving undone things which we ought to have done.

In the struggle to maintain standards of living against high prices we are bound to have greater competition. We must prepare for growing competition as a mere matter of business in spite of any great movement on the part of individuals or groups. The best method of preparation is to be better competitors than ever before. The chain store idea presents a two-sided question and because of the peculiarities of our business, the diversity of the commodities we handle and the experience we have in dealing with the same people in the same place year in and year out, we have the best end of the deal.

The mail order and chain store institutions have more to fear from us than we have to fear from them. They thrive only on the inefficiency and indifference of the regular dealer who is letting his opportunity slip over to them, in many cases wasting his time in grumbling against the changing times instead of getting busy and adjusting himself to the changes.

We have nothing against the mail order people or the chain store system except that we believe they are

good business getters and may get some of that we now enjoy. They are legitimate business enterprises and to think of action against them would be unfair and very wrong, as such a move would add to the growing evil apparent in some of the plans for the solution of the national railroad problem—of stifling of initiative.

Instead of trying to think of how to stifle initiative we should cultivate it ourselves and increase our influence as keen, scientific and worthy competitors.

In our business we have heard a great deal about mail order competition. It has filled some men with fear, but with all the intensive thought, extensive advertising and enterprising methods we are assured by a survey that the mail order business has been successful in obtaining a mere 5 per cent. of all of the retail business of this country.

We must cease being shopkeepers and must become merchants in every sense of the word. We must study our business and co-operate. To get a line on our own personal business we must meet together frequently and eradicate the things that are unfair. We must study the whole industry just as carefully as we study our own stores and the territory that belongs to them. Surely no combination or great institution could ever hope to equal 18,000 retailers banded together and representing billions of capital.

We are the real salesmen for the manufacturers and jobbers. We must get the co-operation of these other branches, the producing and distributing branches of our trade, and we must work together. Co-operation is the strongest word in our language. It is written into our National fabric in the motto, "Together We Stand, Divided We Fall." Our associations, local, state and National, provide the means and we should strengthen them. No man is opposed to the associations, many may not be members. The non-member is guilty of injurious neglect and harmful indifference, harmful to himself and the business as a whole.

The National Association is now offering to you an enlarged service. It is tackling conditions in the manner in which you should tackle them in your own stores and communities, and for the good of the order you should awaken the interest in association work among your neighbors who are non-members.

The best merchants are association members. And in all this flurry about chain store competition remember that it is a fact that the chain store is least successful when it is located next door or near to a live merchant.

In my own city there are many examples of this. A small candy store was doing a fair business. Within a few feet of it there blossomed forth a chain candy store, a store of quality, of bright lights, with a fine window display and a look of prosperity. The old individual store lost no time in absorbing the lesson. It renewed its front, extended its windows, hired an illuminating engineer to make them bright, shoved its candy to the front, put in new lines to compete with the chain store, and in five years that individual store has increased its business by many times in spite of the big chain store enterprise in the same block, almost in the same building. It has opened another store in a new territory and has launched into the chain store idea itself with great profit.

This was no accident. It was good merchandising and the proof lies in the story of another candy shop and another chain store in another end of town. Here the chain store came, just overflowed from New York nine miles away in following the crowd. It opened near an old established candy seller. The latter went down the street, made faces at the newcomer and developed a frown. He became intensive, grumbled and failed to meet the competition, and in six months he made a compromise with his cred-

itors before a referee in bankruptcy. Those are true stories and good object lessons. They illustrate the old saying that competition is the life of trade.

What are the methods of the mail order and chain store systems? Why their success? National advertising is one of their chief assets; purchasing power is another. Their overhead expense is as great as that of the regular merchant.

You can meet them by increased advertising, increased in quality as well as in volume. Better window displays and the putting forth of a greater effort to serve your community are the methods best adapted to meet these strong points.

There are weak points in the chain store and mail order systems. Make these your strong points. Your advantage over your impersonal competitors is your personality, your direct contact with the public in all things. Make a friend of your community, get its personal interest in your business and be a factor in your town. Join your local chamber of commerce, point out to your fellow members at every opportunity that you are a part of the community, that every dollar you take in goes into local hands, into local banks, into local taxes, into local charities, and make them see that you are a very essential part of the community.

You have a personality. Assert it. Educate your community into the idea that you are not merely a money grabber, but that you and your business are together dedicated to the service of those about you and deserve fair compensation.

Individually you can do this. You can have a more attractive store, you can display goods to best advantage, you can plainly mark prices and you can increase the ability and alacrity of your selling forces.

Collectively, we can, through our associations, co-operate with manufacturer and jobber and create a better and more helpful spirit. The manufacturer can help by establishing suggested resale prices which we can follow to advantage.

The retailer is not alone in fearing the most recent developments of our industry. The manufacturer is also threatened with competition. He must depend on us and it is to his advantage to co-operate. We have to adopt higher standards of service and we have to demand of the manufacturer higher standards of service and these are obtainable only through our associations which are more necessary and serviceable than ever before.

Times are changing.

Look back, those of you who were in business years ago. Think of the things you did and were connected with then and compare them with your methods of to-day. If you are successful, if your business is increasing at the same rate as your community, you have adopted economies and increased efficiency. To keep up

with the times now you will need greater efficiency and greater economy.

If a hardware merchant who died twenty years ago could be brought back to life and put into his old stand to-day he would not be in business six months unless he went to school again to study business methods which have advanced so fast that a live one finds it no easy task to keep up with the changes.

Men made money selling hardware years ago without any real business records, but they don't do it any more. Old timers have prided themselves that they had goods on their shelves which had been there for years, a kind of legacy from their first stock. They don't do that any more, they are now busily engaged in giving shelf room to the quick sellers that pay the rent and meet the pay roll by multiplied turn-over in investment. It is the turn-over that interests the chain store and it should be our chief concern.

In considering the chain store we cannot help being impressed with the manner in which the retail grocery line has been taken over by the chain store, and we are inclined to look for the same thing in the hardware line. I do not believe that this fear is well grounded. The grocery line attracted men of limited experience who believed that because they were familiar with the inside of grocery stores and bought a great deal in them, they knew all about them. The grocer, to the minds of such men, was one who bought certain articles of common use at one price and sold at an advance and therefore made money. They saved up their pennies and launched into the business as soon as they had enough capital. They knew nothing about judicious credits, cost accounting or relative cost of delivery service. They did business largely because they were good fellows and willing to serve. Because of the wasteful methods of that time some of them got a living out of it, but the failures were very numerous and they ruined the business. The field was practically plowed and fertilized, so that the chain store plant with its economy and efficiency grew almost overnight as soon as it became firmly rooted.

Yet there were live men in that line, men who kept pace with the times, imported goods direct and built up a business on their personality and real business ability. Two of them in my own city are doing better business than they did before the chain store came and both have successfully met the chain store competition by starting chain stores themselves.

In the hardware business there have been failures and discontinuance of business during recent years. If you name a business that has failed I feel safe in saying that it was an old firm that tried to do business as business was done when the store was established.

Papers of All Kinds

For Wrapping Purposes

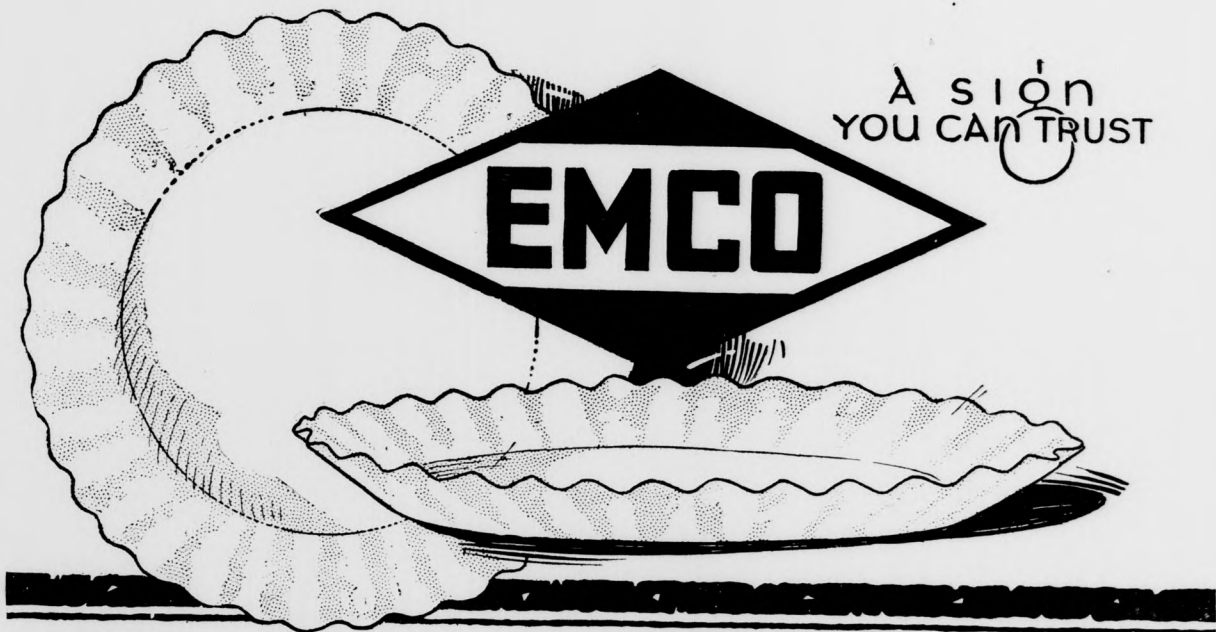
Before placing your next order,
write us for prices.

The Dudley Paper Company

Lansing, Michigan

OUR MOTTO—Prompt Shipments—Quality Stock.

*Paper read at annual meeting Michigan Retail Hardware Association by Mathias Ludlow, Vice-President of the National Retail Hardware Association, Newark, N. J.



PLATES

A NEW EMCO LINE

EMCO Plates are wooden dinner plates for informal meals in the home and at picnics and banquets.



They will carry any food, hot or cold, dry or moist. They are made from genuine North Michigan Sugar Maple. They are absolutely sanitary.

They give the housewife a light and convenient dish for general use in and around the kitchen. They save dishwashing.

They come in cartons containing 50 plates. Sell the whole carton or break the carton and sell them by the dozen. The carton keeps the stock clean until it is all sold. There are eight cartons in a shipping case.

Every home you serve is in the market for EMCO Plates, not only at picnic time but all the year round. Ask your jobber or

Escanaba Manufacturing Co.
ESCANABA, MICHIGAN

Keep up with the times. Accept the new order as inevitable and adapt yourself to it. That is the necessity of the hour. Picture to yourself a chain hardware store in your home town. It would be a bright clean looking shop, with every possible advantage developed to the greatest extent. It would be inviting and would have a system of getting every article it handled into the show window where the public could see it at least once every few months. It would have live, active salesmen ready to serve the customer in the least possible time and at least cost to the store. It would force its best paying goods to the front at all times.

It would have the same things in the same place at all times with prices plainly marked. It would have every article on view at all times. It would be a store of character always in order and in its best dress for public inspection.

Is your store that kind of a store? If it is not, make it so, and add to its attractions your personality and your community interest. If you do this the chain store cannot injure your business. There is a great difference between chain stores. Some are more successful than others.

I know of two five-and-ten-cent stores so close together that the phonograph pieces in one store disturb the song demonstrator in the other. One does twice the business that the other does, because there is a live, attractive atmosphere and real service in one while the other lacks those things. The successful one has a window dresser who displays goods while the other has a window full of things that look as though they were put in with a pitchfork.

The manager of the successful one belongs to the principal organizations of the city, takes an interest in community work and studies his field. The other manager belongs to nothing and is interested only in holding his job.

How much do you study the other fellow? How much study do you give the mail order system? Wherein lies its even partial success? The only way the mail order house can do business in your territory is the way it would do business with you. Do you study its advertising? Do you receive its catalogue? That catalogue is an expensive affair, it makes an interesting text book for the studious merchant. You need it in your business and you need to study it. You should write for a catalogue from every mail order house doing business in your territory.

By doing so you increase your knowledge of your own business and incidentally increase the overhead of the mail order competitor making him less dangerous.

Find out what the mail order house is doing, find out how it does it and then think out a method of using your own brains or the collective force of the association you belong to in making that house a weaker competitor or yourself a stronger competitor of his than ever before.

Have you a little territory in your own neighborhood into which you could extend by using the mails? Possibly you can profitably do a little mail order business of your own.

Up in one of those New England villages where everybody is neighborly and the general storekeeper tries to make a living out of people who have soap clubs and premium parties with the same regularity as they go to church, there was an old man who became the possessor of a store quite by accident. Along in the winter as spring was approaching he counted the neighbors who would be in the market for screen doors and found quite a number of them. He found he had three in stock and then he looked into the bright new mail order catalogue that had just come in. He found that the mail order house was selling the screen doors cheaper than he could buy them from

the manufacturer who was in his state and who hoped to do business with him.

Now this old man was a good neighbor so he began to tell his customers as they came in that if they wanted screen doors that they could buy them cheaper from a Western mail order house than he could buy them for resale from the nearest manufacturer. They all ordered screen doors by mail and when a traveling man called on the old fellow asking for an order for screen doors he was told that there was nothing doing. The old fellow showed him a screen door which he had bought by mail as a sample to show the neighbors what they could get by mail cheaper than he could buy with a trade discount. The salesman recognized his own company's door and tried to show the accidental merchant where he was a poor business man. The storekeeper called in the school teacher to referee the argument, and the result was that the teacher wrote about the whole thing in the county newspaper and it was copied all over the state in the rural press, and then, the manufacturer sold no more screen doors to the mail order house to use in beating him out of business in his own territory.

Now that old fellow had the essence of good business. He served his community, earned the respect of his customers who had to admit that he was honest and an asset to the community, and he made a success of his business against a mail order competition that the town and city man cannot imagine anything about.

He gained the good will of his territory and good will is a substantial and paying asset which can be acquired better by the individual than by the mail order house or the chain store which very frequently changes its managers and anyway has to follow a business policy just as a trolley car runs on a track.

There is a good comparison. The trolley car represents the chain store, the automobile represents the individual store and there is just as much reason for an individual store beating out the chain proposition as there is for the auto to beat out the trolley car.

It all depends on the short cuts you take, the bad roads you avoid and the care with which you proceed so as to avoid accidents.

WM. D. BATT FURS

Hides, Wool and Tallow

28-30 Louis St.

GRAND RAPIDS, MICHIGAN

Signs of the Times Are Electric Signs

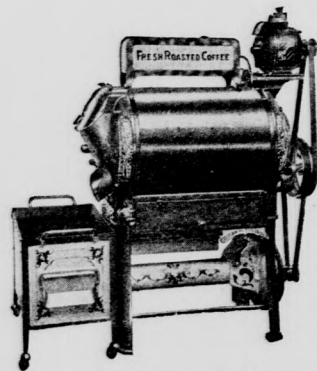
Progressive merchants and manufacturers now realize the value of Electric Advertising.

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

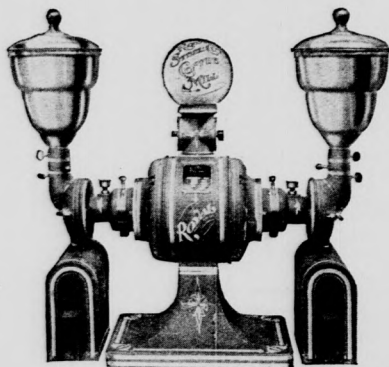
THE POWER CO.

Bell M 797

Citizens 4261



ROYAL No. 5 Coffee Roaster
CAPACITY 25 lbs. PER ROAST
Electrically Operated, uses gas or gasoline for fuel



ROYAL No. 77 Coffee Mill
Steel Cuts 2½ lbs. per minute. Pulverizes ¼ lb. per minute

WHY?

WHY is it recommended by authorities that coffee stocks be moved as quickly as possible?

WHY does your jobber prefer to sell you small orders often, rather than larger orders at longer intervals?

BECAUSE he realizes as well as you that every day that coffee stands on your shelf it loses a large portion of the aroma and strength that your trade rightfully expects.

Of course you move your stocks as often as possible because you want to better serve your customers, but why take a chance on them being dissatisfied at all?

A ROYAL Coffee System

eliminates all possibility of any dissatisfaction by enabling you to furnish your coffees **FRESH ROASTED DAILY**. A large supply of green coffee can be carried on hand to insure constant stocks because—unlike roasted coffee—green coffee improves with age.

The result is that your trade is better satisfied and your business increased substantially—often from one hundred to five hundred per cent, according to reports from ROYAL users.

And in addition you realize a saving of from **five to fifteen cents** a pound through eliminating the wholesaler's profits—this saving quickly pays for the machines.

We teach you how to roast and will assist you all possible to make your coffee business a paying one. We also furnish suitable green coffee supplies if you desire. This service insures uniform supplies at lowest possible prices and eliminates guess-work blending.

At any rate, it will cost you nothing to investigate. Write today for full information. Catalogs gladly sent on request.

THE A. J. DEER CO.

HORNELL, N. Y., U. S. A.

1151 WEST ST.

WHAT IT STANDS FOR.

Aims of National Association of Retail Grocers.*

This is an epoch making year for the retail merchant. We are passing through the most strenuous times in the career of the business, which necessarily requires the closest of personal attention. We must have more than the ordinary amount of intelligence to properly cope with the many new problems which are continually confronting us. Every line of business recognizes the fact that we cannot as individuals expect to accomplish what we really can accomplish by organized effort. However, we must be equally as careful that we do not champion a cause which is not right or just, we must consider carefully every phase of our many complex problems and be very careful of not making the mistake of championing a cause which we have no right to do. That is why we have our meetings and conventions, so that we may properly discuss these important matters, so as to get the views of many minds before committing ourselves on any definite plan of action.

That is the principal reason why your officers urge upon you to attend the meetings and conventions. It is a duty you owe to your fellow merchant. If you elect men to take charge of affairs which directly concern you, back them up by every thought and action. This is the kind of spirit which will add success to your organization. Attend the meetings. You are always likely to pick up something that will assist you in your own business. Meetings are usually a clearing house for new ideas. Take an active part in association affairs, at least by attending the meetings. Be a go-froster and not a hang-back-

*Paper read at annual convention Retail Grocers and General Merchants' Association of Michigan by John A. Umer, President of National Association of Retail Grocers.

er. Grocers' associations are too little utilized by the average merchant. No man can pull himself inside a shell and develop 100 per cent. You must rub elbows with the other men in the business. Contact is a wonderful teacher.

Association meetings and conventions are wonderful melting pots for new sales policies and exchange of ideas. Contribute your ideas and receive many more in return. Study your own weaknesses, then seek a proper remedy for these weaknesses. Do not keep all of the new ideas to yourself. Post your clerk on new up-to-date ideas. Whenever you receive some timely market information, pass it along to your clerks. Mark the best articles in your trade papers and pass these along to your clerks. Then talk things over with them. A clerk will always be a clerk until you help him to grow and it is equally surprising how a clerk can surprise you with new ideas. Many of the trade papers have special columns devoted to schooling the clerks. The right kind of a clerk will read everything you give him and both of you will profit by it.

Many a store's success can be traced to a better than the average clerk and they will become still better if you do not allow them to get into a mental rut. They appreciate your talking things over with them and are sure to show the effects in their work. In turn, your clerks can give you many valuable suggestions on new goods and methods. Let them know that you want them to pass along every usable idea they receive from customers. Don't carry all the burdens yourself. Your brother grocer, hundreds of miles away, has had many experiences you can profit by and he tells you about it in the trade papers. Your own clerk, a few feet away from you, might help to solve some difficult problem over night, but you will never learn the value of the other fellow's viewpoint until you

take the time to read the trade papers or by personal contact by attending meetings.

One of the menacing problems confronting the retailer of to-day is the establishment of so-called commissaries in manufacturing plants. The average manufacturer is not going into this matter from any philanthropic motive, but, instead, it is one of the most selfish propositions yet conceived, regardless of the statements made by them in justification of their entering this business. These corporations are impelled by selfish motives, pure and simple, as a sort of sop to their workmen to reduce the high cost of living, when the real facts are that they are trying to secure a more firm grip on labor. If through this scheme they can satisfy labor, then they will be in their glory, because they will have labor where they want it—under their thumb, as they did years ago, when the workers worked in a factory, traded in a company store and lived in a company house and looked upon the company as a god from whom they received the right to live.

While the corporations are pocketing labor in this way what will happen in the grocery trade? First, the retailer will feel the pinch, because of the company selling their employes the most profitable merchandise—the cream—while the retailer gets the skimmed milk of the business. Then, through loss of trade, because of corporations increasing their service and monopolizing most of the business. Thus the business will be made unprofitable for the retailer, and he is literally forced out of business.

What will happen to the jobber who is supplying these concerns? For a time things go along by leaps and bounds. He is selling the corporations in large quantities and reaping big profits because of less overhead. Does he believe that this business will go on? If he does, then it is upon the retailer to accept the chal-

lenge to work out his own salvation. The attitude of the wholesaler has been such that I cannot blame the retailer from looking to the jobber with suspicion, as it is very little that he can expect from him. I hold that the jobbers are largely responsible for this present condition. They are, in a measure, responsible because they should discourage this practice, but in their anxiety to grab off all the business in sight, they are overlooking what the future holds in store for them.

I am a firm believer that all merchandise should travel through the well established channels of distribution and I still hold that to be the sound and logical method—from manufacturer and producer, to wholesaler, to retailer, to consumer; but to my observation quite a large number of wholesalers have ceased to function as jobbers, as I find that some jobbers have also adopted the role of being manufacturers as well as jobbers and also selling direct to the consumer. If such conditions exist—and we all know they do—why should we look to the jobber for relief. Yet it is true that they expect you and me to remain loyal to them.

I have no particular quarrel with the jobbers. Some of my best and most intimate friends are in the wholesale business, but, as a whole, the jobbers of this great country of ours have not been loyal to their own customers and the retail trade is fast awakening to this fact and it won't be long until the jobber will sit up and take notice, but I am afraid it will be too late. It is up to the wholesalers, with their powerful organizations, to immediately get busy and put their houses in order, instead of complaining because some retailers are trying to obtain relief by cooperative buying, which is really a step in the direction of retailer owned wholesale houses. These large powerful organizations should seriously consider this matter. Where-

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

ever the jobbers play fair with the retailers, there is no cause for complaint and the retailer has no particular desire to go in for direct buying, but in the communities where the jobbers do not play fair, they are bound to have retailer owned grocery houses; and they should not complain, as it is only a condition of their own making.

I presume you are somewhat interested regarding some of the activities of the National Association of Retail Grocers. I will give you a brief outline as to what we are trying to do, I will not attempt to go into detail, but will tell you of some of the many things that we are endeavoring to accomplish. First and foremost, there must be eliminated from the field of merchandising several trade evils which have become so obnoxious that they threaten to engulf a large number of independent dealers of this country and to forever drive them from the competitive field, or else it is fair to presume that the retail merchandising of food production will be centered in a small number of large quantity buying concerns, which must eventually end in monopoly that will be detrimental to the best interests of the public.

Among these evils we may mention the system of making preferred prices to chain store systems, mail order houses and other direct buyers, which practice now exists to an alarming extent and which has been instrumental in bring about a demoralized condition of retail merchandising in many places. This is one of the principal objects of the National Association of Retail Grocers—to drive out this unfair system and unhealthy method of doing business and to place it as nearly as possible on a level basis.

We are also endeavoring to enlist the support of the manufacturers, wholesalers, retailers and consumers toward securing into enactment into law of the Stephens-Ashurst bill, now before Congress, which has for its purpose price standardization. Through the attainment of this legislative action, one of the principal bones of contention will be removed. The manufacturer will be able to name a fair and reasonable re-sale price to both the wholesaler and retail distributors, these prices to be

governed, first, by competition and second, by supervision by the Federal Trade Commission, both of which methods will assure fair treatments to the consuming public, justice to the manufacturers and fair play to the distributors.

It can be readily seen that in the inauguration and adoption of the standardized price system, one of the weapons which has been demoralizing retail trade conditions will have been removed. No longer will price-cutting tactics on the part of the quantity concerns be allowed to place in disrepute the great army of independent retailers who, by virtue of their inability to purchase in quantities, are placed at a disadvantage in the most important of all trade movements, namely, the purchase of commodities. It will be the policy of the National Association to seek to have eliminated from the field of merchandising those pernicious systems based upon the false idea that the consuming public can be given something for nothing in connection with the purchase of food commodities, namely, the trading stamp evil, the rebate system, coupon system, free deal system and all other premium schemes.

It will be the policy of the National Association to work for uniformity in state and National pure food laws and to work with our National and state governments in this connection, with the view of assuring the public absolutely pure food products, honest weights and full measures.

The National Association will investigate, through a properly appointed committee, the big question of co-operative buying and co-operative retailers wholesale houses, endeavoring to learn the facts in connection with these big problems and report back to our next annual convention. This is one of the most vital problems faced by retail and wholesale grocers.

It is the policy of the National association to work heartily with all retail grocers, meat dealers and general merchants in all parts of the country, to lend every aid to trade journals to not only work with but for them, to aid all trade journals in raising the standard of the trade press, to secure the full recognition by manufacturers of the value of the trade press, so as to enable them to become a power

SUN-MAID ADVERTISING VS. RAISIN PRODUCTION

America is learning the goodness of raisins from day to day. Because of the heavy demand, *Sun-Maid Raisins in original hands today are scarce.*

This is in spite of the fact that production of raisins in California has *doubled* in five years.

**Order Sun-Maid Raisins From Your
Jobber—At Once
Avoid Disappointment**

THREE VARIETIES:

- Sun-Maid Seeded
(seeds removed)
- Sun-Maid Seedless
(grown without seeds)
- Sun-Maid Clusters
(on the stem)



CALIFORNIA ASSOCIATED RAISIN CO.
Membership 9,000 Growers
Fresno, California

Puritan Flour

Made at Schuyler, Nebraska. A strictly Short Patent Flour with a Positive Guarantee on each sack.

Mr. William J. Augst, the Puritan Salesman, will call on you soon.

JUDSON GROCER CO.

Wholesale Distributors

GRAND RAPIDS MICHIGAN

The Function of the Grocer

is to sell those food commodities for which there is a steady and never-failing demand. The modern grocer cannot stop to create new customers for an unknown product. The demand for

Shredded Wheat Biscuit

has been created through twenty years of educational advertising. Our advertising for 1920 is planned to hold these millions of customers and to create millions of new ones. Through a consistent fair-trade policy we count on your cooperation in the distribution of this product.

MADE ONLY BY

The Shredded Wheat Company, Niagara Falls, N. Y.



for good. The trade press and grocers' associations have but one purpose—to better the condition of merchandising.

I have attempted to give you a brief outline of the programme of activities of the National Association and we are looking toward you men to give your officers the proper support which they deserve. When this great country of ours called its noble manhood to take up arms in order to bring the kaiser's war to a successful conclusion, it also placed upon the shoulders of the great army of retail distributors of food commodities unusually heavy responsibilities and the retailers proved loyal to the core and did everything within their power to conserve food, as well as to distribute the same at the lowest possible cost and still remain in business. The margin of profit on the more essential commodities were cut to the quick and in the face of rising overhead expenses we did not whimper, but accepted these conditions as our bit to make the world safe for democracy.

With the ending of hostilities on Nov. 11, 1918, the average retailer heaved a sigh of relief, feeling reasonably assured that a part of his burden would be lightened, but instead we were really facing a new condition. Instead of declining prices, everything began to soar. Naturally the retailer had to advance his prices or get out of business. Workingmen demanded more wages. Overzealous public officials made false accusations, calling everyone engaged in the honorable pursuit of distributing food commodities gougers and profiteers. The newspapers took up the cry, and what was the result? Prices kept rising higher and higher and the only thing that the politicians have been able to accomplish is to spend uncounted millions of the public money in fruitless investigations, casting suspicion on business in general, and predicting lower prices which are not forthcoming.

Your officers of the National Association immediately stepped into the breach and offered to go to Washington, if necessary, and assist the powers that be in any honorable attempt to stop the so-called profiteering. We also took issue with President Wilson and Attorney General Palmer regarding some of the statements which were attributed to them, with a reply that their statements had been garbled and misconstrued, but these harsh charges were still being published in every newspaper throughout the country, so we immediately got busy and drafted suitable resolutions, which were adopted by associations everywhere, and which were poured in upon these officials in such numbers that these unwarranted charges upon the trade soon ceased. Occasionally, in some places we still hear something of the kind, but the big noise is over with.

This is what we can do by organization. As individuals we would not be recognized, but as an organization solidified, we can demand a proper hearing and they will have to listen.

The recent attempt on the part of the Attorney General to limit the margin of profits on certain commodities is not fair to the retailer and they themselves know that you cannot compel any man to sell his goods below the cost of doing business, so really their attempt to organize so-called fair price committees has been a failure. Wherever such committees are operating, they have about 1 per cent. authority and 99 per cent. bluff. The retailer must not forget that he has constitutional rights which cannot be denied.

The American people are slowly beginning to realize that it is not the hoarding of food that is responsible for high prices. The real facts are simple, indeed; increase production to such a point that we shall have a reasonable supply on hand at all times. In these strenuous times it behooves every American business man to be

in full possession of all his faculties. Sane business men remain calm and confident during any critical period. If you are in business to stay, you must not allow every political movement to worry you or force you to accept losses which are unjustified. Avoid speculation, but keep sufficient stocks coming along to ensure a constant supply for your trade.

The great trouble with the people is that they have become intoxicated with prosperity. They are spending money like drunken sailors and are clamoring for still larger pay envelopes. Usually the poorest producer yells the loudest. You cannot load up American business with poor production at high wages and then expect a low cost of living. I still have confidence in the American people. We have had similar experiences in the past and it only takes time for everyone to adjust themselves to the new conditions.

Our duties as retail grocers are clearly defined. All of us should make it a matter of conscience to name a just price on our goods—a price that is just to the consuming public as well as ourselves. The retailer has been charged with a great many things and has been carrying a greater load than most people have any conception of and the only people who can honestly appreciate your troubles are your officers, who are also in the retail business.

The local association is the retailer's closest friend. Your state association comes next and last, but not least, the National Association of Retail Grocers is continually striving to better your business and my business. We need your co-operation and I am sure you need our support. May we continue to have that fine spirit of loyalty in the years to come as we have in the past? We ought to be on the most intimate of terms. United we stand, divided we fall. Let us continually preach the doctrine of Americanism. This is a wonderful country and we should be proud of it and we should stand for nothing which will in any manner take away the liberty that our fathers fought and bled for.

The National Association of Retail Grocers is loyal to the people. We do not want anything that is unjust, nor do we approve of unscrupulous methods of doing business. Our aims are to see that the retailer receives justice and a right to the honorable pursuit of his business.

It is better to ask a question than make a mistake. If you are not sure you're right, you're probably wrong.

TAKING INVENTORY

BARLOW BROS. Grand Rapids, Mich.
Ask about our way



Toilet and Bath

DICKINSON'S



SEEDS

The Albert Dickinson Co.
MINNEAPOLIS CHICAGO

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.

BEST MEETING EVER HELD.

(Continued from page nine.)
due to bonuses, class legislation and class compromises; and

Whereas—We believe that special privileges can be given the few only to the detriment of the majority; and

Whereas—We are anxious to see stable trade relations resumed, business become normal and the general unrest cease; therefore be it

Resolved—That we go on record as opposed to all bonuses, class legislation and class compromises, believing that fair and free competition will result in a reduction of prices, increase efficiency and promote a general spirit of rest among our people.

Carried.

Whereas—The management of Hotel Pantlind has generously given of its space and time to the interests of this meeting; and

Whereas—We are well aware of the great amount of work in connection with the entertainment of this nature; now therefore be it

Resolved—That the Retail Grocers and General Merchants' Association here assembled extend its most hearty thanks to the management; and be it further

Resolved—That a copy of this resolution be sent to the management of the Hotel and also be made a part of the proceedings.

Carried.

Whereas—The Michigan Tradesman and its able editor, E. A. Stowe, have always given this organization strong and energetic support; therefore, be it

Resolved—That we give expression of our appreciation and thankfulness to Mr. Stowe by a rising vote.

Carried.

The Nominating Committee presented the following report:

President—E. W. Jones, Cass City.

First Vice-President—John Affeldt, Jr., Lansing.

Second Vice-President—C. F. Shreve, Detroit.

Treasurer—Chas. H. Schmidt, Bay City.

Board of Directors—D. L. Davis, Ypsilanti; Leonard Seager, Cadillac; Chas. Wellman, Port Huron; C. J. Appel, Grand Rapids; J. F. Tatman, Clare.

The report was accepted and adopted and the gentlemen named declared elected.

In presenting Mr. Jones' name, John A. Lake referred to the splendid record made by the Association under Mr. Jones' direction and took occasion at the same time to present him with a ring as a slight token of the appreciation the members of the Association felt for his untiring efforts on behalf of the Association in the year just closed. Other presents were made Mr. Jones to be handed to Mrs. Jones and his two daughters. The gifts were thankfully received by Mr. Jones, who was deeply touched by these evidences of the good will and appreciation of the fraters he had aimed to serve so well and faithfully.

On motion of Mr. Affeldt, Mr. Jones was elected to represent the Association at the annual meeting of the National Retail Grocers' Association at Atlanta in May.

The Association was then invited to hold its annual meetings in Grand Rapids permanently, but decided to accept a very pressing invitation to meet next year in Kalamazoo.

A letter was read from the Chamber of Commerce and also the City Manager of Kalamazoo in which they most cordially invited the delegates to Kalamazoo and these letters were supplemented by a delegation of fifty or sixty strong, who all in a most hearty way endorsed the invitation of the city officials.

No further business appearing, the meeting adjourned.

A meeting of the Board of Directors was held immediately at the close of the convention, when such business as properly comes before that body was disposed of and the present very

efficient Secretary, J. M. Bothwell, of Cadillac, was engaged for another year.

The wholesale dealers of this city invited and presented with tickets to the play at the Empress theater all those who were going to remain in the city for the night.

Convention Notes.

A pleasing feature of the convention was the large number of merchants from the Thumb district who were in attendance. They were, in the main, men of strong parts; men who have achieved more than ordinary success in their chosen calling.

The report of the Treasurer emphasizes very clearly the necessity of providing for more money for the use of the organization. Many features of the work have to be eliminated altogether because of the lack of funds to prosecute the work successfully. Other features have to be curtailed for the same cause. The annual dues should be increased from \$2.50 to \$5 at the Kalamazoo meeting on the theory that whatever is worth doing at all is worth doing well.

The election of J. F. Tatman, of Clare, to a position on the Board of Directors was a worthy honor, worthily bestowed. Mr. Tatman has long been identified with organized effort among retail grocers. About twenty years ago he was a leading spirit in the organization of the Northern Michigan Retail Grocers Association, which held several meetings before it finally disbanded. Mr. Tatman was elected President of the organization and directed its efforts with much skill and signal success. He is an enthusiast on good roads—they call him the Frank Hamilton of Clare county—and he is now bending every energy at his command to encourage the completion of the truck road from Saginaw to Ludington via Clare.

Charles Wellman, of Port Huron, has probably attended more conventions of the Association than any other member. An annual meeting without Mr. Wellman present would be an anomaly.

The triple presentation of gifts to President Jones, on the occasion of his re-election, pretty nearly took him off his feet. He was evidently not expecting anything of the kind and the surprise and gratification he felt over the recognition of his efforts in behalf of the organization were clearly manifested by his embarrassment. Mr. Jones worked like a beaver to promote the interests of the members and the results of his labors are plainly in evidence.

In discussing fidelity to the organization it is entirely in order to record that Secretary Bothwell is the most

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22 years experience

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

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MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

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Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

capable and most energetic Secretary the Association has ever had. He works constantly for the good of the organization and never permits a day to pass that he does not perform some praiseworthy duty for the members, either individually or collectively, or both. He enters upon his fifth year as Secretary full of hope and promise for still further effort and accomplishment. In order that he may not be hampered in his fidelity to the Association, he has relinquished the Secretarship of three Masonic bodies he had long served in that capacity.

John A. Lake, of Petoskey, was one of the first members to arrive on the scene and, as usual, one of the last to leave. In the meantime he undertook to be as helpful as possible in making the meetings lively and full of interest. The same may be said of John Affeldt, Jr., of Lansing, who kept the run of things with remarkable astuteness.

Another old "stand-by" is M. L. DeBatts, of Bay City, who has attended every convention for twenty years and who retains a lively interest in every department of the work with undiminished vigor.

John A. Green has grown a little stout with the years, showing that Father Time is dealing gently with him. He is the same genial John the trade has known so well for twenty years. A meeting without John Green would lack something which the Programme Committee would find it hard to supply.

List of Those Present.

The following merchants registered at headquarters during the convention:

- G. Powell, Alma.
- R. J. Palmer, Gagetown.
- E. W. Jones, Cass City.
- J. H. Ballast, Chicago.
- J. M. Bothwell, Cadillac.
- L. P. Strong, Vicksburg.
- Paul Gezon, Wyoming Park.
- L. H. Weldin, Battle Creek.
- J. R. Pixley, North Park.
- C. J. Appel, Grand Rapids.
- John A. Lake, Petoskey.
- L. A. Smith, Petoskey.
- James P. Holbrook, Mancelona.
- T. M. Baird, Ann Arbor.
- E. D. Shedd, New York.
- W. R. Van Anken, Big Rapids.
- J. W. Tink, Big Rapids.
- Miles A. Drallette, Weidman.
- C. A. Reading, Clare.
- J. F. Tatman, Clare.
- Fey T. Middlesworth, Weidman.
- Oscar W. Arneau, Grand Rapids.
- L. W. Yuncker, Saginaw.
- H. T. Chase, Grand Rapids.
- F. Winey, Ludington.
- Elmer Abrahamson, Ludington.
- John Florin, Owosso.
- L. E. Drumbeller, Chicago.
- John M. R. Schaefer, Merrill.
- Clarence E. Trahan, Merrill.
- Joseph Sleder, Traverse City.
- J. D. Widgren, Cadillac.
- M. C. Goossen, Lansing.
- E. C. Evans, Sanford.
- Henry Heinitz, Hemlock.
- F. C. Wilder, Lansing.

- R. W. Jaques, Cadillac.
- M. G. Smith, Central Lake.
- Martin Block, Charlevoix.
- H. H. Eichenberg, Alma.
- Roy M. Eichenberg, Irons.
- Schniteman & Jacokes, Fremont.
- Pikaart-Van Oss Co., Fremont.
- Jake Mulder, Fremont.
- Geo. A. Plietz, Ubyly.
- F. W. Rauhut, Lansing.
- Bert L. Curtis, Cadillac.
- A. F. Johnson, Greenville.
- J. E. VanWormer, Greenville.
- H. P. Hansen, Greenville.
- Chas. G. Christensen, Saginaw.
- Otto M. Rhode, Saginaw.
- W. C. Landshroener, Saginaw.
- John Doerr, Saginaw.
- Wm. Boland, Saginaw.
- W. H. Loeffler, Saginaw.
- James M. Sparling, Saginaw.
- Ludwig E. Schweiner, Saginaw.
- Dan Kronemeyer, Kalamazoo.
- D. J. Beadle, Kalamazoo.
- W. H. Fletcher, Kalamazoo.
- Frank Toonder, Kalamazoo.
- M. W. Tibbitts, Kalamazoo.
- L. P. Yankey, Detroit.
- J. H. Golden, Detroit.
- D. L. Davis, Ypsilanti.
- Geo. L. Monroe, Fremont.
- Neil Ferguson, Bay City.
- A. L. Leonard, Benton Harbor.
- Thos. Jean, Bay City.
- I. S. Berman, Kingston.
- Mrs. M. W. Tibbitts, Fremont.
- Adolph J. Muffer, Bay City.
- Chas. H. Schmidt, Bay City.
- Theo. H. Trost, Ann Arbor.
- Henry E. Vogel, Ann Arbor.
- Alp. Lemble, Ann Arbor.
- E. L. Selleck, Manitou Beach.
- Chas. Wellman, Port Huron.
- J. H. Primeau, Bay City.
- John Affeldt, Jr., Lansing.
- J. De Hoog, Grand Rapids.
- John F. Waite, Flint.
- Basil Gulliver, Detroit.
- E. W. Deiss, Detroit.
- Fred T. Poillion, Detroit.
- Theo. J. Petrequin, Detroit.
- John Smith, Detroit.
- Grover J. Thorn, Detroit.

Improved
"Taylor Made"
 Honey Comb Chocolate Chips



You've tried the rest
 Now Buy
 the Best

W. E. TAYLOR, Maker
 Battle Creek, Michigan

WE ARE HEADQUARTERS
 WHOLESALE

Fruits and Vegetables

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You Make
Satisfied Customers
 when you sell
**"SUNSHINE"
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 THE QUALITY IS STANDARD AND THE
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**Genuine Buckwheat Flour
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 The Sunshine Mills
 PLAINWELL, MICHIGAN

RED CROWN PURE FOOD PRODUCTS

A Quality
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 That
**SELLS and
 REPEATS**
 24 Varieties

Sold through Wholesale Grocers

ACME PACKING COMPANY
 CHICAGO, U. S. A.
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**Sell Your Customers
 Guaranteed Qualities in
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Is the Peanut Butter whose quality you can guarantee to the limit, feeling that its makers are back of you every step of the way. No argument. The quality is unqualified pure, sweet, delicious peanut butter sanitarly packed.

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 Frank Preuss, Lansing.
 G. C. Kopietz, Lansing.
 Chas. Lauster, Ionia.
 Leonard Seager, Cadillac.
 James Johnston, Cadillac.
 J. P. Schafer, Lansing.
 M. C. Bowdish, Lansing.
 Lee S. Conklin, Grand Rapids.
 E. G. Smith, Swartz Creek.
 Howell S. White, Ashton.
 John A. Green, Cleveland.
 J. A. Ulmer, Toledo.
 R. C. Wickham, Detroit.
 C. R. Bell, Mesick.
 A. R. Meredith, Caro.
 J. C. McDerby, Nashville.
 W. F. Case, Battle Creek.
 Von Jasmund, St. Clair.
 H. H. Giroux, Muskegon Heights.
 C. T. Munro, Nashville.
 C. Hoey, Coloma.
 A. T. Petrie, Pierson.
 A. A. Zimmermann, Beaverton.
 Wm. F. Engel, Kalamazoo.
 Samuel Poelstra, Kalamazoo.
 Quality Henry, Jackson.
 Ole Peterson, Muskegon.
 M. A. E. Aamodt, Muskegon.
 Martn F. Carlson, Muskegon.
 David L. Kelley, Howard City.
 H. D. Kelley, Lyons.
 A. E. Patton, Cloverdale.
 Mrs. A. E. Patton, Cloverdale.
 M. P. Lenhard, Clarksville.
 J. H. Kaufman, Clarksville.
 D. O. McVeigh, Ionia.
 J. W. Boonstra, Muskegon.
 R. F. Christie, Muskegon.
 F. W. Lawton, Reno.
 Lee Lillie, Coopersville.
 F. Horton, Hastings.
 G. Hasper, Jr., Muskegon.
 P. E. Quidema, Muskegon.
 Dent Blue, Fife Lake.
 James S. Hodges, Fife Lake.
 F. H. Stuit, Grand Rapids.
 M. Klumler, Grand Rapids.
 Ino. M. Manke, Flint.
 E. J. Curry, Grand Rapids.
 B. C. Jones, Belmont.
 R. Vinkemulder, Grand Rapids.
 Charles H. Kinsey, Caledonia.
 C. A. Brubaker, Mears.
 D. Mihlethaler, Harbor Beach.
 Wm. S. Beck, Grand Rapids.
 Geo. M. Wilson, Bauer.
 L. I. Thompson, Newaygo.
 D. J. Buck, Bay City.
 John G. Clark, Bad Axe.
 Daniel S. Edwards, Newaygo.
 W. H. Dendel, Hopkins.
 A. H. Saur, Kent City.
 E. Bromley, Altona.
 G. F. Cook, Sand Lake.
 C. V. Morton, Beaverton.
 B. E. Doolittle, Casnovia.
 Kuyers-Longwood Co., Casnovia.
 Sam T. Johnson, Reed City.
 L. A. Klein, Kalamazoo.
 A. J. Diehm, Remus.
 Fred P. Basker, Kalamazoo.
 P. D. Appeldorn, Kalamazoo.
 R. Bell, Kalamazoo.
 L. S. Smith, Kalamazoo.
 L. L. Calkins, Kalamazoo.
 G. S. Coleman, Kalamazoo.
 Claud M. Hinkley, Kalamazoo.
 S. V. Bennett, Kalamazoo.
 G. Braekema, Kalamazoo.
 S. Smith, Kalamazoo.
 Jay Brink, Kalamazoo.
 W. M. Milham, Kalamazoo.
 L. L. Flansburg, Kalamazoo.
 Van Donselaar Bros., Kalamazoo.
 D. Kennedy, Kalamazoo.
 J. Slager, Kalamazoo.
 Clyde C. Whitcomb, Kalamazoo.
 Peter Slager, Kalamazoo.
 Wm. H. Rineveld, Kalamazoo.
 M. Otte, Kalamazoo.
 Bert Kenyon, Kalamazoo.
 J. Van Dyken, Kalamazoo.
 E. W. Foley, Kalamazoo.
 E. H. Bucher, Kalamazoo.
 C. Steketee, Kalamazoo.
 K. Hyma, Kalamazoo.
 C. M. Andress, Kalamazoo.
 W. F. Palmiter, Kalamazoo.
 J. E. Pease, Kalamazoo.
 Ernest E. Tckes, Kalamazoo.
 Donald Willis, Kalamazoo.

As Plain As the Nose on a Man's Face.

Trufant, March 2—I am a farmer as well as a dealer in grain, potatoes and live stock. I certainly enjoy reading the Tradesman and do not want to miss a single issue, because it is the only paper of which I have any knowledge which stands for facts and refuses to be carried away by clap trap and subterfuge. I read what my other papers say about the H. C. of L., but I get no satisfaction from them, because they are either dominated by political farmers or trades union schemers. This is why I have to depend on the old standby, the Tradesman for my facts. Now that we are under the domination of fakirs, cheats and frauds, we farmers are unable to grow much more than enough to live on ourselves. The eight hour day and the 50 cent per hour wage both tend to restrict and curtail production. Add to this the action of the great meat packers, prohibition, woman suffrage, exorbitant railroad rates, price fixing and political shystering and the lot of the farmer is anything but pleasant. Unless we right about face, we shall soon be confronted with millions of people who are crazed and rendered desperate by hunger. What they will do under such conditions any one can easily foresee. They will bring about the era the labor unionists have so long aimed to accomplish—the universal confiscation of property, the same as they have done in New Zealand, where they have been permitted to go unbridled, like an unlicensed dog. C. P. Rasmussen.

The high cost of living, in my opinion, is due to the exorbitant wages demanded by laboring men for inferior, inefficient and non-productive service. That is the whole thing in a nutshell. When the writer was a boy he rendered more faithful and effective service for 10 cents per hour than he is now able to obtain for 50 cents per hour.

Why look any further for a solu-

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
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"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

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Foster, Stevens & Co.

Wholesale Hardware



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Grand Rapids, Mich.

Michigan Hardware Co.

Exclusively Wholesale

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

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"Humpty Dumpty"

REGISTERED U. S. PATENT OFFICE

The Best, Cheapest and Most Convenient Egg Carrier in Existence

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



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

tion of a problem which is as plain as the nose on a man's face?

The labor unionists have advocated—and practiced—slack methods and slovenly workmanship so long and so steadily that they have poisoned the lives and destroyed the usefulness of workingmen generally. When the war started and during its progress, we heard a great deal about efficiency and listened to predictions that we would emerge from the war with new ideas, broader sympathies and greater co-operation between employer and employe. Every one of these predictions has not only proved untrue, but the situation has been actually made worse. Efficiency has ceased to exist wherever the infamous union propoganda has gained a foothold or even infected men who have no affiliation with I. W. W. doctrines and practices. People have come to understand that unionism and I. W. W. are identical—that every union man is an I. W. W. and that every I. W. W. is a creature of the unions. There will be no peace or quiet in this world and no satisfaction in living in this world until both of these orders—which constitute the scum of the industrial workers—are eliminated from the face of the earth.

Call of Young Men to the Farm.

Ann Arbor, March 2—The ownership, management and operation of a farm is at the present time one of the greatest responsibilities borne by a single individual. In many cases this responsibility falls not entirely upon the owner. Unable to operate his or her farm, and not able to give it constant supervision, the management and operation devolves upon a tenant.

Few farmers there be who do not desire to obtain the largest yield of crops or the greatest financial returns, yet many fail to do so through ignorance or neglect. Unless a tenant intends to remain a long term of years upon a farm he is apt to deplete the soil for temporary gain. The owner is naturally interested in promoting soil fertility, but a tenant will hardly go to expense in this direction unless to secure gains for himself.

The man who makes a practice of buying farms, getting all he can for a few years without expense for fertilizers and then sells again, is an enemy to public welfare—a menace to future prosperity. Equally injurious is the capitalist who buys land solely to obtain and sell its timber for profit, and selling the denuded land to others. Better men are serving terms in prison. The farmer heavily in debt or obliged to build may justify himself for sacrificing all the farm's timber, but he has no excuse for robbing the farm of its future fuel supply. Many a man has said: "There will be enough as long as I stay here; let the future take care of itself." Such a man in a few years can destroy or bring to naught all the care and labor which a predecessor devoted for a lifetime to maintain the timber and fuel supply.

Fifty years ago men could not foresee a shortage of lumber or fuel and cleared the land to raise more wheat, thinking wheat would buy coal perpetually. They know better now. Not only did they rob themselves of a future supply of timber and fuel, but they affected the climate sufficiently to produce droughts and lessen the yields of grain and hay.

He who cares not what injury devolves through his acts to a succeeding generation is not entitled to the good which has come to him from his predecessors. Such a man should be deprived of the "ownership" of land.

The young man who was exempted from army service because an agriculturalist and now forsakes the farm is no less a "slacker" or deserter than in war time. An intelligent, patriotic young farmer should be able to hear the call to duty in this hour. He should feel it an honor to "carry on" the work which so many genuine farmers laid down when summoned to war and who can never come back to their chosen lifework.

Aged and crippled fathers and mothers; younger brothers and sisters are bravely endeavoring to carry on the farm which was or was to be his who gave his life on a foreign battlefield. To leave the place where he grew to manhood and in which his hopes and plans centered; to let others occupy it, would be to dishonor the son who never looked back when he gave up all to serve his country.


Is it possible that schoolmates and fellow workers of the fallen soldier feel no obligation to help fill the place in the community or in the vocation which now suffers for his absence?

E. E. Whitney.

If you set out to make your store artistic, do it along the lines of brightening influences rather than dull, dark oak decorative designs.

Fourth National Bank

United States Depository



Savings Deposits

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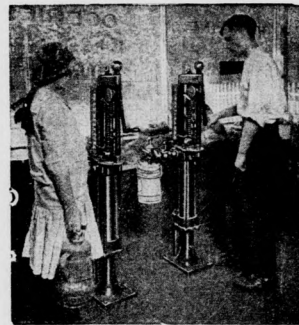
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LAVANT Z. CAUKIN, Vice President
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Pump Portions of Bowser System



Note cleanliness and orderly arrangement of store. Tanks in basement or underground insures safety.

Profit in Cleanliness

If, by chance, a customer looks into your oil room, what is revealed?

- Cleanliness?
- Neatness and Order?
- Or is the look within merely depressing and disgusting?



installed in your store for the storage and distributing of oils, kerosene and gasoline, assures your customer the cleanliness and orderly arrangement of your Oil Department are characteristics of your entire establishment

Bowser pumps are accurate, clean and economical. Bowser tanks are safe, clean and neat. A combination that means Satisfaction and Profit. Signify your interest by asking for literature.

S. F. BOWSER & CO., Inc. FORT WAYNE, IND. U. S. A.
Canadian Office and Factory, Toronto, Canada.
66-68 Frazer Ave.



Old Timer Is Still Feeding the Birds.

Grandville, March 2—We are feeding the birds at our house this winter.

We have kept it up ever since the first snow in the fall and, would you believe it, the little feathered chaps seem to like it? There is something akin to the human in these little Yankee sparrows, and it does one's heart good to see how they dive into the food, chipping cheerfully meantime.

What about Yankee sparrows? You did not know the breed? Well, it is this way: Some time in the long ago sparrows were imported from England, sort of emigrants from the British isle to become immigrants in America, and those few immigrants have multiplied a thousand fold, until now—Canada—is pretty well sprinkled with the birds.

The ancestors of the sparrows were English, but the present generation are full-fledged Americans and, as such, are entitled to the name Yankee.

I feed my Yankee sparrows every morning, sometimes at night, and they are one and all my friends. I am aware that the State of Michigan long ago placed a bounty upon the head of the English sparrow, a wrong thing to do, since it served to give license to the killing of many song birds that might otherwise have escaped.

I feel satisfied that I am doing no wrong, since I neither feed nor harbor the foreign bird, but a sparrow of genuine Americanism, and that you know—Americanism—is what all true sons of the United States brag about these days, and I stand by and brag of my feathered beauties who, unlike the more tender species of bird, stop right here in Michigan all winter, rendering an otherwise dreary landscape cheerful to the eye and pleasing to the ear.

Have you ever thought how dreary the winters would be to many tired hearts and shut-ins because of illness were it not for the sight and sound of these gallant Yankee sparrows which dot the snowy landscape in flocks and come with cheerful chatter to our very doors to talk with us as nothing else in the world can do?

God bless the birds, more especially the sparrows who are with us the whole year around! Despite the seeming enmity of many big men and small boys, this gritty little Yankee continues to hold his own and multiply with a tenacity of purpose that ought to excite our admiration rather than our death-shots.

A small boy, armed with an air rifle, invaded our premises one day, his face flushed with the eager expectancy of the hunter who believes himself on the point of bagging his game. Stepping to the door, I asked what seemed to be the cause of his excitement. "I'm shooting birds!" he exclaimed, throwing the gun to his shoulder, trembling with buck fever at sight of a flock of sparrows partaking of their morning meal not far away.

At the click of the gun the birds flew away unharmed.

It was then I remonstrated with Young America, assuring him that birds, even sparrows, were the friend of man, and it was wrong to kill them. I do not flatter myself that the boy in question retained what I said long-

er than the time it took for him to get away from the vicinity. He was in no wise to blame for what he had been taught to believe was right.

What did we do for pleasure before the first sparrow was imported from England? A pertinent question which is easily answered. At that time, there being no foreign sparrows, there was no law on the statute books of Michigan recommending the extermination of birds, consequently the snowbird, chickadee and some other kinds made merry among the snowdrifts of good old Michigan. The crossbeak was one of the others.

Where are these birds now, you ask?

Again easily answered—gone the way of all the earth, sent to their extermination by the gun of the men and boys who seek to do up the doughty sparrow with British blood in its veins. The sparrow, being of hardier makeup, has withstood the warfare made upon him and still survives in considerable numbers, while the more tender species long since went down to destruction, leaving only our sparrow friend to hold the fort against the assaults of a great State.

Even the wholesale slaughter of the Yankee sparrow through the use of deadly poisons, recommended by the M. A. C., has failed to fully exterminate this brave little fellow, whose only fault is that he has been known, one time or another, to partake of a few grains of the farmers' wheat or rye.

Tenfold more useful in protecting the farmer's crops from insect pests than in anything destructive to crops, the canny little sparrow stands his ground and fights on for life, liberty and the pursuit of happiness. It is a fight every way worthy the patriotism of our feathered little Yankee, and is, I firmly believe, to be a victorious battle in the long run.

We read in numerous publications articles praising our bird inhabitants, yet while such laws blacken the pages of our Michigan statutes with regard to the Yankee sparrow, no progress in bird conservation can be made save backward.

One of our big farm newspapers besmiched the record of the sparrow by asserting that he was a pestiferous little rascal, a destroyer of the nests of other birds, a spreader of hog cholera and perpetrator of various other devilment too numerous to mention, all of which is more or less false from start to finish.

We at our house are still feeding the birds. Old Timer.

To the Frost on My Window.

Written for the Tradesman.
How dost thou dare to venture in
My room where all is fair
Lo! Where the paneled pane has been
I see but crystals there!

Were they but now so discontent
They left thine own domain
That thus henceforth their life be spent
Upon my weathered pane?

Or did they come to bring to me
A gleam of things unseen
And there let now a beauty be
Which does my window screen.

How oft when life seems dull and drear
And naught with beauty dressed
It hovers then so very near
It soon is manifest.

Charles A. Heath.

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

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

Beach's Restaurant
Four doors from Tradesman office
QUALITY THE BEST

Jobbers in All Kinds of
BITUMINOUS COALS AND COKE
A. B. Knowlson Co.
203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

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

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

Bell Phone 596 Citiz. Phone 61866
Lynch Brothers Sales Co.
Special Sale Experts
Expert Advertising
Expert Merchandising
200-210-211 Murray B'g.
GRAND RAPIDS, MICHIGAN

Henry Smith FLORIST
139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.

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

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

CODY HOTEL

IN THE HEART OF THE CITY
Division and Fulton

RATES { \$1.00 without bath
 \$1.50 up with bath

CODY CAFETERIA IN CONNECTION

New Hotel Mertens
GRAND RAPIDS

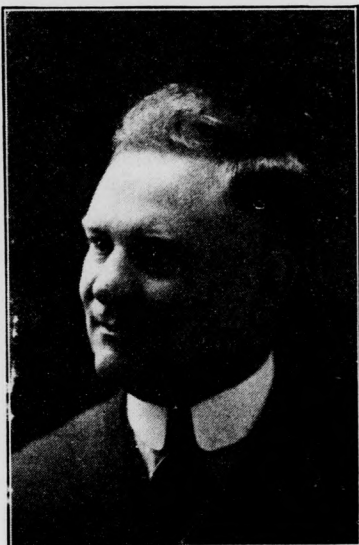
ROOMS WITHOUT BATH \$1.25
WITH BATH (shower or tub) \$1.70
MEALS 65-70 CENTS

75 Steps East
Fire Proof

SUCCESSFUL SALESMEN.

Charles L. Corey, President Zeeland Canning Co.

Charles L. Corey was born on a farm in Cascade township, Kent county, Mich., July 10, 1877. His antecedents were Scotch on his father's side and English and Irish on his mother's side. When he was 5 years of age his parents removed to Lowell. Two years later the family removed to this city, when the lad attended the public schools, remaining until he had finished the tenth grade. He then attended the Grand Rapids Business College for a year. When 17 years of age, he purchased a grocery stock at the corner of Burton avenue and Buchanan street, continuing in the business at this location for four years. He then covered city trade for Edwin J. Gillies & Co. for two years, when he removed to Muskegon and covered road trade for the same



Charles L. Corey.

house for six years. He then returned to Grand Rapids and worked for the Lemon & Wheeler Company two years on the same territory. Since that time he has covered the same trade for the National Grocer Company for thirteen years. He has now severed his connection with that house to assume the management of the Zeeland Canning Co., which has recently been organized with a capital stock of \$50,000, of which \$35,000 is paid in. The new corporation has purchased the buildings formerly owned by the Zeeland Flouring Mills and will put up a full line of fruits and vegetables. The officers of the Company are as follows:

President—Chas. L. Corey.

Vice-President—Nicholas J. Hoffman.

Secretary and Treasurer—J. N. Clark.

The above named and Isaac Van Dyke and M. Baarman constitute the board of directors.

The manager and traveling force of the National Grocer Company presented Mr. Corey with a monogram gold watch last Saturday. The presentation speech was made by Wilbur O. Ephlin, the Nestor of the National Traveling force, in his usually brilliant manner. The gift is a beautiful

one and is highly prized by the recipient.

Mr. Corey was married Dec. 16, 1896, to Miss Gertie Corey, of Muskegon. They have one daughter, who is a graduate of the high school of Manitou, Colo., and who is now a student of the Ypsilanti Normal School, fitting herself to teach English and history in the high school course. The family reside in their own home at 617 Rosewood avenue and they have long owned a summer cottage at Castle Park, on Lake Michigan, where they spend the heated term.

Mr. Corey owns up to two hobbies—fishing and hunting. He attributes his success to hard work, but those who know him best think that fidelity to both employer and customer, a thorough knowledge of staple groceries and a most pleasing personality are quite as much in evidence in his make up as hard work.

The Railroad Wreckers Have Done Their Worst.

Grandville, March 2—The railroads of the country have gone back into private hands in the face of some opposition, yet, in the main, there is general thankfulness that the long nightmare of Government ownership is over.

The experiment of Government ownership has been a dear one, in that after two years of manipulation by the powers that be at Washington, the roads are returned to private ownership very deep in a financial hole, all of which is owing to the mismanagement of those who have had the handling of the job.

It was not a job for amateurs. The amateurs, however, would not be content until they had tried their hands at the work, which in the hands of brainy men and the most skilled of workmen, was not a large dividend-paying institution. At best it should have been handled with care, with the use of the best judgment of experts, whereas it was made the tool of an imbecile machine an unscrupulous gang of union grafters and founderers, which account, in a great measure, for the dilapidated condition in which the intricate machinery is in at the present time.

Government extravagance is one thing that has proved too big a load to carry. Incompetency comes next, together with an inconsequential, devil-may-care recklessness that seemed to pervade the new management from its inception. Then there was the handicap of hundreds of thousands of needless employes, ruthlessly forced into unions and compelled to accept twice what their time was worth or what they could possibly earn in any honorable occupation. The enactment of the 8 hour law, under the club of Boss Gompers, was a crime against the public.

With the railways nearly a billion in the hole, which the people must make good because of the fact that Uncle Sam bossed the job, we may fully understand the inadvisability of ever turning the railway systems of the country over to the Government at any future time.

Government ownership of telegraph and telephone lines has no whit better standing. The sooner all such are turned back to their owners the better for the Nation at large.

Politically speaking, the railroads have been subservient to a class of politicians with consciences not sufficient to make them chary of spending in a most reckless manner the money entrusted to them by the people.

Not only the railroads, but many other undertakings of Government have been recklessly managed; in fact, the whole list of public enter-

prises which have engaged the attention of Government has been unskillfully handled, there seeming to be a reckless disregard for expenditures in everything. Some of this unwise, really criminal waste, of the peoples' money will, doubtless, cease, now that the great railway system has been turned back to hands from which it never should have been wrested.

Government ownership of utilities has been very thoroughly tried out since our entrance into the war to the satisfaction of even those who at one time preached Government ownership of almost every industry in the land.

Experience proves a dear teacher, as has been the case in the present instance, and the American people will assuredly have no more of it. Paternalism gone to seed. The less the people are governed consistent with protection to life and property, the nearer we approach an ideal democracy. We have been living under a regime of autocratic dictation that has become thoroughly distasteful to American citizenship.

Old Timer.

Bottom Facts From Booming Boyne City.

Boyne City, March 2—The City Council is putting before the electors a proposition to bond the city for pressing street improvements. Because of the marked increase in the cost of both material and labor, the money raised three years ago for the work was inadequate, although it has been made to go much further than seemed possible. The remaining two-thirds mile of the Boyne City-Charlevoix road will be completed. The approaches to both the Park street and East street bridges will be put in shape and State street to the city limits paved and a sewer put in.

F. O. Borden (Boyne City Lumber Co.) has been in a hospital in Chicago for the past two weeks, being treated for eye trouble.

The City Council has voted to lease to the Holland-Cartier Lumber Co. the north part of the White Co. mill site for a cooperage plant which will employ forty men who are assured a twenty year run. They expect to use the timber from the Boyne City Lumber Co. lands along the B. C., G. & A. R. R.

We are lead to wonder, apropos Old Timer's article about broken contracts, just how much the various school boards concerned are to blame for the deplorable condition. Contracts are all right and are made to be lived up to, but they do not pay board bills, nor satisfy the dry goods man. The men who control the payrolls are thoroughly aware of these conditions and, by making proper concession, could forestall any such foolishness. Maxy.

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 2—Edward Winchester and Terry Barker (Worden Grocer Company) leave March 19 for Winter Park, Florida, where the ladies of their families are now sojourning. They plan to return to Grand Rapids, April 10.

Will S. Canfield, manager of the flour department of the Judson Grocer Company, is planning a trip to the grain growing and wheat producing sections of the Southwest. He expects to spend Easter Sunday in Wichita, Kansas, where he will be joined by Mel Trotter, who will start a series of evangelistic meetings there about that date.

Wm. H. Anderson, President of the Fourth National Bank, is spending a month in the South. At last accounts he was visiting his stricken friend, Sherwood Hall, at Stockton, Alabama.

Uncle Louie Winternitz has moved from Miami up to Fort Lauderdale, where he will remain until it is time

for him to start the golf season in Grand Rapids in May.

John A. Higgins (Watson-Higgins Milling Co.) is spending a couple of months at Bradentown, Florida. He is accompanied by his wife and two children. Mr. Higgins is a hard worker and richly deserves a season of rest and recuperation.

Manufacturing Matters.

Detroit—The Automotive Engine Parts Co. has been incorporated with an authorized capital stock of \$150,000, of which amount \$90,000 has been subscribed and \$70,000 paid in in property.

Detroit—The Deinzer Upholstering Co. has been organized to manufacture upholstered furniture with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The Eastern Paper Box Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in, \$3,004 in cash and \$1,996 in property.

Jackson—The West Indias Molasses Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$10,500 has been subscribed, \$2,155.29 paid in in cash and \$2,344.71 in property.

Holland—The Holland Chair Co. has been incorporated with an authorized capital stock of \$15,000 common and \$10,000 preferred, of which amount \$16,000 has been subscribed and \$12,500 paid in in cash.

Hamilton—The Overisel creamery, which was closed last fall when the company went into bankruptcy, will be re-opened in a few weeks. The farmers were obliged to haul milk to Zeeland after the plant closed.

Ypsilanti—The Ypsilanti Machine Works has merged its business into a stock company with an authorized capital stock of \$22,000, all of which has been subscribed and paid in, \$5,000 in cash and \$17,000 in property.

Detroit—The Medicinal Products Co. has been organized to manufacture and sell drugs, chemicals, etc., with an authorized capital stock of \$3,000, all of which has been subscribed and \$1,000 paid in in property.

Detroit—The Simms Modern Cut Glass Co. has been incorporated with an authorized capital stock of \$40,000 common and \$20,000 preferred, of which amount \$31,300 has been subscribed, \$700 paid in in cash and \$29,800 in property.

Detroit—The Standard Forge Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, of which amount \$7,570 has been subscribed and paid in, \$509.44 in cash and \$7,060.56 in property.

St. Johns—The Industrial Foundry Co. has been reincorporated, the company being capitalized at \$200,000. John Spousta, who five years ago started out with five men, now employs 80. He has been made president of the new organization.

St. Johns—The Industrial Foundry Co. has merged its business into a stock company under the same style with an authorized capital stock of \$100,000 common and \$100,000 preferred, of which amount \$100,000 has been subscribed and \$53,000 paid in in property.

Two Bankruptcy Cases in Local Court.

Grand Rapids, March 2—In the matter of Samuel Tannebaum, dealer in women's clothing, Muskegon, the adjudication has not yet been made, pending hearing on an offer of compromise by the bankrupt, which said hearing is called for March 18, at which time all creditors are notified to be present, if interested. The schedules have been filed by the bankrupt, and a petition for involuntary bankruptcy has been filed by creditors. Following is a list of the creditors of said alleged bankrupt:

Secured.	
Isaac Rosen, Muskegon, Mich.	\$ 400.00
Unsecured.	
Lindenbaum Gross & Hindes, New York	249.05
Harry Kitzinger, New York	194.25
S. Blate & Son, New York	49.35
Blate Brothers & Lowe, New York	125.00
Sunberg Mills, New York	47.05
D. Schwartz, New York	146.25
M. Riecer & Son, Cincinnati	815.75
Glaver, Kaldt Dress Co., N. Y.	303.50
Philip Klein Co. & Bro., N. Y.	211.75
Ulius Brothers, New York	301.00
Samuel Savor, New York	162.00
Abrams Brothers, Chicago	282.50
Edelstein Dress Co., New York	116.00
Oscar Tannebaum, Detroit	200.00
Peter Malaney, Jackson	200.00
Muskegon Chronicle, Muskegon	240.00
The Hirst Strauss Co., Chicago	235.00
Union National Bank, Muskegon	400.00
L. Guisberg Co., New York	282.55
Jacobus Brothers, New York	469.75
Paul Kauffman & Son, N. Y.	69.95
Max Zaterloff, New York	77.25
Ladies Sample Shop, Jackson	103.00
Aruson & Kaplin, New York	150.21
R. Tannebaum & Co., Jackson	440.75
F. Dassover Co., Chicago	62.59
G. Silver Co., New York	84.00
Daniel Brown, New York	53.25
J. Applebaum, Chicago	33.87
Wolf Schlossberg, New York	93.50
Davidow Co., New York	87.50
Bee Hive Skirt Co., Baltimore	87.76
Benj. P. Cohen, Chicago	173.36
Joseph Rosenberg Co., New York	50.00
Original Supreme Waist Co., New York	59.50
Peter Malaney, Jackson	500.00
Union National Bank, Muskegon	400.00
In the matter of Andrew Henderson, adjudicated February 27, bankrupt filed voluntary petition in bankruptcy and schedules, which show the following assets and liabilities: Liabilities, aggregating, \$8,026.34; assets: equity in home, \$800; stock in trade in garage business, \$5,850; household goods, \$200; one Saxon car; open accounts, \$300, aggregating in all \$7,150, of which 1,250 is claimed as exempt. Following is a list of the creditors:	
Secured.	
H. C. Oherlic, Grand Rapids	\$ 27.50
L. V. Clair, Grand Rapids	8.60
Clarence Toren, Grand Rapids	39.60
Unsecured.	
Fay Solomon, Grand Rapids	\$ 20.00
Baxter Laundry, Grand Rapids	2.25
St. Mary's Hospital, Grand Rapids	50.00
Dr. De Vore, Grand Rapids	125.00
Dr. Lyman, Grand Rapids	50.00
Dr. O'Brien, Grand Rapids	50.00
Dr. Pedden, Grand Rapids	2.00
Dr. Bull, Grand Rapids	12.00
Drs. Smith and Vandenberg, Grand Rapids	5.00
Dr. Wright, Grand Rapids	2.00
Dr. Williams, Grand Rapids	25.00
Bowditch Market, Grand Rapids	20.00
Dr. Burchell, Grand Rapids	25.00
Danbury Hat Co., Grand Rapids	3.00
G. L. Lehman, Grand Rapids	1.95
Consumers Power Co., Grand Rapids	12.00
Bixby Office Supply Co., Grand Rapids	5.00
Tisch Hine Co., Grand Rapids	18.00
G. R. Assn. Commerce, Grand Rapids	20.00
Bell Tele. Co., Grand Rapids	10.00
Citizens Tele. Co., Grand Rapids	10.00
R. Mara, Grand Rapids	125.00
Elec. Service Station, Grand Rapids	4.60
Rep. Motor Co., Grand Rapids	12.73
Herpolsheimer Co., Grand Rapids	15.77
Breen & Halladay Fuel Co., Grand Rapids	50.00
Universal Car Co., Grand Rapids	100.00
G. R. Auto Parts Co., Grand Rapids	150.00
Racine Tire Co., Grand Rapids	500.00
West. Mich. Machine & Tool Co., Grand Rapids	12.69
Savage Tire & Rubber Co. Chicago	112.00
Huyge & Bachart, Grand Rapids	10.05
Indiana Refining Co., Detroit	25.00
Bowen Pump Co., South Bend, Indiana	15.00
Mr. Fratic, Grand Rapids	3.00
Standard Oil Co., Grand Rapids	30.00
Racine Tire & Rubber Co., Grand Rapids	4.00
Mr. Cole, Lansing	125.00
Mr. Clark, G. R. R. Co., Grand Rapids	.95
Harry Whiting, Detroit	200.00
Lansing Co., Lansing	12.00
Page Hdwe. Co., Grand Rapids	4.00
Mr. Brown	10.00
Litscher Elec. Co., Grand Rapids	137.35
Henderson Milling Co., Wayland	150.00
Lee Tire & Supply Co., Grand Rapids	100.00
McMullen Machinery Co., Grand Rapids	24.80
Michigan Tire Co., Grand Rapids	180.00
Michigan Hdwe. Co., Grand Rapids	5.32
Mich. Gen. Ins., Grand Rapids	17.00
Monarch Mfg. Co., Toledo	500.00
Metal Sign Board Co., Kalamazoo	20.00
National Refining Co., Kalamazoo	49.92

Cash Register Co., Grand Rapids	495.00
Patterson Printing Co., Grand Rapids	10.00
North American Polish Co., Cleveland	8.00
L. F. Phillips, Chicago	11.35
Reliable System Co., Sturgis	26.60
Sherwood Hall, Grand Rapids	33.65
Stiles Bros., Grand Rapids	14.19
Sinclair Ref. Co., Grand Rapids	98.90
Toledo Plate Glass Co., Grand Rapids	8.99
Tisch Auto & Supply Co., Grand Rapids	25.00
U. S. Tire Co., Detroit	400.00
United Motor Co., Grand Rapids	18.24
Vacuum Oil Co., Chicago	154.40
Viscosity Oil Co., Grand Rapids	90.00
Atlas Rubber Co., Chicago	19.25
Auto Tire Vul. Co., Grand Rapids	6.97
Auto Business Assn., Grand Rapids	23.00
Baxter Garage, Grand Rapids	15.07
Boursman Mfg. Co., Grand Rapids	55.00
Charter Chemical Co., Grand Rapids	6.00
Central Accessories Mfg. Co., Grand Rapids	22.35
Crown Metal Co., Grand Rapids	22.00
J. S. Crosby Co., Grand Rapids	218.76
Decker, Davis & Jean, Grand Rapids	7.89
Eastern Parts & Mfg. Co., Grand Rapids	26.30
Enterprise Elec. Co., Grand Rapids	16.19
Firestone Tire & Rubber Co.	55.26
G. R. Oil Co., Grand Rapids	800.00
G. R. Gas Light Co., Grand Rapids	25.55
G. R. Press, Grand Rapids	27.92
G. R. Herald, Grand Rapids	206.12
Hazeltine & Perkins, Grand Rapids	3.87
Heystek & Canfield, Grand Rapids	57.15
City Water Co., Grand Rapids	7.00
Imperial Mse. Co., Perry, Ohio	34.21
Loudon Machinery Co., Fairfield, I.	20.30
A. B. C. Wash. Mach. Co., Grand Rapids	145.00
Lyon & Belt, Grand Rapids	27.69
Mills & Healy, Grand Rapids	26.90
Bert Henderson, Grand Rapids	
Henderson Milling Co., Grand Rapids	1,500.00

Must Have Permit to Sell Paregoric.
Grocers and others selling paregoric, peppermint, flavors and patent medicines, especially the first and the last, would do well to get in touch with their local representatives of the Internal Revenue Collector's office of their districts before they run foul of the anti-narcotic and anti-alcohol acts. Inspectors of the Grand Rapids district offices state they find numerous violations of the anti-narcotic and anti-alcohol regulations.

They say that many grocers are selling paregoric, which contains opium, and cough medicine, which usually have codeine or heroin as ingredients, without taking out permits. The amount is not so great that these goods cannot be sold, but there must be a permit taken out, according to the inspectors.


The druggists in this district feel flattered at the kind words spoken of them by the inspectors. The latter state the pharmacists as a rule are obeying the law scrupulously and few violations are found.

Late News From the Cereal City.
Battle Creek, March 2—D. J. Parisian, who has been associated with the Hubbard Electric Co. for the past three years as supervising engineer, has been appointed traveling sales engineer for the Western Electric Company's new branch which has just been opened at Grand Rapids. Mr. Parisian will continue to make his home in Battle Creek. Spered Andritsakes, of Albion, senior member of the firm owning the Albion Confectionery, on South Superior street, is back in the United States, after a visit of three years in his native land of Greece and will be in Albion within a few days. He landed in New York Feb. 21. He brings with him a bride. The motive and car departments of the Grand Trunk are moving their offices from Detroit to Battle Creek and the operations of the office started Monday, March 1. Jack.

Sometimes a merchant has been stimulated into successful endeavor merely by having overbought and found himself compelled to make great selling efforts.

TANGLEFOOT

The Non-Poisonous Fly Destroyer



The U. S. Dept. of Agriculture says in the bulletin: "Special pains should be taken to prevent children from drinking poisoned baits and poisoned files dropping into foods or drinks."

How About Your Soda Fountain?

DO YOU NEED—

Soda Fountains	Dishers
Carbonators	Shakers
Tables, Chairs	Spoons
Fixtures	Glassware
Steam Tables	Vortex Service
Coffee Urns	Indestructo Silver Service
Elec. Drink Mixers	Milapaco Service
Malted Milk Dispensers	Paper Cups
Gas Gauges, Connections	Soda Holders
Ice Cream Cabinets	Straw Dispensers
Perculators	Tumbler Rinsers
Water Filters	Spoon Holders
Ice Crushers, Freezers	Chocolate Pots
Water Coolers	Lemon Squeezers
Ice Cream Sandwich Machines	Dispensers Clothing
Show Cases, Display Racks	Silverware

Fruits, Syrups, Extracts, Accessories, Cones, Pails, Malted Milk, Cocoa, Rock Candy Syrup, Corn Syrup, Grape Juice, Root Beer, Green River, Coca Cola, Orange Crush, Loganberry Juice, Applju.

Mail orders given our best attention. Shipments made promptly.

PIPER COMPANY

Soda Fountain Supplies

408-16 E. South St. KALAMAZOO, MICH.

The Guarantee Iceless Fountain

Remember we are the agents for this make of Soda Fountain. It is a Michigan product, made by a reliable firm, Bastian Blessing, with offices in Chicago and a factory in Grand Haven.

Every Fountain is a work of art and the range of style and price makes every merchant a prospective Soda Fountain owner.

Soda water and candy are filling a great need for refreshment. Why don't you get in a position where you can take full advantage of your chance to make a clean, legitimate profit on an honest article. Buy now before the season opens and be ready to greet your trade right.

Hazeltine & Perkins Drug Co.

Grand Rapids, Michigan

How Kalamazoo Merchants Regard the Tradesman.

Upjohn Co., East Lovell: "Tradesman is all right. We like it."

R. Bell, 802 Washington avenue: "I like the Tradesman. It is very useful. Would not be without it if it cost twice as much as it does."

Wagner Bros., 2015 Portage: "We think much of the Tradesman. It certainly is a fine paper. Wish I had more time to read it then I have."

Johnston & Hubbard, 1236 Portage: "The Tradesman is all right. It is the best trade paper published that I know of. It saves us money by keeping us posted."

B. M. Barber, 1328 Portage: "The Tradesman is a very fine paper. It is strictly all American. What we need in this country is more papers like it and more men like Mr. Stowe to edit them. This country should free itself of traitors and walking bosses. The longer I read the Tradesman the more I like it. It is the best trade journal I ever saw for the grocery man."

F. L. McCall, 124 Portage street: "Have taken the Tradesman some time and like it first rate. It is a real good trade journal."

L. L. Flansburg 1114 March: "I couldn't get along without the Tradesman. I know every merchant should have a trade journal and the Tradesman is the best one I know of."

Poelstra & Broekema, 1116 Lake: "We like the Tradesman. Have taken it several years and would not think of being in the grocery business without it."

Clyde C. Whitcomb, 538 Portage: "The Tradesman is very satisfactory. I am glad to get it each week. It is always very welcome. I have taken several trade papers that cost more money, but I never had one that beat the Tradesman."

W. H. Stover, 229 Portage: "Have taken the Tradesman over ten years and it is the best paper I take and I get several. I would not be without it."

South Side Meat Co., 810 Washington avenue: "Tradesman is all right. We like it. Keep it coming. It is always welcome."

R. Klimp, 1336 South Burdick: "Sure I'll renew the Tradesman. It is all right and a moneymaker for any merchant who reads it."

Peter Vander Brook, 1120 Oak: "The Tradesman is a valuable paper and moneymaker for any merchant who reads it."

Slager Bros., 820 South West: "We like the Tradesman. It is very useful. It is worth more than five times what it costs. We cannot say too much for it. We are glad to renew and expect to take it while we are in business."

Marcus Calder, 118 Lincoln avenue: "I like the Tradesman. It is all right. The more I read it the better I like it."

N. E. Dunbar, 330 Eleanor: "Tradesman is a good paper. We like it very much."

George H. Bagg, 927 Gull: "I am glad to renew the Tradesman. It is a mighty fine paper. It is chuck full of valuable information each week. What is on the front cover is worth

much more then the paper costs."

Lee & Cady: "We will renew, for we want the Tradesman and consider it the best paper in its line that is published in the United States."

J. W. Tuxberry, 420 Portage: "I like the Tradesman for its splendid Americanism and its stand on the labor question. Every honest thinking man knows the Tradesman is absolutely right. It is by far the best friend for the merchant that is published."

B. L. Comstock, 201 Parsons: "It's fine. We like it."

Otto Bayer, 730 N. Burdick: "Yes, I'll renew the paper keeps me posted and saves me money."

W. H. Reinveld, 821 West North street: "We have been taking the Tradesman over eighteen years. Like it very much. Cannot say enough for it. It speaks for itself. It is not only the best trade journal I ever saw, but it has so many special features that is beneficial to anyone who reads them. Above all is the splendid Americanism it stands for."

A. A. Ver West, 707 North West: "Yes, I'll renew the paper. It is very satisfactory."

F. Toonder, 400 West North street: "I'll renew with pleasure. 'How do I like the Tradesman?' I have taken it over thirty years and I certainly like it very much. It is a great help to me."

J. C. Ball, 425 Oak: "I will renew, because the Tradesman is a real good beneficial trade paper and while I do not always agree with what the editor has to say about some people, it is all spicy reading."

C. E. Siple, 447 West North: "The Tradesman is very satisfactory. Yes, I'll renew my subscription."

A ton of good resolution never amounted to as much as an ounce of real action.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 2—The Hotel at Rexton is a thing of the past, it having been totally destroyed by fire last week. William Angulim the proprietor has not decided whether or not to rebuild. This will be a loss to the tourists next summer who have found the hotel an ideal place to eat.

The partnership heretofore existing between David Lavine and Isaac Lavine, the hide merchants, has been dissolved, David Lavine taking over the business, which will be carried on under the name of Lavine Bros., as heretofore.

Harry Wyman, Swift & Co.'s soap salesman, is calling on the trade here this week. Harry crossed the straits via sleigh, but does not seem to appreciate the jingle of the sleigh bells as much as he did the ferry.

It is a waste of time to grasp an opportunity unless you know what to do with it.

Now that the railroads are restored to private ownership, maybe we will be able to get a car of sugar occasionally, instead of all candy.

Jacob Timmerbacca, formerly in the meat business here, has bought a large farm near Rudyard, where he is going to do his bit toward bringing down the H. C. L. "Back to the farm" is his motto.

Chas. Haas, the Uneda traveler, now admits that it was not a robin he saw on his last trip to Pickford.

It looks now as if the Soo is likely to get several new industries in the near future, as two concerns have an option on 3,000 to 6,000 H. P., as the result of letting the country know the advantages we have to offer. We have no fuel shortages on account of having hydro-electric power of Lake Superior to draw on. None of our factories were affected by the coal strike, but were running full time and just at present have an excess of ten thousand H. P. additional on the market for some enterprising manufacturers who will take advantage of this opportunity. Rates are low. This being the key port of the Great Lakes, we have unexcelled facilities, both lake and rail. We are never bothered by railway congestion or embargoes. Many of our young men who left here for the larger cities are return-

ing, being able to save more money here.

Pat Cook, a former Sooitte, but now at Houghton, returned from a visit to the Canadian Soo and tells us that booze is about as scarce in the Canadian Soo as it is in Kansas. It may be there, but it is hard to get.

John W. Swift, formerly from Des Moines, Iowa, has purchased a 1,000 acre stock ranch at St. Ignace, just to show his faith in Cloverland, and is going into the grazing business on an extensive scale.

The farmer who cultivates thought has sharpened his tools for the harvest.

Nick McPhee, proprietor of the Murray Hill Hotel, was all smiles last week when he received \$25 from a traveling man who took French leave last summer, but who confessed after being arrested and confronted with the charge. An immediate softening of the heart resulted in Nick's smile.

William G. Tapert.

Some merchants may have so much system about the management of their business that they slow down the selling, but more have so little system that they slow down the profits.

Fieglers
Chocolates
 Package Goods of
 Paramount Quality
 and
 Artistic Design



just like moving the coconut palm up north

Imagine coconut *in a tin shell* plucked from the shelves of the dealer instead of from the swaying palms of the tropics!

And there is no stretch of the imagination necessary to apply the tin shell idea to Baker's Fresh Grated Coconut. Baker's way is Nature's way. The fine white meat of the coconut is packed *with the milk* in Baker's containers.

There's nothing left out but the shell. All the food value that Mother Nature "canned" in the nut is also found in Baker's can.

No wonder Baker's canned-in-its-own-milk Coconut is in demand in the homes of discerning housewives everywhere.

THE FRANKLIN BAKER COMPANY
 Philadelphia, Pa.

Baker's Dry Shred Coconut—the old-fashioned sugared kind is also sold—in paper packages.

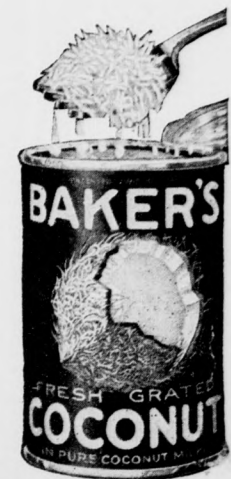


Table listing various wool and pelts products such as Old Wool, Lambs, and Shearlings with their respective prices.

Table listing raw furs including No. 1 Skunk, No. 2 Skunk, and Muskrats with prices.

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

Table listing horse radish per dozen.

Table listing jelly pure per pail.

Table listing jelly glasses in 8 oz. per dozen.

Table listing mapleine in 1 oz. bottles and gallons.

Table listing mince meat in cases and quakers.

Table listing molasses in new Orleans and fancy open kettles.

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

Table listing shelled nuts like almonds, peanuts, and pecans.

Table listing olives in bulk and stuffed varieties.

Advertisement for Bel-Car-Mo Brand Peanut Butter, featuring an image of the product and a list of prices for various sizes.

Table listing petroleum products such as Iron Barrels, Perfection, and Gas Machine.

Table listing pickles in medium and small sizes.

Table listing gherkins in barrels and half barrels.

Table listing sweet small barrels and 5 gallon kegs.

Table listing pipes in cob, 3 doz. in box.

Table listing playing cards including No. 90 Steamboat and No. 808 Bicycle.

Table listing potash including Babbitt's, 2 doz.

Table listing provisions such as Barreled Pork and Clear Back.

Table listing dry salt meats like S P Bellies and Lard.

Table listing smoked meats including hams, corned beef, and bacon.

Table listing sausages like Bologna, Liver, and Frankfort.

Table listing beef products including Boneless and Rump.

Table listing pig's feet in 1/2 bbls and 1 bbl.

Table listing canned meats such as Corned Beef and Veal Loaf.

Table listing mackerel, lake herring, and various seeds.

Table listing Casings for hogs and beef, and uncolored oleomargarine.

Table listing rice including Fancy Head and Blue Rose.

Table listing rolled oats including Monarch and Steel Cut.

Table listing salad dressing including Columbia and Durkee's.

Table listing saleratus packed in boxes and granulated.

Table listing salt including Solar Rock and Common.

Table listing soap powders including Johnson's and Sunbrite.

Advertisement for Morton's Salt, featuring an image of the salt container and the slogan 'IT POURS'.

Table listing salt fish including Middles and Holland Herring.

Table listing herring products like K K K K, Norway, and Cut Lunch.

Table listing trout in No. 1, 100 lbs. and No. 1, 40 lbs.

Table listing mackerel in mess, 50 lbs. and No. 1, 100 lbs.

Table listing lake herring in 1/2 bbl. and No. 1, 100 lbs.

Table listing various seeds like Anise, Canary, and Celery.

Table listing shoe blacking including Handy Box and Bixby's.

Table listing snuff including Swedish Rapee and Norkoping.

Table listing soap from James S. Kirk & Company.

Table listing Kingsford and Argo products.

Table listing Muzzy products including 48 lb. packages.

Table listing syrups including Blue Karo and Red Karo.

Table listing table sauces like Lea & Perrin and Royal Mint.

Table listing tea including Medium, Choice, and Fancy.

Table listing gunpowder in Moyune and Young Hyson.

Table listing oolong tea like Formosa and Formosa, Fancy.

Table listing English breakfast tea like Congou and Bi Carb.

Table listing spices including Allspice, Cloves, and Cassia.

Table listing pure ground in bulk including Allspice and Cloves.

Table listing wicking products like No. 0, 1, 2, and 3.

Table listing seasoning products like Chili Powder and Celery Salt.

Table listing starch including Kingsford and Argo.

Table listing Kingsford and Argo products.

Table listing Muzzy products including 48 lb. packages.

Table listing syrups including Blue Karo and Red Karo.

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Table listing pure ground in bulk including Allspice and Cloves.

Table listing wicking products like No. 0, 1, 2, and 3.

Table listing woodenware baskets such as Bushels and Market.

Table listing woodenware plates including Escanaba Manufacturing.

Table listing woodenware churning products like Barrel and Stone.

Table listing woodenware clothes pins including Escanaba Manufacturing.

Table listing woodenware egg cases including No. 1, 2, and 3.

Table listing woodenware faucets including Cork lined.

Table listing woodenware mop sticks including Trojan spring.

Table listing woodenware falls including 10 qt. Galvanized.

Table listing woodenware toothpicks including Escanaba Manufacturing.

Table listing woodenware traps including Mouse and Rat.

Table listing woodenware tubs including No. 1 Fibre.

Table listing woodenware washboards including Banner Globe.

Table listing woodenware window cleaners including 12 in. and 14 in.

Table listing woodenware wood bowls including 13 in. Butter.

Table listing woodenware wrapping paper including Fibre and Kraft.

Table listing woodenware yeast cake including Magic and Sunlight.

Table listing woodenware yeast-compressed including Fleischman.

Large advertisement for Kitchen Klenzer, featuring a circular logo with the text 'HURTS ONLY DIRT TRY IT' and a list of products.

FAIR PRICE MAKING.

Some Fool Things Done Under Government Auspices.

Apparently the question of protected prices and controlled sales ethics between producer and distributor are fundamentally economic and not whimsically political or faddish. On the one side it is not the result of mere arbitrary action of market dominators, nor is it, on the other, susceptible to use as political football. For it is international and refuses to be suppressed as a mere annoyance.

In this country we have it persisting in the vicinity of the Federal Trade Commission and in the courts, where such tests as the Colgate case and the Beechnut case are still pending, with prospect of deciding some time just what the equitable rights of buyer and seller are. And, by a curious parallel, exactly the same situation exists in Canada, where the courts are asked to decide what are the rights of the matter and where Parliament is asked to modify and restrict the powers of the Commerce Board, which corresponds to our own Federal Trade Commission.

The Canadian case is worth watching. Apparently, it presents all the essentials of a study and framed for an interesting and conclusive test. A price cutter sold goods at less than cost, and the regular trade protested to the manufacturer. He remonstrated with the cutter and begged him to stick to the "correct" price in the interests of fairness. The cutter defied him and bought enough of the goods to allow him to go on defying the manufacturers. Then the mass of retailers accused the wholesalers of granting preferential prices to the cutter, and when they were refused the privilege of buying on a buying exchange basis formally charged the jobbers with being in a trust. The jobbers in turn claimed that the Commerce Board was playing politics by making them the goat of alleged high prices and demand its reorganization; also ask the courts to decide the right and wrong of protected prices and of preferentials to chain stores, co-operative systems, mail order houses, etc. And every one appears likely to be investigated before the excitement is over.

The trouble with official meddling in such affairs appears to rest chiefly in the fact that officials and the public generally fail to understand the mercantile logic of it all. They do not see that the "price protector" is aiming at equality and fairness among distributors, and not mere fanciful domination. They regard the price cutter as the friend of the people rather than as a potential "trust in the making."

Admitting the two sides to the question and the rights and wrongs of each, one cannot but regret that officials cannot take a leaf out of the Hoover book and get better acquainted—more confidential and frank—with the business man. If they did—better yet, if both would work together—price fixing would be more intelligent and less menacing for all hands.

For instance, out in California, the Los Angeles Fair Price committee,

after a long period of drifting and experimenting and blundering, has concluded to hereafter work for fairness toward the grocer as much as for the consumer. To quote its secretary:

"We are not starting out with the idea that the merchants are profiteering, but, on the other hand, we recognize the fact that the retailer must receive a profit commensurate with the service which he performs, and it will be our intention to arrive at suggested prices or margins of profit that are fair to the distributor as well as the consuming public.

"Basically speaking, this committee has no power to fix prices. What it can do is investigate prices, recommend that certain prices are fair and prosecute if these prices are not observed, leaving a jury to decide as to whether or not the merchant is guilty of profiteering.

"In arriving at any list of suggested fair prices we will do so only after consulting with the distributors themselves. Plans have not been worked out in detail, but, generally speaking, it is our intention to call upon representative members of both the wholesale and retail trade to appear before this board and advise us as to their ideas of what constitute fair margins of profit for the leading staple lines of food."

And that's exactly what made Hoover a success. He aroused the spirit of patriotism and fairness among the trade and, on the other side, he took care of the consumers. "A little knowledge is a bad thing" is never so proven as in this price controversy and in unintelligent groping for solutions to the old H. C. L. If the facts are known and understood by all sides, the chances for success are greatly enhanced.

Our own Federal Trade Commission is prone to "monkey with the buzz saw" of things it does not understand. It has been attacking many practices in trade that are the best product of experience, however much they may run counter to "book learned" theories. Take the "guarantee against decline" question, which is, after all, only the protected price question reversed. The board says it is unfair trade, but here is the way it looks to the National Canners at their recent executive conference:

Resolved—That it is the sense of the executive committee of the National Canners' Association that the practice of guaranteeing prices as they exist in the canning industry has grown up to meet particular and peculiar conditions in the industry through a long period in the regular course of business, and does not involve any unfair trade practice either as between manufacturers themselves or between manufacturers and jobbers or between manufacturers and the public.

By the way, after worrying a great deal over the way Uncle Sam unloaded his army stores, the canners are beginning to wonder if, after all, it may not prove a blessing in disguise. At the meeting of the executive committee just referred to Uncle Sam was discussed and cussed ad lib., and then one member had an idea. He said he thought it one of the best strokes of advertising for canned foods yet made, because it has induced an immense number of people to

Our Merchandising Policy

Is to sell right merchandise at the right prices and give prompt and satisfactory delivery.

In the past before the re-organization of this House, the policy to a certain extent was to handle unknown merchandise under private tickets or brands unknown to you and in this way to get perhaps a little margin of profit. Very little attention was paid to Future Orders. The net result was that merchants were often not satisfied with the merchandise obtained here or because they did not buy their initial order here, they did not come here for their fill-in orders, so that the business was small and many merchants and competitors accepted the situation as proof positive, that there could not be a good Wholesale Dry Goods House in Western Michigan.

A proper analysis of the facts will convince you that this was a faulty conclusion. Since our re-organization with the increased business we have been buying merchandise just as cheap as anyone else. This can be done at all times irrespective of what others may say. Others who were larger obtained a great part of their business from this territory, due to the organization that they had built up. We are constantly bettering our organization and feel that it is now equal to any others we know of. We hope to make it even better.

It is with pleasure that we announce the promotion of our Mr. L. D. Bovee, formerly of Benton Harbor territory to the management of our Ladies Ready-to-wear department. We feel that this is a step in the right direction and suggest that you do not fail to see Mr. Bovee and this department when you call on us.

We are pleased to be able to say that because we happened to guess the market right last year, we are in a position to take care of your wants now in very satisfactory style. A good merchant the other day, told one of our salesmen that he had been told there were no Percales to be had and that if we could take care of him he would be glad to deal with us in the future. We did this and are in position to sell you a lot of merchandise which you cannot get elsewhere. Try us and see.

We are constantly adding new standard lines of merchandise and are making a strong and successful effort to get your Future Orders on this kind of merchandise for Fall. Not only do our salesmen want to sell you your current needs but they are anxious to get your Fall Orders. We have made prices on Blankets and Outings for Fall, which we do not think you can get anywhere else. We expect to have complete possession of our new building by June 1st, which will enable us to add other departments and additional lines, so as to serve you completely. We wish you would take the time to visit us and see what we are doing.

In adding new lines of merchandise we are closing out the old lines, such as Lincoln Mills Hosiery and Underwear, etc. Don't forget that EVERY WEDNESDAY is CITY DAY when you find REAL BARGAINS in EVERY DEPARTMENT. On CITY DAY especially we put on sale a great many of these lines which we are closing out. Most of this merchandise has already been sold but there are still a few lines which you can buy at very reasonable prices. If you are interested, let us hear from you. We will see that our salesman calls on you.

Remember that we are anxious to have your MAIL or PHONE orders and that you get the same prices on these as if you bought personally. We have told you some of these things before but we are going to keep "hammering away" until every merchant realizes that it is to his advantage to trade here.

Grand Rapids Dry Goods Co.

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections

eat canned foods who never ate them before, and cited the experience of a number of people in his acquaintance.

All were agreed that nothing could be done and one solon suggested that one of the full-page advertisements now being used in all the advertising campaign be used to tell the people that the Government is giving them these surplus goods at from 40 to 60 per cent. below the price paid for them by the army and navy, thus putting the industry in the proper light, and invite the public to take advantage of this opportunity to try samples of canned foods at practically half-price. Because they are offered with Government approval the people have confidence in them, and they will heed this suggestion and so help remove the surplus the more quickly. This was referred to the publicity committee.

Straw Hat Trimmings.

Glycerined ostrich is looming up strongly in local millinery circles as a trimming for dress hats for the spring season. Paris has again decreed the lavish use of this type of ostrich, according to the bulletin of the Retail Millinery Association of America, and it is regarded as a splendid trim for the shiny straw hats that are so well liked for early-season wear.

"One leading house here," the bulletin goes on, "shows a number of charming little turbans of shiny straws trimmed with long sprays of glycerined ostrich that are wound artistically over the entire shape. One, in henna lissere, is fashioned on toque lines and creased to give a draped effect. Burnished glycerine ostrich follows the lines of this shape and almost completely covers it."

"This house also uses a lot of glycerine ostrich bands on large hats, either on their crowns or laid thickly about the upper brim. Egyptian colorings are very good looking blended together on a large shape made of colored braid. Long, silky bands of the ostrich are wound around the upper brim, leaving the crown entirely free of trimmings. Straight-flued ostrich also is well thought of for spring. Long quills are bent over in graceful 'stick up' effects and are poised at the front of wide-brimmed models."

When you do not know what to do—wait.

The John Seven Co.

Grand Rapids, Michigan

Wholesale

Paints and Wall Paper

Distributors: Benj. Moore's Paints, Muresco and Varnishes

The J. B. Pearce Co.'s Wall Papers

Columbus Architechural and Automobile Varnishes

WHOLESALE ONLY

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.

GENERAL stock for sale: grocery, dry goods, hardware, shoes, rubbers, drugs, implements and fixtures; rent \$31 per month; 2 stores and house; will inventory; must have cash; in good small town; good farming country; deal with owner; reason for selling. No. 758, care Michigan Tradesman. 758

CORNER hardware, fine location, stock and business. Great opportunity. Stanbro & Smith, South Lyon, Michigan. 759

I'LL BUY THE TAIL END OF YOUR STOCK OR any junk you have in stock and pay cash. Or I'll buy the whole store. What have you? J. H. Boyer, Farina, Illinois. 760

For Sale Or Rent—157 acres, 9 miles from Grand Rapids. Good buildings, soil, well, wind mill, silo, cement tanks, etc. Twenty acres wheat, 35 acres plowed, splendid location. For particulars address S. A. Sheldon, Marne, Mich. 761

For Sale—Stock of dry goods and ladies' ready-to-wear, in manufacturing town of 3,000 located in Central Michigan's best agricultural section. Business last year \$40,000. Address No. 762, care Michigan Tradesman. 762

One-third interest in good growing laundry business for sale to live worker who would draw regular pay and work for the best interest of the business. Must either know or learn the business thoroughly. \$1,000 cash required; profits can pay balance. Address Laundry, care Michigan Tradesman. 763

For Sale—Good live established grocery, stock and fixtures, doing better than \$50,000 business annually. Address No. 764, care Michigan Tradesman. 764

Departments To Lease—A progressive firm operating stores in Western Pennsylvania and Eastern Ohio, will open a high class department store about April first in a busy manufacturing town in Western Pennsylvania with a drawing population of more than 10,000. Store is 74x100 feet, 4 floors and economy basement. The owners will have space to lease to the following departments: millinery, furs, shoes, men's clothing, house furnishings, furniture, groceries. Address F. Gluck's Sons, Farrell, Pa. 765

For Sale—Old established business, hardware, plumbing and heating business, only one of its kind in town of 700 population. A real money maker for someone. Address No. 766, care Michigan Tradesman. 766

For Sale—Furniture and undertaking stock in live town. Good reason for selling. J. H. Noble, Copemish, Michigan. 767

FOR SALE—Good paying drug store, town 20 miles from Grand Rapids; stock and fixtures about \$3,500; other business; will consider part payment. H. E. Andrus, Cedar Springs, Michigan. 768

For Sale Or Exchange—Farm of 120 acres, 40 under cultivation, balance consists of pasture, hay land, and includes part of nice lake, 8-room house, barn and other outbuildings. Will consider trade for store. H. Paulsen, Gowen, Michigan. 769

Are you looking for a good business? I have it. \$2,500 in February on \$7,000 stock and only \$100 overhead including clerk hire. Address No. 769, Michigan Tradesman. 769

For Sale—Cash grocery averaging sales of \$200 per day. Stock will invoice about \$5,000; fixtures, \$600. Will sell or lease building to suit buyer. Poor health reason for selling. Address No. 770, care Michigan Tradesman. 770

For Sale—General stock located in country town seventeen miles from Grand Rapids, surrounded by strong farming country. Annual sales, 1919, \$35,000. Will accept \$12,000, all cash. No trades. No exchanges. Address No. 75, care Michigan Tradesman. 750

A chance to develop one of the largest propositions in Michigan. New four-story building. Doing good grocery and general business. Hotel. Restaurant. Lunch room. Fountain and candy. Have the farmer trade of three counties. Lack capital to develop. Will sell or take live partner with capital. Address No. 751, care Michigan Tradesman. 751

For Sale—General stock in good railroad town surrounded by strong farming country. Stock inventories \$6,000. Annual sales last year, \$20,000. Will rent or sell building. Address No. 755, care Michigan Tradesman. 755

For Sale—One of the best cash grocery businesses in Jackson, Michigan. Doing a business of \$75,000 to \$80,000 per year. Low overhead expense and no delivery of goods. My home and business is in Ann Arbor, Michigan, so I can not give this store in Jackson my personal attention. This is my only reason for selling this store. It will take around \$5,000 to handle this proposition. Address H. E. Pierce or call at 118 E. Liberty St., Ann Arbor, Michigan, if interested. 756

For Sale—Wholesale and retail bakery in lively Central Michigan town. Annual income \$30,000. Selling price, \$2,000. Address No. 749, Michigan Tradesman. 749

For Sale—Jewelry store in best little town in Upper Michigan. Address 754, care Michigan Tradesman. 754

Factories Wanted—We solicit investigation from parties desiring to locate factories in small town. Address L. W. Stanbro, care Board of Commerce, South Lyon, Michigan. 757

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

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—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—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—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, 311 South Saginaw St., Flint, Michigan. 726

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. 700

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

\$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

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

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. 711

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

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

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. 711

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

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.

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

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

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, Nebraska. 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. Thomson Estate, Gowen, Michigan. 732

Cash Registers (all makes) bought, sold, exchanged and repaired. REBUILT CASH REGISTER CO., Incorporated, 122 North Washington Ave., Saginaw, Michigan. 123

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

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

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

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

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

CANDY



TRADE MARK

The "DOUBLE A" Kind

Made by
People Who Know How

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

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



TRADE MARK

The Sign of **Good Candy**

Made in Grand Rapids by
NATIONAL CANDY CO.
PUTNAM FACTORY
Grand Rapids, Michigan

Ask for a copy of our latest price list.

We are agents for **LOWNEY'S** in Western Michigan.

BAD YEAR FOR PROPHETS.

Long ago it was said that a prophet is not without honor save in his own country. Nowadays, it would seem as though the prophets—so far as concerns matters of business, at least—are in discredit everywhere. Attention has hitherto been called to the absurdity of the predictions of those who asserted the close of the war would be followed by a dumping of German textiles into this country. In succession came also a similar ridiculous prophecy concerning Japanese competition as well as others of the same kind in regard to the products of divers countries. One that was much harped on, especially by those hoping to excite an anti-British feeling in the United States, was that England would have an especial advantage in wools because she had bought up the Australasian clips. This wool, it was insisted, would be furnished cheaper to the British manufacturers of woolsens, who would thereby be enabled to undersell those in this country. The prediction to this effect turned out as baseless as have the others mentioned and still others that might be recalled. There was, in fact, so much Australasian and other wools available that no one country could absorb them, and, up to date, all the wool-consuming countries have plenty. The prices for the wools are very nearly on a parity in Great Britain and here, and American bidders have generally set the pace for them at the British auction sales. At times during the last year British colonial wool was actually bought in this country for English account. The two sets of transactions served to show how slight has been the margin of prices. But the prophets will not be dismayed at the failure of their predictions. They are optimists on their own opinions.

CANNED GOODS CONDITIONS.

The canned food market again shows a limited movement, with an unsettled situation resulting from a lack of stability as to prices. In their anxiety to start a jobbing movement quotations have been discounted, particularly in tomatoes, but without much success. The retail trade is more active, but wholesale distributors are not restocking except in a small way. The mail shows plenty of enquiries, but it is hard to make orders out of them. Quite a few of the large distributors express the opinion that the bottom has been reached as to prices and that there will soon be a better jobbing demand as jobbing stocks here and at interior points are light. All that is needed, they believe, is to have some one start a buying movement, as others would follow. The tomato market showed weakness and lower prices on Southern goods. Cannerymen unable to finance their holdings through the banks have been forced to sell, while Government stocks have also been a factor in weakening the market. If it is true that the Government stocks have finally been sold, a healthier market will develop. No. 2s continue the main seller. Southern futures are offered in a small way, but are neglected. California spot stocks are slow. Spot peas are dull, as fancy are

unobtainable and other grades are not wanted. Some sub-standard Wisconsin have been selling at \$1, factory. There is an active demand for future fancy peas from all sections, but little interest is shown in standards. Wisconsin packers are forcing the sale of the latter along with the former in varying assortments. There is reluctance to buy in that way, but business is being placed.

That fire insurance has to be solicited even though it be recognized as an economic necessity and almost everybody wants it will scarcely be disputed. It is possible to conceive that a time may come when companies will have in important centers offices in which insurance will be sold over the counter, with no commissions either to brokers or agents, although that does not appear likely. That in large cities like Chicago and St. Louis branch offices have not driven local agencies out of business is evidence that most companies prefer to pay an agent to get the business and put it into shape to go on their books rather than equip offices and employ their own people on salary. They do this because they have satisfactory agency connections, and just as long as there are high grade men who on a commission basis will look after the interests of their companies well the American agency system is likely to persist even in those cities which offer the best opportunities for branch offices to be operated successfully.

When a missionary salesman asks you to sign a paper so he can prove that he called upon you, "Watch your step and do not sign it."

Rather check your appetite than get in debt and though penniless be patient.

Review of Some of the Principal Hardware Staples.

Alarm Clocks—The shortage of alarm clocks is as acute as ever. Manufacturers state that their production is greatly handicapped not only on account of the shortage of raw material and skilled labor, but owing to the vast amount of sickness in their plants. They are proportioning out their product to the various jobbers in limited quantities in order to obtain as wide a distribution as possible. Jobbers are out of stock on nearly all of the best sellers.

Ash Sifters—There continues to be a steady demand for ash sifters of all grades. Jobbers state they have fair stocks on hand and are filling orders promptly. Present prices are held firm.

Axes—There continues to be a steady demand for all kinds of axes and jobbers report that even the advance which went into effect last week has not curtailed the sales.

Cutlery—The tendency of the market on cutlery is towards higher prices. Jobbers report that they are out of stock on nearly all of the best sellers and cannot get any definite promise from the manufacturers as to deliveries. Several of the larger manufacturers are building new plants, endeavoring to increase their output. They have enough orders

booked right now to take their entire output for 1920.

Eaves Trough and Conductor Pipe—The demand for eaves trough and conductor pipe increases as the season advances. Local jobbers state that their stocks are running low and deliveries from the manufacturers are slow. There has been no change in prices since last reported.

Files—There has been a great improvement in the deliveries on files and jobbers state that their stocks are well assorted. Some of the small manufacturers have advanced prices. Jobbers, however, continue to accept business at the old prices. The market is very firm.

Glass—There has been no change in the price of glass since last reported. The market is held firm and an advance would not be out of line. Reports from both jobbers and retailers indicate a very heavy demand. Stocks throughout this section are very low and dealers are finding it very difficult to obtain enough glass to fill their current orders. There no doubt will be a greater shortage later on in the season.

Hose Reels—Simplex hose reels sell at \$15 per doz. Reels with galvanized steel drum, 21½ inches diameter, handles 28 inches, for 100 feet of hose, \$30 per doz.

Lanterns—Jobbers are accepting orders on Dietz lanterns for shipment at their option after July 1, invoice to date Sept. 1. They report that they are practically out of these lanterns and that their current orders are being filled very slowly. The scarcity of tin plate and the slowing up of production of lanterns is more than likely to present a problem in delivery for early fall. Lanterns have not been advanced in proportion to most goods made of tin plate and lower prices are out of the question.

Paints and Oils—There has been no change in the market on paints and oils during the past week. However, there is an indication that the price on linseed oil will be lower. Flaxseed in the Duluth market dropped 60c per bushel last week. The demand for flaxseed is very small, due to the falling in the exchange rate which has caused a lot of reselling. The pig lead market is stronger and lead productions of all kinds are holding firm at present prices. The demand is active and producers are still far behind on orders. The demand for alcohol is good and supplies are limited. There seems to be a general opinion among dealers that higher prices will prevail at an early date.

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

Roller Skates—There has been a good deal of interest in roller skates lately, and most of the spring orders have given no small amount of attention to boys' and girls' roller skates. Prices have advanced. Boys' Union roller skates are now being quoted at \$2 per pair, and girls' skates, \$2.10 per pair.

Rope—Jobbers state that they have fair stocks on hand and are receiving very satisfactory deliveries from the manufacturer. Rope business during the past week has showed a great improvement.

Rubber Garden Hose—A very substantial demand is being made for rubber garden hose and its accessories. Prices are: Rubber garden hose, 5/8 in., 6 ply, 14½c per ft.; 3/4 in., 7 ply, 18½c per ft.; 3/4 in., 5 ply, 14c per ft.; 3/4 in., 4 ply, wire bound, 16c per ft.; 3/4 in., 6 ply, plain, 16c per ft. All prices quoted herewith are for 50 ft. lengths. Lengths of 25 ft., add ¼c per ft.

Sash Weights—An advance of \$3 per ton on sash weights was put into effect in this market during the last week. Jobbers report that sash weights are just as scarce as ever and that they are unable to obtain enough of them to fill their current orders.

Scales—New prices are quoted herewith on scales. Renewed interest is manifesting itself in this line. Flat top barrel scales are now \$2.50 each; barrel scales with scoop are now \$2.75 each; parcel post scales, \$2.50 each.

Screws—The demand for wood screws is unusually heavy for this season of the year with the result that jobbers are finding it very difficult to keep the best selling sizes in stock. Deliveries from the manufacturers are slow.

Spark Plugs—Both jobbers and retailers report very satisfactory business on spark plugs. Deliveries from the manufacturer are all that could be expected. Jobbers have fair stocks on hand and are filling all orders promptly. There has been no change in price.

Sprayers—Sprayers are in ample demand and the supply seems to be fairly adequate to answer normal spring buying in this section.

Wheelbarrows—There has been a general advance on steel tray and wood tray barrows of 10 per cent. Steel tray barrows are very scarce and jobbers' stocks are practically depleted. The demand continues to be very heavy.

Wire Cloth and Poultry Netting—Jobbers have been notified by the manufacturers that they cannot accept any more orders for poultry netting for shipment from factory, but sales are confined to shipment from their stocks. The same applies to wire cloth. Manufacturers have all the orders booked that they possibly can handle and are not accepting any more business.

Wire Goods—The demand for wire goods of all kinds is exceptionally heavy. The shortage is becoming more and more embarrassing to both jobbers and retailers. Further advances became effective during the week. Poultry netting is now quoted 33½ off. Farm fencing now takes a discount of 25 per cent. Black wire, \$2.50 per 100 sq. ft., dull finished galvanized wire, 12 mesh, \$3 per 100 sq. ft., 13 mesh, \$4.60, 14 mesh, \$3.50.

Wire Nails—Jobbers have been unable to take care of their current orders, to say nothing about accumulating a stock. Deliveries from the mills are slow and it takes a long time for goods in transit to reach their destination. There has been no improvement in deliveries since last reported. Present prices are held firm.