

MICHIGAN TRADESMAN

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, MARCH 10, 1920

Number 1903

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Education Up to Date

We teach the children Danish,
Trigonometry and Spanish;
Fill their heads with old-time notions,
And the secrets of the oceans,
And the cuneiform inscriptions
From the land of the Egyptians;
Learn the date of every battle,
Know the habits of the cattle,
Know the date of every crowning,
Read the poetry of Browning;
Make them show a preference
For each musty branch of science;
Tell the acreage of Sweden,
And the serpent's wiles in Eden;
And the other things we teach 'em
Make a mountain so immense
That we have not a moment left
To teach them common sense.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

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

**Merchant
Millers**

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed In **SAXOLIN** Paper-lined
Cotton, Sanitary Sacks



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 cus-
tomers about it.

THE FLEISCHMANN COMPANY

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.

Telephone Conversations

— if unnecessarily prolonged are unfair.

When several subscribers are on a party line each is entitled to equal service.

It would be neither fair nor practicable to assign certain periods of the day to each user. Each should have access to the line on equal terms. Exact fairness is possible only through the co-operation of the subscribers themselves.

A telephone line should seldom, if ever, be held longer than five minutes on a local call. Prolonged conversation, particularly on party lines, may cause serious delay to others who wish to use the telephone for emergency calls.



Lily White

"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.

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, MARCH 10, 1920

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MICHIGAN TRADESMAN(Unlike any other paper.)
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issues a year or more old, 25 cents; issues
five years or more old, \$1.Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.**MUTUAL FIRE INSURANCE.****It Is More Stable Than Stock Fire
Insurance.***

In the year 1752, twenty-four years before the Declaration of Independence was signed, Benjamin Franklin organized the first fire insurance company in America. It was not only the first fire insurance company, but the first mutual fire insurance company and to-day, with a surplus of six million dollars, it stands in the foremost rank of mutual companies. I am referring to the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire.

From that date to the year 1916, according to the Honorable Charles F. Nesbitt, former Superintendent of Insurance, Washington, D. C., 2900 mutual companies have been organized of which 700 have failed, retired or reinsured, leaving practically 76 per cent. still doing business.

In the same period 1,550 stock companies were organized of which 1,300 failed, retired or reinsured, leaving 16 per cent. still doing business.

In other words, although there has been twice as many mutual companies organized, 76 per cent. of them are still in business, as compared with only 16 per cent. of the stock companies.

In view of the above facts—and I believe they are indisputable—it is in order that every business man, every property owner—in fact, every American—should be interested in mutual insurance.

There are several kinds of mutual companies. The class that I will deal with to-day is the cash plan mutuals. I am taking this class because practically all of the mutuals, except local mutuals such as farm mutuals, operate on the cash plan basis.

These companies generally follow the bureau rates of the state in which they write, or maintain their own bureau and promulgate their own rates. The premium is paid on the

*Paper read at annual convention Michigan Retail Dry Goods Association by H. G. Kemper, of Chicago.

basis of this rate in the same manner as the stock companies. The premium income is used in the payment of losses, expenses, a small proportion set aside for surplus and the balance is returned to the policyholder in the form of a dividend saving at the end of the policy year.

Now just a word about the expenses of a mutual company. Their fees are limited almost entirely to inspection fees, covering salaried employees who inspect risks and solicit business. Their home office expenses are small, due to the fact that they have no high salaried executive officers, that they pay no excessive commissions and do not maintain an elaborate agency system. In this connection it might be well to state that they have found that by specializing in one class their inspectors are far better trained and of much more value than the customary local agent, who endeavors to handle a number of different lines. While I am still on the subject of home office expenses it will interest you to know that the interest on investments of the Central Manufacturers practically pays all of their home office expenses.

The surplus of a mutual company is gradually increased from year to year out of its earnings until it reaches the size where it removes any possibility of the use of the assessment feature in the mutual policy.

When you consult your stock company friends about taking out mutual insurance they will generally endeavor to impress you that in accepting the policy of a mutual company you are making yourself liable for heavy assessment. I want to take this opportunity to tell you that the assessment liability in the cash plan mutual policy is the finest and best security you could have. It runs from one to three times the annual premium. The majority of companies represented in our Chicago office have acquired such a large amount of assets and surplus that their home state laws permit the removal of the assessment feature in their policies. To my knowledge only one company has done so because it has always been the symbol of mutual insurance and even though their surplus and assets have reached a point where it will take care of conflagration losses or other heavy claims, they do not believe it advisable to eliminate same.

Now just a word with reference to the conflagration hazard as applied to mutual companies. Practically all of these companies are writing certain classes which eliminate any heavy loss through one conflagration. Just recently one of the state departments demanded that we submit to them the maximum liability of our companies in various conflagration districts in the United States. The great-

est net amount carried by any of our companies in these districts was less than \$25,000.

You may wonder why I say that the assessment liability is the finest and best security you could have. Five times in the past two years your Government called upon you to subscribe to its Liberty Loans, each one of these loans were heavily over-subscribed. Your Government is billions of dollars in debt, but, nevertheless, you subscribed to these loans, knowing that they were a good, sound investment. The reason was that the real substantiability of these bonds was due to the fact that they were backed by the American Government. It is the same with the mutual company. Its assessment liability is the guarantee back of all their other reserves, that if you should sustain a loss it will always be paid.

In this connection it will interest you to know that in the history of insurance in the United States no cash plan mutual having acquired assets of \$200,000 has ever failed, has ever made an assessment or has ever failed to pay a dividend. If you will combine that statement with that of the Honorable Charles F. Nesbitt when he states that 76 per cent. of all mutual companies organized are doing business to-day you will realize that mutual insurance offers you the best indemnity that can be secured in the insurance market.

Of course, there are some mutuals which have been mismanaged just like other lines of business, and you will find people who, having had a bad experience with some little local mutual, condemn them all. I know a man named Jones who is in your penitentiary and who is a bad man. He was sentenced to life for the crime which he committed, but every time I meet a man named Jones I don't tell him that I don't want anything to do with him because I had a bad experience with a man named Jones and know no good can come out of a man named Jones.

I have spent some time explaining to you the financial stability of a cash plan mutual because most of you are fully acquainted with their excellent service and saving.

By specializing in one class their men become trained to such an extent that their ability to serve an assured is unequalled. On the other hand, the assured, feeling that he is a member of a mutual company, co-operates with the inspector in making his store, his plant or his factory a better fire risk, thus resulting in a lower rate and an increased dividend.

Your organization has just recently endorsed the Grand Rapids Merchants' Fire Insurance Company and I feel that you should be complimented upon your action. As a represen-

tative of the Central Manufacturers of Van Wert, Ohio, I wish to state that this company with its million and a half of cash assets, with over three quarters of a million surplus, together with its associate companies of like financial stability, are backing the Grand Rapids company and will co-operate with it in every way. The Grand Rapids Merchants has become a class company, so I wish to take a minute to tell you what class companies have accomplished. The hardware mutuals are paying dividends from 40 to 50 per cent.; the lumber mutuals, 40 to 50 per cent.; the grain and mill mutuals, 50 per cent. and the general writing mutuals which write several different defined classes are returning 25 to 30 per cent.

Gentlemen, there is no reason why with your co-operation and with the capacity given the Grand Rapids company through our office, this company cannot soon take rank amongst the class companies above indicated. You may wonder why these companies succeed. The reason is this: They first secure your confidence, then your co-operation and then your loyal support. This is the reason why America and Americans can do things that make us the envy of other countries. We can wholeheartedly give our confidence, our co-operation and loyal support to anything we are sure is right. It is the American idea and the mutual fire insurance companies to-day are the direct expression of that idea.

FALSE TO THE REPUBLIC.

Why are the closed shop unions opposed to the Legion? The closed shop union is founded upon the principle of coercion—it asserts its right to compel the workman to maintain union membership and submit to the dictation of union officers; to compel the employer to employ none but union members, for whom he must negotiate with the union and on union terms.

Such coercion can only be maintained by lawlessness and violence—dynamite and the slugging gang. In pursuance of this policy union officers have openly violated our laws, defied our courts and intimidated our lawmaking bodies. Every agency for the enforcement of the law, as applied to union men and union methods—the police, the state police, the militia—have come in for union denunciation.

The American Legion stands for Americanism—for law and order. It is for this reason, and this reason only, that the closed shop unions are opposed to it.

If you have seats for weary shoppers, you will please them, but if the seats are occupied by loafers you please nobody.

MORE SCARED THAN HURT.

Position of Wholesale Grocery Not in Jeopardy.

There seems to be awakening a new interest in the probable fate of the wholesale grocer. It is the popular theme of every parlor economist, every aspiring politico-economic writer and talker, and on more than one recent occasion of trade leaders in convention, where self-introspection is the order of the day.

Somehow or other the idea appears to be abroad that the jobber is "on the toboggan" and either doomed to be eliminated or already on his way. And yet no less shrewd an observer than Mr. Nash, expert in the study of functional service in the mercantile field, asserts after a tour of virtually the whole country that in only one respect did he find the jobber seriously criticised in his efficiency, and in his opinion the continuance of the jobber rests on the degree of his ability to do necessary functional work cheaper and more efficiently than any other distributor.

It would seem, therefore, that the jobber's chief reliance would be a careful study of functional efficiency and a firm resolve to keep abreast of the time in methods and energy. Most of the trade leaders make no effort to argue for the suppression of new forms of distribution; they are willing to meet it if it comes in fair form of legitimate rivalry. They do not deny the efficiency of the chain store or the buying exchange, and the wisest merchants have even taken a leaf out of the book of these new forms of middlemen and commonly proved their ability to make good their claims as the cheapest and best distribution yet discovered.

That the jobber must change is admitted by wise men. If he finds that his customers can dispense with his services along non-essential lines and accept new services from him in other directions, he should not stand on the order of the past but "move with the times." Very likely it will bring him into competition with the manufacturer or the retailer, here or there, but he must weigh benefits with disadvantages and decide which is the better course. The house that does these things will never be eliminated, although it may pass through a certain amount of evolutionary change; just as every other live and growing thing does.

After so wracking an experience as the war, it would be a miracle if the economics of business were not shaken; perhaps shattered. But if food must be produced at widely diversified points and concentrated in depots for ultimate distribution, there will always be need for someone to do it, and he who does it best and cheapest will survive. Functionally there is no difference between a jobbing house with its 300 retail customers and a chain of 300 retail stores and their essential central warehouse. Any saving one can make over the other is not too much to be matched by the savings of superior ability and efficiency.

The one thing in which Mr. Nash found criticism was the jobber's ability to push specialties, and even that

he found to be a functional problem. In some cases manufacturers can do their own introductory work best, and in others the jobber is the cheaper factor for the service. He found that jobbers themselves needed types of salesmen to do introductory work different from those who merely "called on the trade."

Whatever there may be of merit in Mr. Montgomery's plan for having the manufacturer withdraw from a field and leave it to the jobber and his working force, manufacturers will not commonly do it. Yet there may be ample evidence of manufacturers who had found the plan profitable. It is all a matter of evolution and of personal ability when the two are finally interpreted into economic fact and figure. The Philadelphia jobbers want the manufacturers to pay them an extra compensation for that service; in other words, they propose to furnish two kinds of service; each carrying its own cost. And who shall say that perhaps that may not be the answer? "Pay for what you get" is good logic and fair trading.

But one will recall that not long ago, the New York State wholesalers—albeit under different management from that of to-day—served notice on manufacturers that they didn't want profits for the jobber made contingent on showing an increase over the preceding year. Yet that is exactly the way the worth-while-ness of the extra compensation will be measured by the manufacturer. If he is to elect the jobber as his pusher, the only incentive he can bring to bear is the extra compensation for the task accomplished. In other words, if the jobber wants more pay, let him earn it.

When the jobber gets too deeply into the pushing game, however, he will probably find that his partnership loses for him at one end about as fast as it gains at the other. Given ten competitors in a given class of products, will nine supinely let him push one to the detriment of the other nine, without striking back? This will bring any aspiring, progressive wholesaler to elect whether he is to remain a distributor of other men's goods or act as his own independent merchant.

In this connection, someone has started a scheme for lugging the wholesale grocers into the field in a large way as advertisers, and a prominent association official has been led to discuss the feasibility of raising a combined fund for "educating" the people as to the jobber. The scheme is all right as a bit of propaganda to acquaint the people generally with the economic function of the jobber, but quite replete with troubles if the jobber is to become a sponsor for pushing certain lines through advertising. Out of his 5,000 or more articles, which shall he push, so as to please every one of the 3,000 contributing (?) jobbers; and this in competition with a given manufacturer concentrating all his resources and skill on one. If this is an age of economies through specialization in production or manufacture or service, how can generalization hope to compete with it?

It would seem that any such scheme would depend for its success largely

on whether the jobber had decided to be a supine distributor of goods which the various manufacturers have advertised into demand, or to get into the game and fight a wide variety of cross-currents. At least this would be the line-up if the advertising was intended to sell goods directly. If it was purely economic and educational, the story would be very different. Once more it suggests the wisdom of analysis before plunging.

Someone asks in a well known publication what effect the dissolution of the packers and their separation from the grocery business will have upon advertising of foodstuffs. He answers it by certain vague suggestions about the grocers "failing to seize the opportunity to use advertising" as well as the packer did. All of which is nonsense. The man who owns the brand—and a brand is necessary if advertising is to be concentrated—will still have to push it. The jobber the ire of all the other makers of such goods. The jobber must elect whether he will distribute what the other fellow advertises into demand or become a manufacturer on his own account. Whatever he decided, does not, however, accuse his functional efficiency.

Shorter Hours For the Dry Goods Merchant.*

The problem these days is not so much in distributing merchandise as in producing and manufacturing. Therefore, the proposition of "shorter store hours" is not a vexing question.

Some of us can remember when we got up at daybreak to milk father's cows and milked them again at sundown, when we followed the plow, the cultivator or hoe during the day, putting in from twelve to fifteen hours work each day. That is when the "shorter hour" proposition would have appealed to us tremendously.

This is all changed now. Even the farmers do not work as strenuously as they did two or three decades ago. When they employ help, these long hours are altogether out of the question. We are gradually approaching the desired goal of dividing the day into eight hours of work, eight hours of recreation and eight hours of sleep.

Most of the dry goods and department stores give the public nine to ten hours' service, and require eight to nine hours' labor from their help. In our own city, the leading stores have established the nine hour service, and eight hour work plan, and it seems to meet with universal approval. This is further modified by a half holiday on Saturday during the summer months. I am not aware that any further change is contemplated.

The conditions existing in strictly metropolitan towns and smaller towns and rural communities would, it seems, require some modification of schedule as applied to Grand Rapids.

Where help is obliged to spend an hour each in going to and coming back from their places of employment, it would seem that the hours of service to the public might safely be reduced half an hour to an hour and the working time reduced correspondingly.

*Paper read at annual convention Michigan Retail Dry Goods Association by John N. Trompen, of Grand Rapids.

On the same theory there is no good reason why the stores in the smaller towns and rural communities should not be able to give at least one or two hours' longer service to the public without making excessive demand on their help.

However, there is another and a more disagreeable situation prevalent in some rural and village communities. Some fairly good sized merchants keep their places of business open from twelve to fifteen hours every day in the week. They are what we might call the hogs who are determined to get or keep all the trade they possibly can from their competitors. They are seldom of a big representative type, yet they are very annoying. Those are the fellows we must get after. The first and best way to reach them is by personal contact. The affected parties ought to meet and arrange schedules which are adaptable to their situations. The farmer ought to have the opportunity of trading at least one or possibly two evenings a week. In a spirit of co-operation, the needs of the public ought to be met. After that is done, the dealer is under obligation to his colleague in the business to give him his next consideration.

If this method fails, publicity ought to do the rest. As between members of our Association, there ought to be no difficulty in arriving at some just arrangement. If any of our members are involved with this kind of competition, we ought to be able to give them some very concrete help through the management of the organization by personal work or otherwise. The interested clerks and such publicity as will bring the matter before the public concerned ought to bring a proper remedy.

Another matter which may not directly concern us as yet is the competition which the grocers and butchers have with some of the foreign element and a certain cheap American element who keep their places open seven days a week and all hours of the day. Generally, the wife and children assist in the business. They have no homes in the sense that we speak of homes. They are the same kind of competitors in the business world that the laboring class has with Asiatic labor, familiarly known as the "Yellow Peril."

This is not, strictly speaking, our problems, but it does affect us, and we ought to lend all the help we possibly can to eradicate this form of competition to raise the standard of the home life and safeguard a citizenship which will stand for high American ideals and institutions.

To accomplish this we must enlist community co-operation, trade journal publicity and organized association help.

In conclusion, as distributors of merchandise, the public has a right to expect reasonable, faithful and efficient service, which we in turn must demand from our employes, and in this service it would seem that an eight hour day ought to be a minimum of time.

If a fool have a hump, no one notices it; if the wise man have a pimple, everybody talks about it.

COME AND SEE US

We are now settled in our new offices on the top floor of our Grand Rapids building and the improvements which have been under way for several months are completed.

This means that we have been able to install the extra help in our office which has been needed for several years to permit us to solicit additional business, and we take this occasion of saying to those dealers in Michigan who are not now customers of ours that we are in a position to take a few new accounts.

To our old customers and friends who have been loyal to us for a long time we wish to assure you that we are in a better position than ever before to handle your accounts to your entire satisfaction.

Our automatic packaging machinery in our Coffee Department is a marvel of inventive mechanical genius, and ensures a continuous output of coffee which should enable us to take care of our business with any reasonable amount of growth for the future.

Although we doubled our roasting capacity in our Coffee Department a little more than two years ago, we have been obliged to double it again, and our complete battery of roasters are now pouring out roasted coffee in large quantities every day.

We very earnestly invite our customers and friends, and other dealers in Michigan who may be interested in seeing how a thoroughly modern and up-to-date grocery establishment is conducted to pay us a visit on their next trip to Grand Rapids.

Yours for a bigger and better service.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Norvell—Tompkins Bros. have engaged in general trade.

Burnips Corners—Roy Burnett succeeds John Kranenberg in general trade.

Wyman—Frank C. Malmstone succeeds Malmstone & Phillips in general trade.

Kalamazoo—The Taylor Produce Co. is building a four-story addition to its plant.

Muskegon—Albertie Bros. succeed Henry Wit in the grocery business at 486 Lake street.

Harrietta—C. E. Moody and family are ill with diphtheria and are quarantined. The store is closed.

Kalamazoo—Don K. Strickland succeeds A. M. Morrow in the drug business at 151 South Burdick street.

DeWitt—Leon Palmer has purchased the grocery stock of George Hunt and will consolidate it with his stock of general merchandise.

Six Lakes—William Getz, who recently purchased a store building here, will occupy it with a stock of general merchandise about April 1.

LeRoy—C. Alfred Johnson has taken over the grocery stock of Ray E. Smith and will consolidate it with his hardware, furniture and lumber lines.

Freeland—Stockholders of the American State Bank at Saginaw are back of the organization of the State Bank of Freeland, capitalized at \$25,000.

Detroit—Detroit is to have a mammoth fashion show at the Arena for the week of March 15. A number of merchants have already contracted space for exhibits.

Litchfield—Fred R. Uhlman has purchased the shoe stock of A. H. Butts. He has shipped the stock to Defiance, Ohio, where he operates a department store.

Muskegon—The Central Electric Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$9,000 has been subscribed and paid in cash.

Detroit—The Rivard Drug Co. has been incorporated with an authorized capital stock of \$16,000, of which amount \$8,999 has been subscribed and \$6,000 paid in cash.

Kalamazoo—William E. Geary, who recently sold the Geary Art Shop, has taken a position with Gilmore Bros. as manager of the china, book and art departments of their store.

Charlotte—John Richey has purchased the interest of his partner, George T. Bullen, in the dry goods stock of Bullen & Richey and will continue the business under his own name.

Jackson—Harry H. Purdy and John Hutchison have formed a copartner-

ship and taken over the stock of the Meade Electric Co. and will continue the business at the same location on Pine street.

Detroit—The Althoff Music Shop has been incorporated with an authorized capital stock of \$10,000, of which amount \$6,600 has been subscribed and paid in, \$100 in cash and \$6,500 in property.

Owosso—George Gray has purchased the interest of his partner, James J. Brown, in the cigar and tobacco stock and cigar factory of Brown & Gray and will continue the business under his own name.

Saginaw—Joseph S. Lesperance, for the past three years manager of the local store of the Gately Co., has been appointed treasurer and general manager of the company for Michigan, to succeed the late E. T. Danby.

Kalamazoo—W. A. Hamilton has merged his jewelry business into a stock company under the style of the W. A. Hamilton Co. with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Detroit—The Polish National Co-Operative has been organized to conduct a general mercantile, clothing and grocery business, with an authorized capital stock of \$22,720, of which amount \$11,360 has been subscribed and paid in in cash.

Flint—The Citizens Fuel & Supply Co. has been incorporated to deal in fuel, builders' supplies, automobile parts and accessories, with an authorized capital stock of \$15,000, of which amount \$9,770 has been subscribed and paid in, \$5,200 in cash and \$4,570 in property.

Coopersville—The Coopersville Shippers Association has been incorporated to conduct a general mercantile business on a co-operative plan and to deal in grain, fuel, farm products and livestock, with an authorized capital stock of \$2,800, of which amount \$1,150 has been subscribed and \$550 paid in in cash.

Bay City—C. R. Hawley, pioneer retail merchant of Bay City, where he began business fifty years ago, died recently at Atlantic City, N. J., where he had gone to take a rest. He was almost 80 years of age, but still the active head of the three stores of which he was the owner. Mr. Hawley began his business career at Olean, New York, thence moving to Bay City to open a dry goods store. The venture was successful and has grown steadily, having as sister stores the Hawley & Fitzgerald Co., Alpena, and the Bay City Cash Dry Goods Co. The success of these stores was founded on the idea of giving every customer the fullest value for his

money and retaining his trade. Mr. Hawley served in the State militia, retiring as brigadier general. He held high rank in the Masonic order, having been Past Grand Master of the Knights Templar of Michigan. He is survived by a widow and two daughters.

Manufacturing Matters.

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

Muskegon—The Brunswick-Balke-Collender Co. is building an addition to its tire plant which will triple its output.

Muskegon—The Muskegon Candy & Supply Co., capitalized at \$50,000, has been incorporated and will erect its plant at 26-28 Apple street.

Traverse City—The Northern Creamery & Cold Storage Co. has increased its capitalization from \$50,000 to \$100,000.

Hamilton—The Zeeland Brick & Tile Co. has resumed operations, but has discontinued the manufacture of brick. Its product will be tile only.

Tecumseh—The J. J. Freeman cigar factory which suspended business two years ago, will be opened April 1, having been purchased by W. E. Barrett.

Detroit—The Industrial Chemical Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,900 paid in in cash.

Albion—Sharp & Caines, manufacturers of the Baker dump box, are enlarging their plant and will build auto truck bodies and cab bodies in addition to its other work.

Detroit—The Art Tool & Die Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$4,000 paid in in cash.

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

Monroe—The Monroe Paper Products Co. has been incorporated with an authorized capital stock of \$1,000,000, of which amount \$828,000 has been subscribed and \$123,675 paid in in cash.

Detroit—The W. J. Christiansen Co. has been incorporated to conduct a jewelers manufacturing business, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Detroit—The Tyler Manufacturing Co. has been incorporated to deal in washing machines, parts and accessories at wholesale, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Manistee—The Manistee Manufacturing Co. has been incorporated to manufacturer and sell furniture and conduct a general wood manufacturing business, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Lansing—The Ryan-Bohn Foundry Co. has been incorporated with an authorized capital stock of \$1,250,000 common and \$750,000 preferred, of which amount \$1,000,000 has been sub-

scribed, \$169,000 has been paid in in cash and \$131,000 paid in in property.

Hillsdale—Glenn Haring has merged his ice cream manufacturing business into a stock company under the style of the Hillsdale Bottling Works, with an authorized capital stock of \$20,000, of which amount \$11,000 has been subscribed, \$5,000 paid in in cash and \$2,150 in property. The company will manufacture soft drinks and confectionery in connection with its other business.

Mystery of Dollar.

Only two 1804 silver dollars are known to exist. Anybody who finds a third can get a small fortune for it.

Nearly 20,000 of these dollars (19,570, to be exact) were minted. What has become of them? A weird tale is told to explain their disappearance.

According to this story, about the year 1804 our ships were cruising along the north coast of Africa, owing to trouble with the piratical government of Tripoli Officers and men on board had not been paid, and, to square the paymaster's obligations, the newly minted 19,570 "plunks" were boxed and forwarded to him.

They were used for purchasing food supplies and other things from tribesmen who had come from the interior on some sort of military or foraging expedition. These natives took a violent fancy to the big silver coins, and would accept no other money. They got possession of all of them, punched holes in them and strung them for necklaces. Thus they were lost, buried with their owners or scattered.

Another story is to the effect that the 19,570 dollars (forwarded as above described) were on board of the frigate Philadelphia when she ran aground and was captured by the Tripolitans. She was afterward boarded and burned by the Americans, but the money was gone.

The two existing 1804 dollars are understood to have been secretly struck by employes of the mint in 1828, from the original dies.

The Harris Cabinet Works has been incorporated with an authorized capital stock of \$60,000 common and \$20,000 preferred, all of which has been subscribed and \$30,000 paid in in cash.

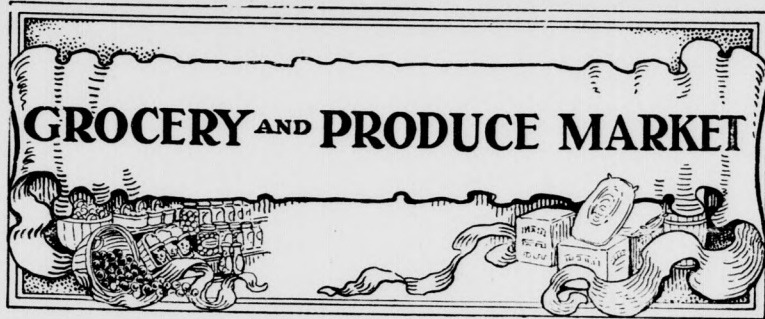
The H. F. Olmstead Motor Sales Co. has been incorporated with an authorized capital stock of \$60,000, all of which has been subscribed and \$15,000 paid in in cash.

The man who can earn his pay and some besides, and who is willing to do it week in and week out, will always be sure of a job, and at pretty nearly his own price.

William Judson, President of the Judson Grocer Company, is slated to leave Jacksonville, Florida, en route home, next Sunday.

James Harris has engaged in the grocery business at Ada. The Worden Grocer Company furnished the stock.

S. Stagman succeeds Clark A. Smith in the grocery business at 307 Grandville avenue.



The Grocery Market.

Sugar—There is very little change in market conditions. Beet granulated is pretty well cleaned up and cane granulated is coming in very slowly, on account of adverse transportation conditions. Retailers are fairly well supplied with sugar and jobbers are husbanding their supplies by limiting the amount they sell each customer.

Tea—The market shows no change for the week. There is the usual everyday demand, particularly for immediate wants only and the general tone throughout the line is steady. Owing to the shortage in the current crop of tea there is no reason to expect that prices will go materially lower unless the slump should come as a part of the general slump in everything.

Coffee—The market is about as it was a week ago. Demand is light as there is not a great deal of confidence in the market and prices are about unchanged, but with a slightly weak undertone. Milds have looked up during the week. They have been quite saggy for awhile but certain grades advanced $\frac{1}{2}$ c during the week and that has given the whole market a somewhat better tone, as operators are always encouraged by any little thing like that. The future of the coffee market is impossible to predict with any reliability. This paper's guess would be that the price would go lower, but it is merely a guess and may prove very wild. It is certainly a good market to stay out of except for actual wants.

Canned Fruits—The better grades of California packs are steady, but poor lines are dull and in restricted demand. The market is upset by the offerings of exporters who are tired of holding and are willing to take a loss in order to move their goods. This makes buyers cautious. Cling peaches go at opening prices or thereabouts for the best grades. The movement into consuming channels is fair for the season. Pears are held at 5 and 10 per cent. over the opening, while apricots, which are in poor demand, can be bought at 15 and 20 per cent. under. Pineapples are steady and in moderate demand. Apples show more interest but so far have made no advance. They are due for more attention from the buying trade.

Canned Vegetables—Tomatoes are dull and easy and are moving in a small way, with the main interest in No. 2s. It is time that No. 10s were in better demand by the buyers of this style of package, but that demand has not yet developed. No. 3s are dead, due to competition with Government stocks, which, however,

are said to be cleaning up. Futures create no interest on the part of buyers. California tomatoes are nominal. Corn is being taken chiefly by the large chain stores. Orders from other retailers are generally for small lots. Some sacrifice lots and some off grades are offered at a 5c discount. Maine fancy is sometimes sold below \$1.50, but most packers are quoting \$1.50@1.60 factory. There is a moderate movement in standard and extra standard peas. The better grades are unobtainable. Futures are strong on fancy, but the demand for assortments is not overly heavy. Other vegetables are unchanged.

Canned Fish—Pink salmon is improving in tone and in price. There is not the disposition to force sales at low prices which occurred while the exchange rate was low. With the improvement in the exchange, the market on pinks, which is largely an export product at present, has also shown improvement. Chums are quiet. Red Alaska is firm and in light supply. Medium red is quiet. Maine sardines are at a standstill in the domestic market as this is not a buying season. Holders are carrying their light stocks for the spring market. Prices are unchanged. California sardines and imported fish are both quiet for the same reason, but there is no pressure to sell. Tuna fish is steady under moderate stocks of blue fin and striped.

Dried Fruits—Outside of prunes the market is quiet but weak except in the case of raisins and apples. Raisins are steady to firm but not overly active. Spot supplies are moderate and there is nothing in sight to relieve the shortage until new crop goods come in except returned goods from abroad. Values rule fairly uniform, as holders are not inclined to make discounts. There are more Thompsons and Sultanas available than muscatels and London layers. Currants are steady and in fair demand. Apricots are weakened by the offering of export stocks both here and abroad. Standards are easy but fancy are steady. Evaporated apples are developing a better tone. At first it was noticeable in New York packs, but now California apples are held at higher prices, due to the approach of a heavier buying season. In general, jobbers are accredited with light stocks of dried fruits, especially those in the interior, and with the best season in prospect a material improvement in the market would follow any change for the better in the export situation.

Pickles—The movement is moderate but will show considerable increase in both sour and sweet as soon as shipping conditions improve. It

has been so cold that refrigerator cars were necessary and these were scarce. Spot stocks of all kinds are light and primary points report a cleaning up of stocks.

Olive Oil—The tone of the market is improving, as conditions abroad indicate light shipments from Spain. Cheap oils have been pretty well cleaned up. The better grades are held at \$3.50@3.65 a gallon, with holders not anxious to unload. The jobbing demand is improving with a return of normal shipping conditions.

Olives—While no change in prices is to be reported, the market is not quite so buoyant nor active. Jobbing wants have been largely supplied with previous purchases and there is not as urgent a demand as a month ago. The Seville market continues firm at the same level of prices.

Nuts—The same concentration of buying interest prevails on walnuts, almonds and filberts to the detriment of other lines. Buying has been increased of late by the Jewish holidays, but the movement is in small lots and not up to normal for the season. Buyers are cautious in taking on nuts, as they are in other food lines. In California walnuts budded and No. 1s lead by a wide margin. Grenobles are the leader in the foreign types. Almonds and filberts are steady in tone, pecans are quiet. Brazil nuts sell well for the light offerings of new crop goods.

Flour—The United States Grain corporation has announced that March 12 it will resume buying of flour under its "regular flour offer plan," after a suspension of general purchase for two months. Although there are large stocks of flour in Atlantic ports to-day still waiting sale and shipment, Julius H. Barnes, United States wheat director, says the wheat guarantee act passed by congress specifies a preference in the export of wheat flour, rather than wheat. "Within the last few days," Mr. Barnes added, "the wheat price in certain markets and for certain grades has fallen to the guarantee basis again. Consequently purchasing by the Grain corporation in protection of the guarantee has recommenced on a small scale. Therefore, if the flour market falls to the fair reflection of the guarantee price of wheat, the Grain corporation must, in some manner, take care of the purchases of flour in fulfillment of the Government wheat guarantee."

Cheese—The market is fairly steady. Quotations on the new made goods are slightly lower than previous quotations. Cheese, however, that was made last June is holding fairly steady. The make of cheese is slightly heavier this year than the corresponding time last year. We look for lower prices in this commodity also.

Syrup and Molasses—The market for fine molasses is approaching bareness. Demand is steady and active and situation very firm. Demand for sugar syrups is dull and the market is easy with a disposition to shade prices. Corn syrup is in fair demand without change.

Provisions—The market on lard is steady to firm, there being an ample

supply to meet the moderate demand, quotations ranging about $\frac{1}{2}$ c per pound lower than they were a week ago. The market on lard substitute is weak, there being a decline of $\frac{1}{2}$ c per pound in this commodity under the former quotations. There is an adequate supply to meet the light demand. The market on smoked meats is steady, with quotations about the same as previous quotations. The market on barreled pork is steady and unchanged, with a good supply and a moderate demand. The market on dried beef is steady and unchanged. The market on canned meats is steady and unchanged with a good supply.

Review of the Produce Market.

Apples—Northern Spy, \$4.25@4.50; Greenings, \$3.50; Baldwins, \$3.75; Russets, \$3.25; Starks, \$3. Western box fruit commands \$4.25@4.50; bulk, \$3.75@4 per bu.

Butter—The market is slightly easier, the receipts of fresh made creamery showing a slight increase over previous week. Quotations are about the same, but we look for a decline soon. There is a fair consumptive demand at this writing and a good supply. Local jobbers hold extra creamery at 64c and first at 62c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars, 55c for prints and 32c for packing stock.

Cabbage—\$7 per 100 lbs. for home grown; California, \$5 per crate of 70 lbs.

Cauliflower—\$2.75 per doz. for California.

Celery—California, \$1.25 per doz.; Florida, \$4.75 per crate of 3, 4 or 6 doz.; \$4.25 per crate for 8 and 10 doz.

Coconuts—\$1.75 per doz. or \$12 per sack of 100.

Cucumbers—Hot house, \$3.25 per doz.

Eggs—The market is slightly easier, quotations on eggs being about the same as they were last week. Receipts are gradually increasing and no doubt we will see lower prices. There is a good consumptive demand for eggs and the quality is very good for this time of year. Local jobbers pay 48c for strictly fresh. Cold storage stocks are steady at 44c for candled firsts.

Grape Fruit—Fancy Florida commands \$4.50@5.25 per case; Choice, \$4.25@4.50.

Green Onions—Shallots, \$1.20 per doz.

Green Peppers—90c per basket.

Lemons—California, \$7.25 for 300s and \$6.75 for 240s and 360s.

Lettuce—Iceberg \$3.75 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, \$2.50 per crate for either 50s or 72s; home grown, \$6 per 100 lb. sack.

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

Potatoes—Home grown, \$3 per bu. Baking from Idaho, \$5 per box.

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

Sweet Potatoes—\$3.50 per hamper for kiln dried Delawares.

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

FIFTY YEARS OLD.

Golden Anniversary Michigan State Horticultural Society.

Written for the Tradesman.

The Michigan State Horticultural Society has spanned the half century and this year will celebrate its golden anniversary. The initial meeting was held in Grand Rapids in February, 1870, when Samuel L. Fuller, Shuman S. Bailey, A. T. Linderman, E. U. Knapp and a few other kindred spirits from Grand Rapids met with Henry S. Clubb, of Grand Haven, in Sweets Hotel and agreed that it was an auspicious time to organize a State association in the interest of fruit growing and to proclaim to the world the unusual advantages of our State for the growing of a wide range of fruits. A good deal of enthusiasm was engendered by the frank avowal of the gentlemen that the West Michigan fruit belt had rare advantages for the cultivation of the finer fruits; that figs had been ripened at St. Joseph and peaches successfully grown at points on Lake Michigan on a parallel with the North border line of New Hampshire and Vermont. One gentleman maintained that the whole State of Michigan was a peach belt and on reliefs of land all over the State, with proper air and water drainage, the choicest peaches could be successfully ripened.

It was agreed that later in the month another meeting should be called and invitations sent out to leading fruit growers over the State to attend and formally launch a Michigan State Pomological Society.

The second meeting was not largely attended, but letters were read from fruit growers scattered over Michigan and the meeting convened in a rear room of Fuller's Bank, on Canal street, which later, on the invitation of Mr. S. L. Fuller, became the home of the new Society for more than a year. The same intelligent enthusiasm pervaded this gathering that characterized the former meeting and, as the encouraging missives were read from Jacob Granzhorn, of Spring Lake, George Parmelee, of Old Mission, William Adair, of Detroit, Asa W. Slayton, of Grattan, H. H. Goodwin of Ionia, S. O. Knapp, of Jackson, and others voicing their sympathy with the new undertaking, the little gathering broke into applause.

A temporary organization was formed, with Mr. Fuller as chairman and A. T. Linderman as Secretary. Henry S. Clubb was placed at the head of the committee to draft articles of association and at an adjourned meeting the new society was launched with permanent officers and a vision of future usefulness.

It was about this time that George Parmelee, of Grand Traverse, called the attention of the world to Michigan as a fruit region by sending a barrel of apples which he had grown, selected and successfully shipped to the Queen of England. The gracious letter of acceptance and commendation was given wide publicity and was a factor in awakening interest in the possibilities of the North country in the State in orchard development.

At each of these early meetings

there were fruits exhibited by local growers and the men in attendance discussed with intelligence and a good deal of vehemence the merits of different varieties on exhibition.

Monthly meetings were held during the entire year and, while the attendance was largely local, at nearly every session men from various parts of the State would drop in and give testimony and encouragement. The main feature of each gathering was the fruits of the season brought in for examination and discussion. The daily papers gave fine publicity to the proceedings and Mr. Arthur S. White, the veteran journalist of our city, reported in great detail and with wonderful facility of expression the remarks of each gentleman and thus made a permanent record of the opinions expressed, which subsequently became of inestimable value. Husted Brothers, who had a flourishing nursery at Lowell and were at that time advertising the merits of the Wagoner apple as a market variety, were regular attendants at the monthly conferences and, because of their technical knowledge, added value to the discussions.

At one of these meetings, as a result of liberal questions, Mr. J. D. Husted gave expression to his views concerning varieties for planting and characteristics of trees in the nursery and orchard, which Mr. White faithfully reported in choice English. Mr. Husted a few days afterward, in a burst of confidence and a twinkle in his eye, said to me: "I knew all those things reported in the published proceedings of our meeting, but the ability I exhibited in expressing them was a revelation to me." The assistance of the local press in giving publicity to the discussions of the growers at these early meetings was the greatest factor in popularizing the organization. State papers quoted liberally from these reports.

I recall at one meeting when there were only seven members present, each one having brought in specimens of fruit. The discussion of varieties was so interesting and vivacious and full of valued suggestions that the two and one-half columns in the next morning's paper were amply justified; and with no reference to the actual attendance, the readers drew the conclusion that fruit growing was "coming into its own." This report was drawn upon liberally by contemporary State papers and the new Society was recognized as a most useful adjunct in the development of the resources of the State.

The crowning event of the year was the autumn exhibit of fruits, flowers and garden products held under its auspices in connection with the annual fair of the Kent County Agricultural Society. This show was a revelation to everybody. No such exhibit had ever before been made in the State. It was not the money premiums that drew it out, but the activity of the new society over the State, which brought to a county fair the wide range of fruits from every part of the State in which orcharding had been established as a commercial venture. The Society was at once recognized as a factor in rural progress and

leading men were glad to become identified with its activities.

This was fifty years ago and in December of this year 1920 there should be a fitting celebration of the anniversary of the fiftieth annual meeting of the Society when it returns to the city of its birth for the convention. Grand Rapids should welcome this event and extend its gracious hospitality.

The Society has justified its existence and through the sympathetic cooperation of the State government has accomplished many noteworthy things, some of which have been phenomenal.

In subsequent contributions I shall attempt to recall to the readers of the Tradesman some of the salient features that have given character to the service rendered by this organization.

Charles W. Garfield.

How Long Will High Prices Continue?*

The entire world is confronted with the question, How long will high prices continue? I say this is a world problem, because the financial structure and economic situation of the United States is intimately bound up with that of Continental Europe and what affects those countries effects us and vice versa.

This interdependence is the result of the high specialization wherein one country excels in the production or manufacture of certain classes of goods over other countries and in the international exchange of goods and services, and it also results from the sale and purchase of securities and obligations of one country by another. We must, therefore, approach the question of prices from the standpoint of a world question and not a local one.

Let us examine the causes of high prices. In the first place we must realize that the price of anything is a value arrived at which represents a value at which goods may be exchanged. In early days of trade goods were exchanged for goods. This was an age of barter. Potatoes were traded for cotton or wool and trinkets for furs, etc., but, as society became more staple and better organized, it was found that exchange could be more easily conducted through the medium of currency. Then each producer had to place a value or price on the article which he desired to exchange or which was for sale. This price was determined by numerous factors, chief of which was supply and demand. We will not discuss the artificial price which results from governmental regulation.

We will go back to the days before the war. In those days price was fixed by supply and demand. Both of these factors were normal. There was just about enough currency issued by the several countries to carry on legitimate business. There was not a great deal of money or credit on which speculation could be carried on. Prices were staple and did not fluctuate a great deal because supply and demand were equated and the

*Paper read at annual convention Michigan Retail Dry Goods Association by William C. Wiechmann, of Saginaw.

money in circulation was about sufficient to carry on the business of the world.

Then the war came and with it came two things: (a) Turning the energies of the world into the production of materials and goods not to be exchanged but to be destroyed; (b) The flotation of tremendous credits in the shape of bond issues.

The result of these two things caused high prices. The loss of exchangeable goods created a demand which could not be satisfied and the increase of credits brought billions of dollars into circulation which could not be used legitimately. People cannot live on dollars, nor can they wear or eat money. They must have goods. It naturally results that with few goods and much money, those who had the money started to bid against each other for goods, with a consequent rise in price of goods and a fall in the value of money. For it follows that if it takes much money to buy goods which could be formerly bought for little money that the purchasing power of money has declined or been cheapened.

Now we can readily see that it is just a question of time before prices must fall. Two things will bring this about. (1) Great production of goods; (2) A contraction of credits by the redemption of a large portion of our bond issues.

The first of these, namely, production, is most serious. It seems sometimes as though labor had tired itself out during the war, when we consider the requests for shorter hours and half days. Yet labor must realize that lower prices cannot result from low production, but from a more intense activity and high production, so that there will be a surplus instead of a deficiency of goods. In this way supply will equal demand and money will not have to outbid money for goods.

The second reason why prices will fall is that credit must be contracted. Our present issue of bonds do not represent wealth produced. They are a mortgage on our future production, and the sooner they are paid, the sooner we will return to a healthy and normal condition economically. If credit is contracted the quantity of money and credit in circulation will be less of course and there will be less opportunity for money to bid against money for goods, thus raising prices.

In conclusion, I will state that I believe we are entering that state where the whole world is going back to work and producing large quantities of goods, and credits are being contracted so that money will not recklessly outbid money for goods, and for these reasons I think we are getting back to normal prices; that is, those prices which represent a value where supply and demand meet, not as a result of the national exchange of goods but by the international exchange of the same.

Merely doing what he is told to do is not enough to attract attention to a clerk. It is initiative, the ability to see more things he can do that lifts a man above the ordinary.

REVIEW OF THE YEAR.

Annual Address of President Christian, of Owosso.

In finding myself in the position of trying to give a response to the address of welcome to the Grand Rapids Association of Commerce for the Michigan Retail Dry Goods Association, I feel somewhat like the minister who went over the sea to fight for democracy. He had a great desire to get to the front and take a hand in the fight and his company was soon called into action. It was about dusk, the battle was on; all was commotion. As darkness settled down upon the fighting men, in the stress of the melee, the parson was soon separated from the company. As he wandered around in the dark, tumbling into the shell holes and getting tangled up in the barbed wire fencing, he imagined that he was in the enemy's country. He began to think that his case was hopeless, when from out of the darkness, from a shell hole, he heard a voice saying, "Who played that last ace?" The parson was nearly overcome; he threw up his hands, and said, "Thank God, I am in the land of Christians."

Now I feel a good deal like the parson, but I hope that I am in the land of charitable Christians.

So I find myself in a bad fix; in fact, a very tight place, which reminds me of another story I heard a few days ago. You probably have heard the story, but it rather expresses the viewpoint as I look at it.

One of our Hebrew friends went out fishing, took his boat and rowed up the river to a good fishing ground, a steep bank, with a bunch of lily pads along the shore. By the way, it was the time of year that it was unlawful to catch black bass. Our friend arranged his fishing tackle and soon had the bait on and he cast his line into the stream. The first bite was a slight pull and then all was quiet around the line for a minute or so. Soon the line began to move out from the shore, then a steady pull, and Mr. Fisherman gave a good steady pull, and in a small space of time he landed a fine three pound bass. This was a very great temptation to any fisherman who was out only for perch and had the luck to land such a prize as this. At the very outset of his fishing he demurred for a moment, then took a long string, slipped the bass upon the line and let it float out under the boat. Very soon along came a man who happened to be the game warden, who had been watching very closely for illegal fishing. He remarked, "How is the fishing?" "Not many biting to-day," was the reply. The warden happened to cast his eyes down to the stream and saw the long string floating out under the boat. He reached down and pulled up the string and said, "What is this?" Our Hebrew friend quickly replied, "Oh, dat dam bass. He take my bait off eighteen times. I pull him in and the him up until I go home, then I let him go."

Now I am a good deal like my Hebrew friend—uncomfortable.

The merchants of Michigan appreciate the cordial invitation from the Grand Rapids Association of Commerce to hold this, the third convention of the Michigan Retail Dry Goods Association, in the metropolis of the Western half of the State. The three successive conventions of this Association will have been held in three cities that are noted for their progressive and strenuous ideals of advanced civics and city building.

Battle Creek, the food and sanitarium city; Lansing, the industrial and capitol city of the State; Grand Rapids, last but not least, the second city of the State, a city that has circled the globe with its products, a city of no mean reputation as a manufacturing entrepot producing one of the most essential and useful articles of human utility. Practically every city in this Nation and many foreign cities have on display and sale, at wholesale or retail, the products of the first city in the furniture manufacturing industry in the nation, and I might say of the whole world.

Grand Rapids is not only noted as being the first furniture city of this country, but you have also the reputation of being one of the healthiest; your hotels are noted for their good appointments and up-to-date service; your department stores have a fame throughout the State for their magnitude, system and equipment, and the spirit of your progressive merchandising, your trust and banking institutions, are known over the State and Nation for their stability and sound management; your newspapers are alive and a credit to the progress and prosperity of your city. The Michigan Tradesman has a reputation of its own; it knocks at the door and secures an audience with most of the business men of the State once a week.

Your Board of Trade was wise. It secured a city plan, which is more than most cities accomplish; your Masonic Temple and Soldiers' Home your charitable institutions stand forth in recognition of your forethought and care of the unfortunate; the splendid parks that grace your city are a source of restful pleasure, comfort and delight to the dwellers of your many homes.

You are known for your hospitality and the care of your guests as a convention city; your splendid system of public schools, fitting young ladies and young men to be able to grapple with the physical, mental, spiritual and economic

problems of these after-war perplexing times are second to none; the fine churches of your city stand out in the clear, blazing the way upon the 1920 problems, stabilizing and unifying the civic character of your citizenship.

One of the most far sighted and far reaching accomplishments of your city fathers was their provision, with an instinct and ability to foreshadow coming events of which few city dads have availed themselves, of your clear pure sparkling drinking water, against the sparks of the dry times in this, the 20th century.

The Grand Rapids Association of Commerce, with its live Secretary, Mr. Pierce, has a reputation for its clear cut ideals, high standards of civic building, its push, vigor, pep and vision, in securing to Grand Rapids new industries; your transportation facilities are excellent; with the character of your great carpet sweeper industry to assist, you ought to be able, at all times, to sweep the city clean of all undesirable conditions; and I see no reason why the city of Grand Rapids will not continue to be the second city of the State and will within the next decade push well up to the three hundred thousand notch because of the energy and progressive spirit of your citizens.

During these days of unrest and unsettled conditions, more and more do the retailers recognize the value of the merchants coming together as a unit, that they may conserve and protect the very foundation of the vital interests of those who sell merchandise at retail. The merchant of to-day, who is a dispenser of wares to the consumer, has many internal and weighty problems to contend with. They are enough to occupy all his time. The carrying on in a systematized and methodical manner, of the buying and selling of 10,000 different articles of merchandise of different quality, value and style, and to see that every item is moved at the proper time and disposed of before depreciation sets in, this is no small responsibility that confronts every merchant that sells goods over the counter.

There has also developed within a very short time many external perplexing questions that are disquieting to the retail world and an added burden, that will need the constant and vigilant attention of the organized merchants associations throughout the Nation, also the united concentrated and serious consideration of every retail association of every other character of merchandise.

The retailing of merchandise, according to the best of statistics, is a very precarious business. Very few ever reach that goal in the retail world called success. Long tedious and strenuous toiling has been the travail of the modern system of retailing out of the dark ages of the past.

About five centuries ago a very noted man, no other than Amerigo Vespucci, gives this as his opinion in writing to a friend of the anxiety, uncertainty, risk and transitory values in the buying and selling of merchandise.

"Your magnificence shall know that the motive of my coming into this realm of Spain was to traffic in merchandise and that I pursued this interest about four years, during which, I saw and know the inconstant shiftings of fortune, and how she kept changing those frail and transitory benefits and how at one time she holds man on the summit of the wheel, and at another drives him back from her, and spoils him of what may be called his borrowed riches, so, knowing the continuous toil that man undergoes to win them, submitting himself to so many anxieties and risks, I resolved to abandon trade and fix my aim upon something more praiseworthy and stable."

So Amerigo Vespucci changed his vocation as a merchandiser to that of becoming a discoverer of new worlds.

In the primitive and rude ages of society, cattle, salt and shells were the common instruments of exchange. Later dried fish, tobacco, sugar, hides and nails entered into the medium of barter. Still later on man gave preference to the metals above all other current methods of transacting business. The weighing of the metals was too slow a process to meet the growing demands of commerce, so the coinage of the metals into the coins facilitated the new commercial demands. The commerce of the nations grew so rapidly that coins became bulky and unwieldy, so we have the modern medium of exchanging merchandise for cash.

The modern 1920 methods and system of retailing the products of the soil, factory and the laboratory have not been arrived at in any rapid, haphazard manner, but by long continuous, monotonous development, the tenacious, plodding, toiling, thinking man bringing the pressure of constant application to the gradual elimination of antiquated and impractical ideals in the disposition of goods.

The mercantile business is so exceedingly particular and exacting that we keep the closest observation upon all the details of every business transaction. There must be close harmony and loyalty between the managers, the heads of departments and the sales people to bring a loyal response, that you may get the best results from your organization. This is the only way of keeping the inventory balance upon the right side of the ledger.

Which reminds me of an old story, that you all have probably heard, but it will illustrate my point at this time.

A sailor and a minister lived as neighbors. They each owned a parrot. Both of the birds were great talkers. The minister and the sailor had been very diligent in schooling the parrots to talk. The minister, thinking to be neighborly, took his Polly over to the sailor's to have a friendly chat with his Molly. They parried a little at first when the minister's Polly said, "What shall we do to be saved?" The sailor's Molly quickly replied, "Pump like hell or we shall all be drowned."

The retail business at the present time is one of the greatest commercial assets of our country. There is transacted in round figures over the counters of this Nation every year three billions of dollars' worth of the products of the world. The great department stores are a marvel in their disposition of this diversified, ever changing and depreciating merchandise.

By their closely calculating economy, in the administration and control of its affairs in detail, in their stabilized financial standing as a whole, in the dispatch with which it conducts all its business obligations, with the magnitude of the constant continual everyday service that the merchant gives to the consumer, I say without fear or favor, that the retailer gives to the consumer a service that is not duplicated by any other business.

There is connected with this great commercial system around five millions of employees.

There is no other business, as a whole, that conducts its affairs upon a more honorable basis of business integrity. We have to give thirty-six inches to the yard, sixteen ounces to the pound; in fact, the merchants are fair as a whole in their business transactions.

If we sell a bolt of cotton, the first yard is the same quality as the last of the cut; we have no false bottoms in the measuring of any kind of merchandise; we cannot sell four suits of underwear and have the three bottom suits in the pile of an inferior grade; if our goods are in any way imperfect, we take pains to thoroughly satisfy the consumer; in fact, there is no line of business conducted upon a more just and upright basis than the retail business.

There are thousands of the solid loyal American citizens of this Nation who are merchants, whose integrity and upright character as to honorable dealing stands above reproach.

These men who have toiled for years to build up an honorable reputation have been in a vicious and an unprincipled manner assailed, as out of a clear sky, by a most unjust and foul aspersion that has been passed upon the retailers, without any qualification, reservations or experience as to the general cost of merchandise. In the final yearly analysis a stigma has been given to the retail business that will not down, a stain they are not entitled to receive. They are, apparently, placed in the same predicament as any common criminal by one of the most flagrant and extravagant administrations that ever controlled the political, financial and industrial interests of this Nation.

These unprincipled politicians, who would make inoperative the eighteenth amendment by nullification and veto the war-time dry enforcement act that in its very operation would eradicate one of the most stupendous, vicious and useless profiteering businesses that every

(Continued on page forty-eight.)

COTTON AND ITS FABRICS.

Spot cotton during the last week reached a point higher than it had attained since the civil war, but it does not appear that any quantity was sold at the price. At times the market here moved in unison with that at Liverpool, but this was not always the case. The course of sterling exchange seemed to have a greater effect on the speculative contingent than any other circumstance. More attention is being paid, as spring approaches, to the prospects for the next cotton crop. In some of the growing districts the weather has been somewhat unfavorable for early work, but the next fortnight should show considerable progress. The indications still favor the seeding of a much larger acreage than last year. Not much activity is being shown in the goods market and the transactions are mainly from second hands who are inclined to yield on prices. Mill men are a little disquieted by the proposed Congressional enquiry as to their profits, although such an investigation can hardly disclose anything beyond what the reports of the cotton manufacturing companies have already shown. But emphasis on this matter is hardly likely to help those interested in keeping up the present high prices. The yarn spinners, who have been having a little bonanza of their own for some time, are beginning to feel the effects of the urge for lower levels. They seem to have suddenly discovered that they are not so choked up with orders, but that they can take on some more, and they show a disposition to cut prices, if need be, in order to get them. All lines of woven cotton goods are just now in a rather unquiet position awaiting the outcome of retail sales. Business in knit goods is quiet, although the opposition to the high prices asked for them is showing itself in several quarters.

Keep in touch with the

Men's Wear Wholesalers.

Evidence accumulates daily of the need for and appreciation of a

MEN'S WEAR

House in the Grand Rapids Market.

Men's Wear Dealers are rallying to the proposition, **STRONG!**

Daniel T. Patton & Company

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

We Buy or Sell

LIBERTY BONDS

in any amounts

HOWE, SNOW, CORRIGAN & BERTLES

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

WILSON'S ONE MAN CONTROL.

No man ever came to the Presidency with such ideas of it as Mr. Wilson. He had written about the office, lectured about it, speculated about it. Others had thought what they might do in the Presidency. Mr. Wilson had thought of what he might do to the Presidency. Of this he made no concealment. In his letter to A. Mitchell Palmer, written after his election in 1912, he left it clear that he regarded the office of President as in flux or at least in evolution. Americans, he believed, did not yet know what would be made of that office. Thus Woodrow Wilson went to the White House as one keenly interested by long study in the mechanism of the Presidency and eager to take it to pieces and put it together differently. He lost no time in beginning the process. Quickly after taking office he set about making of it a new office.

President Wilson at once showed that he meant to sweep away the old doctrine of the separation of powers. He openly and boldly asserted the right of the Executive to have a hand in law-making. He went to Congress in person and quietly assumed that he was a "colleague" in legislation. Now, of course, this was not so radical and startling a change as it might seem. It was, in a sense, merely a public avowal of what had before been done tacitly. For years Presidents had had their special measures in Congress. Cleveland drove through the repeal of the Silver Purchase Act as truly as if he had been a Prime Minister on the floor. McKinley kept himself more deftly in the background, but still had bills and a treaty to conduct almost in person through Congress. Roosevelt came nearer to a contemptuous break with the convention that the President knows nothing of legislation until it is laid before him for signing or vetoing.

But Wilson did not make even a pretence of admitting the validity of the paper theory of the Presidency. He bore himself openly as a Premier. He proceeded to make of himself the fount and origin of all the important legislation of Congress. Never before his day were there so many "Administration bills," known to all as such. Year after year he went on just as if he was Prime Minister instead of President, or in addition to being President. Only at one point did he falter. When he was beaten in 1918 on his appeal for what was in effect a vote of confidence, he did not resign. The Prime Minister then retired to private life, and the President irremovable to the end of his terms was found, after all, to be convenient.

This widening and exalting of the President's powers by the acts of Mr. Wilson naturally gained both quickening and apparent validation from the war. The net effect of it all is to have put a strain and a burden upon the office that would appall a less bold and confident man. Woodrow Wilson has risen wonderfully, all things considered, to his conception of the privileges and power of the President. But has he been faithful to the responsibilities that go with

the exercise of exceptional authority? If he is sincere in wishing to do away with the old separation between Legislative and Executive, does it occur to Mr. Wilson that the success of his doctrine depends upon the manner in which he applies it at the present crucial moment? Enhanced Executive power might conceivably win popular favor if used for the purposes of constructive statesmanship. It becomes abhorrent when used, as Mr. Wilson is now using it, to obstruct the National will and the public interest as embodied in the Treaty.

Mr. Wilson's duty to the Nation is reinforced by his duty to his party. If he has made himself absolute master of the Democracy, he is under obligation not to lead it to destruction. If he has subjected his followers to his own will, he must not leave them helplessly dazed and discredited when his leadership comes to an end, as it will end in just another year. Mr. Wilson the man can insist on having his own way with the Treaty; for him there are no personal consequences. But there will be a Democratic party to bear the consequences, and in the very near future. It will be a plea of self-condemnation in the approaching campaign if Democratic Senators must explain the failure of the Treaty on the ground that they were helpless in Mr. Wilson's hands.

As party leader and as President Mr. Wilson has sought and won almost unprecedented power. Let him consider whether he is not using that power to-day against party and National welfare when he sets his face against the concessions necessary to secure ratification of the Treaty. The Lodge reservations may be personally repugnant to the President, but they are not fatal to the Peace and to America's usefulness in the League. The word of command from the White House to the Democratic Senators must be: Ratify with reservations!

TRADES UNION DEVILTRY.

The slimy hand of unionism is already showing itself in several places where teachers' unions have been organized. Two instances have recently been cited in the daily press where union teachers have refused to permit children to remain in school unless their fathers immediately joined the union. This is in direct line with the practices of trade unionism everywhere immediately it gains a foothold. In a New England city the central labor union issued an order prohibiting any union man from attending a certain church because the pastor purchased milk of a man who put on the horns of a cow brass nubs which happened to be made in an open shop factory. The Chicago unions have recently adopted resolutions to expel any union man who joins the new patriotic organization, the American Legion, composed of soldiers who assisted in the downfall of the kaiser. Any man who wears a union button or disports a union card is unfitted to be a teacher because of the un-Christian and un-American affirmation he makes when he holds up his hand to take the iron-clad oath he is forced to subscribe to when he joins the union.

PRICE MAINTENANCE.

If decisions of courts keep piling up on the subject of price maintenance there will soon be some trouble in attempting to reconcile them. During the past week the United States Supreme Court decided, in the Schrader case, that it is an offense under the Sherman Anti-Trust act for manufacturers to require those taking their products to execute uniform contracts concerning resales and to refuse to sell to those who will not enter into such contracts and adhere to the uniform resale prices fixed by it. This looks like a reversal of the stand taken in the Colgate case, where the same court held it was not illegal under the same statute for the producer to choose those whom it would sell to. On top of this, and a few days before this decision was rendered, the United States Circuit Court of Appeals of New York decided in the Beech Nut case that it was not "unfair competition" under the Clayton act for a concern to refuse to sell to dealers who failed to exact the prices fixed. Curiously enough, the court's reasoning in this case followed that of the Federal Supreme Court in the Colgate case, which, as has been stated, came under the Sherman act. It would seem as though this decision as well as that in the Colgate case was based on the idea that acts were not illegal where it could be shown that the result would not create a monopoly. But the Supreme Court has now apparently decided that it does not matter whether or not a monopoly would result, and this puts the whole subject back again to where it was, with all price-fixing illegal.

PRICE RECESSION.

While there are unquestionably many aspects of business concerning which merchants are undecided in their views, there seems to be one about which they appear to have made up their minds. This is that the present levels of commodities cannot be maintained much longer. Not all of those who hold this opinion are willing to be quoted openly to this effect and some are even expressing the opposite view in the vain hope that their optimism may help further their wish. But the trend is decidedly toward lower prices. This is not the result of the various official enquiries of one kind or another as to the high cost of living, although these have been a factor in attracting public attention to the matter, nor of the threats of official action. The impulse that is mostly felt is one coming from the consumers, so many of whom are finding it impossible to meet the added expenses due to increased rents and the higher prices of food and other necessities. Retailers who are in close touch with the general public have sensed this for some time and it is now influencing them in restricting their orders and in holding back the making of purchases so as to force prices down to a point where it will be possible to resell in fair quantity. A reflex of their action is already beginning to manifest itself in the primary markets, where it is indicated by a slackening of business and a less rigid insistence on maintaining

the top levels of prices. For one thing, it has put a stop to the assertion that still higher levels are to be reached.

WOOL CONSUMPTION.

Little change is perceptible in the wool situation. Dealers are not disposed to do much for the time being and not much attention is paid to the domestic clip for the new season. The sales at auction of Government-owned wools attracted little attention. The demand was poor and many of the lots offered were withdrawn. The next sale of British-owned colonial wools will take place at Boston on the 25th, where there may be a different story to tell. Meanwhile, the mills seem to be pretty well supplied and they are turning out a vast quantity of fabrics, despite all the stories of lessened production. January was a record month, during which the enormous amount of 72,700,000 pounds of wool, grease equivalent, passed through the mills. Each month seems to show an increasing number of looms and spindles in operation and more and more working double shift. There is no longer any pretense of a scarcity of fabrics, and it seems doubtful if prices for the next heavyweight season can be maintained. Some look for a break about the middle of the year. The resolve of the retail clothiers not to have passed on to them any further labor costs which manufacturers may consent to may have some effect in stopping increases in the cost of clothing. In dress goods business has been rather slack with a disposition toward a softening of prices.

CANNED VEGETABLE MARKET.

A hand-to-mouth policy is being followed by jobbers in canned vegetables. There is little or no speculative purchasing beyond the needs of the moment and as this has been the case for a number of months, during which the retailer had a heavy drain on his stocks because of snow blockades, it is believed that the jobbing trade is carrying unusually light stocks. It had been the canner who has been carrying the financial load and in some cases he is preparing to avoid repetition of this next season by refusing to pack beyond his orders in hand or his normal pack. The expectation of higher prices on canned foods of the 1920 pack have so far not caused buyers to clean up the available stocks of 1919's production, but it is believed that a buying movement will be started in the near future which will result in a healthy and normal movement.

The riches you carry with you constitute your wealth. That which you can take out of a bank, that to which you can have a title-deed, is naught compared with your personal wealth. The grandeur and the nobility of your character, the sweetness and the helpfulness of your life, these are the things that are worth while, that give enduring satisfaction to yourself and those about you.

Clerks cannot carry out your policies in operating the store unless you make it clear what they are, and the necessity for them.

Prevention of Future Wars Now Up To Allies.

Grandville, March 9—How sad the spectacle of little Holland defying the three greatest powers of Europe with regard to the extradition of the late kaiser of Germany. If the crimes of the last of the Hohenzollerns were merely of a political nature the stand taken by the little Dutch nation would be nothing to wonder at, but since the Hohenzollern in question is known of all men as a low down vulgar murderer, it requires quite a stretch of the imagination to guess at the motives actuating the little kingdom which, had it been in the road of German armies on the way to Paris would most surely have suffered the fate of Belgium.

Is it fear or love of Germany actuating the realm of Queen Wilhelmina? In either event it seems to outsiders that Holland is missing a grand opportunity to win the praise and gratitude of the civilized world by her stubborn position on this question.

By showing abject subserviency to that prince of butchers, the one time emperor of Germany, and boss land pirate of the age, Holland is adding no laurels to herself, nor gaining the good will of the German people. The desires of the latter are never subservient to call of friendship. Only motives of the most selfish nature operate in the German mind, wherefore the little kingdom by the sea gains nothing by this befriending the German monster who has forfeited his life to the supreme demand of outraged world justice.

If it is not fear of a day of reckoning when the Hun may wreak vengeance, then it must be that the infamous Hohenzollern has the sympathy of the Dutchmen at the mouth of the Rhine.

In either case Holland is playing a game that is not respectful to her allied friends, or calculated to bring hope for future peace along the Rhine.

That a small nation, insignificant because of paucity of population, should fly in the face of justice to the German high criminal of the world slaughterings, is to be regretted, as much for Holland's sake as for the sake of the allied nations.

It seems to be now up to the allies to make good where justice is concerned, and take the ex-kaiser by force if need be and bring the culprit to the bar of justice. If Holland sputters and puts up a protest so much the worse for Holland. The demand of the world is that the instigator of the world war and its slaughter of the innocents be brought speedily to the bar of justice, tried in the shortest possible time, and duly and lawfully executed for murder.

There are scores of others who disgraced the uniforms they wore by ordering massacres of helpless women and children, who must be fetched into court and made to suffer for their crimes. In no other way can the peace of the world be assured and confidence in the future guaranteed to man.

It does seem as though the allied nations have in a manner been derailed in duty not to have moved in this matter of punishing the lawless Hun murderers long ere this.

The latest from Holland seems to be an assurance that she will keep a strict guard over the person of the ex-kaiser, seeing to it that he does not escape and perpetrate more mischief.

It will be remembered that when the allies of an early day banished the First Napoleon to Elbe in the Mediterranean, everything was supposed to be lovely, and the peace of Europe thereafter secured. That peace was of short duration as the student of history knows.

Soon after his banishment the Emperor of the French crossed to the mainland of France, placed himself again at the head of his army, moving

by rapid marches upon Paris. On reaching that city he was hailed by his happy countrymen with shouts of joy and with outstretched arms.

Then followed the hundred days campaign, winding up on the field of Waterloo, where the French standards went down in defeat, and their beloved emperor was again banished, this time to the lone and inhospitable rock of St. Helena, where he died in exile a few years later.

Perhaps another St. Helena beckons to the late Kaiser Wilhelm, if so we hear nothing about it just now, only that Holland promises to guard him within her own boundaries for a time. It would be for a time only. The moment Germany becomes recuperated to her old time strength the chance will offer for Wilhelm of Hohenzollern to slip back to Berlin there to re-assume the crown, and make himself once more the arbiter of the fortunes of 70,000,000 of German people, who, unhumiliated by the fate

of war, will be again in prime condition, reinforced from discontented and civilly embroiled Russia, to make another terrific onslaught upon the citadels of the allied nations.

Is it not easy to conceive that this new embattled Germany will not make the mistake of again antagonizing Belgium? Instead, she will strike straight at the heart of France, and all the forces that can be brought against her will be all too inefficient to a second time save Paris from the spoiler.

Since the allies choose to let Holland have her way, since it will thus be impossible to consistently bring the other, lesser German criminals to justice, there will be no terror of future punishment hanging over the Hohenzollerns, and they will again, perhaps with tenfold viciousness, wage a war of frightfulness against their enemies.

Right now is the time to put up the bars against a new war of ven-

geance on the part of Germany. Seize the hiding kaiser; deal out punishment to him and his aides due to their crimes, and the rainbow of hope will again shine across the heavens of war-scarred Europe. Old Timer.

Attempt to Organize Boston Store Clerks.

Boston, March 9—An attempt to organize department store clerks in this city was seen in the distribution of notices recently left at the doors of several prominent stores, urging clerks interested in shorter hours, higher wages, the closed shop and the domination of the union over the retail trade to attend an organization meeting.

The meeting was conducted by Miss Wienstock, secretary of the Women's Trade Union League. It was decided Some 200 clerks who attended the meeting were asked to sign a card which would make them members of the Retail Clerks' Union.

CORL-KNOTT CO.

Wholesalers of Millinery

Manufacturers of the

Criterion Dress and Semi-Dress Hat. Also the Wolverine Banded and Tailored Hats.

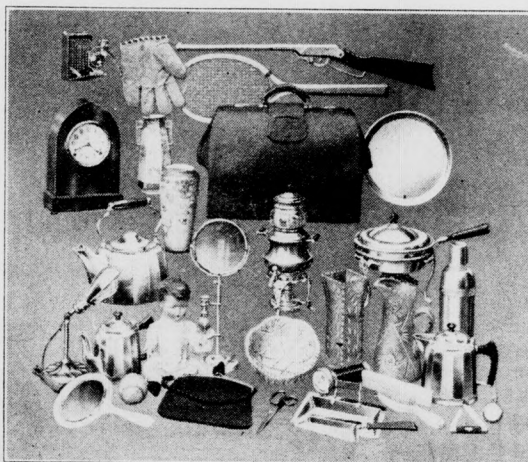
When making your purchases ask to see the Criterion and Wolverine Hats.

For design, quality and workmanship they are unexcelled.

CORNER COMMERCE AVENUE AND ISLAND STREET

WHOLESALE ONLY

The Retail Power of Premiums

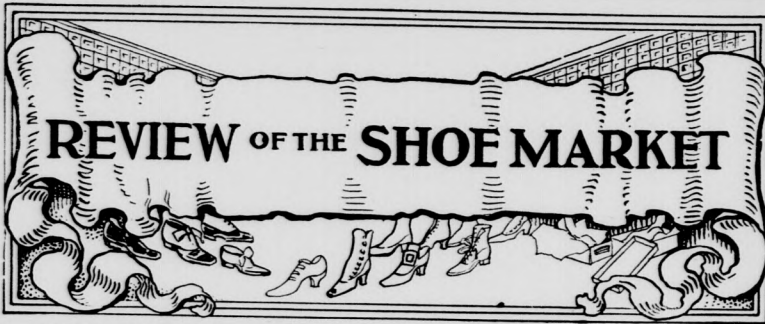


is testified to by such mighty successes as Wm. Wrigley, United Cigar Stores, Larkin Co., and many others.

The "Hilco" Profit Sharing System is a co-operative Premium Plan accomplishing *great things* for small retailers throughout the United States—gets the cash, keeps the trade at home and kills the mail order house menace.

Information upon request. No obligation incurred.

HINKLE-LEADSTONE CO.
180 N. Wabash Ave. Chicago, Ill.



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.

Talking Around High Prices.

Written for the Tradesman.

The task of building an effective shoe advertisement these days is a bit more difficult than it used to be in the piping times of inexpensive footwear.

To put it briefly, the trick nowadays is to talk around the price. Prices must be quoted, of course; but you must touch them lightly—very lightly.

It isn't often one finds a shoe announcement that plays up the price after the manner of the old regimen. Although I did run across one the other day. Here it is:

Women's Black Kid Spring Oxfords, \$5.90 the Pair. For the birthday sale we planned long in advance. The result is we are now able to place on sale two remarkable lots of women's oxfords in new spring styles. One style has military heels, Goodyear welted soles and the appearance of straight tips. The other has leather Louis heels, plain toes and Goodyear welted soles. Birthday sale price for these black kid oxfords, \$5.90 pair. Economy Basement—Company."

A miscellaneous line of odds and ends, styles that didn't go, and shoes embodying passed effects, were recently exploited in this fashion:

"To-morrow morning we will Place on Sale some 200 pairs of Pumps and Oxfords at \$3.38. Not all sizes in any one style, but all sizes in some last or other. These shoes are mostly carried over from last year; many of them are in perfectly good style for the present season, and they are about 40 per cent. cheaper than we could sell them if we bought them now. There are glazed kid pumps, dull kid pumps and patent pumps, in military heels, French heels, and Louis heels. There are soft brown kid oxfords with tips and without tips, patent oxfords, soft black kid oxfords and about ten other styles. Included in the lot are every size and width. If you can find a pair that will fit and suit you, this is a real economizing opportunity."

It sounds reminiscent of other days to read about women's oxfords at \$3.38 a pair. One imagines there must have been a raid on that "Economizing Basement" the next morning after the advertisement appeared.

Here is another Birthday Sale chance, but it belongs in another category. "Women's Aristocratic Oxfords. Birthday Sale Price. \$8.65. It is particularly fitting that The

Woman's Elit Shoe Shop should join in the twenty-fifth birthday sale by presenting a remarkable opportunity such as this. Aristocrat Oxfords—footwear known so well by our patrons—are to be had of fine black vic kid. The turned soles have heavy square edges. The leather French heels are in the two inch height and the toes are plain. Birthday Sale price, \$8.65 pair. The same style at the same price may be had in patent leather."

Under the cut of an attractive ribbon tie, there appeared the following: "Women's Section First Floor. The Smartest of Springtime Styles in Feminine Footwear Is the Bewitching Wee-Wee Tie, with the ultra fashionable short vamp, light yielding sole, jaunty ribbon tie and extreme Louis XV heel, covered to match the color of the pump. We introduce it this week in Black or Brown Suede at \$13.50 Patent Leather \$12, Brown or Black Satin \$10. Every woman owes it to herself to see how becoming these delightful new creations are to her feet."

The whole get-up of this newspaper announcement, which was a six-inch double column proposition, was good.

Here is another announcement of a woman's Brogue, called "The Saunter Oxford." "\$12.50 Brogue effect; correct style for sport or street wear. In dark brown calf, welt soles, wing tip, smart spats and hose." Short, but right to the point; and, in conjunction with the illustration, effective.

Still another: "Pictured from Stock; Priced the Pair, \$15. Fulfilling All Fashion's Purposes. New Spring Pumps—To grace the feminine foot and charm the beholder's eye is the purpose of the new spring footwear so carefully assembled and—Only such footwear as possesses an unknown degree of lasting style has been admitted to these—exhibits. The pumps sketched at \$15 are shown in three finest leathers; patent leather, black dull calf and brown kid; full Louis heels, covered, and turned soles."

It is only now and then one runs across an announcement that holds up any special inducement on the score of price. This is true of footwear of all sorts.

Here, for example, is a "Sample" chance that no doubt attracted quite a lot of attention. It was a three-column, 14½-inch announcement. There was a single cut 4 x 4½ inches of a man's oxford. Above it these words in two lines: "Men's 'Sample' Shoes;" and below it the following: "Special Purchase of High-Grade Shoes and Oxfords. Gentlemen, it is a matter of moment these days to be able to secure fine, high-grade shoes

HOOD RUBBER PRODUCTS CO., Inc.

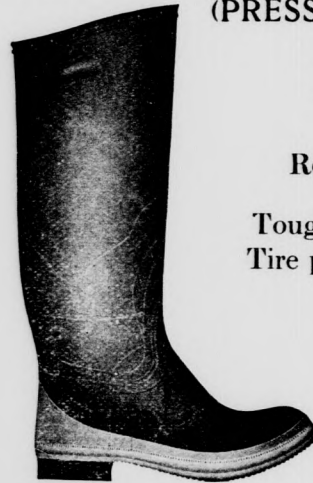
BULLSEYE BOOT

(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

**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.

at a saving of fully a fourth. It is not often that an advertisement carries a comparative price, but in this instance it is not only fitting, but fair to you that we should, for it gives you a better idea of what the sale really holds for you. 'Sample' shoes—high cut and low cut—from a high-grade maker. Selling regularly at \$12 up to \$16.50. Tuesday's price will be: \$8.95, \$10.95, \$11.95. This sample sale is interesting to far more men than sample sales usually are, because this particular maker's 'samples' run from 6 to 8, instead of only 7 B—the usual sample sizes. The sale includes black glazed kid, black calfskin, light and brown calfskin and dark brown kidskin. All lace styles in English, medium, round and narrow lasts."

The features shoe dealers are now mentioning in their advertising are: style, individuality, and dependability, rather than wonderful economizing opportunities. It would seem to be rather difficult thing to undertake to convince people nowadays that a shoe priced anywhere from \$12 to \$20 is a wonderful savings chance. There is the psychological background of the easy-going period when similar values could have been had for about one-half the price, or perhaps less. Such a shoe may represent more wear value per week or month for the customer than a less expensive type of shoe; and, style and appearance considered, may be a far better buy than the cheaper shoe, but it doesn't somehow come easy to speak of inexpensiveness in connection with such a proposition.

During the present distress of high prices it seems better and more appropriate to talk around prices and light upon other features that yield themselves more readily to effective advertising treatment at this time. Later on we may get back to the economizing motive, but for the time being it does not seem so fruitful.

Cid McKay.

Refuse to Patronize Business Demoralizers.

North Lansing, March 6—I note in the last issue of the Tradesman that Henry Ford is going to put in a store to sell goods at cost and that he proposes to put out of business all of the stores for ten blocks in each direction from the Ford emporium. My opinion of this is that all manufacturers and wholesalers who sell Henry Ford goods to be sold in this way should be carefully avoided by every retailer in the United States. He is going to handle Carhart and Lee overalls. I ask to co-operation of all retailers in the United States to ascertain the identity of all who sell the Ford Motor Co., so they act as a unit in showing their resentment over such betrayal. C. H. McDaniel.

Florida's Japonicas in February.

Written for the Tradesman.
 Thou art a red, and then a pink
 Again a purest white
 I did not ever dream or think
 A flower brought such delight
 For when there's frost and winter chill
 Almost upon the air
 Then wide you ope the bloom until
 At you we wonder there
 It seems that thou would'st fairer be
 For other flowers are dead
 And dost the more thus comfort me
 When summer's suns are fled
 'Till February grows more dear
 Than one would ever think
 For then Japonicas appear
 In white and red and pink.
 Charles A. Heath.

Short-Stops From Michigan's Metropolis.

Detroit, March 9—A. Weber Newhall, formerly manager of the Detroit office for the Buckeye Ribbon & Carbon Co., has resigned to become affiliated with the Cadillac Ribbon & Carbon Co., 139 Jefferson avenue. He will act in the capacity of salesman. The Cadillac Co. was organized about a year ago by Arthur Wood and E. C. Hirschfield, well known to the trade throughout the State. Both men are prominent U. C. T. members and are serving as officers in Cadillac Council. The acquisition of Mr. Newhall is the outcome of the rapidly expanding business of the young organization.

Fred W. Rolland has joined the salesforce of Burnham, Stoepel & Co. and will make his headquarters in Toledo.

Detroit jobbers, members of the wholesalers division of the Board of Commerce, leave Wednesday for a one day trade promotion trip, taking in the cities of St. Johns and Owosso.

Sol J. Low has been appointed manager of city sales for A. Krolik & Co., to succeed Roy Mott, deceased.

The clothing department, a new feature with the Ernest Kern Co., was formally opened in their new building on Woodward avenue, Saturday, March 6.

M. Rossin was a Detroit business visitor last week. Mr. Rossin recently purchased the men's furnishing goods store, known as Smith's Bargain Place, 115 West Union street, Flint.

M. Radin, manager of the Gittleman store, in Lakeview, was in Detroit on a business trip last week.

H. L. Proper and P. C. Palmer have purchased the dry goods stock of Charles J. Wright, 1791 Grand River avenue, and assumed charge. Mr. Proper, who has managed a dry goods store in Eaton Rapids under his own name, will take charge of the Detroit store, which will be known under the style of Palmer & Proper.

Mandell Liebovitz, of Mandell Bros. department store, 1407 Mack avenue, left Sunday for New York, preparatory to sailing for Europe, where he will make an extended visit.

I. C. Farber will open a men's furnishing goods store in the building adjoining his present location at 1449 Mack avenue.

M. Balinsky has opened a dry goods and furnishing goods store at 1519 Mack avenue.

In a communication to the Detroit Stock Exchange, the J. W. Murray Manufacturing Co. announces that directors of that corporation have declared an extra dividend of 5 per cent., payable in Liberty bonds, March 15, to shareholders of record March 10. Announcement also is made of the purchase by the company from the L. A. Young Industries, of the plant of the General Spring & Wire Co., on Marston court at a cost of \$200,000, to protect needs of the company in future expansion. Sales of the Murray Co. for the current year are estimated at between \$5,000,000 and \$6,000,000, those of its subsidiary, the Murray Ohio Manufacturing Co., at \$1,000,000. James M. Golding.

The ignorant are sufferers by their ignorance, as the blind are by their want of sight.

WM. D. BATT
FURS
 Hides, Wool and Tallow
 28-30 Louis St.
 GRAND RAPIDS, MICHIGAN




YOUR CUSTOMER

Not only must we serve you as a distributor and merchandiser, but the factor of service or value received from the point of view of the ultimate consumer is a part of our problem. The careful selection of materials with a view to maximum service for your customer is an important element in our shoes. It makes satisfied customers that repeat.

Tie up with the **HOUSE OF SERVICE** and enjoy the benefits of our efforts to please the ultimate consumer upon whom we both depend for a great measure of our success in our industry.

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.
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Nature never done more to build better shoes. Water has been harnessed to develop the power and light. The factory and tannery have been built so as to make use of all of old Sol's light and cheer, all of which helps to make a better product. Nothing has been left undone which would help to make Hirth Krause shoes better.

HIRTH-KRAUSE COMPANY

Tanners and Shoe Manufacturers

BUTTONS

We have a beautiful line of Pearls, in plain, carved and odd shapes both fresh water and ocean shell.

Also all sizes of black composition and ivory buttons. The kind used very extensively for dress and suit trimming.

Along this line we call your special attention to our assortment No. 1309. A 60 card cabinet covering all selling sizes. Inspect this line before placing your spring order.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS GRAND RAPIDS, MICH.



What Is Equality of Rights?

In a familiar passage of the American Declaration of Independence there is a certain resemblance to a more familiar one in the Sermon on the Mount. Both look to an idealism of the future which should be striven for and may be reached in the far future. "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty, and the pursuit of happiness." What is meant by "created equal?" Nothing has been more conspicuous in all history than the inequality of men in their capacity for whatever activity they may become engaged in. It is all the more important to recognize the rights which, with equal certainty, are "unalienable," but what are they? No question is made of "life" or "the pursuit of happiness," but what about "liberty?" That is surely a right to be striven for by all human beings and to be permitted so far as the rights claimed by some, do not come in conflict with those of others. But all history before and since the Sermon on the Mount and the Declaration of Independence is made up of such conflict, and the ideal is far from being reached yet. Still, it should be the prevailing aim of human struggle until it is attained, however distant the happy realm.

Let us come down to the practical present in discoursing upon this text. There has really been great progress in modern history, and there is a vast opportunity confronting the world now for greater progress in a short period of time. The position of the United States for taking the lead in it is exceptional, on account of the brevity of its history as an independent nation, its distant separation from the older nations, and its freedom from entanglement with their long and varied experience and unequal relations with each other. The unprecedented conflict among them into which our Nation was inevitably drawn by an attack upon its rights and putting its future in peril, completely changed the drama of history on its present stage, and gave this Nation a chance to exert a powerful influence upon progress toward the great ideal of humanity. But for any real achievement in that direction its own forces have now to be brought into harmony and effective co-operation, and that is far from being an easy task. It cannot be dictated or compelled by any existing government authority, but must come from an enlightening process on the part of the factors involved in national life and its advancement.

What are these factors and how are they to be directed for the task which confronts this Nation? They are mainly what are commonly labeled as "capital and labor," but they are not inanimate forces. They are made up of human beings who have minds and souls, entitled to life, liberty and the pursuit of happiness, but they have been much in conflict in recent years in their striving for this common heritage. They have varied widely in understanding, in capacity for what they were striving for and in their view of the way of achieving it. There has been on both sides much self-interest, with selfishness of motives, and inequality of power in the struggle of each for all it could gain. The result has been much less production and far greater cost in effort than would have been the case if the factors had worked fairly together for the general welfare. This has helped to bring about the present situation, concerning recovery from the terrible consequences of that war in Europe. It is one of confusion of sentiment, of motives and of effort, in the forces that need so much to exert their powers in harmony for their own benefit and for the restoration of welfare for the Nation and all its people. An object of the utmost consequence for future safety and progress is also co-operation with those other nations which have suffered so much in the past from conflict, and are now almost blindly struggling for future safety.

What we are seeking to lay special stress upon is not our relation with other nations, but our conformity to the doctrine of rights upon which the Government of our own people is based, and upon which our future prosperity as well as National power is dependent. The relation of capital and labor has long been one of conflict with the basic principle of our Government. Each has become a more or

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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
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ASSOCIATED**

less organized force for promoting its own interest, not only at the cost or the sacrifice of the other, but of that of the great mass of people constituting the governing power for themselves and their nation. While each of these forces has been struggling for what it regarded as its own rights and the common benefit of the country or has professed to regard it as such, both have been really disregarding the general results of their activities and the effect upon the wellbeing of the people as a whole and the power of the Nation. In the situation that has been brought about by conflict there is great need of a clearer understanding, a less selfish motive and a higher sense of justice, which will bring about co-operation for restoring sound conditions and working back to prosperity in a manner that will leave the forces of peace activities in harmony for greater progress than ever before.—N. Y. Journal of Commerce.

Interest Rates Will Hold.

One of the factors in the investment in real estate mortgages is the interest rate, which has held firm for the past two years. The war period brought a general increase of rates to a level of approximately 6 per cent. to the investor and although there has been a strong demand for money this rate is now steady over practically the entire mortgage field. It has applied as well to city realty as to the farm loan field and the building demand, especially for homes in every city in the country, has made a need for large sums. Building is as yet far behind the demand, and were it not for the exceedingly high price of material and labor we should see such a boom in construction as was never known in the history of the country. The logical result of this demand is that money for realty loans is to be called for and the interest rate will continue indefinitely. The high price of land makes every loan larger than before and farms are safely carrying mortgages for sums equal to the total value of the property a few years ago. The one thing that can at present change the interest rate and make the money less costly to the borrower is the passage of the bill now before Congress for the encouragement of home building and land ownership. It is known as "H. R. 8080—A bill to encourage the building of homes by providing for exemption from taxation of the income from mortgages on real estate." It provides for the exemption from all taxation of mortgages in the hands of individuals up to \$40,000. Its adoption would undoubtedly have the effect of bringing to the realty field millions of dollars and probably reduce the interest rate. This would have more effect than a partial exemption which is proposed in some states through the establishment of a filing fee.

The hindrance to the investment of funds in farm mortgages or any realty loans in some states is the insistence on the part of the state that the mortgage shall be assessed for taxation at full value. This, in many localities, reduces the interest rate from 1 to 2 per cent., leaving the in-

vestor with less income than he can obtain from municipal or even Liberty bonds. It is true that not all mortgages are returned for taxation. The tax commission of Kansas estimates that not over 20 per cent. of the mortgages are taxed. Tax is avoided in one method by leaving the mortgage in the hands of his agent, who is not compelled to reveal the details of his business. He collect the interest and turns it over to the actual owner of the loan. Mortgages owned by insurance companies are also free from taxation, the companies paying taxes on certain of their assets as a whole. Yet the very fact that the mortgage is technically taxed deters the investment of private funds in such states, while in states that are more liberal it comes into the loan field freely. The tendency is to relieve real estate loans up to a certain amount from taxation, especially as the Federal land banks bonds are exempt and are in effect real estate securities. The exemption of mortgages from taxation and the double burden would be welcomed by the average investor, for he likes to do business in the open. The investor is not willingly a tax dodger, but if he is burdened with a tax rate that takes from him a large part of his income, as he feels unjustly, he will avoid it if possible. At the same time the interest rate is kept high. The likelihood of a federal exemption law is not encouraging at this time—too many other financial matters are before Congress and an election is in the offing. So the interest rate is likely to remain as now, and if anything it may become stronger if the demand for loans increases through a larger investment in farms and higher prices for real estate.—E. M. Harger in Financial World.

The more time you spend in cold weather trying to keep warm around a hot fire the less energy you will have to get warm by keeping busy.

You may succeed when others do not believe in you, when everybody else denounces you, but never when you do not believe in yourself.



Established 1853

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

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

What Are the Right Kind of Investments for a Merchant?

MOST merchants are making money today. Many find themselves with more capital than they require in their business.

This capital, left idle, is a waste and drag on profits, as much as a slow-turnover of your stock.

Keep this surplus capital wisely invested. You require a particular kind of investment.

First of all, it must be absolutely safe, not speculative—because you cannot afford the remotest risk of loss with money you may at any time need in your business.

Second, you should invest only in securities that have a ready market—so that you may have your capital for other use immediately when required.

We carry, at all times, an assorted list of securities that meet these requirements and are suitable for a merchant's needs.

On request we shall be glad to tell you about these by letter. When in Grand Rapids, you are cordially invited to call at our offices and get acquainted.

HILLIKER, PERKINS, EVERETT & GEISTERT
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EDUCATIONAL CRISIS.

Serious Problem Which Confronts the American People.

Written for the Tradesman.

In this post-war period of liquidation and re-adjustment we have many confusing symptoms. There are many things of a hopeful nature, giving promise of a better day ahead. And then, again, there are tendencies which seem to point in a directly opposite way. So, in the plethora of our time, there is food for both pessimist and optimist.

The writer is inclined to believe that the present educational situation in America is the gravest thing on the skyline. As this publication goes to an intelligent, forward-looking constituency; viz. business men and women of the open mind—people who are interested not only in the things that affect business, but also in matters that have a vital bearing on the national life—no preliminary apology is needed for the following.

Let me begin by the statement that our whole superstructure of education in America, from the rural schoolhouse with its handful of pupils, to the big university with its thousands of students, is showing most alarming symptoms of disintegration. The economic determinism of our time is thinning the ranks of our educational institutions of every type. In other words, a walk-out of county, village, and city school teachers is on. Professors, assistant professors, and even instructors in our colleges and universities are quitting their teaching positions and accepting more remunerative jobs in industry and business. The ranks are rapidly thinning; and it is the very best of our teachers that we are losing—men and women of force, intelligence and initiative—the very ones we can least afford to lose.

Dr. Virgil Prettyman, for twenty-five years headmaster of Horace Mann School, Columbia University, says: "I am not sure that the American people believe in education. Anything this country believes in it is willing to buy. It has not shown any willingness to pay for good education." And he goes on to say, rather gloomily: "I do not believe that America will recognize the desperate situation in time to prevent the wrecking of the educational system." William Allen Neilson, president of Smith College, the largest college for women in this country, affirms: "The teaching profession is facing extinction."

One hundred fifty thousand school teachers have quit their jobs within the last twelve months. Four hundred schools in West Virginia did not open this year and their normal schools have trained only one-fifth the teachers needed. Commissioner Kendall, of New Jersey, reports "a demoralized and broken-down educational system" for his own state. Alabama's annual report reveals that 500 schools for whites and as many for negroes could not open in 1919 for lack of teachers. In one county in Pennsylvania there are fifty-three schools with no teachers.

Is the little red schoolhouse doomed? Are the boys and girls of our

country sections going to be bereft of all chances of getting the rudiments of an education? If the present exodus of the rural school teacher is not checked in time, this is inevitable.

The country school teacher usually gets from \$30 to \$50 per month for her work; and many of these schools are small. The pupils range from little tots just learning their alphabet to big six-footers of the upper grades. Sometimes there are almost as many grades as there are pupils. The country is lonely, roads bad, and the task is, to put it mildly, rather irksome and prosaic to the young woman of imagination and initiative. So, when the Government issued its appeal for war workers, many of these teachers resigned their teaching positions and got into more interesting, more remunerative kinds of work. Some of them went into the towns and cities and got jobs in stores, shops, and other business concerns. They escaped the loneliness of the country and discovered that they could make three, four, and even five times as much in other lines of work. Can you blame them for quitting?

Country school teachers haven't any union, and they do not believe in, or act upon, the principle of collective bargaining; but they are on a strike just the same. The Federal Bureau of Education has estimated the shortage at 50,000 teachers. No doubt this teacher shortage has vastly increased since these figures were given out. By next fall, if the present tendency is not checked, they will be far below the actual needs.

Why are our country school teachers quitting? As Penrose would say, "For the main and simple reason," that they are not being paid for their services. They resent the economic injustice of going on teaching the youth of a prosperous nation at starvation wages. Books, clothing, almost everything a teacher must have, in order to live comfortably even in the country, and to provide herself with the books and accessories she should have for self-culture and progressive intellectual development, are denied her by the pitifully inadequate salary she gets. She is becoming sick and tired of teaching a whole month for the week's wage of a city scrub woman. Can you censure her for quitting the job cold?

School taxes will have to be increased and country school teachers will have to be paid more money.

The country school may not sound so impressive, but it is a tremendously vital thing in our American educational system. One hesitates to predict what will happen if, for any reason, the little red schoolhouse should cease to function.

The case is not quite so desperate with schools in the towns and cities, although they too are losing teachers. Cities have responded somewhat more freely to the expanding needs of modern education. There are better buildings, modern accessories, and provisions of much larger salaries in our town and city schools.

But, while the increase in the cost of living for the teacher has increased 103 per cent. since 1914, as against an increase of 79 per cent. for the laboring class, the wages of the

former have advanced very little, while the pay for all classes of labor has more than doubled during the same period.

In an Illinois town there was a foreign-born miner who made during the year \$2,750. And he, no doubt, earned all he got. Not a very alluring job, mining coal down in the bowels of the earth, and one takes chances; but there was also in that same town a college graduate at the head of the village school, a fine, cultured young man, putting the very best he had into his work. His salary was \$750 for the year! Now there is surely something stupid in an economic system that can tolerate such a situation.

For several years the percentage of men going into teaching has been on

the decline; and now women are beginning to fight shy of the vocation. There isn't enough money in it. There are too many opportunities of a competitive nature in other fields—jobs that pay more money and promise a brighter outlook for the future.

How is the case with the small college? Last week a friend of the writer's, the president of a denominational college, told me that he was losing one of the best men he had—the head of his economic department. That professor had been getting \$2,000 per year. He had declined offers from other colleges and from business organizations. He was loyal to his college, and he liked the town and its people. But on \$2,000 per year, with a sick wife and other expenses, he got behind. So he is accepting a job at

PETOSKEY PORTLAND CEMENT CO.

PETOSKEY, MICHIGAN.

Authorized Capital Stock -----\$1,500,000.

TO THE STOCKHOLDERS:

We wish to advise the stockholders of the above company to hang on to their stock. There is quite an active trading going on in this stock and a good many have allowed their stock to go on the strength of certain false rumors. In every case it would be wise to write the Cement Company and get the truth.

Those who sell their stock now are certain to regret it in the near future.

F. A. Sawall Company, Inc.

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Insurance in Force \$66,109,220

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Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

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Capital Stock and Surplus \$580,000

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ALVA T. EDISON, Asst Cashier

\$5,000 a year from a business concern. One college up east lost seven out of nine teachers and professors in a single department. They accepted positions with business concerns at from two to three times the salaries they were getting as teachers.

So, just as the brightest and most capable of our country school teachers are quitting and going into other lines of work, so business is luring the brightest and most resourceful of our college professors and assistants from the colleges and universities. Three men resigned from the faculty of the University of Cincinnati within a single week. Better jobs with bigger pay.

Milk deliverymen, hod-carriers, ditch and grave diggers, and even scavengers of the street, make more money than the refined, cultured men who are training our youth in many of our institutions of higher learning. The same friend of mine, confessed to me with humiliation, that their head engineer was getting more money than one of his deans. The dean is a doctor of philosophy, and a woman of rare culture and splendid teaching ability. It is not that the engineer is getting too much, but rather that the dean is getting too little.

Why don't the executive heads of these colleges and universities increase the salaries of their professors and instructors immediately so as to retain them? Sounds simple—but unfortunately it isn't as easy as it sounds. Most of these institutions have fixed incomes—tuition and incomes derived from endowments. They make up their annual budgets, allowing so much for each department. They cannot increase salaries without enlarging their endowments.

That is the reason there are so many colleges and universities now in the midst of financial campaigns and drives for enlarged endowments. They are trying to meet the desperate educational crisis insofar as these institutions of higher learning are concerned. But the closest reciprocal relation exists between the various integral factors of our compactly-knit educational system; if the country and village schools decline, the institutions of higher learning will crumble and fall. These rural and village schools are feeders of the big educational institutions.

"Education is the impartation of personality," says Newton Marshall Hall, in the Outlook. "Education is the impartation of personality, as well as the acquisition of learning. Character is more important than any amount of information. Teachers are asking for a salary, not commensurate with the value of their services—America is not rich enough to pay them that—but large enough to live on, not penuriously, not luxuriously, but in accordance with the dignity of their high calling."

P. P. Claxton, United States Commissioner of Education, says: "There is enough money in America to pay for many things less valuable than education. I hope the time will come when every American community will realize that the education, and the complete education, of the poorest and most backward child in all its

borders is a supreme duty which cannot be avoided without peril. We must pay what is necessary to secure the best education, no matter what that may cost. We cannot trust the task to incompetent and bungling hands. Trained men and women of the highest character are the only ones who can do the work as it should be done. They must be paid adequately for their services. No self-respecting teacher thinks of salary alone. Thousands are held to their tasks to-day because the high privilege of it radiates their souls. Honor to them! But we of America cannot exploit the spirit of such teachers and keep our own self-respect without admitting that the souls of our children are of less value than our dollars."

Charles Lloyd Garrison.

There are lots of merchants who are getting a living out of their stores in spite of the way they run them rather than on account of it.

Exchange Your Liberty Bonds For Permanent Issues.

Look over your Liberty bonds! Don't think because you have cashed the last interest coupon or there is only one coupon left that Uncle Sam is through paying interest on your bonds.

Some issues of Liberty bonds were put out in temporary form and should be exchanged within the next month or two for the permanent bonds. They are as follows: First Liberty 4 per cent., on which the last interest coupon fell due Dec. 15, 1919; second Liberty 4 per cent., on which the last coupon fell due Nov. 15, 1919; first Liberty 4 1/4 per cent., on which the last coupon will fall due on June 15 next; the second Liberty 4 1/4 per cent., on which the last coupon will fall due on May 15 next; and the third Liberty 4 1/4 per cent., on which the last coupon will fall due on March, this month.

On or after March 15 third Liberty

4 1/4 per cent. bonds should be exchanged for a new permanent bond with the full number of coupons to be paid in the future. The other bonds here described will be exchanged for permanent bonds next month, or as soon as the Government can print and send them out.

Take your bonds to your bank to have them exchanged. Don't give them to any irresponsible person in exchange for what he tells you is a new bond or on his promise to exchange your bonds for you. Do it yourself. Look over your bonds carefully, so you will choose the right ones to be exchanged. You will find skeleton letters in large red type across the face of the bond describing just what issue it is.

It's a fine thing to have enough money to start in business on a cash basis, but it's a finer thing to have the nerve and ability to start in without capital and make good.



Entrance to Grand Rapids Office

West Penn Power Company

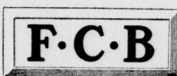
5 Year 6% Convertible Gold Debentures

Normal Federal Tax Paid Up to 2%

The Company supplies electricity for light, heat and power in 110 cities and towns located in the Pittsburgh industrial district.

These Debentures are a direct obligation of the Company and are convertible, par for par, at the option of the holder, on and after Dec. 1, 1920, into its 7% Cumulative Preferred Stocks.

Price to Yield 7% Circular on Request



Claud H. Corrigan

The value of the service which any organization has to offer to the public is directly dependent upon the ability and integrity of the individuals composing that organization.

As a founder of one of the first investment companies in Western Michigan, Claud H. Corrigan's experience has well equipped him as an adviser on institutional and personal financial matters.

His wide experience in municipal, corporation and governmental financing, has made it possible for him to give expert advice in all fields of investment.

As Vice-President of Fenton, Corrigan & Boyle, with no other financial interest or associations, his experience and ability insures the value and integrity of the service of this organization to both large and small investors.

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CLAUD H. CORRIGAN, Vice-President

Review of Some of the Principal Hardware Staples.

Ash Sifters—The cold spell prevailing in this section during the past ten days has stimulated the sale of ash sifters and jobbers report that they have been receiving a great many orders from their customers. Prices on ash sifters continue to be very firm.

Automobile Accessories—The nearer spring approaches the more clearly is shown the general interest in automobile accessories. Dealers in automobiles are constantly warning their trade that there is going to be a tremendous shortage of cars during the entire season. This together with the steadily advancing price will undoubtedly cause many car owners to put considerable work on their old cars with a view to driving them the coming season, or to selling them to that much better advantage. It is naturally too early to see much movement in either the new or used car market, but automobile dealers find that auto-show prospects are developing much better than last year, and this indicates far better business for the coming season. There is no noteworthy change in prices this week.

Bolts and Rivets—Another advance occurred on stove, tire and sink bolts during the past week. Other items are firm since the advance of a week ago and the market is fairly active. Prices on bolts in the local market vary. Machine bolts $\frac{3}{8}$ x 6 and smaller, 20 per cent. to 25 and 5; larger and longer, 10 per cent. to 5 and 5. Common carriage bolts, $\frac{3}{8}$ x 6 and smaller, 10 per cent. to 15 and 5; larger and longer, list net, to 5 and 5. Lag screws range from 25 per cent. to 30 and 5. Stove bolts, $\frac{3}{8}$ to 70. Common tire bolts, 50 to 55.

Churns—Jobbers are beginning to move their spring quota of this class of goods. Prices show no change from last week's quotations.

Clipping Machines and Parts—There has been an increase in sales of all kinds of clipping machines and parts reported last week. Jobbers state that they have fair stocks on hand and are able to fill all orders promptly. Dealers have been reordering the horse-clipping machines and sales are reported well up to expectations.

Coffee Mills—There is a strong interest for coffee mills and also somewhat of a scarcity.

Coal Hods—Jobbers are making a special effort to have their salesmen book orders for future delivery on coal hods and urge dealers who have not already placed their orders to do so at once. Owing to the shortage of steel sheets there undoubtedly will be a shortage and the demand for immediately delivery continues to be very good.

Cutlery—The local cutlery situation is unchanged. The demand is far in excess of the supply and it is reported that it will require many months of intensive production on the part of cutlery manufacturers before the present demand can be in any adequate way supplied. During the past week the demand for jack knives and heavy shears was the most noticeable feature in the local market. No price

changes of importance occurred locally. The demand for safety razors is exceptionally heavy and the local supply is apparently low. Practically all Michigan jobbers report difficulty in obtaining anything like adequate deliveries on any of the standard items of cutlery. The reason is simply because it is physically impossible for the manufacturer to produce more than he is doing at present. The most serious difficulty that American manufacturers have to deal with is the present labor condition. This is essentially true and applicable to the cutlery manufacturer whose production in both quantity and quality is literally limited by the whim of labor.

Eaves Trough and Conductor Pipe—Prices on eaves trough and conductor pipe advanced about 1 per cent. during the past week. Jobbers state that their sales are excellent and the demand is improving each day. Their stocks are only fair, but have sufficient quantity on hand to meet present requirements.

Files—There has been no change in price since last reported; however, some of the small manufacturers have advanced prices. Jobbers state that their stocks are well assorted and are able to fill all orders promptly.

Freezers—Call for freezers so far is extremely light, but with the tendency of last season toward heavier sales in this market the coming year doubtless will prove a good one for the sale of this article.

Galvanized Ware—Jobbers state there is no improvement in deliveries made by manufacturers during the past week and that their stocks are badly broken. In fact, they have very few, if any, of the staples on hand. Prices are being quoted only on application and orders taken subject to stock on hand.

Garden Tools—Since the advance of last week renewed interest has developed on all items listed under this heading. Garden tools of all kinds are the foremost selling articles at present in the local market, with the possible exception of wire goods. The shortage that has developed as a consequence of the heavy demands and manufacturing difficulties is being very acutely felt in many quarters.

Lawn Sprinklers—These items are receiving their fair share of interest in the present spring buying. Prices are firm. Gold lacquered, tin top, $4\frac{1}{2}$ in. diameter, \$14 per doz. Sheet brass ring sprinkler, 8 in. diameter, \$7.50 per doz. Sprinkler with 3 brass arms, 5 in. high, brass head, \$14 per doz.; 3 brass arms, 12 in. high, brass head, \$16 per doz.; 3 brass arms, 24 in. high, brass head, \$23 per doz.

Milk Cans—Orders are increasing in this line, with price holding as quoted in last week's report. The increase of dairy projects throughout this district has added to the sale of this class of goods in the past few years.

Nails—The card of extras on wire nails, issued by several independent companies makes an advance of 22 cents per keg, to conform, it is said, to their increased cost of manufacture. "Since September, 1917," says The Iron Age, "when the Government fixed the price at \$3.50 per keg, the wire

nail business, it is claimed, has been done at a loss. About 1,000,000 tons are consumed annually in normal times and it is estimated that 20,000,000 kegs of nails will be made this year."

The scarcity of both cut and wire nails continues to be the most conspicuous shortage in the entire hardware market. The current prices prevailing in this section vary considerably. For wire nails the price is still \$4.25 base.

Paper—Paper continues to be scarce and high priced. Some kinds of paper are practically off of the market.

Planters—Corn and potato planters are beginning to move from jobbers to dealers stocks. It is naturally too early to expect any retail trade along this line but dealers are showing interest in goods of this general description.

Sash Weights—Even at the advanced price of sash weights announced last week sales have materially increased and the demand, if anything, continues to be heavier. Foundries are unable to produce enough weights to meet present requirements. Jobbers have very few sash weights on hand and are unable to accumulate a stock.

Sash Cord—Sash Cord is running high and strong at the last quotation. Stocks are low and mill shipments are very slow in arriving.

Sand Paper—Call continues to be very heavy on this line of goods with jobbing prices holding as last quoted. Mills are still far behind on their orders with no prospect of catching up anywhere near present orders in the next few months.

Screen Doors and Windows—Retail trade has not started as yet on this class of goods but dealers are considering their initial stocks and finding prices higher than they were last fall, with makers of this class of goods no better off than other manufacturers in the matter of production.

Screws—A few price changes occurred during the past week on screws. The demand is consistent but not unusually heavy. Flat head, bright screws are now quoted $77\frac{1}{2}$ and 20 per cent. Flat head, galvanized screws, $57\frac{1}{2}$ and 20 per cent. Round head blue screws, 70 and 20; round head, nickel plated screws, 60 and 20. Iron machine screws $66\frac{2}{3}$ per cent. Brass machine screws 50 and 10 per cent. It should be noted that plain round and flat head screws remain unchanged.

Solder—Since the decline noted a week ago there is no further change in the price of solder. Sales are at a comparatively low point.

Sprayers—Sprayers are in ample demand and the supply seems to be fairly adequate to answer normal spring buying in this section.

Steel Sheets—The shortage of steel sheets is more notable than ever and the demand appears to be heavier. Jobbers continue to place a limit of one bundle of sheets to a customer. They have very few sheets on hand and deliveries continue to be slow. Present prices are being well maintained.

Stove Board—Jobbers report that they are booking very satisfactory or-

ders for future delivery on stove board. There is an inclination on the part of the dealers to anticipate their wants earlier, as a great many dealers were unable to procure enough stove board last season to meet their requirements. Present prices held firm.

Tacks—There is no further change in the price of tacks noted and sales are at a comparatively low point and probably will be until spring work opens up.

Tire Chains—There is a great shortage of tire chains. Jobbers who usually carry in stock twenty thousand pairs of these chains report that their stock is less than two thousand pairs and these are odd sizes. Manufacturers are away behind with their orders and are making no promises as to deliveries.

Wheelbarrows—There is a scarcity of steel tray wheelbarrows. Jobbers report, however, that they have wood trays on hand and are able to make prompt deliveries on these. The demand for wheelbarrows was never heavier and dealers who have not checked up their stock and placed their orders for wheelbarrows should do so at once, as with the large amount of construction work under way, a great many wheelbarrows will be needed.

Window Glass—It is reported that if some factories accepted all of the orders offered them they would be able to tie up their entire production for the next two years. There has never been, it is said, the scarcity of both window and plate glass in the history of the industry. The railroads are placing heavy orders and the automobile industries are also extremely heavy buyers. It is stated that several large orders placed by the Government for naval construction work have been refused by some of the largest factories because they are now so far behind on production that it would be impossible for them to furnish the Government requirements. All prices it should be noted are nominal and altogether subject to stock on hand at time of delivery. Building contractors are offering fabulous prices for prompt deliveries of even inferior quality glass.

Wire Cloth and Poultry Netting—Jobbers are not accepting any orders for wire cloth and poultry netting to be shipped by the manufacturer. All orders are subject to stock on hand. Stocks of netting and wire cloth are very limited and it would not be surprising if local jobbers were obliged to withdraw from the market in the very near future.

Wire Goods—From all indications the statement that there is going to be a very real shortage in wire goods of all kinds is thoroughly warranted. The present difficulty in obtaining goods is causing both jobbers and retailers unfeigned embarrassment. The demand is out of all proportion to the supply.

Wood Handles—The shortage of hickory and the great demand for wood handles makes it almost impossible for jobbers to accumulate stocks. Shipments from the manufacturers are very slow and as soon as a quantity of these handles are received they are applied on back-orders.

The Swift Year Book is Out

Send for Your Copy



Swift & Company was a favorite topic of conversation last year.

Committees investigated it, commissions attacked it, lawmakers threatened it, many condemned it.

Presently people began to think about it; began to realize that Swift & Company was performing a necessary service in a big, efficient way; began to wonder whether it could be done as well in any other way.

Read what Swift & Company did last year, and what it meant to you, in the Swift & Company Year Book, just issued. It's a fascinating narrative—simple facts in simple words. There is one ready for you. Send for it.

Address Swift & Company, Union Stock Yards, Chicago

Swift & Company, U. S. A.



War Department

QUARtermaster CORPS

Sale of

1,600,000 Pounds of Canned Roast Beef

45,000 Cases of Canned Tomatoes

138,000 Pounds of Graham Flour

700,000 Pounds of Candles.

and

9,260,000 Pounds of Salt

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 27th.

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 per cent. 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 per cent. 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 Property Subsistence List No. 6.

Bids Close March 27th.

<p>Item No. 636.</p> <p>708,400 Lbs. Candles, Issue.</p> <p>Sixes, packed 40 lbs. per case. Manufacturer unknown. Stored at Norfolk, Va. Minimum bid considered, 200 lbs.</p>	<p>Item No. 638.</p> <p>*700,000 Cans Tomatoes.</p> <p>No. 2—commercial packing, 24 cans per case. Various packers. Stored at Philadelphia, Pa. Minimum bid considered, 10 cases.</p>	<p>Item No. 640.</p> <p>*80,000 Cans Tomatoes.</p> <p>No. 10—commercial packing, 6 cans per case. Various packers. Stored at Philadelphia, Pa. Minimum bid considered, 10 cases.</p>
<p>Item No. 637.</p> <p>*811,464 Cans, Beef, Roast.</p> <p>2 lb. cans. Packed 24 cans to case. Manufacturer unknown. Stored at Norfolk, Va. Minimum bid considered, 5 cases.</p>	<p>Item No. 639.</p> <p>*100,000 Cans Tomatoes.</p> <p>No. 3—commercial packing, 24 cans per case. Various packers. Stored at Philadelphia, Pa. Minimum bid considered, 10 cases.</p>	<p>Item No. 641.</p> <p>*138,906 Lbs. Flour.</p> <p>Graham; packed in cotton bags, 98-100 lb. bags. Various packers. Stored at Governor's Island, N. Y. Minimum bid considered, 10 bags.</p>

SPECIAL NOTICE: The Government purchased and accepted these Tomatoes as standard or better. No guarantee of sale will be given except as to size and that tomatoes comply with food laws as to condition. Packed during October, 1918, to May, 1919.

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

Full Details on Opposite Page.

WAR DEPARTMENT SALE

Subsistence List No. 6.

Bids Close March 27th.

Issue Salt, Rock Salt, Dairy Salt

Packed in 100 pound bags, or 280 to 300 pound barrels, with the exception of item No. 632.

Item No.	Quantity	Description	Manufacturer	Stored	Minimum Bid	Item No.	Quantity	Description	Manufacturer	Stored	Minimum Bid
601-S	270,000 lbs.	Salt, Issue	Independent S. Co.	Brooklyn, N.Y.	1 ton	619-S	68,000 lbs.	Salt, Dairy Packed in 280 lb. bbls.		Willoughby, O.	1 bbl.
602-S	2,289,500 lbs.	Salt, Issue	Independent S. Co.	Newark, N.J.	1 ton	620-S	2,200 lbs.	Salt, Rock		Boston, Mass.	The lot
603-S	218,867 lbs.	Salt, Issue	Independent S. Co.	New York, N.Y.	1 ton	621-S	4,338 lbs.	Salt, Rock		Boston, Mass.	The lot
604-S	1,839,439 lbs.	Salt, Issue		New York, N.Y.	1 ton	622-S	2,600 lbs.	Salt, Rock		Boston, Mass.	The lot
605-S	272,800 lbs.	Salt, Issue Packed in 100 lb. bags	Independent S. Co.	New York, N.Y.	1 bag	623-S	75,000 lbs.	Salt, Rock		Boston, Mass.	1 ton
606-S	66,000 lbs.	Salt, Issue	Independent S. Co.	New York, N.Y.	1 ton	624-S	17,730 lbs.	Salt, Rock		Boston, Mass.	1 ton
607-S	50,000 lbs.	Salt, Issue	Independent S. Co.	Camp Lee, Va.	1 ton	625-S	33,500 lbs.	Salt, Rock	Sterling Salt Co.	Brooklyn, N.Y.	1 ton
608-S	2,294,712 lbs.	Salt, Issue		Baltimore, Md.	1 ton	626-S	64,300 lbs.	Salt, Rock	Independent S. Co.	Brooklyn, N.Y.	1 ton
609-S	32,000 lbs.	Salt, Issue	American Salt Co.	Chicago, Ill.	1 ton	627-S	442,000 lbs.	Salt, Rock		New York, N.Y.	1 ton
610-S	600 lbs.	Salt, Issue	Worcester Salt Co.	Sparta, Wis.	The lot	628-S	198,000 lbs.	Salt, Rock	Independent S. Co.	Pt. Newark, N.J.	1 ton
611-S	3,700 lbs.	Salt, Issue	Morton Salt Co.	Erie Prov. Grd.	The lot	629-S	60,000 lbs.	Salt, Rock		Camp Lee, Va.	1 ton
612-S	2,240 lbs.	Salt, Issue	Sprague, Warn. Co.	Fort Wayne	The lot	630-S	10,000 lbs.	Salt, Rock		Camp Meade, Md.	1 ton
613-S	2,100 lbs.	Salt, Issue		Fort Wayne	The lot	631-S	1,400 lbs.	Salt, Rock		Edgewood Arsenal, Md.	1 ton
614-S	274,602 lbs.	Salt, Issue	Dooster Salt Co.	Chicago, Ill.	1 ton	632-S	107,120 lbs.	Salt, Rock		Willoughby, O.	1 ton
615-S	50,000 lbs.	Salt, Issue	Morton Salt Co.	Camp Travis	1 ton	633-S	10,500 lbs.	Salt, Rock	Avery Salt Rock Co.	San Antonio, Tex.	1 ton
616-S	40,000 lbs.	Salt, Issue	B.W.Carrington Co.	El Paso, Tex.	1 ton	634-S	50,000 lbs.	Salt, Rock	Am. Salt & Coal Co.	San Antonio, Tex.	1 ton
617-S	123,396 lbs.	Salt, Issue	B.W.Carrington Co.	San Antonio, Tex.	1 ton	635-S	96,100 lbs.	Salt, Rock	Am. Salt & Coal Co.	El Paso, Tex.	1 ton
618-S	150,000 lbs.	Salt, Issue	Colonial Salt Co.	Newport News,	1 ton						

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 27th. 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.

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.



THE NATIONAL ASSOCIATION.

What It Has Accomplished For Hardware Trade.*

Some weeks ago the editor of the National Hardware Bulletin addressed a meeting of hardware merchants in Lima, Ohio, when thirty dealers from surrounding towns entertained their seven city competitors at supper.

In the round table discussion of general business topics the nail shortage was mentioned. One dealer said that while his stock was not large he would gladly divide with any dealer entirely out of any size.

A few days later another Ohio dealer visited National headquarters to study the N. R. H. A. accounting system and get plans for the rearrangement of his store. He incidentally mentioned that he and his competitor were loaning goods to each other and that he then owed his competitor about twenty kegs of nails.

Asked whether they would have done this ten years ago, he said, "We wouldn't have done it six years ago, for we were suspicious of each other and fighting like dogs and cats. Since we have forgotten our petty jealousies, there is some pleasure in doing business."

"What is responsible for the change?" he was asked, and without a moment's hesitation he said, "The Association. Never would we have gotten together had not the association shown us the value of co-operation."

Which recalls the story of Charles Lamb, the playwright who is said to have once expressed hate for a certain man. In surprise, a friend replied, "But you don't even know him?" "No," said Lamb. "If I did I couldn't hate him."

Had the Association accomplished nothing else than this better feeling among merchants its existence would be fully justified. For none of the benefits of association membership is more valuable than this spirit of co-operation and fraternal fellowship that has come of the movement to get dealers together.

It is true that this spirit is not yet universal among hardware dealers and may never be. But when we recall the deplorable conditions and general demoralization in the trade before we began coming together in these annual meetings, we can easily realize what wonderful progress has been made.

Yet many dealers still ask, "What is the association doing?" Apparently having in mind specific sums of money put in members' pockets. They do not realize that the greatest value of association service cannot be limited by dollars and cents measure.

The hardware man has just two reasons for being in business: Service of his community and profit for himself.

There was a time when dealers thought only of the latter. Now they understand that service is their basic excuse for business existence; that the rights of society are more important than the selfish interests of the individual; and that profits are simply compensation for that service, and usually in ratio with the value of the service rendered.

And as merchants got this new vision of their function they began to realize the foolishness of the old antagonistic competition and the need of coming together in friendly organization to solve common problems by swapping ideas and experiences.

So hardware associations were formed, and for a quarter of a century the co-operative spirit has grown through the greater personal contact of dealers, and association service has broadened far beyond the dreams of the organization pioneers.

As state associations grew in number, there was naturally a desire for a union of all these organizations—

*Paper read at annual convention Michigan Retail Hardware Association by J. M. Campbell, President of the National Retail Hardware Association.

to look after matters of National interest and to co-ordinate the state bodies in such a way as to raise the general standards of hardware merchandising.

So the National Retail Hardware Association was formed by affiliating the state associations, and for a score of years it has been busy rendering service of great value to the affiliated associations and their members, just as the state organizations have been busy in their several ways.

Every month there come into the National office from most of the state secretaries reports of their activities a study of which would be most interesting to the membership.

Brief mention of some of these activities, as shown by recent reports, may not be amiss, as indicative of the work going on and about which the average member may hear little.

The Arkansas Secretary helped to kill certain legislation detrimental to merchants' interests.

The Wisconsin Association had splendid results in collecting old accounts for members.

The Pennsylvania secretary found six salesmen for members, without taking them from other members.

The Minnesota secretary induced the state university to organize a special course in retail merchandising, and later assisted in arranging the university's annual merchants' short course.

The Illinois Association returned to members goodly sums collected on freight overcharges.

The secretary of the Southeastern states got together a committee of jobbers and retailers in a constructive effort to eliminate retail selling by the jobbers.

A number of group meetings were held by Ohio dealers under the direction of the association secretary.

And so down the list might be recounted things of tangible value to the trade as a whole and particularly to the individual members of the several associations. All of the secretaries were busy.

It is not necessary, nor is there time, to tell the many services of the National Association, though a few can be mentioned.

As a part of the National's service to the state associations, the state secretaries receive from the National a large number of letters covering such matters of importance to the trade. In many cases the secretaries promptly pass this information on to the members.

In its service to members, the Special Service Bureau has been giving a great variety of hardware information in which members are interested.

This department has for its slogan: "Ask the Special Service Bureau: It can probably give you the desired information or tell you where it may be secured."

It is building what we hope will be the largest and most complete library of catalogues and miscellaneous hardware literature, and with many special channels of information, is usually successful in giving members the information they want.

At the National convention in Pittsburgh, William Mather Lewis, of the United States Treasury Department, told of a Texas calf ranch investment he once made. For his money he was to have a calf purchased and placed on this ranch. In the course of time the calf would become a cow and produce another calf and the process would be repeated until through arithmetical progression he would have a whole ranch of cows as the result of his small initial deposit, and thus have heaped upon him vast riches for his declining years.

But when, in the course of time, he made bold to ask about the multiplication of his calf and of his investment, he was mournfully told his calf had died.

Among the Special Service Bureau's activities is the gathering of information about, and exposing, the many concerns constantly seeking to foist

upon the hardware merchant the alluring schemes which are profitable only to the promoters. This has undoubtedly saved members many thousands of dollars.

The N. R. H. A. Accounting System is so simple that the hardware retailer can easily keep his business records without the red tape and expense that most of us think of as connected with accounting.

As a consequence of this National office service during the past two years thousands of hardware merchants now have dependable business records to guide their activities.

Store planning experts charge from \$25 to \$50 or \$100 a day and expenses for advice on store arrangement and fixtures. The National Field Service Department is doing work of this character, much of it without service charge, and at a vastly lower cost to members for equipment and fixtures.

Recently an income tax service was started to assist members wanting help in making their income tax reports. The small charge of \$5 is made for specific service; no charge for advisory service.

In the January National Hardware Bulletin appears the first of a series of carefully prepared articles to show members an easy way to study and tabulate the merchandise needs of their communities and thereby increase sales.

During the coming year we expect to complete a constructive study course in salesmanship for members and their salespeople.

Now all these things cost money. The state associations pay the National Association annual dues of 50 cents a member, and 50 cents as each member's subscription to the National Hardware Bulletin at the special membership club rate.

For the entire years of 1919 the National received less than \$17,000 from the affiliated associations. Yet in the last seven months of the year

the cost of the National Association was \$63,132.16.

And at their recent meeting the Board of Governors opened the way for still larger expenditures, by instructing the National secretary to organize a more extended service to the state organizations and additional direct service to the membership in such matters as store plans, stock arrangement, advertising, window trimming—in short, a complete merchandising advisory service.

It is clear the National Association must have another source of revenue, and that source is the National Hardware Bulletin, the only magazine devoted exclusively to the interests of hardware retailers, and the only magazine that is fearlessly telling the whole truth about trade conditions and practices detrimental to retail interests.

This statement is made without criticism of other hardware publications, of which there are several good ones; but all these others represent business investments which must be protected, while the National Hardware Bulletin is owned by retailers and published solely for their benefit.

It clearly follows, then, that members should study the advertising pages of their magazine, and, other things being equal, give preference to the advertisers whose patronage makes possible the constructive work so vigorously conducted by the association.

There are just two prime factors in merchandising: Buying and selling. Goods can be sold right only when they are bought right.

Efficient buying consists of buying the right goods at the right time in the right quantity at the right price.

But even after thoughtful attention is given to the first three factors, price is still paramount. Therefore our present campaign for the correction of certain price evils.

We insist that the local retailer is entitled to a price that will enable

ARMOUR'S CORN FLAKES

"You'll Like the Taste"

A PROFIT - MAKER
based on exceptionally high quality of product. Crisp, thick flakes that have been popularized among consumers in all sections of the country by effective advertising. Of the same high standard as the other well-known Armour's Guaranteed Cereals.



In addition to Armour's Corn Flakes
the Line consists of

Armour's Oats

"Cook Perfectly in 10 to 15 Minutes"

Armour's Macaroni Products

"Makes Glorious Dishes"

Armour's Pancake Flour

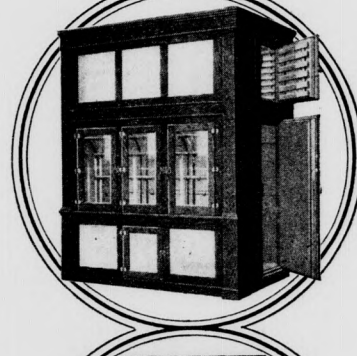
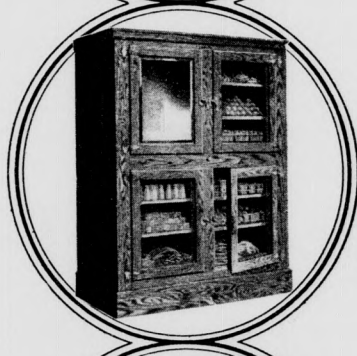
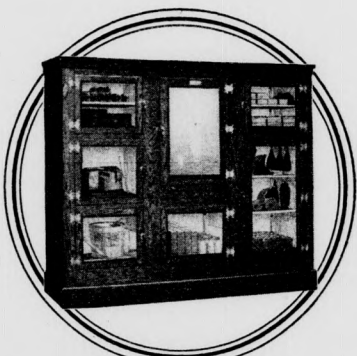
"Makes Pancakes Mother's Way"

Write for Prices and Terms

ARMOUR GRAIN COMPANY
CHICAGO

MCCRAY

REFRIGERATORS FOR ALL PURPOSES



HOW often, if ever, Mr. Grocer and Mr. Butcher, have you stopped to consider that the grocery and meat business depends on refrigeration.

You are dealing in perishable foods. This means that waste due to spoilage is a problem that is always confronting you—*unless you are prepared.* Spoilage is one of the biggest losses the grocer and butcher has to meet, and the McCray stops all such waste.

Remember—the McCray principle of construction has been developed with this thought in mind—that the grocery and meat business depends upon efficient refrigeration. The patented McCray system assures positive, cold, dry air circulation throughout the storage chambers. McCray walls are constructed of materials that have the greatest heat repelling qualities. The McCray display features insure constant and effective showing of goods.

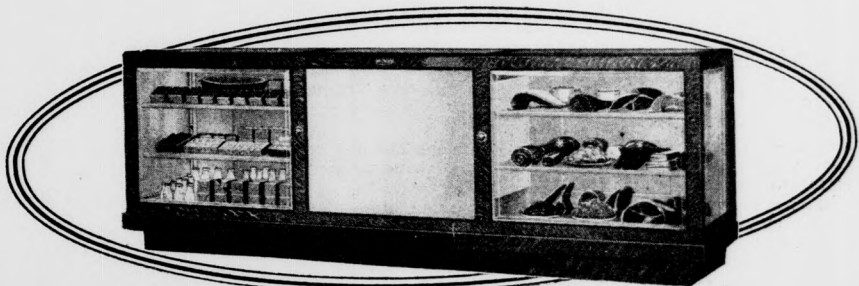
Make your refrigerator or cooler pay for itself. Our special payment plan enables any grocer or butcher to secure any McCray refrigerator or cooler and pay for it while in use. Increase your profits by saving food.

Send for Catalog—Let us send you a catalog that describes a great variety of designs—one to suit every requirement; No. 71 for Grocers and Delicatessens; No. 63 for Meat Markets and General Stores; No. 95 for Residences; No. 52 for Hotels and Restaurants; No. 74 for Florists.

MCCRAY REFRIGERATOR CO.

5044 LAKE STREET KENDALLVILLE, INDIANA

Detroit Salesroom, 14 East Elizabeth Street



him to meet the price established by competition. This is necessary to efficient service of his community, because the consumer has a right to expect him to render his service as economically as similar service can be rendered by others.

Manufacturers and jobbers have said much about the dealer's ability to meet mail order competition because he is on the ground and can talk service. This theory is good so long as there is no great difference between local and foreign prices.

The dealer is entitled to a reasonable extra charge for immediate delivery, credit accommodation, and similar service, but when the difference between his price and the competitive price is so great as to make his service charge unreasonable he has no defense.

Montgomery Ward & Company has been selling No. 4 Bailey planes at \$3.40 and No. 94 Stanley butt gauges at \$1.15, when most retailers are paying \$3.50 and \$1.03, respectively.

Sears, Roebuck & Company priced No. 18 Bailey block planes to the consumer at \$2.10, while the retailer paid \$2.05 or thereabouts.

You who have studied the catalogues know that these two concerns have been quoting all such Stanley goods as they choose to carry at approximately the same prices dealers have been asked to pay—or less.

The Stanley Rule & Level Company and the jobbers say the retailer can meet this competition by carrying more complete stocks and giving better service. But it has been noticed that the jobber is not willing to be put in the retailer's position.

Suppose, for instance, that Butler Brothers, operating their mail order jobbing house, should list Stanley goods at approximately the jobber's cost, do you for one minute suppose jobbers would sit back supinely and argue that this competition did not affect them because their men call on the retailer and render better service?

Then they tell us the consumer does not always get the goods ordered through these channels, or that prices are advanced regardless of catalogue quotations.

At the jobbers' recent convention in Atlantic City Mr. S. Edward Rose, a jobber of Elmira, New York, told of an experimental order with a Chicago house for certain automobile accessories.

The order was mailed from Elmira on Tuesday and the goods arrived Saturday of the same week, perfectly packed, without an item missing and no substitution.

And the total cost of a dozen or more articles was only 83 cents in excess of the jobber's price to retailers.

Recently our office had some correspondence with the Enterprise Manufacturing Company, in which the latter insisted that the catalogue houses were selling No. 5 choppers at \$3.11, although the current catalogue quoted \$2.65.

To convince them of their error we had a chopper ordered. It cost \$2.65 plus 10 cents for delivery. The local merchant's cost was then such that he was expected to sell at \$3.50. Is his service on such an item worth a difference of more than 27 per cent.? And will the consumer pay it?

The dealer's function being one of service to his customers, and price being a big factor in service, he cannot justify prices largely in excess of those quoted by other agencies.

He has a right to look to the manufacturer and jobber for assistance, and we stand upon the platform set up in the Principles of Distribution appearing in recent issues of the National Hardware Bulletin, and which may be summarized as follows:

That retailers should serve customers as economically as other agencies; that the manufacturer should pay the retailer fair compensation for his service; that the jobber should

help the retailer meet the competition of other distributive methods.

Of course the manufacturer is primarily responsible for the discriminations against the local merchant, when he favors the catalogue house with a special price, but the jobber should be as much interested as the retailer in bringing about the desired reforms. Yet most jobbers seem not to realize the seriousness of the situation to the point of vigorous action.

In early October I addressed a letter on this subject to 195 leading hardware jobbers. But these jobbers were exceedingly modest; only forty-three answered. In the same month the editor of the National Hardware Bulletin asked fourteen jobbers for suggestions on the Gillette problem. Four replied.

In the November Bulletin jobbers were told we would gladly announce the names of any who would allow dealers an extra 10 per cent. on Gillette razors in less than three dozen lots. Not one replied.

Yet they say they are greatly interested in the retailer's welfare, inasmuch as they can hope to prosper only as he prospers. The retailer wants something more tangible than good wishes; and that tangible something is a price that will allow him to meet his competition.

That much depends upon whose ox is gored is clearly indicated by the great interest jobbers have recently shown regarding the welfare of retailers in connection with the Winchester proposition. Which proves they can be so aroused as to forget their great modesty.

Many letters have been circulated stating that in event manufacturers sell the Winchester Company goods under the Winchester brand and the Winchester Company distributes such goods to its agencies at lower prices than the jobbers ask for the regular brand, jobbers must put the manufacturers on notice that they will demand prices that will allow them to compete with Winchester prices.

A strong resolution was also voted by a committee of the National Jobbers' Association to the effect that jobbers should be enabled to sell Winchester fire arms and ammunition to their retail customers on the same price basis as the Winchester Company makes to Winchester dealers.

This is all the retailer has asked in his case. But apparently the problem of the consumer buying from the mail order house at lower prices than the dealer can sell for is entirely different from the Winchester Company selling selected retailers at lower prices than the jobber asks.

In the February issue of the National Hardware Bulletin you will see further discussion of these matters, in line with our policy to continually keep these problems before manufacturers and jobbers.

At the same time we do not hesitate to criticize some of the trade abuses for which retailers are said to be responsible, and in the same number you will find a discussion of this subject.

If you are in accord with this programme, we ask you to throw your heart in the campaign, back up the work of the association and its official publication, keep the subject before those from whom you buy and continue to demand reasonable compensation for your distributive service.

It is your business to give your customers the service they have a right to expect, and this problem is so big it can only be solved through associated action.

The Association has but one reason for existence—the service of membership—helping them to be better merchants; to better serve their customers. Group action is absolutely necessary—never more necessary than today and in the uncertain future.

So the association is just as much your business as it is the business of those elected to office. Officers can do much, but they cannot make the association the great power it should

"ECLIPSE" STANDS

for

Berries, Fruits and Vegetables



These Stands are Steel Sectional Revolving Ball Bearing.

Occupy 60 inches floor space—save two-thirds the space now used.

Manufactured by

The Wellston Manufacturing Co.

WELLSTON, OHIO, U. S. A.

MATCHES

All Types and Sizes to Suit Every Requirement

American Safety Strike Anywhere Match

The Most Popular Home and Smoker's Match

American Strike-on-Box Match

Both square and round splints

Diamond Book Match

An excellent advertising medium with advertising on cover as well as on each match.

Made in America, by Americans, of American Materials, for American Users.

We pay City, County, State and Federal Taxes.

Why not patronize Home Industry?

The Diamond Match Co.

be without the full co-operation and steady support of the membership.

Co-operation means giving as well as taking. Yet so far reaching is association activity that even the man who gives nothing will get something, because the association benefits the entire trade. But no man can expect the utmost without giving something in return.

The Clerk Who Is Fair to Himself.

"Well, there's another day gone," sighs the clerk, as he locks up for the night. "Twenty-four hours nearer the next pay day."

It used to be the fashion to lecture that type of clerk upon the duty he owed his employer. To be perfectly honest, he does owe his employer, in return for his weekly wage, the best service he can give.

But the clerk also owes a duty to himself—a duty to be fair to his own future and its possibilities.

If you are a normal young man, Mr. Clerk, you expect to be doing far better for yourself ten years from now than you are doing to-day. You feel the existence within yourself of latent possibilities which in time will be developed, and which will render you more valuable to the work, and will in consequence bring you larger rewards.

But time alone will not develop these possibilities. Plant a seed in dry sand and, so long as that sand continues dry, the seed will not sprout. It may stay there for years and years, yet at the end of the time it will be no further advanced than it was at the beginning. Indeed, it will have shrunk back—shrunk and shriveled and dried up until the very life principle is gone, and growth and development are impossible.

Moisture and light are needed for the healthy development of the seed—moisture and light and warmth.

It is much the same with the latent possibilities of the man who is just beginning. They require for their development, not merely time—time is the very latest factor, and the time required varies much. But there must be also experience, and opportunity, and an intelligent desire to make progress.

There is this difference, that the plant cannot reach out through miles of dry soil for moisture or light or warmth; but the man who has a will to do so can develop greatly, under even the most unfavorable circumstances.

You may think that your wages are low and that your work is hard; but this is your testing time. Every day you can supplement your wages by additions to your sum of knowledge—knowledge picked up in your day's work. Your experience as a clerk will, if properly used, help you to become a capable salesman, an efficient store-keeper, a trained business man.

Worth while considering are the habits you are forming. It does not pay in the long run to fall into a habit of doing your work carelessly. If you don't like your employer or if you are not satisfied with your wages, get another job with better pay, if you can; but wherever you are working, do your work well. For whatever habit you now form will continue with you when you go into business for yourself; it will cling to you, despite your utmost efforts. And if your present situation is obnoxious, greater efficiency on your

part is the surest key to a better job.

Make use of your present opportunities to learn how to do things better.

Every day you have to wait behind counter, to sell goods. Are you satisfied to just hand out the goods the customers ask for? Or are you making the most of your opportunities? For this daily waiting behind counter is your opportunity to learn salesmanship—to pick up the knack of being tactful, and courteous, and patient, and the further knack of interesting the customer in goods, of persuading him to the purchasing point. Read what experts write on salesmanship and then apply their principles to the daily transactions in which you engage—not literally, but intelligently adapt them to each different situation, and thereby learn for yourself how to meet the problems of selling as they arise. Don't be discouraged by mistakes or failures; remember them only to profit by them.

Are you asked to look after the window displays? You can fulfil the letter of the command by putting in the same kind of display that some other clerk put in a year ago. But here is an opportunity to learn how to do the work better than your predecessor did it. Study the prize displays shown and described in the trade papers—the entire theory and practice of window display—and then adapt this knowledge to your own local conditions, and to the stock with which you have to deal. This is quite outside the actual scope of your work, perhaps; but it is taking advantage—selfish but intelligent advantage—of the opportunity which your work presents to develop your own capabilities to a higher point.

It's just the same with advertising, or with the arrangement of goods upon a counter, or with washing windows, or cleaning showcases. Do you know the easiest and quickest and best way to clean a show case? If you don't, it will pay you to find out. Get the views of other people; read up what the trade papers have to say along the line of your work. Some day you will be in business and it will be worth while to know just this one little thing. Even now it is worth while—if you know the quickest way to clean the plate glass and make it shine, you, day's work is just that much lessened.

And remember always that right here, in your day's work, is your opportunity to learn how to do things easier and better, and to develop your own abilities to the highest mark of possible achievement. You can not develop yourself by merely putting in time; you have to give some thought to the task—steady, persistent, intelligent, determined thought. It's a job worthy more attention than the young man who doesn't think is apt to give it.

In fairness to yourself, make the most you can out of your every day work and its opportunities.

Victor Lauriston.



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



Fruits Come in Jiffy-Jell

Jiffy-Jell desserts are real-fruit dainties.

Each package contains a bottle of liquid fruit essence.

We crush the fruit, condense the juice and seal it. So you get the fresh-fruit taste.

The flavors are rich and abundant. Jiffy-Jell desserts seem filled with fruit.

Yet the whole dessert costs less than the fruit alone would cost to give an equal flavor.

Millions Enjoy Them

Millions have adopted these new-grade quick gelatine desserts.

Compare them with the old styles. Jiffy-Jell will bring you a new conception of these healthful, economical dainties.

Lime-fruit flavor makes tart, green salad jell. Mint flavor makes mint jell to serve with meats.



10 Flavors in Glass Vials

A Bottle in Each Package

- | | | |
|------------|--------|------------|
| Strawberry | Cherry | Loganberry |
| Pineapple | Lemon | Raspberry |
| Orange | Coffee | Lime—Mint |

Jiffy Dessert Co.

Waukesha, Wis.

MANAGER'S REPORT

To the Michigan Retail Dry Goods Association.

It would require considerable time and much manuscript to give a detailed report of my work during the time that has passed since our last convention in Lansing. The bulletins which have been issued from time to time have given our members a general idea of how the work has been progressing and to give an account now of what has already been reported by our bulletin service would be superfluous and doubtless unnecessary.

The membership has constantly grown and with it the labor and expense of sending out the bulletins. We have been told by personal interviews with some of the members that these bulletins are much appreciated and that certain members look forward to them with much interest. I would like to request at this time that members write to us on receipt of our bulletins, making criticisms and suggestions and also expressing approval if any approval is deserved. We desire some means of determining just how much these bulletins are used and what good they are doing. Several sales and purchases have been made as a result of the bargains offered in our merchandise exchange and I urge members to report matters of this kind frequently, in order that we may make our merchandise bulletins of real value to as large a number of our members as possible.

Office Days.

As our members are aware, much of my time has been during the past year, and will be for the next few months, given to traveling in new territory soliciting new members, and it should be borne in mind by those who wish to communicate directly with myself and secure prompt service that the first and last days of the week, namely Monday and Saturday, are the days which I desire to give to the work in the headquarters office. Communications sent to me during the middle of the week, especially if requiring my personal attention, are liable to be postponed until my return. The office force, of course, will be able to communicate with me on matters of unusual importance.

Not very much time will be devoted by myself to attending to the details at the insurance office at Grand Rapids. The Secretary-Treasurer of the company, with his office force, is always in charge and matters pertaining to insurance should be sent directly to that office. In this connection I desire to comment briefly upon the affiliation between the Grand Rapids Merchants Mutual Fire Insurance Company and our Association. The information that has been sent by bulletin and printed matter has told you that two separate companies exist. The majority of the directors of the insurance company are dry goods men and it has been the policy of the committees that have had to do with the arrangements made between the two organizations that their interests shall be identical so far as is possible.

There is some advantage in having one office in Lansing and the other in Grand Rapids and there are

also some disadvantages: however, any matters pertaining to insurance that reaches the Lansing office will, if necessary, be communicated immediately by telephone or telegraph to the Grand Rapids office so that no delay need occur by reason of the separation of the two offices. In the preliminary work necessary to the joining of these two organizations I have spent some time with J. N. Trompen, President of the company, and with J. B. Sperry, chairman of our Committee on Insurance. One trip was made with them to Chicago to make arrangements with some mutual insurance companies and I have also visited the office of the Central Manufacturers Insurance Company at VanWert, Ohio, giving an aggregate of about four days of my time to this kind of work. A few days have been devoted to work in the Grand Rapids office but, as has been stated by letters and otherwise, it is not intended that the work of the insurance company shall in any degree interfere with my work for the Association. Further matters pertaining to the status of the insurance company will be given in the address by James S. Kemper, of Chicago, General Agent for the Central Manufacturers Insurance Company, and by Director F. E. Mills, of Lansing. A considerable number of dry goods men have taken out insurance with our mutual company and others are coming constantly. I believe that this feature of our work is very important and will result in great benefit in the future.

Conference With Attorney General.

The conference with Alexander J. Groesbeck, Attorney General of Michigan, held in Lansing on Jan. 28, was an event of more than ordinary importance. At the request of some of our directors and under the direction of our President, I took the responsibility of calling this conference. It was attended by the officers and directors of the Michigan Retail Hardware Dealers' Association, the Michigan Retail Shoe Dealers' Association, the Michigan Pharmaceutical Association, the Michigan Retail Grocers and General Merchants' Association, the Michigan Retail Clothiers' Association, and the Michigan Retail Dry Goods Association. About seventy-five men in all were present. The discussions were reported at considerable length in the bulletins that were sent out from our office. Several of the papers that were read on that occasion have been published in a number of trade journals throughout the country, notably the Dry Goods Reporter and the Michigan Tradesman, which papers circulate widely in this State.

The only unusual expense attending this conference was the complete stenographic report made by Rudolph Loomis, circuit court stenographer of Lansing. He prepared for us an original and seven copies of the complete report at an expense of \$140. We have been reimbursed, however, for more than half of this expense by some of the gentlemen who were present at the conference and who desired a copy of the complete report. I believe it is safe to say that the impression made upon

the Attorney General and his assistants at this conference was very valuable, indeed, in shaping the policy which they will pursue in the future with reference to legislation which has to do with profiteering or the so-called high cost of living. The discussions were very frank and vigorous, yet friendly.

A resolution was passed requesting the President of each of the five mercantile associations to appoint two members from each of their respective organizations to act as a joint committee on legislation. Mr. Groesbeck favored this resolution and will confer with the persons composing the joint committee on matters pertaining to legislation. Our President, Mr. Christian, has appointed F. N. Arbaugh of Lansing and J. C. Toeller of Battle Creek. We regret that not more of our members were present to receive the pleasure and benefits which resulted from this conference.

New Members.

We have added about seventy-five new members since our last meeting. This is not as large as we hoped for in making our last report, but, taking into consideration the fact that the best territory had been covered during the summer months and the further fact that railroad travel has been very difficult indeed during the winter months, we feel fairly well satisfied with the result. It seemed as though each week the railroad service was worse than the week before. In one week the time lost in waiting for trains that were late and on trains that were held up on account of wrecks, snowdrifts, etc., aggregated thirteen hours. Hotel accommodations have also been troublesome. In many places, even in smaller towns, it was necessary to wire ahead for a room and even then be obliged to occupy quarters with strangers.

The continued cold weather and the prevalence of the flu has put something of a damper on my enthusiasm so far as traveling to secure new members is concerned. I hope that these difficulties above mentioned are over and I look forward to the summer campaign for new members with considerable anticipation. I do not believe that I am indulging in extravagant statements when I predict that we can easily add one hundred more names to our membership list between now and Sept. 1. That is what I propose to do and I ask you to remind me of this prediction when you come to the Saginaw convention. I urge you to invite your friends to become members. Examine the membership list on the printed programme and help us secure members wherever possible.

Shop-Lifting and Black-Mailing Cases

Quite a little of my time since the last convention has been given to matters that are properly classified under the above heading. Many of you are more or less familiar with the case in the Gratiot County Court brought by D. W. Robinson, of Alma, one of our members, against one Alma Spencer, demonstrator for the Melba Products Co., of Chicago. Miss Spencer was arrested on the charge of stealing from the store and in her defense she made unjust accusations

against Mr. Robinson for the purpose of sufficiently intimidating him to drop the case. She and her attorneys went so far as to demand damages from Mr. Robinson for instituting proceedings against her.

Our attorney, A. M. Cummins, of Lansing, will doubtless make some comments regarding this case in his address before the convention tomorrow. In attending to the details pertaining to this case I went to Detroit three different times enlisting the support of the detective bureau of the Detroit Police Commission and received their encouragement and enthusiastic support. Testimony was secured and witnesses provided for the case in the court. The case resulted in a plea of guilty by Miss Spencer, as she was not willing to face the array of witnesses which we had summoned. She was required to pay for all the stolen goods, was released on a suspended sentence and required to report to the police officer every month for a period of three years.

While the case in court was not as exciting as was expected, the results were very satisfactory, indeed. The case was prosecuted not simply for Mr. Robinson but on behalf of all of our members who under similar circumstances might be subjected to similar embarrassment and undesired disgrace. Another similar case with one of our members is now pending. Under the circumstances it is not wise to comment very much in this report concerning it. When it is proper to do so, the members will be given full information regarding the same.

New Quarters.

We are pleased to call the attention of our members to the addition to our quarters in Lansing. Two new rooms immediately joining our office have been fitted up. We are occupying one of them and are sub-renting the other. As business increases or when necessity arises, all three of these rooms are available for our use. I wish to urge members when com-

Cutrall
The Economy Garment

The New Cutrall Way The Old Way

Michigan Motor Garment Co.
GREENVILLE, MICH. - 3 Factories - 8 Branches



There are over 60 big popular sellers in the Martha Washington line—buttons, bals and bluchers in high, medium and low cuts. Oxfords, strap-sandals and side-gores.

- No. 14—Glazed Dongola Martha Washington Lace, Plain Medium Narrow Recede Toe, Square Edge, 1 $\frac{3}{8}$ Inch Half Military Heel, Turn Sole, A-EE, 2 $\frac{1}{2}$ -8.
- No. 15—Button, B-EE, same as No. 14.

MARTHA Washington Shoes are a big factor in the *Honorbilt* Line.

All our ladies' fine shoes are called *Martha Washingtons*; the sterling *Honorbilt* quality is built into every number.

This quality is the rock foundation on which we have built our business. The national prestige of *Honorbilt Shoes* has been gained through 40 years of strict adherence to making shoes of honest quality.

Send in a sample order. It will be the beginning of a bigger and more profitable business for you. Get our catalog and suggestions for sales promotion.

F. Mayer Boot & Shoe Co.,

Milwaukee
Wisconsin



Export Department, Bush Terminal Soles Bldg., 130-West 42d St., New York City.

ing to Lansing to make our rooms your headquarters. At any rate come to see us and let us counsel together on matters of mutual interest.

I have spent my time liberally in the preparation of the details for this convention and sincerely hope and believe that this convention will be as successful in every way as was the one held in Lansing last September. The ten months which have elapsed since I began my work for the Association have been very pleasant ones, indeed, and I am not over-stating it in the least when I say that I have thoroughly enjoyed the good fellowship and hearty support of our splendid President, Secretary and other officers. The committees have responded generously when called upon.

It is with much regret that I am called upon to report the death of two of our splendid members. J. George Warrick, of Flint, passed away on Dec. 31, 1919. Mr. Warrick had a large and growing business and had nearly completely very extensive repairs on his store building and had recently increased the capacity of his business three or four-fold when death overtook him. The other member whose death occurred was my next door neighbor in the apartment hotel where we reside, Philip Joseph, proprietor of the Grand Leader Store, Lansing. By reason of the ill health and absence of Mrs. Joseph from the home, Mr. Joseph was obliged, in addition to his duties as a merchant, to be both father and mother to his little son, Richard. I have never known a more kind and indulgent father and a more generous neighbor. Mr. Joseph has been doing a very prosperous business in Lansing during the past six or eight years. His death occurred in Harper Hospital, Detroit, Feb. 15.

The next convention will be held Sept. 14 and 15 at the Burt auditorium in Saginaw. Begin now to make your plans to be there.

Jason E. Hammond, Manager.

Push "Findings."

"Findings" in many stores may be made a profitable issue. As an instance, in the shoe store of a well-known dealer, the result of suggesting shoe trees, the sales of these useful articles have increased from \$6 to \$36 per day.

It is, of course, impossible to catalogue all the articles that might be suggested. Merchants thoroughly posted on merchandise will themselves know what finding to push. To improve such knowledge merchants will do well to make inquiries, and to interchange suggestions with others in their own and related lines. Where practicable, in order that results may be seen clearly, it may be advisable to concentrate on some particular article, as in the case of the shoe trees.

Of course you like to see customers who have plenty of money, but it is more important that you have those who are willing to buy to the extent of what the have.

Grand Ledge—V. C. Lawrence succeeds B. B. Session in the grocery business.

Co-Operate With the Fair Price Committees.

New York, March 9—The Department of Justice is becoming more active in the campaign against profiteering and complaints have been received from many cities where special agents of the Department of Justice have presented complaints of profiteering against retail stores and have actually secured indictments.

It must be remembered, of course, that it may be harder to convict a merchant of profiteering than to indict him, but unfortunately when a reputable merchant is indicted and the newspapers print the story, about as much harm is done to his reputation as might be accomplished by further developments in the case.

It is understood that the United States District Attorneys in many sections are side-tracking everything else in order to press charges of profiteering against retailers and others. In the last few days we have had occasion to advise a number of retail merchants that their only protection against this sort of thing is to have a decent Fair Price Committee appointed in their community.

For months and months we have been bulletining our members, informing them of the activities of the Government in connection with alleged profiteering, and we have been urging that they co-operate in the formation of Fair Price Committees taking pains to see that substantial, sane-minded men have been placed on the committee so that merchants may not be subjected to the persecution of a Fair Price Committee composed of radicals.

Unfortunately many merchants have not heeded our advice with the result that when these special agents from the Department of Justice go into their cities they have no one to whom they may appeal. Some merchants are disposed to fight. If they can see any way in which a fight will help them they ought to go to it, but the fact remains that the Lever Law is still in force and that under it the President of the United States and his departments have the right to control prices and distribution if necessary. Nothing can change this.

It is much better to have a decent-minded Fair Price Committee operative in your city made up of responsible sane-minded men than to leave yourselves at the mercy of a bunch of special and irresponsible agents from the Bureau of Investigations of the Department of Justice. If you have not a Fair Price Committee in your city you had better think about it now. Meanwhile keep in touch with us, tell us your troubles and ask us to help you. That is what we are here for.

If your prices are not right, make them right. Be sure you are not profiteering and we shall be able to take care of the rest. Lew Hahn, Sec'y National Retail D. G. Assn.

Shoe Dealers Make No More Than in 1913.

Bost, March 9—Complete exoneration of shoe retailers from charges of profiteering is the feature of the report of the state commission on the necessities of life regarding shoe and leather conditions.

Retail merchants, the commission finds, have made little if any more profit than they did in 1913.

The percentage of manufacturers' gross profit above cost of manufacture, from which, of course, selling expense has to be deducted, amounted to 11.2 per cent. in 1919, as against 9.82 in 1913. The commission points out that while this is a small increase in percentage, owing to increased prices, or depreciation of money, it represents three times the profit of 1913 in dollars and cents.

Retail merchants have had to pay 161 per cent more for their merchandise, the commission says, while they have increased the price to the public only 154 per cent. in the average.

Smart Shoes for Men—Goodyear Welts

**UNDER PRICED
In Stock for Immediate Delivery
ACT QUICK**



British last

No. 500—Gun Metal Bal,
British Last, C to E,
5/11 \$4.60

No. 515—Brown Colt Bal,
British Last, C to E,
5/11 \$5.00



Crown last

No. 509—Gun Metal Blu,
Crown Last, D & E,
6/11 \$4.60

No. 516—Brown Colt Blu,
Crown Last, D & E,
6/11 \$5.00



Arlington last

No. 521—Brown Colt Bal,
Arlington Last, D to
EE, 6/11 \$5.00

Chicago's only factory line featuring exclusively SMART SHOES FOR MEN.

Whitcomb Shoe Co., of Chicago

303 W. Monroe St. cor. Franklin CHICAGO

A.M. Goetz, Pres and Treas.
F. T. Dustin, Mgr.

**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.**

Bell Phone 596 Citz. Phone 61366
**Lynch Brothers
Sales Co.
Special Sale Experts**
Expert Advertising
Expert Merchandising
209-210-211 Murray B'g.
GRAND RAPIDS, MICHIGAN

**Bowser Oil Storage Outfits keep oils
without loss, measure accurate quantities.
Write for descriptive bulletins.**
S. F. BOWSER & COMPANY, Inc.
Ft. Wayne, Indiana, U. S. A.

**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

"Except Ye Become—"

Nancy Burroughs sat in her pastor's study and faced him with earnest eyes.

"You preached a wonderful sermon last Sunday, Dr. Parsons," she burst out, "and you set a very wonderful ideal before us: to live here and now as if it were in the kingdom of Heaven. But it is simply impossible—for me, at least. Some girls, leading a sheltered life at home, may be able to do it, but not a business girl like me.

"All day long there's nothing but the hurry and bustle and hard work of the office. At home it's worry about the cost of the children's shoes and the rise in food prices. And there's more work at home, for I help with the housework and the sewing in my spare time. Sounds like the kingdom of Heaven, doesn't it?" Nancy's tone was almost bitter.

"I know some poor girls to whom it would sound like Heaven," said Dr. Parsons gently. "Regular work in an excellent office, a good home to live in, with a loving mother and father and little brothers and sisters to love—even to worry over sometimes. But I want to tell you a story, Nancy, one that a friend of mine told me recently.

"My friend is a nose-and-throat specialist, and one day a little girl was brought to his clinic for a small operation on her nose. For some reason he could not give the little thing any anaesthetic; so he took a 50-cent piece out of his pocket and put it into her hand.

"That's for you to spend exactly as you like as soon as this is over," he said cheerily. "I'm going to hurt you a little, I'm afraid, but if you'll take a very good look at the 50 cents before I begin, and then hold it tight in your hand and keep thinking of what you saw all the time while I'm at work, it won't hurt nearly so much."

"The child went through the operation unusually, and the doctor congratulated himself on his bright idea.

"You're a very brave little girl," he said patting her on the head, "and pretty soon you can go out and spend your money. Tell me all the things you thought of while I was at work."

"I thought of the words," said the little girl.

"The words?" repeated the doctor. "The date, you mean?" It was so long since he'd really noticed a coin that he hardly remembered that they had any words on them.

"Why, no! Those are numbers. I mean the words at the top, 'In God We Trust,'" said the little girl quite simply. "It was the first half dollar I ever had, so I never saw them before, but it's lovely to have them there. So the folks that have half dollars can always think about that."

Dr. Parsons paused, and for a moment or two there was silence. Then Nancy spoke abruptly.

"And I," she said, "have had half dollars all my life, and never thought about it once! The kingdom of Heaven must be like beauty, 'in the eye of the beholder.' Is that what you mean?"

"Exactly—only I was thinking of some older words still

"'Except ye become as little children, ye shall not enter into the kingdom of Heaven.'

"The kingdom of Heaven really means your Father's kingdom, doesn't it, Nancy? But to see it as your Father's kingdom, your Father's world, you must have the loving, trustful eyes of your Father's child."

Letting Customers "Feel" the Goods.

One of my clerks unconsciously gave me a good idea not long ago. Two years ago I remodeled my store and spent a small fortune in glass show cases. For some reason or other—I couldn't figure out what—sales didn't increase to the extent I had expected. I was giving particular attention to my windows, to my advertising, and to prompt, courteous service. But something was wrong.

This clerk—a young lady—gave me the answer in a word.

"When I do my own shopping," she said, "I like to do it at the end of a busy day, because then the goods are off the shelves, and I can see and feel them."

I pondered over her remark, and came to the conclusion that glass is a non-conductor of sales, as well as of electricity. There are very few things in the average store that actually need the protection of glass, and once a customer has a thing in her hands—especially if she has picked it up voluntarily—a sale is a good deal nearer made.

Shortly after the clerk told me about liking to feel the goods she thought of buying, I dropped into one of the five-and-ten chains to see the manager. As I passed down the aisle I noticed quite a crowd around the hardware department. I stopped to watch. Everything was out in the open, easy to handle. A man picked up a handful of screws, counted out a dozen, and handed them to the girl to be wrapped. While he was waiting he saw a mouse trap; he examined it, then passed that to the girl. Then he noticed some tire cement, read the label, and handed that over. He had not finished selling goods to himself when I had to leave.

The next week I moved out most of my glass cases and replaced them with neatly finished bins. That made it possible for me to get down from the shelves hundreds of items that customers would never have seen.

My sales now are running about 40 per cent. greater than they were before I routed out the cases. And it does not take any more clerks to handle the business. People wait on themselves to a great extent; it is easier work for the clerks, because they do not have to get down big batches of stuff from top shelves only to have folks decide that it is not what they want; and Oh, Boy! you ought to see some of the things that people pick out for themselves—things I had despaired of ever getting rid of.

I have found through sad experience that it does not pay to follow custom unless you can decide after sound analysis that custom is right.

Jason Brown.



YOU CAN RELY UPON "APEX"

When a customer comes into your store and asks you to show her a suit of underwear, she relies upon you to offer her underwear that looks good, fits well and will wear to her complete satisfaction.

If you have "APEX" UNDERWEAR to offer your customers you can feel assured that you are offering the best that money can buy.

"APEX" UNDERWEAR

for

Men, Women and Children

"APEX" is tailored to fit.

"APEX" Samples Gladly Submitted



The Adrian Knitting Company
ADRIAN, MICHIGAN



WAR DEPARTMENT

Quartermaster Corps

SURPLUS STOCKS

SUMMER UNDERWEAR RUBBER BOOTS, OVERSHOES

The 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) April 2nd. 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 Pages



WAR DEPARTMENT

QUARTERMASTER CORPS

Clothing and Equipage List No. 6

UNDERWEAR, RUBBER BOOTS, OVERSHOES

Bids on This List Close April 2nd

UNDERWEAR

Item No. 601-C.
***130,000 Pairs New Drawers
 (Summer).**

Nainsook, knee length. Sizes and quantities: No. 32, 20,000; No. 34, 60,000; No. 36, 25,000; No. 38, 20,000; No. 40, 5,000; Made by Philip Jones & Co. and A. V. Morris & Co. Packed 400 prs., all one size, to a bale, weighing 90 lbs. Stored at Philadelphia. Minimum bid considered—400 pairs.

Item No. 602-C.
***1,168,000 Pairs New Drawers
 (Summer).**

Jeans, elastic seam, ankle length. Sizes and quantities: No. 32, 437,800; No. 34, 382,000; No. 36, 113,800; No. 38, 89,000; No. 40, 109,000; No. 42, 19,400; No. 44, 17,000. Made by Philip Jones & Co. A. V. Morris & Co. and Gardiner & Warring Co. Packed 200 prs. to bale, one size in bale, weighing 90 lbs., 4.50 cu. ft. per bale. Stored at Philadelphia. Minimum bid considered, 200 prs.

Item No. 603-C.
***5,132,600 New Undershirts
 (Summer).**

Balbriggan, pull-on and vent styles. Sizes and quantities: No. 34 23,800; No. 36, 710,000; No. 38, 1,832,200; No. 40, 1,895,600; No. 42, 478,400; No. 44, 134,600; No. 46, 59,000. Made by Alliance Knitting Co.; J. K. Stewart & Sons; Johnston Knitting Co.; Williams Bros. Mfg. Co.; Diana Knitting Co.; Julius Kayser & Co. Packed 200 per bale, one size to bale, weighing 90 lbs. each and 4.50 cu. ft. per bale. Stored at Philadelphia. Minimum bid considered, 200.

Item No. 604-C.
***2,140 Pair New Rubber
 Boots (Hip).**

Sizes 7, 8 and 9. Made by Apsley Rubber Co. Packed in case, 12 pr. per case, weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

RUBBER BOOTS

Item No. 605-C.
***7,788 Pair New Rubber
 Boots (Hip).**

Sizes 7, 8, 9 and 10. Made by Beacon Rubber Co. Packed in case, 12 pr. to case. Weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

Item No. 606-C.
***720 Pair New Rubber Boots
 (Hip).**

Sizes 8, 9, 10 and 12. Made by Bourne Rubber Co. Packed in case, 12 pr. per case, weighing 125 lbs. Stored at Boston. Minimum bid considered 12 pr.

Item No. 607-C.
***11,124 Pair New Rubber
 Boots (Hip).**

Sizes 7, 8, 9, 10 and 12. Made by Converse Rubber Co. Packed in case, 12 pr. per case, weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

Item No. 608-C.
***332 Pair New Rubber Boots
 (Hip).**

Sizes 7, 8 and 12. Made by Goodyear Rubber Co. Packed in case, 12 pr. per case, weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

Item No. 609-C.
***75,000 Pair New Rubber
 Boots (Hip).**

Sizes 7, 8, 9, 10 and 11. Made by Hood Rubber Co. Packed in case, 12 pr. to case, weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

Item No. 610-C.
***153,520 Pair New Rubber
 Boots (Hip).**

Sizes 7, 8, 9, 10, 11, 12 and 14. Made by U. S. Rubber Co. Packed in case, 12 pr. per case. Weighing 125 lbs. Stored at Boston. Minimum bid considered, 12 pr.

RUBBER BOOTS

Item No. 611-C.
***2,119 Pair New Rubber
 Boots (Half Hip).**

Sizes 6 to 13. Made by U. S. Rubber Co. Packed in case, approx. 20 to case. Weighing 115 lbs. Stored at Philadelphia. Minimum bid considered, 20 pr.

Item No. 613-C.
***517 Pair New Rubber Boots
 (Half Hip).**

Sizes 7 to 13. Made by B. F. Goodrich Rubber Co., La Crosse Rubber Co., Mishawaka Mfg. Co., Firestone Tire Co. Packed in case, 12 each. Weighing 115 lbs. Stored at Chicago. Minimum bid considered, 12 pr.

Item No. 614-C.
***14,056 Pair New Rubber
 Boots (Half Hip).**

Sizes 7 to 13. Made by Firestone Tire Co., Goodrich, La Crosse Rubber Co., Mishawaka Woolen Co. Packed in case, 12 each. Weighing 115 lbs. Stored at New Cumberland, Pa. Minimum bid considered, 12 pr.

Item No. 617-C.
***959 Pair New Rubber Boots
 (Half Hip).**

Sizes and Quantities: 7, 384 pr.; 8, 384 pr.; 9, 192 pr. Made by U. S. Rubber Co. Packed in case, 20 pr. each. Weighing 115 lbs. Stored at Boston. Minimum bid considered, 20 pr.

**WATCH FOR
 LATER
 OFFERINGS**

See Details on Last Page

CLOTHING AND EQUIPAGE LIST No. 6—Continued

“Buy Now” Let that be your Slogan



WRITE

Nearest Zone Supply Officer to put your name on our mailing list for free Weekly Bulletin of Government offerings.

Bids on This List Close April 2nd

OVERSHOES

Item No. 619-C.

***2,423 Pair New Overshoes.**

Sizes and Quantities: No. 7, 420 pr.; No. 9, 360 pr.; No. 10, 44 pr.; No. 11, 392 pr.; No. 12, 79 pr. Made by Apsley Rubber Co.; No. 7, 40 pr.; No. 8, 24 pr.; No. 9, 300 pr.; No. 10, 72 pr.; No. 11, 68 pr. Made by Bourbon Rubber Co.; No. 7, 80 pr.; No. 8, 64 pr.; No. 9, 288 pr.; No. 10, 48 pr.; No. 11, 124 pr.; No. 12, 20 pr. Made by Converse Rubber Co. All rubber, 2 metallic fasteners. Packed in case, approx. 20 pr. to case. Weighing 115 lbs. Stored at New Orleans, La. Minimum bid considered, 20 pr.

Item No. 620-C.

***800 Pair New Overshoes.**

Size No. 9. All rubber, 4 buckle. Made by Converse Rubber Co. Packed in case, 20 pr. to case. Weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 621-C.

***380 Pair New Overshoes.**

Size, No. 9. All rubber, 4 buckle. Made by Goodyear. Packed in case, 20 each. Weighing 115 lbs. Stored at N. Y. City. Minimum bid considered, 20 pr.

Item No. 624-C.

***5,020 Pair New Overshoes.**

Size No. 9. All rubber, 4 buckle. Made by Hood Rubber Co. Packed in case, 20 pr. each. Weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 625-C.

***3,004 Pair New Overshoes.**

Size 12, all rubber. Maker unknown. Packed in case, 20 pr. each, weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

OVERSHOES

Item No. 626-C.

***21,554 Pair New Overshoes.**

Size No. 9, all rubber. Maker unknown. Packed in case, 20 to case. Weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 627-C.

***5,841 Pair New Overshoes.**

Size No. 11, all rubber. Maker unknown. Packed in case, 20 to case, weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 628-C.

***7,804 Pair New Overshoes.**

Size No. 10, all rubber. Maker unknown. Packed in case, 20 to case, weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 629-C.

***1,071 Pair New Overshoes.**

Sizes 7, 9, 10 and 11, all rubber, 4 buckle. Maker unknown. Packed in case. 20 to case. Weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 630-C.

***1,985 Pair New Overshoes.**

Size No. 10. Maker unknown. Packed in case, 20 to case. Weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 632-C.

***12,121 Pair New Overshoes.**

All rubber, 4 buckle. Made by U. S. Rubber Co., Hood Rubber Co., Apsley Rubber Co. Packed in case, 20 per case, weighing 115 lbs. Stored at St. Louis, Mo. Minimum bid considered, 20 pr.

OVERSHOES

Item No. 633-C.

***15,000 Pair New Overshoes.**

Sizes 6, 8, 9, 10, 11, 12 and 13. All rubber, 4 buckle. Made by Hood Rubber Co. U. S. Rubber Co., and Apsley Rubber Co. Packed in case, 20 to 24 each. Weighing 115 lbs. Stored at Ft. Sam Houston, Tex. Minimum bid considered, 20 pr.

Item No. 643-C.

***18,313 Pair New Overshoes.**

Arctics. Made by Beacon Falls Rubber Co.; U. S. Rubber Co.; Bourne Rubber Co.; Apsley Rubber Co. Packed in case, 20 pr. per case, weighing 115 lbs. Minimum bid considered, 20 pr. Stored at San Antonio, Texas.

Item No. 644-C.

***6,335 Pair New Overshoes.**

Arctics. Maker unknown. Packed in case, 20 pr. each, weighing 115 lbs. Stored at Ft. Mason, Cal. Minimum bid considered, 20 pr.

Item No. 645-C.

***5,336 Pair New Overshoes.**

Arctics. Size 10, all rubber, 4 buckle. Made by Bourne Rubber Co.; Goodyear; Mishawaka; Apsley; and Hood Rubber Co. Packed in case, 20 pr. each, weighing 115 lbs. Stored at New York City. Minimum bid considered, 20 pr.

Item No. 635-C.

***8,511 Pair New Overshoes.**

All Rubber. Size 9. Made by U. S. Rubber Co. Packed in case, 20 pr. each, weighing 115 lbs. Stored at Camp Knox, Ky. Minimum bid considered, 20 pr.

Item No. 637-C.

***7,600 Pair New Overshoes.**

All rubber. Size 11. Made by Appleby Rubber Co. Packed in case, 20 pr. each. Weighing 115 lbs. Stored at Camp Knox, Ky. Minimum bid considered, 20 pr.

Item No. 638-C.

***3,034 Pair New Overshoes.**

All rubber, size 12. Made by Beacon Falls Rubber Co. Packed in case, 20 pr. each, weighing 115 lbs. Stored at Camp Knox, Ky. Minimum bid considered, 20 pr.

See Details on Last Page



WAR DEPARTMENT

QUARTERMASTER CORPS

Clothing and Equipage List No. 6

UNDERWEAR, RUBBER BOOTS, OVERSHOES

Bids on This List Close April 2nd

OVERSHOES

Item No. 631-C.

*7,557 Pair New Overshoes.

All rubber, 2 metallic fasteners. Sizes and quantities: No. 7, 1,080 pr.; No. 8, 807 pr.; No. 9, 1,396 pr.; No. 10, 24 pr.; No. 11, 1,343 pr.; No. 12, 380 pr. Made by U. S. Rubber Co.; No. 7, 340 pr.; No. 8, 579 pr.; No. 9, 744 pr.; No. 10, 182 pr.; No. 11, 352 pr.; No. 12, 306 pr.; No. 13, 24 pr. Made by Hood Rubber Co. Packed in case, 20 pr. each, weighing 115 lbs. Stored in New Orleans. Minimum bid considered, 20 pr.

Item No. 648-C.

*740 Pair New Lumberman's Overshoes.

Leather top, lace. 5 pr. Storm, size 6; 15 pr. leather top, size 6; 515 pr. leather top, size 8; 24 pr. leather top, size 9; 4 pr. Lumberman's short, size 6; 42 pr. Lumberman's short, size 7; 53 pr. Lumberman's short, size 8. Maker unknown. Packed in case, 20 pr. to 40 pr. to case, weighing case of 20 pr., 115 lbs. Stored at Chicago. Minimum bid considered, 20 pr.

Item No. 634-C.

*4,784 Pair New Overshoes.

All rubber. Sizes and Quantities: No. 7, 700 pr.; No. 8, 4,084 pr. Maker unknown. Packed in case, 20 pr. each. Weighing 115 lbs. Stored at Camp Knox, Ky. Minimum bid considered, 20 pr.

Item No. 639-C.

*1,013 Pair New Overshoes.

All rubber, size 13. Made by Goodyear. Packed in case, 20 pr. each, weighing 115 lbs. Stored at Camp Knox, Ky. Minimum bid considered, 20 pr.

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) April 2nd.

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 bidding 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 April 7th. 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 notification.

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 immediatedelivery.

SURPLUS PROPERTY DIVISION

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



Why Spring Fever Comes to All Ages.

Written for the Tradesman.

Listen to this story that a mother told me once when we were talking about "runaway children."

"One warm day in early spring, when I was unusually busy with household duties, I saw my little boy looking over some fishing-tackle which his father had given him the summer before. Several times he came to me with some particular hook or float or piece of line and tried to interest me in the tale of the fish that he had caught with it. Even yet I can see the troubled look in his eager little face as he realized that I was too busy to pay real attention, especially when he asked me if we couldn't go into the country and fish, and I laughed at him, bade him go back to his play and become engrossed again in my own affairs.

"When luncheon time came I couldn't find him anywhere. I telephoned to the homes of his little friends and searched all his out-of-door haunts without result. Suddenly I remembered the fishing-tackle; the breath of the warm spring blowing through an open window brought me a thought. With my heart in my mouth I hurried many blocks down to the docks on the river. And there, far out on the edge of a wharf, I saw that little figure sitting with legs hanging over, like the other older fishermen, intently watching the line held in his chubby little hands. I was careful to make my way to him quietly and speak without startling him.

"Yes, I punished him; but I have always been sorry, for I was the one who deserved it. I do not know what lesson my little son learned that day, but I know I learned one about a lost opportunity to join this little lad in the cure for 'spring fever.' I tried to show him that his mistake had been in deceiving me, in not telling me what he was going to do, but I don't think I was very sincere about it, for I knew, and he knew, that I would have forbidden it. And I knew that, really, we could just as well have slipped away that morning with our luncheon on the trolley car to a brook we both loved, where he could have fished and satisfied his soul, even if he caught nothing."

"Spring fever" is a familiar ailment of grown folks, but it is far more common among children, even though neither they nor their parents may recognize it. Watch out, these spring days, when the little people show the first signs of wanting to get away from the home and the restrictions of winter and shake hands with na-

ture as she awakens after the imprisonment of winter. Go out with them and begin, if you haven't done so already, the companionship in enjoyment of the wide out-of-doors which will carry you together into a thousand kinds of fellowship, lasting until the end of life.

The country mother and father have the advantage of immediate access to nature; but I assure you the city mother can find plenty in the parks and along the river front.

"What shall I do to make such a walk interesting?" mothers say to me. "It isn't so much that I am afraid of being bored myself, for I love to be with the children; but I don't want to bore them. They have so much more fun with other children."

I would be the last to want you to monopolize the children's society; they ought to be constantly with other children. But you need not worry about overdoing it. The time you actually can spare will be little enough at most, and there will come a day when you would give worlds for memories of many more such walks than will be humanly possible.

To begin with, try to forget that you are grown up and dignified; put on your best "play spirit" and laugh and frolic. It will do you as much good as it will do them—maybe more. Wear old clothes, rough boots, and do not be afraid of getting dirty. Let the children romp all they want to, short of getting into real danger. And don't fuss!

Once out of town, see that the children notice what is going on—the making of roads, repair of buildings and fences, work of the farmers, operation of railroad signals, all sorts of industry as you pass it in the cars or by the roadside.

Don't expect the children to understand or remember everything they see, but take advantage of the opportunity to provoke attention and observation. Here is a game that helps in this direction: Let them stand still a few moments with eyes shut, listening intently and reporting what they hear, trying to identify the sounds. Then let them look around carefully, then shut their eyes and tell what they say. Blindfold each in turn and have him identify objects, such as stones, plants, twigs and roadside flowers by touch.

Identify, describe and tell all you can about one tree, one flower, one bird that you see on this walk. A little talk about the pine tree, the roadside daisy and the song sparrow will make a never-fading impression and open the way for wider and more various observations. You may very well prepare a bit in advance by read-

ing, and add materially to your own stock of knowledge and your capacity for enjoyment.

Then, when you are at home in the evening, talk it all over. This will tend to strengthen memory and confirm the impression of enjoyment as the whole delightful experience is described for father, especially if you take pains to forget anything that happened that was unpleasant. Make the memory a happy one. All the better if the children try to sketch with pencil or colors the things that

interested them most or write little compositions or letters about what happened and what they saw.

The physical and mental effects of such walks as these are great and beneficial for their own sake, but they also strengthen the family bond of understanding and affection and pave the way for the later years, when together you travel further afield among the wonders of nature and man's art and handiwork in your own and other countries. Prudence Bradish.

(Copyrighted 1919.)

Domino Golden Syrup

—a pure cane sugar product for use at the table or in cooking. Housewives use it in making candies, cakes, muffins, puddings, sauces and baked beans, or on the table over waffles, griddle cakes and fried mush.

Domino Golden Syrup has a ready sale because the name Domino stamps it as a quality product.

American Sugar Refining Company

"Sweeten it with Domino"

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



Wilmarth show cases and store fixtures in West Michigan's biggest store

In Show Cases and Store Fixtures
Wilmarth is the best buy—bar none.

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Michigan

Made In Grand Rapids

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 9—The residence of Thomas B. Ford, 410 College avenue, South, was the scene of a brilliant wedding last Thursday, when his sister-in-law, Miss Hazel Botsford, was married to Louis Quitman, of Chicago. The ceremony occurred at high noon and was solemnized by Rev. A. W. Wishart. A beautiful luncheon was then served at the Pantlind Hotel, attended by eighteen friends and relatives and the bride and groom, who subsequently left on the 5:15 train for Chicago, where they will make their home. The bride has been on the musical stage for the past dozen years. The groom is landlord of the Strand Hotel and also has other interest of a lucrative character in Chicago.

A very important annual meeting of Grand Rapids Council was held March 6 at their Council chambers, corner Ionia avenue and Island street.

Much due credit must be given to our Worthy Senior Counselor, L. V. Pilkington, for making this the snappiest and best regulated meeting ever held in Grand Rapids Council.

We were very fortunate and highly honored by having with us Supreme Attorney, John A. Milliner, of Columbus, Ohio. Grand Conductor Sidwall, of the Grand Lodge of Ohio, and Grand Conductor A. W. Stevenson, from Muskegon Council. These worthy officers gave the boys some very interesting talks and we all know why they hold the responsible offices they have been elected to.

W. S. Burns made the presentation speech and presented our worthy Senior Counselor, L. V. Pilkington, with a solid jewel pin and our Worthy Past Senior Counselor, Will E. Sawyer, with Past Senior Counselor cap.

Following are the names of fourteen salesmen who had the pleasure of taking the work of this great order.

- J. S. Vander Veen.
- J. E. Zimmer.
- W. H. Hurt.
- William Plom.
- A. C. Colvin.
- Orlo W. Judkins.
- A. H. Berrhman.
- Nickolis Boersma.
- Lambertus Lambert.
- Finley A. Shewning.
- Henry Kossel.
- R. H. Randall.
- Merrle W. Porter.
- John C. Van Horn.

The election of officers was as follows:

Past Senior Counselor—L. V. Pilkington.

Senior Counselor—J. M. Vander Meer.

Junior Counselor—John B. Wells.
Secretary and Treasurer—Allen F. Rockwell.

Conductor—James H. Bolan.
Page—Perry E. Larabee.
Sentinel—R. A. Waite.

Executive Committee—Chas. Nuttall, C. R. Lawton and W. S. Cain.

Delegates for Grand Lodge—Joe Vander Meer, A. F. Rockwell, W. K. Wilson, L. V. Pilkington, John Schumacher and W. Bosman.

Alternates—W. S. Lawton, J. D. Martin, Fred E. Beardslee, W. S. Burns, H. B. Wilcox, A. M. Bordman and H. F. DeGraff.

Following are the Committees appointed by our Worthy Senior Counselor, Joe Vander Meer:

Grievance Committee—J. D. Martin, H. L. Benjamin and F. E. Beardslee.

Floral Committee—A. F. Rockwell, with power to select assistance.

Base Ball Committee—L. E. Stranahan, with power to select assistance.

Memorial Committee—A. N. Borden, L. E. Stranahan and R. A. Waite.

Hotel Committee—J. D. Martin, N. H. Carley and C. F. Hart.

Pianist—W. M. Robinson.
Chaplain—J. A. Berg.

Those of you who did not avail yourselves of the opportunity by attending the annual banquet in the evening at the Pantlind Hotel missed a rare

treat. A four course dinner was served cooked fit for a king. The programme was as follows:

Arthur Borden, Toastmaster.
Invocation—Rev. James W. Hailwood.

Music—Tuller's Orchestra.
Selection—The Times 4 Quartette.
Go on South—F. A. Sawall.

A Little Bit of Discord, Sometimes Called Jazz—Knott Sisters.
Selection—The Times 4 Quartette.

Be Friendly—Rev. James W. Hailwood.
Selection—The Times 4 Quartette.

It is Up to You—John A. Milliner.
We feel sure that every member and his family attending this banquet was more than pleased with the evenings entertainment.

F. A. Sawall favored us with a most interesting talk, his subject being Go on South. His teaching and exemplifying the high ideals of life by interpreting the Mississippi River and its course for his subject. We all wish to extend our thanks to Mr. Sewall.

Rev. James W. Hailwood, in turn, rendered a most interesting talk on Be Friendly. This got everyone of us to thinking about the conditions of the country and also the conditions of our surroundings, as we are making them and if we will do as F. A. Sawall explained, Go on South, and not stagnate, we gathered more than a story of life as it should be lived by Rev. James W. Hailwood.

Our worthy chairman, A. E. Atwood, sprung the surprise of the evening by substituting Supreme Attorney, John A. Milliner, in the place of E. M. Davis. His subject, It's Up to You, with his fluent speech and his good will at this occasion proved that he had been in tight places before.

Music for the evening was furnished by Tuller's orchestra.

Favors contributed by the Putnam Candy Co. and the Worden Grocer Company cigar department.

The interruption of the quarrel by the Knott Sisters by E. H. Snow and L. E. Stranahan relieved a lot of heart throbs.

Much credit must be given to the ladies of the banquet committee for their beautiful table decorations and their good taste to please the eye.

After the banquet everyone extended their congratulations to the banquet committee in general and wended their way home to remember and cherish the good time they had at the eighteenth annual banquet.

L. E. Stranahan.

Does Not Like the Beautiful.

C. H. Camp, of the Hasselman Candy Co., Kalamazoo, was among the snowbound travelers at Mewaygo last week and, becoming somewhat sarcastic over repeated delays because of the "diamond dust," wrote a letter to the house while there in which he expressed himself as follows:

The snow, the snow—the beautiful snow;

Seven feet deep wherever you go!

If you do get there you don't get back.

It's h—I to travel, I'll have you know,
Who was that man who wrote "Beautiful Snow."

If I had that man who wrote "Beautiful Snow"

I'd send him to White Cloud or Newway-go,

And there he would stay from fall to spring

With plenty of snow—not another darn thing.

And while he sat waiting, all ready to go,

He'd sure get enough of this "Beautiful Snow."

More About The Market

During the last few weeks due to sickness, bad weather and the fact that this is usually the pessimistic time of the year, it has been reported to us that some buyers of dry goods have become afraid of the market and have quit buying to a certain extent. Other merchants have asked our advice as to what they should do about Future Orders covering merchandise for Fall. Following our previous open letters regarding the market, we will try to give you the present situation in frank and open manner as we see it.

The rapid increase in prices in the primary market has largely stopped, due to the fact that prices were getting so high that even the Mills themselves were getting afraid that they were getting too high and would stop consumption. Most of the Mills are sold far ahead, hence the market is very quiet at the present time. As we have said before we have gone out of Silks because we believe that Silks will go lower rather than higher. Wool goods are the most reasonably priced merchandise in the market. While there has been very little doing in the primary markets on Cotton goods, the prices of gray goods have held very steady, even with practically very little buying. 64 x 60's 535 yd. 36 in. Gray goods were never quoted at to exceed .24. Present bid prices for this item of gray-goods are .22½ and upwards, which will give you an idea of how strong the market is, even with very little purchases being made. It is said that there are a great number of large operators who had been hoping that by holding off there would be a slump in gray goods, but it does not come. This all shows that it is a question of supply and demand. We all know that the production is still short by a large amount. In our own case, we are doing everything we can to get the mills to deliver merchandise bought the middle of last year, but with very little success. We are getting out our Future Orders for Spring as fast as we can and we want you to be patient, because we assure you that as soon as we can get the merchandise from the Mills, we will ship it to you at once. If the mills were delivering merchandise as ordered or were asking us to anticipate deliveries, we would feel that a break in the market was coming, but such is not the case.

On the question of demand everyone of you knows that situation better than we do. Although every merchant we have talked with says that his business is as good or even much better than last year, we would appreciate any comments from you as to this and any other features which you care to write us about. One of the large factors in this connection is the buying power of the public. So long as everyone can get all the work they want at the high wages which they are getting, they will have plenty of money to spend. It is only natural for them to spend it. A good part of the present high prices is due to the high cost of labor. It would hardly be reasonable to look for a re-action without an equal re-action in wages, which does not look very reasonable either at the present time or in the near future.

Therefore the situation resolves itself down to the situation of short supply and good demand and any buyer who becomes afraid of the market and stays out and does not order the merchandise he needs for Spring will find himself in the same position that a great many merchants were last year, when through false psychology there was a slump in the market which was unwarranted. The wise merchant took advantage of it and made money while the foolish ones did not.

As to the other question of buying merchandise for Fall on Future order now, the advice that we are giving is this. Prices made by the Mills for Fall are much higher—and the higher prices go, the sooner the increase will stop and the sooner a re-action will set in. Therefore it is the part of wisdom for good merchants to order now about 50 per cent. of the quantity of merchandise that they think they will need. This will protect them at the opening prices and if the market goes up, they can buy the other 50 per cent. of their needs at market prices and sell accordingly. If the market should go down, which does not look very reasonable now, their loss will be minimized. By pursuing the policy of staying out of anything that looks too high for your trade to buy, you can gradually eliminate a great many items and a considerable investment. Many merchants who have followed this plan now have a nice nest-egg laid away in their savings account and a smaller stock to take a loss on, if there should be a re-action.

We will be glad to go into this matter further with any who desire to write and we would appreciate any comments you have.

Very truly yours,

GRAND RAPIDS DRY GOODS CO.
C. J. Farley, President.

RAPID GROWTH.

Of the Michigan Retail Dry Goods Association.

When making out an annual report your Secretary always harks back to the first days of the Association when there were but thirteen members. He can see again Mr. J. B. Sperry, of Port Huron, as temporary chairman, calling the meeting to order. Then the election followed, making Mr. D. M. Christian, of Owosso, President and the present incumbent Secretary-Treasurer. The following men were eager and enthusiastic members: J. R. Richey; S. E. Cook; F. McElwain and H. B. Streck of Charlotte; Mr. W. O. Jones and C. W. Carpenter, of Kalamazoo; Fred Cutler, of Ionia; Phil Higer, of Port Huron; Mr. Brogan and F. E. Mills, of Lansing.

The spirit of the meeting was good-fellowship and a feeling of the necessity co-operation. In order to eliminate many of the abuses which existed in the retail business and also to raise to a higher standard the merchants of the State, we recognized the necessity of a State-wide organization.

Since that modest beginning we have grown wonderfully and the Association is now much more powerful and vigorous than even at the time of our last convention held in Lansing, Sept. 9 and 10, 1919. We now have over 250 members and by a proper classification which includes clerks employed in each store, we find there are about 6,000 represented by this Association. This indicates something of the strength of the Association when computed by the number of persons engaged in the retail business of the State. This large growth is due to the efforts of our splendid manager, Mr. J. E. Hammond, who was the choice of the committee appointed by our President, Mr. Christian, at the convention held in Battle Creek one year ago. Mr. Hammond has more than fulfilled our expectations. He has been ever busy and always keenly interested in the welfare of the Association. He, too, has greatly relieved the Secretary, which is duly appreciated. In fact, the work of this office has been very pleasant, owing in large part to the congenial co-operation of our worthy and excellent President.

From correspondence recently received from officers of other retail associations we have the following information: The Michigan Retail Shoe Dealers' Association has 119 stores represented. It also has 300 associate members and this includes retail clerks, wholesale salesmen, etc. The first convention of the shoe dealers was held in Detroit in 1905. It recently held its fifteenth annual convention and this Association has been a great factor in promoting good fellowship among the shoemen of the State and has also had a very substantial influence on legislation.

The Michigan Retail Lumber Dealers' Association has at present 352 members. This Association was organized in 1889. The Michigan Retail and General Merchants' Association has, we understand, about 855 active members and the Michigan Retail Hardware Dealers' Association

claims a membership of about 1,500. Both of these Associations have been in existence several years and their conventions are growing in interest and enthusiasm. The Michigan State Pharmaceutical Association has a membership of about 900. The following Associations are now in existence in Michigan:

Michigan Retail Dry Goods' Association.

Michigan Retail Grocers and General Merchants' Association.

Michigan Retail Hardware Dealers' Association.

Michigan State Association of Master Plumbers.

Michigan State Pharmaceutical Association.

Retail Furniture Club of Michigan.

Michigan Retail Implement Dealers' Association.

Michigan Retail Shoe Dealers' Association.

Michigan Retail Lumber Dealers' Association.

Michigan Retail Clothiers' Association.

It is my opinion that the above associations of retail merchants in the State represent an aggregate of 50,000 business men and the recent action of the conference held with the Attorney General to appoint a committee of two members from each organization will center the influence of these organizations upon legislation when bills affecting the interests of the retailers are involved.

As our Association started with but thirteen members, so our National flag, in the beginning represented but thirteen states. Our Association, like the country, has grown. We are now living and doing business under this enlarged flag which represents the best Government on the face of the earth, in the best country on the globe and among the best people in all the world. As Mr. Combs, of Toledo, Executive Secretary of the Retail Merchants Board, has said, "Let us protect it, preserve it and keep it intact through broader education, higher ideals and closer relationships and by preserving and fostering the business of this great Nation in the best interests and welfare of all the people." In order to get the commercial world back on an even keel we must have order by eager helpfulness, patience, unselfishness and our great aim should be ready and willing to do our part, which means to take nothing without full measure in return, in this way only can the Michigan Retail Dry Goods Association help our people and our Government over the rough spots of these unusual and trying times.

Treasurer's Report For September Convention, 1919.

Cash received for mem. fees	\$ 805.00
Annual dues	4,356.00
Miscellaneous items	21.58

Total ----- \$5,182.58

Disbursements.

Salaries	\$1,612.79
Traveling expenses	518.22
Office expenses	445.50
Publicity	462.74

Total ----- \$3,039.25 3,039.25

Cash on hand in bank ----- \$2,143.33

Treasurer's Report For March Convention, 1920.

Cash on hand Sept. 1	\$2,143.33
Cash received for mem. fees	400.00
Annual dues	3,785.00
Miscellaneous items	523.58

Total ----- \$6,851.91

Disbursements.

Salaries	\$2,137.76
Traveling expenses	524.10
Office expenses	477.36
Publicity	1,231.20

Total ----- \$4,370.42 4,370.42

Cash on hand in bank ----- \$2,481.49

J. W. Knapp,

Secretary and Treasurer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 9—The remodeling and decorating of the Murray Hill dining rooms is nearing completion and will be opened to the public within the next week.

The Boston clothing house, one of our large stores, has been sold to the Leader. Poor health is given as the reason for selling out by Mr. Kline, the proprietor. The Leader is removing the stock to its store, on the opposite side of the street, where in the near future the public will be given a chance to beat the H. C. L. while the sale is on.

The hotels here are feeling the effects of the crippled train service during this last storm, as no trains are arriving and the weary travelers are sojourning en route. About the only places where the difference in attendance was not noticed was in the churches, where the number of travelers averaged about the same.

The "big five" packers of Chicago were tendered words of praise by the United States Government recently. The verbal bouquet—the first that has come to Packingtown in many months of Federal opposition—was brought to Chicago by John A. Atwood, special assistant of the Attorney General, who has been assigned to make a Nation wide explanation of the recent Federal decree of unscrambling. Attorney General Palmer was inspired to submit the decree excluding the packers from the vast variety of business they formerly engaged in, and in many instances controlled, through no animosity against the packers themselves. He declares, "It is but the truth to say that the packers have shown a spirit of concession and co-operation which is highly gratifying. They appreciate that the concessions must be made to remove all grounds for criticism, some of which were the result of prejudice."

Merchants are rejoicing over the report that the car ferry strike across the Straits has been settled and that freights will now be rushed through to relieve the shortage in some lines.

One of our leading dentists says that the auto loosens teeth. A pedestrian is luck if that is all it does to him.

A letter from our distinguished citizen, Rev. T. R. Easterday, who is spending the winter in California, states that during all of his travels he has not seen sights to compare with the scenery along our beautiful St. Mary's River and that he has been kicking himself for not taking along his fur overcoat. He expects to return to the Soo in the spring.

Angus McCoy, one of Payment's grocers, was a visitor here last week for a load of supplies. He says there is much activity on the island this winter, especially in the lumbering.

Edward Demar, one of our well-known architects, has opened a branch office at Port Huron, where he has been for the past week.

The many friends of Roy H. Fricken are sorry to learn that he is to remove to Dansville, Ill., to take a position with the Commercial-News. He has been with the Times here for the past year and has been popular in music circles and with the young folks in general. He departs with the best of wishes to his new location.

Even a stingy man will allow another to share his opinion.

William G. Tapert.

Shapes of Spring Hats.

The gamut of materials for spring hats having been run, efforts in the local millinery trade at the moment are being given to working out new methods of using them. Some of these methods, says the current bulletin of the Retail Millinery Association of America, are really novel. Of the treatment of leghorn by one of the big local firms it says:

"They cut the crown away about an inch above the headband, and finish it by curling the rough edge in. Then a crown of flowers or of some material is inserted. This gives a very natty effect, far more so than when a similar crown is poised directly upon the brim.

"Another hat has the brim cut somewhat on an old-fashioned poke shape, with a crown of flat roses meeting the band of leghorn. This model is trimmed with a tied black velvet bok that is placed at the back and has long, flowing streamers. A third hat shown by the same concern has a four-piece crown of peace-colored velvet arranged in the same way, each seam in the crown being bound with a cable cording. This model is on the soft, floppy garden order, and has a little bow tucked away under the brim near the back, ending in a wide, flowing streamer."

Blue Buckle Overalls

Union Made



"Strong-for-Work"

Dealers are urged in a good-business way to investigate the BLUE BUCKLE work-garments; to examine them with the utmost care and to compare them with any overalls they ever sold, or wore themselves.

We carry them in stock for immediate shipment.

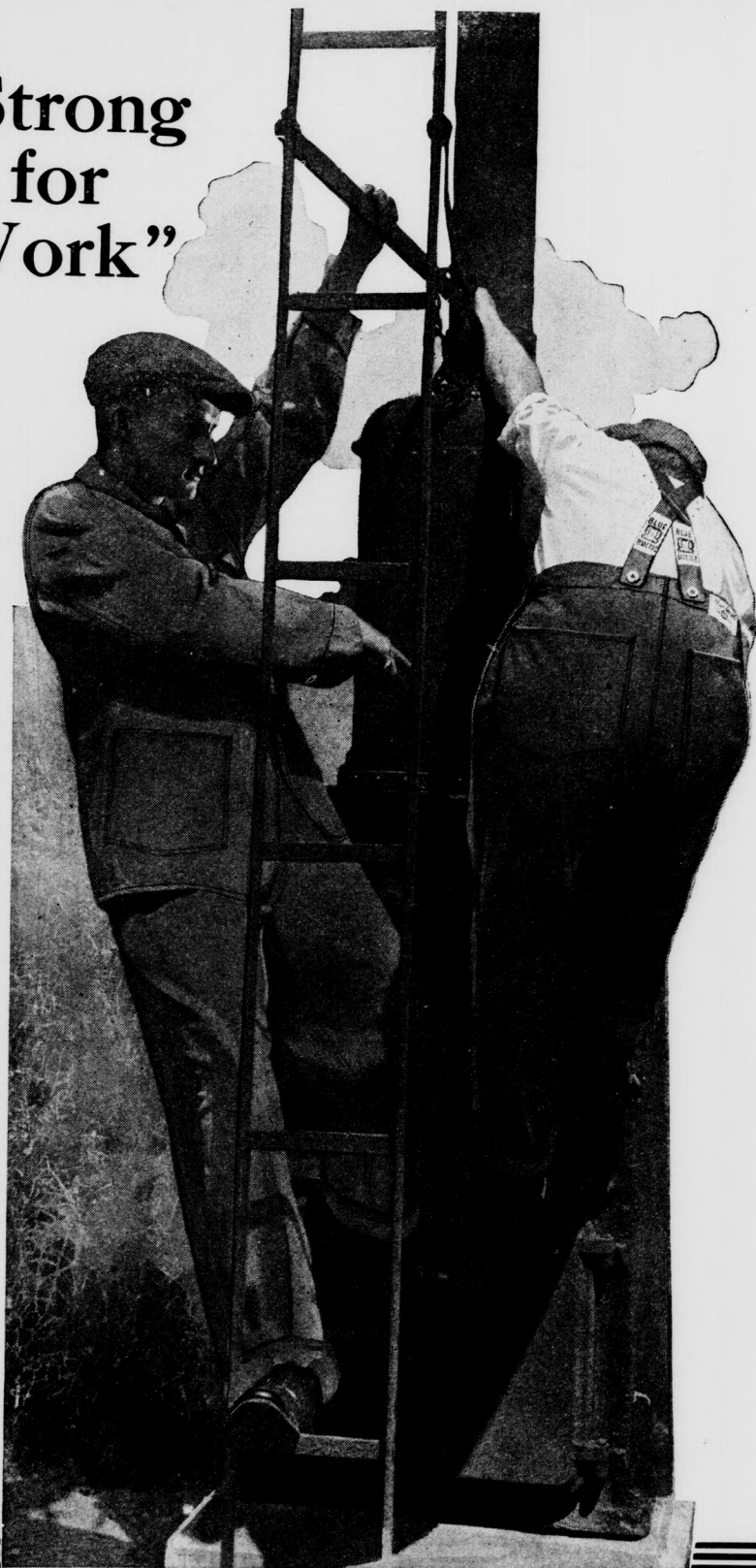
BROWN & SEHLER CO.

Wholesale Distributors

GRAND RAPIDS

MICHIGAN

**“Strong
for
Work”**



**Blue Buckles are
trade-builders
as well as
trade-holders!**

NEW customers' trade is kept right in your store by the supreme quality of Blue Buckle Overalls and Coats. Continual repeat orders move Blue Buckles at a mighty brisk pace. And when it comes to quick turnovers Blue Buckles certainly are all speed. That's why dealers who have made Blue Buckles their overall leader are scoring heavy on steady profits.

One wear test of Blue Buckles convinces a customer of their superior wear-quality. *One order of Blue Buckles will convince you absolutely of their superior sales-quality!* Steady, persistent advertising will keep pushing the demand for Blue Buckles!

Strong, sales-pulling advertisements in magazines, brotherhood publications, newspapers, farm papers and, impressive bill boards in over 1500 cities and towns will help you put across Blue Buckles *big!*

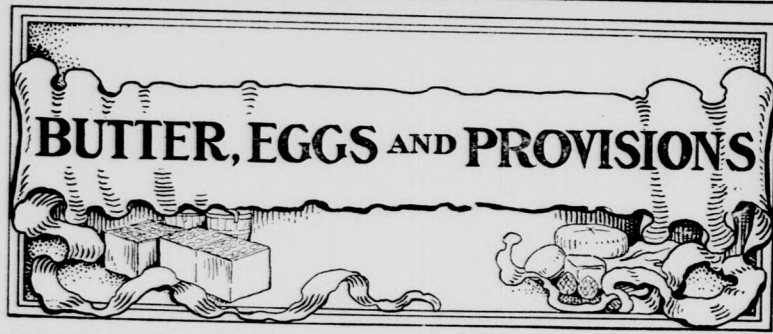
Blue Buckle Overalls and Coats are sold only through the jobbing trade—the most economical, practical and satisfactory method of distribution for both retailer and manufacturer. Samples, prices and other information are now available in practically every jobbing house in America. We request that you write your jobber. Should he not carry Blue Buckles he can order them for you.

Jobbers OverAll Company, Inc.
Lynchburg, Virginia

Largest Manufacturers of Overalls in the World
New York Office: 63 Leonard Street W. T. Stewart, Representative

Blue Buckle
Union Made
Overalls





Michigan Poultry, Butter and Egg Association.

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

Should Protest Against Undue Egg Breakage.

It is hoped that the conventions now in progress, at which egg shippers so largely predominate, will not pass without registering a very loud and unanimous protest against the railroad breakage of the egg product which played so large a part in the more serious of the losses that attended egg storage during the past year, and which are still, as they have been for years, a heavy drain upon the industry, inevitably reflected upon consumers.

It is perhaps needless to dwell upon the importance of this matter or to repeat the exasperating experiences of the trade in connection with it; they are matters with which almost every egg shipper, receiver and dealer is familiar. What is wanted is some effective action that will stop so grievous and unnecessary a loss to individuals and to the public.

There are manifestly three principal points of attack in any sensible effort at reform—the package and its preparation, the lading or car equipment, the handling in transit.

An indication of the chief reasons for the breakage that occurs is gained from observation of the marketing of Pacific Coast eggs in Atlantic seaboard markets. Some hundreds of car loads of these eggs have been brought across the continent since last fall and handled in the New York market with so little breakage that if the results were universal in egg transportation there would be nothing left to be desired. That car handling is, to a large extent responsible for breakage is indicated by the fact that most of these cars have come forward by express and that while the case used is well made and substantial it is no more so than the regular standard case used in other parts of the country, in which freight shipments are often seriously broken. It is proof positive that a strong substantial case, well packed, well loaded and shipped in cars that are handled as passenger trains are handled, is adequate to reduce breakage to a minimum.

But we must depend upon freight trains and freight train handling to move the great bulk of the egg crop. It might be possible to improve the handling of freight trains (since it is accomplished with passenger trains) so that egg breakage would be prac-

tically done away with under ordinarily careful packing and loading. But it is not to be expected. It will be necessary to deal with the matter upon the supposition that flying switch and other shock producing practices are an inherent concomitant of freight car handling.

It is our opinion that the standard egg case used in this country as a rule is adequate to its purpose under such handling as might be insured by the carriers or such car equipment as they might and should provide. But no egg case of the general style in use is proof against railroad freight handling of the kind frequently met with, and neither is any system of stowing, so far as we can judge from past experience. An adequate shock absorbing device is available and that it has not been generally installed is one of the mysteries of human nature, considering the facts that its merits and efficiency have been repeatedly proven, and recognized by railroad officials who might be supposed to direct the policy of the carriers, free from petty jealousies and factious oppositions.

The needs are plain enough. We want a good, substantial case, and a careful fitting of fillers and packing, but what is most essential in the absence of a decided revolution in freight car handling is a practical shock absorbing device in the cars. It is dollars to doughnuts that these requisites would practically stop egg breakage in transit and save the industry millions of dollars.—New York Produce Review.

Substitution Again.

"Have you a little fairy in your home?"

"No, but I have a little miss in my engine."

You Make
Satisfied Customers
 when you sell
"SUNSHINE"
FLOUR

BLEND FOR FAMILY USE
 THE QUALITY IS STANDARD AND THE
 PRICE REASONABLE

Genuine Buckwheat Flour
 Graham and Corn Meal

J. F. Eesley Milling Co.
 The Sunshine Mills
 PLAINWELL, MICHIGAN



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

M. J. Dark & Sons

Wholesale
Fruits and Produce

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

Grand Rapids, Michigan

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

Always Maintaining

A policy founded on modern methods with service as the paramount feature has brought to us success. Your order with us for

Fruits and Vegetables

insures you a profitable fruit department.

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

Kent Storage Company

Wholesale Dealers in

BUTTER | EGGS | CHEESE

PRODUCE

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

Phone, write or wire us.

GRAND RAPIDS, MICHIGAN

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
 Grand Rapids, Michigan

WE BUY AND SELL

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

WRITE, WIRE OR TELEPHONE US

Both Telephones 1217

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

What's Your Answer To This Catechism?

Have you done anything out of the ordinary lately—something that will make your store talked about and that will help to lift you out of the common places?

Have you made it a point lately to read all the trade journals and newspapers, and to follow other sources of information that may aid you?

Have you raised the salary of deserving clerks or do you compel them fairly to beg for that increase you know they deserve?

Have you taken a careful account of the money outstanding on your books, and do you really try to collect it in a systematic manner?

Have you gone into the reserve stock, rooting out the odd lot and the remnant and placing them where people will see and buy them?

Have you taken enough exercise lately to keep you fit, or are you one of those who think they do not need it?

Are you one of those who carry their business home in their pockets to the discomfort and misery of your family circle, or do you leave it at the office?

Have you used your best efforts to make your store an attractive place to trade, and what methods will you use to continue along these lines?

Have you re-arranged your store interior lately, or do you think the fixtures you have used for years are "good enough?"

Have you made it a point to keep pace with the times, or do you still think your way is about as good as can be found?

Have you tried to make improvement on your profits and accomplished this by cutting out the waste?

Have you discovered any business leaks you feel can be stopped?

Have you taken the trouble to visit the markets as often as you know you should; and if not, what excuse have you for neglecting this important item?

Have you failed to keep a "want book" or a system of checking on "shorts?"

Have you discovered that the man who is a good "boss" behaves as if he was not a "boss," and thus increases

the respect of clerks and customers alike?

To Score Unsalted Butter.

The Butter Committee of the New York Mercantile Exchange decided at a special meeting held on Monday last, to score unsalted butter officially, and to issue certificates of inspection accordingly. It has been a difficult matter to decide what to do with the 10 points that are given to salt, as almost any change in the standard official score would have to be arbitrary at best. In view of the fact that buyers for unsalted creamery insist on very light color it was decided to give that element 5 points additional, and absorb the other 5 points in style. The basis for scoring the unsalted butter is, therefore, flavor 45 points, body 25 points, color 20 points, style 5 points. This will permit the offering of unsalted under the call on 'Change according to score, and will be an advantage to all who are interested in that class of goods.

Decries Egg Producer Value.

Analysis of the contents of several brands of so-called egg producing tablets, which are finding large sales throughout Michigan, by Prof. A. J. Patten, experiment station chemist at the Michigan Agricultural College, has failed so far to reveal elements which can be expected to stimulate egg production in any way. Feed inspectors of the college find these products have been sold on a large scale, due to the high price of eggs, as poultry raisers are ready to try anything in an effort to increase production. The specimens examined at the college contain only common elements, such as salts, iron oxide, calcium carbonate, magnesium sulphate, etc., to which are usually added fenugreek or anise. Money spent for fancy products which are advertised as sure egg production stimulators is very likely wasted.

When you find yourself becoming satisfied to jog along in the same old way month after month, you are getting into a rut. As a cure for ruttiness read your trade papers regularly.

The customers of a store have more confidence in what clerks tell them if they see the boss right there, or some one who is in authority.




**WE ARE HEADQUARTERS
WHOLESALE
Fruits and
Vegetables**

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS :: MICHIGAN

**RED CROWN
RETAIL TRADE BUILDERS**



BIG SELLERS

24 Varieties in Universal Demand
Sold through Wholesale Grocers

ACME PACKING COMPANY
Chicago, U. S. A.
Independent Packer Pure Food Products

"Bel-Car-Mo"

IS Guaranteed Peanut Butter that you can conscientiously recommend to your particular, most exacting trade. It is "quality plus" in food, sanitarily prepared and packed.



Goods that win friends for the store are those that never lower the standard of excellence.

Improved
"Taylor-Made"
Honey Comb Chocolate Chips



You've tried the rest
Now Buy
the Best

W. E. TAYLOR, Maker
Battle Creek, Michigan



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

Training Your Salespeople For Team Work.

Written for the Tradesman.

A great deal of the success of any hardware business depends upon its salespeople. The store where the clerks are indifferent, and give only half measure of attention to customers, does not cut much figure in the business world. But the interest of the clerks in the business depends in turn to some extent upon the interest of the proprietor in his salespeople. He, after all, is the prime motive force in the development of a smooth-working and powerful store organization.

The hardware dealer who constantly complains of the inefficiency of clerks nowadays in comparison with their greater efficiency under the old system of apprenticeship is frequently met with—particularly the dealer who, as a boy, was familiar with English business methods. To such a merchant, a return to the apprenticeship system represents the one possible road to efficiency. But such a system would not for a moment appeal to the young American who prefers to work with rather than to work under his employer, and who usually has ideas of his own as to how a business ought to be run.

The strength of American business lies, not in an almost military discipline, but in the developed initiative of the individual worker. Any system of training must take into consideration the sort of material with which it has to deal and the lines along which the best results are to be expected.

Apprenticeship involved two things—study and training. If the apprentice spent so many years learning the business under a single employer, that employer on the other hand was obligated to teach the apprentice the business. The merchant nowadays who complains of the lack of training shown by the individual clerk as a rule has done comparatively little to develop efficiency in his staff. He must show interest in them before they show much interest in him, or in the business.

Why, anyways, does the average young man secure employment in a hardware store? When you understand the reasons which actuate him, then you know better how to deal with him. Probably 10 per cent. are interested in the hardware business, and have a real liking for it. The remaining 90 per cent. have decided that it is time to earn their own living, the

particular hardware store concerned has probably offered a better initial wage or easier hours than the grocery store.

With the 10 per cent. who have a basic love or liking for or interest in the business, it is easy to develop efficiency. They want to succeed in hardware; and they like hardware; and they are usually willing to work for success, and are not daunted by failure. But with the 90 per cent. who are interested chiefly in wages and hours the hardware dealer has, first of all, to arouse an interest in the business as well. Until you get this, you cannot accomplish much in the way of developing team-work.

Not long ago I attended a little supper given by a public service corporation for its staff of workers in various departments. There was a nice spread at the Chamber of Commerce; each of the three department heads gave a paper on the practical work of his department; then discussion was invited, and perhaps 50 per cent. of the men present took part. The manager who presided encouraged those who held back to come forward and give their experiences. One speaker would invite suggestions from another.

Next morning I ran across half a dozen of these men who had come from out of town. They were waiting in the depot for their train home. And they were still discussing the points brought out the night before. When they came to that banquet they were passive and some of them suspicious. The discussion meant that their interest had been aroused.

There is nothing I know of so effective in stirring up interest as the staff conference. A big concern may get together twenty-five or 100 or even more people at an elaborate banquet. John Jones, hardware dealer, may take his road man and his

book-keeper and his three inside salespeople and a couple of men from the tinshop down to the local restaurant and provide an ordinary oyster supper. The surroundings may differ; but the get-together idea is there just the same. And after the oysters and the coffee and the ice-cream you can talk informally about the best methods of advertising or dressing windows or making sales, or whatever else may occur.

The more informal such an affair is, the better. Set papers are apt to be dry and uninteresting. A good stunt is a question box. A dealer who makes a practice of holding such gatherings every month has a question box in his store. Members of the staff are invited to put their problems in writing and drop them into

this box; and they form the theme for discussion at the round-table conference at the end of the month.

The main thing in such a conference is to get the staff together and talk things over. Do not try to "run" the thing. Give the salespeople a free hand. Let them lead the discussions; and confine your participation to practical suggestions now and then. The shrewd dealer will get a great deal more than he gives in such affairs.

Often an element of competition can be introduced in regard to providing the supper. The average merchant will usually provide the eatables himself. One dealer has a standing proposition. If the month's business is ahead of the same month the previous year, or ahead of the average

Foster, Stevens & Co.

Wholesale Hardware

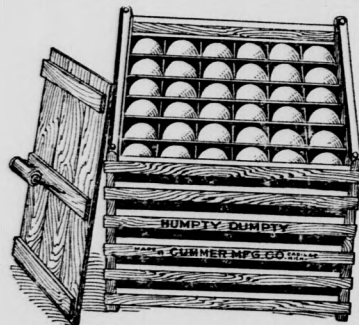


157-159 Monroe Ave. :: 151 to 161 Louis N. W.
 Grand Rapids, Mich.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.



Sold by

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

CUMMER'S

"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.

for the same month for a number of years, the dealer provides the supper. If the business falls down it is up to the staff. In one large store the departments are lined up in teams, and the two teams compete for new business, or increase in business. The losers provide the supper, or some important part of it. But for a small store it is just as well for the boss to provide; although the other method does stimulate business in most instances.

The staff conference, however, should not be the only place for clearing up difficulties. The wide-awake merchant is constantly accessible to any member of his staff. If the raw junior brings a question, he does not say, "Run to Jim and ask him." Instead, he takes time to explain the difficulty himself, with citations from his own experience, as a young clerk. The tacit reminder that the boss himself has been in the same situation and gone through the same difficulties will usually arouse a fellow feeling in the junior's breast. Too many young clerks are apt to look upon the head of the business as a different sort of being from themselves. It may take more time to stop and explain things to the young chap to whom hardware is still a mystery; but I notice that the approachable employers get the best results from their salespeople.

Take time to talk over the business with the staff, and see that the salespeople are posted as to specials advertised, new prices, and other matters. Time and again have I encoun-

tered instances where the men at the selling end—even the experienced salesmen—did not know that certain specials were advertised. This is merely the result of a lack of intelligent co-ordination of effort. The experience of one clerk constantly referring to another for prices on this, that or the other article is familiar to us all. We have run across it in dry goods, grocery and drug stores. Let us take care that, in our experience at least, it does not happen in the hardware store in whose success we are most interested—our own.

The great thing in effort of this sort is, first, to arouse interest in the business on the part of the individual salesman, and second, to intelligently direct that interest with a view to rendering the salesman more capable. To do this takes time; but it is an immense factor in developing a successful business; and whatever you do to stimulate interest or develop capacity it is eminently worth while.

Victor Lauriston.

He Doesn't Need a Name!

In an Eastern state a dealer in metals and paper has advertised one slogan so persistently that he seldom mentions his name and address in connection with it. Yet people for miles around know who he is, and where he does business from his slogan: "You weigh, we pay!"

Timely.

The public's interest in amusing combinations in firm names is capitalized by an Iowa butcher to draw attention to his chief selling argument. Over his door is the sign:

Pay and Carry Market.

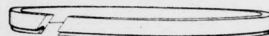
While at first glance this draws a smile, the real meaning of the sign soon becomes apparent to the passer-by.

Enough is great riches.

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

COLEMAN (Brand)

Terpeneless **LEMON**

and Pure High Grade **VANILLA EXTRACTS**

Made only by **FOOTE & JENKS Jackson, Mich.**

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

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
So. Mich. Brick Co., Kalamazoo
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co. Rives Junction

VAUGHAN'S Choice Onion Sets

Yellow or Red, \$3.75 per bu.
White, - 4.00 per bu.
Prompt Shipment.

VAUGHAN'S SEED STORE

31 W. Randolph St.

CHICAGO

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

DICKINSON'S



SEEDS

The Albert Dickinson Co.
MINNEAPOLIS CHICAGO



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

How They Lost Their Home.

They subscribed for everything on the instalment plan.

They bought things they did not need because they were cheap.

They could not say, "No," and dared not say, "I cannot afford it."

They did not use good judgment or right proportion in their expenditures.

The father always intended to get his life insured, but died without doing so.

They did not realize how easy it is to get into debt and how hard it is to get out.

They thought it small to insist on having an agreement or understanding put in writing.

The daughters thought it beneath them to work for a living, but were bound to dress well.

They drew their money out of the savings bank to put it into some get-rich-quick scheme, and lost it.

They put off payments on everything possible because it would be so much easier to pay to-morrow than to-day.

They signed important papers, without reading them or knowing their contents, just because they were asked to do so.

The mania to keep up appearances, beyond their means caused them to mortgage their property and ended in bankruptcy.

When the shoe began to pinch, they "really did not see where they could retrench." Habit had made luxuries seem necessities.

They ran accounts at the stores instead of paying cash, did not realize how rapidly bills were running up and never knew how they stood.

They entertained too expensively and a great deal more than they could afford, because they wanted people to think they were in good circumstances.

Their efforts to force their daughters into the society of those socially above them, in the hope that they might make "brilliant matches," involved them hopelessly in debt.

Why He Failed as a Leader.

His mind was not trained to grasp great subjects, to generalize, to make combinations.

He was not self-reliant, did not de-

pend upon his own judgment; leaned upon others; and was always seeking other people's opinion and advice.

He lacked courage, energy, boldness. He was not resourceful or inventive. He could not multiply himself in others.

He did not carry the air of a conqueror.

He did not radiate the power of a leader.

There was no power back of his eye to make men obey him.

He could not handle men.

He antagonized people.

He did not believe in himself.

He tried to substitute "gall" for ability.

He did not know men.

He could not use other people's brains.

He could not project himself into his lieutenants; he wanted to do everything himself.

He communicated his doubts and his fears to others.

He could not cover up his weak points.

He did not know that to reveal his own weakness was fatal to the confidence of others.

He did not inspire confidence in others because his faith in himself was not strong enough.

The Real Salesman.

One who has a steady eye, a steady nerve, a steady tongue, and steady habits.

One who understands men and who can make himself understood by men.

One who turns up with a smile and still smiles if he is turned down.

One who strives to out-think the buyer rather than to out-talk him.

One who is silent when he has nothing to say and also when the buyer has something to say.

One who takes a firm interest in his firm's interests.

One who keeps his word, his temper, and his friends.

One who wins respect by being respectable and respectful.

One who can be courteous in the face of discourtesy.

One who has self-confidence but does not show it.

One who is loved by his fellowmen.

Willing to Substitute.

Mrs. Justwed—The new cook has burned the bacon, dear; she is so young and inexperienced. Won't you be satisfied with a kiss for breakfast, instead?

Mr. Justwed—All right; call her in!

Cowards die many times before their death; the valiant never taste death but once.

The Consulting Salesman.

"There is a new type of salesman," said the Boss.

"He will always get my business."

"I call him the consulting salesman. When he calls on me I ask him questions. He answers them, and his replies are correct. He has impressed me with the fact that he knows what he's talking about.

"When I employ a doctor, I expect him to answer my questions regarding my health.

"When I consult a lawyer, I expect he will give me the best advice regarding my legal problems.

"And when the consulting salesman calls, I know he will advise me regarding my requirements. Having confidence in the reliability of his advice, I naturally give him my business."

It may be a good thing to be conservative at times, but it's a mighty poor thing to be so conservative you can never tackle anything new.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



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

Boston Straight and Trans Michigan Cigars

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



One half block East of the Union Station
GRAND RAPIDS MICH

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon :- Michigan

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

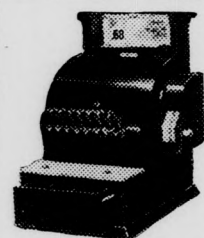
Four doors from Tradesman office

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.

TAKING INVENTORY

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

COMPUTING SCALES AT BARGAIN PRICES

Slightly used grocers and butchers scales at less than one-half the price of new ones. Scales repaired and adjusted.

W. J. KLING,
843 Sigsbee St. Grand Rapids, Mich.

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

Fatal Mistakes Made By the Entente Allies.

Grandville, March 9—Germany is about to make good the threat of her republican chancellor, Philip Scheidemann, that she considered the treaty of Versailles a mere scrap of paper.

Isn't this a harrowing condition of affairs after all these months of planning for a carrying out of the edict of that treaty which was to make the world safe for democracy? There is talk of a revision of that treaty to meet the demands of conquered (?) Germany!

This revision is construed as a German diplomatic victory without parallel, and a complete triumph of German propaganda which has served notice to the allies and the rest of the world that the Hohenzollern is still in the saddle, intent on carrying out treaties only which serve the best interests of supposedly vanquished Germany.

This is manifestly a fitting consequence of the German's first act of defiance against the treaty—her triumphant refusal to deliver up her war criminals for trial before Allied tribunals.

One of the gravest mistakes of the Allies was in turning a listening and sympathetic ear to the Hun wail of woe, which insisted that to carry out the demands made upon her would impoverish the country and leave no chance for the broken, downtrodden German people to earn the money needed to meet her financial demands. All this whine for better terms had its effect. The conquerors were soon disposed to make revision in some of the provisions which, the moment granted, gave new courage to the supposedly beaten enemy.

This propaganda was well worded, so as to appeal to the sympathies, not only for poor, down and out Germany, but to Europe as a whole, even America, which would certainly suffer disaster unless the instigators of all the trouble were given more liberal terms. Germany must be free to work out her own problems, otherwise bankruptcy would not stop at the Rhine, but would inundate its banks and drench all Europe in a flood of panic, chaos and poverty. Even the wide Atlantic would not protect prosperous America from the effects of "Allied rapacity" at Germany's expense.

Let the world ponder "whether it was wise to purchase Germany's ruin at the cost of disintegration of the whole economic universe," and so on.

Facts deny the truth of this wily Germanic propaganda. Even now the Fatherland is up and eager to resume competition in the markets of the world actually dominating the Italian market at this moment. It is notorious that hundreds of American firms and corporations are only waiting the signal to resume active trade relations with Germany.

It isn't reasonable to suppose that hardheaded American business men would be eager to deal with a nation "on the verge of ruin." The German propaganda is the most cunningly devised scheme ever undertaken by these adepts at the art of chicanery and deceit.

The moment the Allies permitted themselves to be bullied into submission to the German way of thinking with regard to the trial of the Hun criminals of the kaiser's war, that moment they lost their grip and are fast losing the respect, not only of Germany, but of the outside world as well. "Firmness in the right as God gives us to see the right," should have been the motto of those nations that entered into the Versailles treaty, which that arch enemy of truth and civilization across the Rhine has decided to treat as a scrap of paper.

This new act of Teutonic perfidy is nothing more than might have been expected, and the eyes of all the world are again opened to the cunning of that enemy which has held modern

civilization by the throat to its near strangulation in the past, and is cheerfully making preparations to repeat the job at no distant day, with a far more favorable prospect of being successful.

In deciding not to enforce their demands for the delivery of the kaiser and his companion criminals up to justice, the Allies have shown the extreme of weakness, and it seems now too late to put on the screws and take by force what the enemy has refused to grant.

Although vanquished on the field of battle the Germans are about to win a great victory in the field of diplomacy. Having won this, they will be ready to go on nation-building, strengthening the weak points which the last war revealed to them, making vast strides along the paths of commerce until at no distant day the German empire will again hold the reins of power throughout all Northern and Central Europe.

It is idle to lay to our consciences the unctious that the land pirate of Central Europe has been laid out, dead and buried. That little self gratulation is destined some day to have a rude awakening. When again the roar of guns are heard along the Rhine there will be a stupendous power behind them that was lacking in the last war. Fully a third of Russia will then be as thoroughly German as Prussia itself. The millions of people thus added will give the new Germany a fighting force compared to which the last army of the kaiser was as a corporal's guard to a full regiment of fighting men.

Germany is to-day in better trim for meeting the adversities of the world than any one of the Allies that opposed her in the last war. Her fields and shops remain intact. Her people are ready and willing—nay, anxious to work, not eight but twelve and more hours per day for the up-building of the empire. The huns of yesterday will be the Attilas of tomorrow.

Nothing can exceed the hate lurking in the German breast and a determination to seek revenge the moment the nation is again in shape to make the onslaught. The mistakes of the Allies in listening to Germany's tale of woe is bound to lead to disastrous results at some future day.

Old Timer.

Bottom Facts From Booming Boyne City.

Boyne City, March 9—We don't know whether this will get to you in time or not. We have been marooned for almost a week. What the little thaw we had last week did to us was a plenty. No mail of any kind has come to us since last Saturday until this morning. However, we have managed to live very contentedly and the bright sunshine gives promise that we will soon be released from the tenacious grip of the frost king.

We were pained to note the dearth of Boyne City names in the list of visitors at the retail grocers convention. One of our prominent grocers was heard to say very positively that no one could tell him how to run his business. Perhaps, but our observation is that some of us could learn a helova lot if we were of open, receptive mind, instead of thinking that the Lord gave us the only completely equipped brain in the world. One of our hustlers got a very pointed demonstration recently. Ask the Burroughs man.

The bond issue was endorsed by the voters by a very large majority. So our city dads are in good spirits and some very important work will be put through this season. Maxy.

F. J. Wheaton, druggist at the corner of Greenwood avenue and First street, Jackson, says: "I could not get along without the Tradesman. Wish we had a few more such papers."

General Conditions in Wheat and Flour.

Written for the Tradesman.

Nothing new has transpired in wheat and flour during the past ten days, markets holding about even. Hard wheats have strengthened somewhat; in fact, have advanced about 10 cents per bushel from the low point, while soft wheats have just about held their own.

In consequence of the condition of wheat, flour has remained about stationary. Some mills have had stage fright and have offered below actual cost of production, but have found this policy did not stimulate business.

The Government Report shows approximately 30,000,000 bushels greater visible supply this year than last, but the condition of the growing crop is considerably below that of a year ago.

Stocks of flour in the East and South are light and buying will have to be resumed within a very short time.

Local markets have been very inactive for four or five weeks, very little demand for flour; although, most of the mills have been busy filling contracts.

We presume the trade will be conservative in their purchases, at least, until it is fully determined what the outlook for the growing crop really is.

Anticipate a strengthening of both wheat and flour within the next two or three weeks and a normal amount of trading.

Any serious deterioration in the condition of the growing wheat is going to mean higher prices and that there will be some deterioration goes without question.

As has been suggested heretofore, the conservative buying policy is the proper one to pursue under present conditions. This means that heavy buying should not be indulged in and it also means that flour to cover normal requirements should be provided.

Lloyd E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 9—James B. Shaughnessy, formerly house salesman for the Michigan Hardware Co., is now on the road for the Buhl Sons Co., of Detroit.

As time goes on, it becomes more apparent that the President stands in about as much danger of having to select another postmaster general as Mr. Micawber stood of being forced to hunt another wife.

The Grand Rapids Piston Ring Co. has been incorporated with an authorized capital stock of \$30,000, of which amount \$16,000 has been subscribed and \$4,500 paid in in cash.

Lee M. Hutchins, Manager of the Hazeltine & Perkins Drug Co., leaves next Thursday for Los Angeles, via Santa Fe. He will be accompanied by his wife and will visit Mrs. Charles S. Hazeltine at Santa Barbara, before returning home.

George Hendershot has sold his grocery stock at 614 Stocking street to E. C. Oatley, who will continue the business at the same location. Mr. Hendershot has formed a copartnership with John Knottner and engaged in the produce business at Muskegon under the style of the Muskegon Produce Co.

The Bultema-Timmer Fuel Co. has been incorporated to deal in fuel, building material, etc., with an authorized capital stock of \$16,000, of which amount \$8,010 has been subscribed and \$2,500 paid in in cash.

The Engstrom & Johnson Novelty Shop has merged its furniture manu-

facturing business into a stock company under the style of the Engstrom & Johnson Furniture Co. with an authorized capital stock of \$40,000 common and \$25,000 preferred, of which amount \$37,500 has been subscribed and \$25,000 paid in in property.

Count Your Goods as You do Your Money.

When a grocer goes into a bank and gets a check cashed, he carefully counts the dollars and cents, not because he considers the teller dishonest, but it is partly a habit and also a safeguard against mistakes as they occur in the best regulated families.

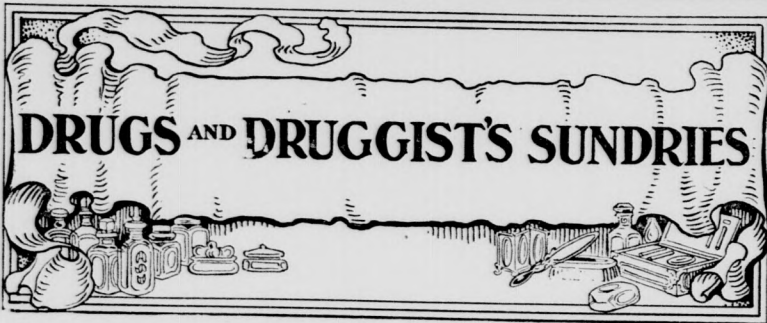
When the grocer receives money from a customer, he counts it to see that he is getting the correct amount. The customer does not resent it for he knows that mistakes will sometimes happen.

If a grocer were to consider his butter, eggs, sugar, package goods, and other goods just the same as dollars and cents he would exercise the same cool judgment in counting the packages himself when fresh goods arrived, before signing the invoice. He would not say "look in the butter box and put as much butter there as I need." No siree, he would say to himself, goods and butter are money as it is a medium of exchange just the same as is money. The bonded butter delivery man would not have an opportunity to short change Mr. Grocer by not leaving the amount of butter that he later signed and paid for. The same rule applies to all goods that are received. Follow the rule of considering goods the same as money that you have or have borrowed, and you will be mighty careful to whom you lend goods, by extending credit, or in signing invoices before you have checked up the goods to see that you have received what you are going to sign for.

Lax methods in this respect simply tempt delivery men to become dishonest and their employers know nothing about it until they are discovered. These lax methods of conducting a business are leaks that sooner or later sink the business ship and the poor grocer later wonders how it happened.

The announcement of John Brinsmead & Sons, one of the leading British piano making concerns, that they are retiring from business because excessive labor costs make it impossible for them to fix a selling price which will induce the public to buy their product, furnishes a good example of the fallacy of union restriction of output. Three hundred people, some of whom have been with the company forty years, will lose their positions. The company states that it now takes twenty-six employes to turn out one piano as against twelve in 1918 and six before the war. The cost of polishing alone is equal to the pre-war cost of the completed piano, including the materials.

"You can't satisfy an automobile appetite with a wheelbarrow income." is good reasoning just now. Let's start a national campaign with that on our banners, teach our customers how to live within income.



Michigan Board of Pharmacy.

President—H. H. Hoffman, Sandusky.
Secretary and Treasurer—E. T. Boden,
Bay City.
Other Members—Charles S. Koon,
Muskegon; Geo. F. Snyder, Detroit;
James E. Way, Jackson.
Next Meeting—Grand Rapids, March
16, 17 and 18

Different Novelties of Rat Poisons.

Arsenic is probably the oldest of the chemical poisons for destroying rats. Rat-catchers, who maintain an air of mystery in regard to the poisons they employ, almost invariably use arsenic, but a great point in the operations of the professional rat-catcher is the exercise of cunning against the well-known artfulness of the rat. It is in this direction that professional rat-catchers excel as well as in the attractions they devise to lure the rats into traps. Rat-baiting is, indeed, a very important part of the art. It is considered that certain essential oils attract the rodents, and it is as well to give samples of these compositions.

1. Oil of Rhodium Mxx
Oil of Caraway 3j
Oil of Lavender Mv
Oil of Ainsed Mx
Tincture of Musk Mx
2. Oil of Fennel.....
Oil of Rhodium
equal parts

It only requires a few drops of these preparations to make poisons "attract," and to remove the suspicion that is aroused in the rat when residual human odors are present. Sometimes a fried herring is cut up and mixed with flour with the same object or as a feed for a few nights until it is decided to spread the fatal meal before the trustful rodent.

Arsenical Rat Powders.

1. Arsenic 4 parts
Cornflour or Rye Meal 2 parts
Sugar 1 part
Tincture of Asafoetida a trace
Coloring Matter a sufficiency
2. Arsenic 1 part
Powdered Biscuit or Crushed Linseed 1 part
Oil of Anise a trace

Arsenical Rat Pastes

1. Arsenic 4 parts
Lard 38 parts
Rye Meal 58 parts
Oil of Anise a trace
2. Arsenic 20 parts
Bread Crumb 50 parts
Lamp Black 1 part
Glycerin 25 parts

Compound Rat Poisons.

Powder

- Strychnine 1 part
Arsenic 5 parts
Barium Carbonate 10 parts
Prussian Blue a sufficiency
Flour to make 100 parts

Paste

- Strychnine 10 parts
Barium Carbonate 30 parts
Bran 50 parts
Prussian Blue 1 part
Margarine to make a stiff paste.

Phosphorus is a non-scheduled poison in Great Britain. Examples of its use in rat poisoning are as follows:

Phosphorus Paste

1. Gelatin 25 parts
Soak in
Water 500 parts
and add
Glycerine 100 parts
Phosphorus 20 parts
Melt, shake, and add to
Meal 500 parts
Color with
Ivory Black a sufficiency
2. Phosphorus 20 parts
Borax 40 parts
Meal 350 parts
Tallow 80 parts
Ivory Black 10 parts
Water 500 parts
M. s. a.

Tartar Emetic is a constituent of some rat poisons. It is in itself a poison, but it is added also with a hope that if taken accidentally by human beings the emetic action will assist in preventing fatal results.

Nail Bleaches.

According to the Standard Formula sodium perborate is highly recommended as a nail bleach. Mix one teaspoonful with about one and one-half ounces of lukewarm water, and apply the liquid to the finger nails with a nail brush, rubbing for a few minutes. The powder may also be sprinkled dry on the nails and then rubbed with a damp brush, but the first-mentioned method is the most satisfactory. Other preparations which are said to be satisfactory are the following:

- Oxalic acid 1 dr.
Rose water 2 oz.

Apply to the discolored nails with friction by means of soft leather or flannel.

Citric or acetic acid may be substituted for the oxalic acid.

- Tartaric acid 1 dr.
Tincture of myrrh 1 fl. dr.
Cologne water 2 fl. dr.
Distilled water, to make 3 fl. oz.
Dissolve the acid in water, add the other ingredients, and strain.

Dip the nails in this solution, wipe nearly dry, and polish with a chamois pad (buffer).

- Diluted sulfuric acid ... 4 fl. dr.
Tincture of myrrh 2 fl. dr.
Water, to make 2 fl. oz.
Use like the preceding.

Activated Charcoal.

One of the matters which had to be worked out in connection with the box-form respirator against poison-gas was the preparation of charcoal in the most active form. Charcoal was one of the most important components of the respirator, which was designed to absorb not only chlorine, but chloropicrin and phosgene. Most of us remember the steps taken to collect fruit-stones, these being found to yield a dense charcoal; but coconut-shells were also employed in very large quantities for the preparation of charcoal. The best method of making the charcoal was worked out satisfactorily, but it was necessary to oxidize the hydrocarbon impurities so as to render the charcoal more active. This activating process consisted in passing air or steam over the screened charcoal. Exposing the charcoal for one hour to steam at 900 deg. C., gave the best result, the name "dorsite" being applied to the product. We believe that in the United States experiments were made with anthracite coal, in view of the possible shortage of coconut-shells, and that very satisfactory results were obtained. The purpose of this note is to call attention to the method of increasing the activity of charcoal,

and to suggest that the product may be found useful in medicine as an absorbent, and in pharmacy as a filtering agent. It is probable also that sugar refiners may find a use for activated charcoal unless the cost is prohibitive.

Coloring Electric Light Bulbs.

The following method of coloring electric light bulbs has been proposed, but we cannot vouch for its worth. There is always danger to be apprehended from the use of collodion on articles exposed to any degree of heat: First mix the white of one egg, previously beaten to a frosting, and one pint of soft water. Strain through a very fine sieve, and make sure that no bubbles remain on the surface of the liquid. The bulbs should be carefully cleaned and polished, and then dipped into the mixture and hung up on a string to dry. After about half an hour they should be dipped the second time, to ensure a perfect coating. When perfectly dry they are ready to be colored. For this, dissolve ten to thirty grains, according to the density of color desired, of any powdered aniline dye in four ounces of collodion. Dip the globes in this and hang up to dry. If not dark enough, after about six hours, when they are dry, dip again.

How About Your Soda Fountain?

DO YOU NEED—

Soda Fountains

Carbonators
Tables, Chairs
Fixtures
Steam Tables
Coffee Urns
Elec. Drink Mixers
Malted Milk Dispensers
Gas Gauges, Connections
Ice Cream Cabinets
Perculators
Water Filters
Ice Crushers, Freezers
Water Coolers
Ice Cream Sandwich Machines
Show Cases, Display Racks

Dishers

Shakers
Spoons
Glassware
Vortex Service
Indestructo Silver Service
Milapaco Service
Paper Cups
Soda Holders
Straw Dispensers
Tumbler Rinsers
Spoon Holders
Chocolate Pots
Lemon Squeezers
Dispensers Clothing
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.

TANGLEFOOT

The Non-Poisonous Fly Destroyer

The United States Public Health Service advises:
"Arsenical Fly-Destroying devices must be rated as extremely dangerous, and should never be used."

"Potential Insolvency."

For the lack of a better term, the above will serve to characterize the position of those fire insurance companies which write too much business in areas subject to conflagration. It is known to all students of conditions that many of the companies are following a gambling policy with regard to their New York City business, writing in the congested district an aggregate amount of insurance many times in excess not only of their net resources (combined capital and surplus) but of their gross assets; and following to a lesser extent the same policy in other large cities. Companies are not compelled by law to limit the amount which they may write in such a conflagration district here or elsewhere; nor are they required to report to anyone the amount of their liability in these congested areas. Yet this is, perhaps, the most important single factor to be considered in weighing the desirability of the policy of any insurance company. It is also conceded to be a most difficult matter to obtain accurate information concerning the position of the various companies on this conflagration question. The Baltimore and San Francisco fires showed very clearly that companies are apt to write an excessive amount of business in the cities where they are domiciled, and in New York City companies of other states and countries seem to be following the same dangerous course. Sometimes this is done carelessly, and sometimes through a deliberate decision to gamble present profits against the possibility of some future conflagration. Companies following the latter course, when criticized for doing so, are prone to say that if there should be a great conflagration in New York and they should be wiped out they

would at least be in good company, for practically all other companies would be in the same boat.

Short Tips on Good Business Methods.

Make it easy for people to buy once they enter your store by having all goods marked in plain figures. The mysterious price tag belongs to the dark ages of storekeeping.

Spend as much time as possible on the cleanliness of your store, for a clean shop attracts customers as flies are attracted to a barrel of sugar. Once you attract your trade a clean store will do more to hold them than any other factor.

If you sell goods for less than standard prices, or stock that which is hard to obtain, state so on your placards or window display, such as "Our price just 20 cents below that which you always paid for Jones's shirts," or "We carry in stock at all times a full line of camphor."

Don't attach too much importance to seasons. A dealer in furnishings used to pack away his line of sweaters and heavy underwear in summer, but a few seasons ago kept the same on sale all through the summer, with the result he sold many dozens of the so-called unseasonable articles.

Never test a coin in front of a customer. If you think it doubtful, go to the rear of the store and make your test instead of in front of the customer, who looks at you as much as to say, "Do you think I am using your store as a place to pass bad money?"

Last, but not least, practice the Golden Rule. It pays every time.

The clerk who is willing to stand idly behind the counter, yawn and wish for closing time, will some day wonder why it is that he never gets a raise.

Wholesale Drug Price Current

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

Acids	Cocoanut ---- 40@ 50	Capsicum ---- @ 1 95
Boric (Powd.) --- 17 1/2 @ 25	Cod Liver ---- 4 75 @ 50 00	Cardamon ---- @ 1 50
Boric (Xtal) --- 17 1/2 @ 25	Croton ---- 2 25 @ 2 50	Cardamon, Comp. @ 1 35
Carbolic ---- 30 @ 34	Cotton Seed ---- 2 35 @ 2 55	Catechu ---- @ 1 50
Citric ---- 1 25 @ 1 35	Ebberon ---- 12 00 @ 12 25	Cinchona ---- @ 1 80
Muriatic ---- 3 1/2 @ 5	Ekibos ---- 13 50 @ 13 75	Colehucum ---- @ 2 40
Nitric ---- 10 @ 15	Eucalyptus ---- 1 50 @ 1 75	Cubeba ---- @ 2 60
Oxalic ---- 50 @ 60	Hemlock, pure ---- 2 00 @ 2 25	Digitalis ---- @ 1 20
Sulphuric ---- 3 1/2 @ 5	Juniper Berries ---- 10 00 @ 10 25	Ginger ---- @ 1 50
Tartaric ---- 90 @ 95	Juniper Wood ---- 3 50 @ 3 75	Guaiac ---- @ 2 55
Ammonia	Lard, extra ---- 2 15 @ 2 25	Guaiac, Ammon. @ 2 40
Water, 26 deg. --- 12 @ 20	Lard, No. 1 ---- 1 80 @ 2 00	Iodine ---- @ 1 50
Water, 18 deg. --- 10 @ 17	Lavender Flow 15 00 @ 15 25	Iodine, Colorless @ 2 00
Water, 14 deg. --- 9 @ 16	Lavender Gar'n 1 75 @ 2 00	Iron, clo. ---- @ 1 45
Carbonate ---- 22 @ 26	Lemon ---- 2 75 @ 3 00	Kimo ---- @ 1 35
Chloride (Gran) 18 1/2 @ 25	Linsed boiled bbl. @ 2 08	Myrrh ---- @ 2 25
Balsams	Linsed bld less 2 18 @ 2 28	Nux Vomica --- @ 1 95
Copaiba ---- 1 00 @ 1 20	Linsed raw bbl. @ 2 06	Opium ---- @ 4 50
Pir (Canada) --- 2 50 @ 2 75	Linsed raw less 2 16 @ 2 21	Opium, Camph. @ 1 25
Pir (Oregon) --- 50 @ 75	Mustard, true, oz. @ 2 95	Opium, Deodorz'd @ 4 50
Peru ---- 7 00 @ 7 25	Mustard, artifil, oz. @ 1 10	Rhubarb ---- @ 1 80
Tolu ---- 2 50 @ 2 75	Neatsfoot ---- 1 75 @ 1 95	Paints
Barks	Olive, pure ---- 4 75 @ 6 00	Lead, red dry --- 15 1/2 @ 16
Cassia (ordinary) 45 @ 50	Olive, Malaga, yellow 3 75 @ 4 00	Lead, white dry 15 1/2 @ 16
Cassia (Saigon) 90 @ 1 00	Olive, Malaga, green 3 75 @ 4 00	Lead, white oil 15 1/2 @ 16
Sassafras (pow. 70c) @ 65	Orange, Sweet 7 50 @ 7 75	Ochre, yellow bbl. @ 2
Soap Cut (powd.) 40c ---- 30 @ 35	Origanum, pure @ 2 50	Ochre, yellow less 2 1/2 @ 5
Berries	Origanum, com'l 1 00 @ 1 25	Putty ---- 5 @ 8
Cubeb ---- 1 90 @ 2 00	Pennyroyal --- 3 00 @ 3 25	Red Venet'n Am. 2 1/2 @ 5
Fish ---- 90 @ 1 00	Peppermint --- 12 00 @ 12 25	Red Venet'n Eng. 3 @ 6
Juniper ---- 10 @ 20	Rose, pure --- 24 00 @ 25 00	Vermillion, Amer. 25 @ 30
Prickley Ash --- @ 30	Rosemary Flows 2 00 @ 2 25	Whiting, bbl. --- @ 2 1/2
Extracts	Sandalwood, E. --- 15 00 @ 15 20	Whiting ---- 3 1/2 @ 6
Licorice ---- 60 @ 65	Sassafras, true 3 00 @ 3 25	L. H. P. Prep. 3 75 @ 4 00
Licorice powd. 1 20 @ 1 25	Sassafras, art'l 1 50 @ 1 75	Miscellaneous
Flowers	Sperm ---- 2 40 @ 2 60	Acetanald ---- 75 @ 90
Arnica ---- 75 @ 80	Tansy ---- 9 00 @ 9 25	Alum ---- 16 @ 20
Chamomile (Ger.) 80 @ 1 00	Tar, USP ---- 48 @ 60	Alum, powdered and ground ---- 17 @ 20
Chamomile Rom 1 00 @ 1 20	Turpentine, bbis. @ 2 16	Bismuth, Subnitrate ---- 3 50 @ 3 80
Gums	Turpentine, less 2 26 @ 2 36	Borax xtal or powdered --- 10 1/2 @ 15
Acacia, 1st ---- 60 @ 65	Wintergreen, tr. ---- 12 00 @ 12 25	Cantharades, po 2 25 @ 2 50
Acacia, 2nd ---- 55 @ 60	Wintergreen, sweet birch 9 00 @ 9 25	Calomel ---- 2 37 @ 2 45
Acacia, Sorts ---- 35 @ 40	Wintergreen art 1 20 @ 1 40	Capsicum ---- 38 @ 45
Acacia, powdered 45 @ 50	Wormseed ---- 8 50 @ 8 75	Carmine ---- 7 25 @ 7 60
Aloes (Barb Pow) 30 @ 40	Wormwood --- 16 00 @ 16 25	Cassia Buds ---- 50 @ 60
Aloes Cape Pow) 30 @ 35	Potassium	Cloves ---- 67 @ 75
Aloes (Soc Pow) 1 40 @ 1 50	Bicarbonate ---- 55 @ 60	Chalk Prepared 13 @ 15
Asafoetida ---- 4 50 @ 5 00	Bichromate ---- 37 1/2 @ 50	Chalk Precipitated 12 @ 15
Asafoetida Pow. @ 7 50	Bromide ---- 1 05 @ 1 10	Chloroform ---- 45 @ 55
Camphor ---- 4 25 @ 4 30	Carbonate ---- 32 @ 1 00	Chloral Hydrate 1 70 @ 2 10
Guaiac ---- @ 2 09	Chlorate, gran'r 48 @ 55	Cocaine ---- 13 60 @ 14 05
Guaiac, powdered @ 2 00	Chlorate, xtal or powd. 28 @ 35	Cocoa Butter ---- 65 @ 75
Kino ---- 61 85	Cyanide ---- 27 3/4 @ 50	Corks, list, less 50%.
Kino, powdered @ 1 99	Iodide ---- 3 85 @ 4 00	Copperas, bbis. -- @ 03
Myrrh ---- @ 1 40	Permanganate --- 80 @ 1 00	Copperas, less --- 3 1/4 @ 8
Myrrh, Pow. --- @ 1 50	Prussiate, yellow 80 @ 90	Copperas, powd. 4 1/2 @ 10
Opium ---- 10 00 @ 10 40	Prussiate, red 1 85 @ 2 00	Corrosive Sublim 2 22 @ 2 30
Opium, powd. 11 50 @ 11 80	Sulphate ---- @ 85	Cream Tartar --- 70 @ 75
Opium, gran. 11 50 @ 11 80	Roots	Cuttlebone ---- 90 @ 1 00
Shellae ---- 2 10 @ 2 20	Alkanet ---- 3 75 @ 4 00	Dextrine ---- 9 @ 15
Shellae Bleached 2 15 @ 2 25	Blood, powdered 60 @ 75	Dover's Powder 5 75 @ 6 00
Tragacanth ---- 5 50 @ 7 25	Calamus ---- 60 @ 1 00	Emery, All Nos. 10 @ 15
Tragacanth powd. @ 5 00	Elecampane, pwd. 22 @ 25	Emery, Powdered 8 @ 10
Turpentine ---- 35 @ 40	Gentian, powd. 27 1/2 @ 35	Epsom Salts, bbis @ 04 1/2
Insecticides	Ginger, African, powdered 29 @ 36	Epsom Salts, less 5 @ 10
Arsenic ---- 18 @ 25	Ginger, Jamaica 40 @ 45	Ergot ---- @ 6 25
Blue Vitriol, bbl. @ 10	Ginger, Jamaica, powdered 45 @ 50	Ergot, Powdered @ 6 50
Blue Vitriol, less 11 @ 16	Goldenseal, pow. 8 50 @ 8 80	Flake White ---- 15 @ 20
Bordeaux Mix Dry 18 @ 28	Ipecac, powd. --- 4 50 @ 5 00	Formaldehyde, lb. 65 @ 70
Hellebore, White powdered 38 @ 45	Licorice, powd. 35 @ 40	Gelatin ---- 1 55 @ 1 75
Insect Powder --- 90 @ 1 35	Licorice, powd. 40 @ 45	Glassware, less 50%.
Lead Arsenate Po 30 @ 50	Orris, powdered 40 @ 45	Glassware, full case 58%.
Lime and Sulphur Dry 10 1/2 @ 25	Poke, powdered 40 @ 45	Glauber Salts, bbl. @ 2 1/2
Paris Green ---- 45 @ 56	Rhubarb ---- @ 3 00	Glauber Salts less 3 1/2 @ 8
Ice Cream	Rhubarb, powd. 2 60 @ 2 75	Glue, Brown --- 21 @ 30
Piper Ice Cream Co., Kalamazoo	Rosinwood, powd. 30 @ 35	Glue, Brown Grd. 19 @ 25
Bulk, Vanilla ---- 1 10	Sarsaparilla, Hond. ground 1 25 @ 1 40	Glue, White --- 35 @ 40
Bulk, Chocolate --- 1 20	Sarsaparilla Mexican, ground --- @ 80	Glue, White Grd. 35 @ 40
Bulk, Caramel ---- 1 20	Squills ---- 35 @ 40	Glycerine ---- 31 @ 45
Bulk, Grape-Nut --- 1 20	Squills, powdered 60 @ 70	Hops ---- 85 @ 1 00
Bulk, Strawberry --- 1 30	Tumeric, powd. 25 @ 30	Iodine ---- 5 45 @ 5 70
Bulk, Tutti Fruiti --- 1 30	Valerian, powd. @ 2 00	Iodoform ---- 6 50 @ 6 80
Brick, Vanilla ---- 1 20	Seeds	Lead, Acetate --- 20 @ 30
Brick, Chocolate --- 1 60	Anise ---- 35 @ 40	Lycopodium --- 3 00 @ 3 25
Brick, Caramel --- 1 60	Anise, powdered 37 @ 40	Mace ---- 85 @ 90
Brick, Strawberry --- 1 60	Bird, Is ---- 13 @ 19	Mace, Powdered 95 @ 1 00
Brick, Tutti Fruiti --- 1 60	Canary ---- 15 @ 20	Menthol ---- 18 00 @ 18 20
Brick any combinat'n 1 60	Caraway, Po. 35 28 @ 30	Morphine ---- 11 95 @ 12 35
Leaves	Cardamon --- 2 25 @ 2 50	Nux Vomica --- @ 30
Buchu ---- @ 3 25	Celery, powd. 65 57 @ 60	Nux Vomica, pow. 20 @ 30
Buchu, powdered @ 3 50	Coriander powd 30 22 1/2 @ 25	Pepper black pow. 37 @ 40
Sage, bulk ---- 67 @ 70	Dill ---- 25 @ 30	Pepper, white --- @ 50
Sage, 1/4 loose --- 72 @ 78	Fennel ---- 30 @ 40	Pitch, Burgundy @ 15
Sage, powdered --- 55 @ 60	Flax ---- 14 @ 18	Quassia ---- 12 @ 15
Senna, Alex --- 1 40 @ 1 50	Flax, ground --- 14 @ 18	Quinine ---- 1 22 @ 1 72
Senna, Tinn. --- 30 @ 35	Poenugreek pow. 10 @ 20	Rochelle Salts --- 51 @ 56
Senna, Tinn. pow. 35 @ 40	Hemp ---- 12 1/2 @ 18	Saccharine ---- 40 @ 40
Uva Ursi ---- 25 @ 30	Lobelia ---- 1 75 @ 2 00	Salt Peter ---- 20 @ 30
Oils	Mustard, yellow --- 45 @ 50	Seidlitz Mixture --- 40 @ 30
Almonds, Bitter, true 16 00 @ 16 25	Mustard, black --- 36 @ 40	Soap, green ---- 22 1/2 @ 30
Almonds, Bitter, artificial 2 50 @ 2 75	Poppy ---- @ 1 00	Soap mott castile 22 1/2 @ 25
Almonds, Sweet, true 1 75 @ 2 00	Quince ---- 1 50 @ 1 75	Soap, white castile case ---- @ 15 00
Almonds, Sweet, imitation 85 @ 1 00	Rape ---- 15 @ 20	Soap, white castile less, per bar --- @ 1 60
Amber, crude --- 3 00 @ 3 25	Sabadilla ---- @ 35	Soda Ash ---- 3 1/2 @ 10
Amber, rectified 3 50 @ 3 75	Sabadilla, powd. 30 @ 35	Soda Bicarbonate 3 1/2 @ 10
Anise ---- 2 75 @ 3 00	Sunflower ---- 15 @ 20	Soda, Sal ---- 2 1/4 @ 5
Bergamont ---- 8 00 @ 8 20	Worm American @ 45	Spirits Camphor @ 2 00
Cajuput ---- 1 75 @ 2 00	Worm Levant 1 65 @ 1 75	Sulphur, roll ---- 4 1/2 @ 10
Cassia ---- 4 50 @ 4 75	Tinctures	Sulphur, Subl. --- 4 1/2 @ 10
Castor ---- 2 25 @ 2 50	Aconite ---- @ 1 70	Samarinds ---- 25 @ 30
Cedar Leaf ---- 3 25 @ 3 50	Aloes ---- @ 1 20	Tartar Emetic --- 1 03 @ 1 19
Citronella ---- 1 25 @ 1 50	Arnica ---- @ 1 50	Turpentine, Ven. 50 @ 60
Cloves ---- 5 00 @ 5 25	Belladonna ---- @ 3 90	Vanilla Ex. pure 1 50 @ 2 00

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

GROCERY PRICE CURRENT

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

ADVANCED

Saxon Wheat Food
Gelatine
Baker's Cocoa
Hersheys Cocoa

DECLINED

Canned Milk

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

AXLE GREASE



- 25 lb. pails, per doz. 18 80
- BAKED GOODS
- Loose-Wiles Brands
- Krispy Crackers .. 18
- L. W. Soda Crackers .. 16
- L. W. Butter Crackers .. 18
- Graham Crackers .. 18
- Fig Sni Bar .. 25
- L. W. Ginger Snaps .. 18
- Honey Girl Plain .. 25
- Honey Girl Iced .. 26
- Cocoonut Taffy .. 28
- Vanilla Wafer .. 40
- Subject to quantity discount.
- BLUING
- Jennings' Condensed Pearl
- Small, 3 doz. box .. 2 55
- Large, 2 doz. box .. 2 70
- BREAKFAST FOODS
- Cracked Wheat, 24-2 .. 4 60
- Cream of Wheat .. 9 00
- Grape-Nuts .. 3 50
- Pillsbury's Best Cerl .. 2 90
- Quaker Puffed Rice .. 5 60
- Quaker Puffed Wheat .. 4 30
- Quaker Brkfst Biscuit 1 90
- Quaker Corn Flakes 3 35
- Ralston Purina .. 4 00
- Ralston Branos .. 2 20
- Ralston Food, large .. 3 60
- Ralston Food, small .. 2 60
- Saxon Wheat Food .. 5 10
- Sired Wheat Biscuit 4 50
- Triscuit, 18 .. 2 25
- Kellogg's Brands
- Toasted Corn Flakes 4 20
- Toasted Corn Flakes Individual .. 2 00
- Krumbles .. 4 20
- Krumbles, Individual 2 00
- Biscuit .. 2 00
- Drinket .. 2 60
- Peanut Butter .. 3 65
- No. 1412, doz. .. 1 80
- Bran .. 3 60
- BROOMS
- Standard Parlor 23 lb. 5 75
- Fancy Parlor, 23 lb. .. 8 00
- Ex. Fancy Parlor 25 lb. 9 50
- Ex. Fcy. Parlor 26 lb. 10 00
- BRUSHES
- Scrub
- Solid Back, 8 in. 1 50
- Solid Back, 11 in. 1 75
- Pointed Ends .. 1 25
- Stove
- No. 1 .. 1 10
- No. 2 .. 1 35
- Shoe
- No. 1 .. 90
- No. 3 .. 1 25
- No. 8 .. 1 90
- BUTTER COLOR
- Dandelion, 25c glze .. 2 00
- Perfection, per doz. .. 1 30
- CANDES
- Paraffine, 6s .. 15
- Paraffine, 12s .. 16
- Wicking .. 40
- CANNED GOODS
- Apples
- 3 lb. Standards .. @ 2 10
- No. 10 .. @ 7 25

- Blackberries
- 3 lb. Standards ..
- No. 10 .. @ 13 00
- Beans-Baked
- Brown Beauty, No. 2 1 35
- Campbell, No. 2 .. 1 50
- Fremont, No. 2 .. 1 35
- Van Camp, 1/2 lb. 75
- Van Camp, 1 lb. 1 25
- Van Camp, 1 1/2 lb. 1 60
- Van Camp, 2 lb. 1 80
- Beans-Canned
- Red Kidney .. 1 35 @ 1 45
- String .. 1 35 @ 2 70
- Wax .. 1 35 @ 2 70
- Lima .. 1 20 @ 2 85
- Red .. 95 @ 1 25
- Clam Bouillon
- Burnham's 7 oz. .. 2 50
- Corn
- Standard .. 1 65
- Country Gentleman .. 2 00
- Maine .. 2 25
- Hominy
- Van Camp .. 1 85
- Jackson .. 1 30
- Lobster
- 1/2 lb. 2 45
- 1/4 lb. 4 60
- Mackerel
- Mustard, 1 lb. 1 80
- Mustard, 2 lb. 2 80
- Soused, 1 1/2 lb. 1 50
- Soused, 2 lb. 2 75
- Mushrooms
- Buttons, 1s, per can 1 40
- Hotels, 1s per can 1 15
- Plums
- California, No. 3 .. 2 40
- Pears In Syrup
- Michigan .. 4 50
- California .. 5 50
- Peas
- Marrowfat .. 1 75 @ 1 90
- Early June .. 1 65 @ 1 90
- Early June sifted 1 90 @ 2 40
- Peaches
- California, No. 2 1/2 .. 4 75
- California, No. 1 .. 2 40
- Michigan No. 2 .. 4 25
- Pie, gallons .. 12 00
- Pineapple
- Grated No. 2 .. 4 00
- Sliced No. 2 Extra .. 4 75
- Pumpkin
- Van Camp, No. 3 .. 1 45
- Van Camp, No. 10 .. 4 60
- Lake Shore, No. 3 .. 1 45
- Vesper, No. 10 .. 3 90
- Salmon
- Warren's 1 lb. Tall .. 4 10
- Warren's 1/2 lb. Flat 2 60
- Warren's 1 lb. Flat .. 4 25
- Red Alaska .. 3 90
- Med. Red Alaska .. 3 50
- Pink Alaska .. 2 65
- Sardines
- Domestic, 1/2 s .. 5 25 @ 6 50
- Domestic, 1/2 s .. 7 00 @ 8 00
- Domestic, 3/4 s .. 7 00 @ 8 00
- California Soused .. 2 25
- California Mustard .. 2 25
- California Tomato .. 2 25
- Sauerkraut
- Hackmuth, No. 3 .. 1 45
- Shrimps
- Dunbar, 1s doz. 1 90
- Dunbar, 1 1/2s doz. ... 3 75
- Strawberries
- Standard No. 2 .. 4 50
- Fancy, No. 2 .. 5 50
- Tomatoes
- No. 2 .. 1 45 @ 1 75
- No. 3 .. 2 00 @ 2 85
- No. 10 .. @ 7 00

- CHEESE
- Brick .. 34
- Wisconsin Flats .. 34
- Longhorn .. 37
- New York .. 35
- Michigan Full Cream .. 33
- CHEWING GUM
- Adams Black Jack .. 70
- Beeman's Pepsin .. 70
- Beechnut .. 80
- Doublemint .. 70
- Flag Spruce .. 70
- Juicy Fruit .. 70
- Spearmint, Wrigleys .. 70
- Yucatan .. 70
- Zeno .. 65
- CHOCOLATE
- Walter Baker & Co.
- Caracas .. 42
- Premium, 1/4s or 1/2s .. 47
- Walter M. Lowney Co.
- Premium, 1/4s .. 44
- Premium, 1/2s .. 44
- CIGARS
- National Grocer Co. Brands
- Antonella Cigars, 50 foil .. 37 50
- Antonella Cigars, 100 foil .. 37 50
- Antonella Cigars, 25 tins .. 37 50
- El Rajah, Diplomatics, 100s .. 7 00
- El Rajah, corona, 50 per 100 .. 7 75
- El Rajah, Epicure, 50 per 100 .. 7 40
- El Rajah, Epicure, 25, per 100 .. 8 30
- El Rajah, Ark, 50, per 100 .. 7 30
- El Rajah, President, 50, per 100 .. 10 00
- Gdin. Monarch, 50, wood, per 100 .. 5 60
- Odin, Monarch, 25 tin 5 60
- Mungo Park, 2500 lots 69 12
- Mungo Park, 1900 lots 70 81
- Mungo Park, 500 lots 72 52
- Mungo Park, less than 500 .. 75 00
- Muzgo Park, 25 wood 75 00
- Worden Grocer Co. Brands
- Harvester (Shade Grown) Record Breaker, 50s foil .. 75 00
- Delmonico 50s .. 75 00
- Panatella, 50s .. 75 00
- Epicure, 50s .. 95 00
- Favorita Extra, 50s .. 95 00
- Presidents, 50s .. 112 50
- (La Azora Broadleaf Cigar) Washington, 50s .. 75 00
- Panatella Foil, 50s .. 75 00
- Perfecto Grande, 50s .. 95 00
- Opera, 50s .. 57 00
- Sanchez & Haya Clear Havana Cigars. Made in Tampa, Florida
- Rothchilds, 50s .. 75 00
- B. Panatella, 50s .. 75 00
- Diplomatics, 50s .. 95 00
- Bishops, 50s .. 115 00
- Reina Pina, 50s Tins 115 00
- Queens, 50s .. 135 00
- Perfectionados, 25s 150 00
- Ignacia Haya Made in Tampa, Florida.
- Extra Fancy Clear Havana Delicados, 50s .. 120 00
- Primeros, 50s .. 140 00
- Rosenthal Bros.
- R. B. Cigar (wrapped in tissue) 50s .. 60 00
- Imported Sumatra wrapper Manila Cigars
- From Philippine Islands
- Lioba, 100s .. 37 50
- Other Brands
- Charles the Eighth (Domestic), 50s .. 70 00
- B. L. 50s .. 52 00
- Hemmett Champions, 50s .. 56 00
- Court Royal, 50s .. 60 00
- Court Royal, 25 tins 60 00
- Qualex, 50s .. 50 00
- Knickerbocker, 50s .. 54 00
- Stogies
- Tip Top, 50s tins, 2 for 5 .. 19 50
- CLOTHES LINE
- Hemp, 50 ft. 2 50
- Twisted Cotton, 50 ft. 3 25
- Twisted Cotton, 60 ft. 3 90
- Braided, 50 ft. 4 00
- Braided, 80 ft. 4 25
- Sash Cord .. 4 50

- COCOANUT
- 1/4s, 5 lb. case Dunham 46
- 1/4s, 5 lb. case .. 45
- 1/2s & 1/4s, 15 lb. case 46
- 6 and 12c pkg. in pails 4 75
- Bulk, pails .. 38
- Bulk, barrels .. 35
- 48 2 oz. pkgs., per case 4 00
- 48 4 oz. pkgs., per case 7 50
- COFFEE ROASTED Bulk
- Rio .. 26 @ 28
- Santos .. 37 @ 40
- Maracabo .. 43
- Mexican .. 43
- Gutamala .. 42
- Java .. 50
- Mocha .. 50
- Bogota .. 43
- Peaberry .. 41
- Package Coffee
- New York Basis
- Arbuckle .. 38 50
- McLaughlin's XXXX
- McLaughlin's XXXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.
- Coffee Extracts
- N. Y., per 100 .. 9 1/2
- Frank's 250 packages 14 50
- Hummel's 50 1 lb. 10
- CONDENSED MILK
- Eagle, 4 doz. 11 00
- Leader, 4 doz. 8 50
- EVAPORATED MILK
- Carnation, Tall, 4 doz. 6 10
- Carnation, Baby, 8 doz 5 50
- Pet. Tall .. 6 10
- Pet. Baby .. 4 00
- Van Camp, Tall .. 6 10
- Van Camp, Baby .. 6 10
- Dundee, Tall, 4 doz. 6 10
- Dundee, Baby, 8 doz. 5 50
- Silver Cow, Tall 4 doz 6 10
- Silver Cow Baby 6 dz 4 10
- MILK COMPOUND
- Hebe, Tall, 6 doz. 5 90
- Hebe, Baby, 8 doz. .. 5 60
- Carolene, Tall, 4 doz. 5 65
- CONFECTIONERY
- Stick Candy Pails
- Horehound .. 30
- Standard .. 30
- Cases
- Jumbo .. 29
- Boston Sugar Stick .. 36
- Mixed Candy Pails
- Broken .. 31
- Cut Leaf .. 31
- Grocers .. 31
- Kindergarten .. 33
- Leader .. 30
- Novelty .. 31
- Premio Creams .. 44
- Royal .. 30
- X L O .. 27
- French Creams .. 32
- Specialties Pails
- Auto Kisses (baskets) 31
- Bonnie Butter Bites .. 35
- Butter Cream Corn .. 38
- Caramel Bon Bons .. 35
- Caramel Croquettes .. 32
- Cocoonut Waffles .. 33
- Coffy Toffy .. 35
- Fudge, Walnut .. 35
- Fudge, Walnut Choc. 35
- Champion Gum Drops 28
- Raspberry Gum Drops 28
- Iced Orange Jellies .. 32
- Italian Bon Bons .. 30
- AA Licorice Drops .. 2 15
- Lozenges, Pep. 32
- Lozenges, Pink .. 32
- Manchus .. 31
- Nut Butter Puffs .. 33
- Chocolates Pails
- Assorted Choc. 37
- Champion .. 35
- Honeysuckle Chips .. 50
- Klondike Chocolates .. 45
- Nabobs .. 45
- Nibble Sticks, box .. 2 60
- Nut Wafers .. 45
- Ocoor Choc. Caramels 43
- Peanut Clusters .. 50
- Quintette .. 37
- Regina .. 34
- Victoria Caramels .. 42

- Gum Drops
- Champion .. 28
- Raspberry .. 28
- Favorite .. 30
- Superior .. 29
- Orange Jellies .. 32
- Lozenges
- A A Pep. Lozenges .. 32
- A A Pinn Lozenges .. 32
- A A Choc. Lozenges 32
- Motto Lozenges .. 34
- Motto Hearts .. 34
- Hard Goods
- Lemon Drops .. 32
- O. F. Horehound Drps 32
- Anise Squares .. 32
- Peanut Squares .. 32
- Rock Candy .. 40
- Sunshine Asst. 43
- Pop Corn Goods
- Cracker-Jack Prize --7 00
- Checkers Prize .. 7 00
- Cough Drops Boxes
- Putnam Menthol --- 1 65
- Smith Bros. 1 65
- COOKING COMPOUNDS
- Mazola
- Pints, tin, 2 doz. 7 75
- Quarts, tin, 1 doz. .. 7 25
- 1/2 Gal. tins, 1 doz. ... 13 75
- Gal. tins, 1/2 doz. ... 13 50
- 5 Gal. tins, 1/4 doz. --20 50
- COUPON BOOKS
- 50 Economic grade .. 2 25
- 100 Economic grade 3 75
- 500 Economic grade 17 00
- 1,000 Economic grade 30 00
- Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.
- CREAM OF TARTAR
- 6 lb. boxes .. 65
- 3 lb. boxes .. 66
- DRIED FRUITS
- Apples
- Evap'd, Choice, blk .. 23
- Apricots
- Evaporated, Choice .. 32
- Evaporated, Fancy .. 44
- Citron
- 10 lb. box .. 50
- Currants
- Packages, 12 oz. 20
- Boxes, Bulk, per lb. .. 25
- Peaches
- Evap. Choice, Unpeeled 22
- Evap. Fancy, Unpeeled 24
- Evap. Choice, Peeled 24
- Evap. Fancy, Peeled 26
- Pearl .. 22
- California Prunes
- 80-90 25 lb. boxes .. @ 18 1/2
- 70-80 25 lb. boxes .. @ 19
- 60-70 25 lb. boxes .. @ 20
- 50-60 25 lb. boxes .. @ 21 1/2
- 40-50 25 lb. boxes .. @ 25
- 30-40 25 lb. boxes .. @ 28
- FARINACEOUS GOODS
- Beans
- Med. Hand Picked .. 8 1/2
- California Limas .. 6 1/2
- Brown, Holland .. 6 1/2
- Farina
- 25 1 lb. packages 2 80
- Bulk, per 100 lbs.
- Hominy
- Pearl, 100 lb. sack ---- 4 50
- Macaroni
- Domestic, 10 lb. box .. 1 10
- Domestic, broken bbis. 8 1/2
- Skinner's 2 1/4s, case 1 37 1/2
- Golden Age, 2 doz. 1 90
- Fould's, 2 doz. 1 90
- Pearl Barley
- Chester .. 6 50
- Peas
- Scotch, lb. 7
- Split, lb. 9
- Sago
- East India .. 11
- Taploca
- Pearl, 100 lb. sacks ---- 11
- Minute, 8 oz., 3 doz. 4 05
- Dromedary Instant, 8 doz., per case .. 2 70

- FISHING TACKLE
- Cotton Lines
- No. 2 15 feet 1 45
- No. 3 .. 1 70
- No. 4. 15 feet .. 1 85
- No. 5. 15 feet .. 2 15
- No. 6. 15 feet .. 2 45
- Linen Lines
- Fudge, Choc. Peanut 28
- Small, per 100 yards 6 65
- Medium, per 100 yards 7 25
- Large, per 100 yards 9 00
- Floata
- No. 1 1/2, per gross .. 1 50
- No. 2, per gross .. 1 75
- No. 2 1/2, per gross .. 2 75
- Hooks-Kirby
- Size 1-12, per 1,000 84
- Size 1-0, per 1,000 98
- Size 2-0, per 1,000 1 15
- Size 3-0, per 1,000 1 37
- Size 4-0, per 1,000 1 65
- Size 5-0, per 1,000 1 97

- Sinkers
- No. 1, per gross .. 65
- No. 2, per gross .. 72
- No. 3, per gross .. 85
- No. 4, per gross .. 1 10
- No. 5, per gross .. 1 45
- No. 6, per gross .. 1 85
- No. 7, per gross .. 2 30
- No. 8, per gross .. 3 31
- No. 9, per gross .. 4 67
- FLAVORING EXTRACTS
- Jennings
- Pure Food Vanilla
- Terpeness
- Pure Food Lemon
- Per Doz.
- 7 Dram 16 Cent .. 1 40
- 1 1/2 Ounce 25 Cent .. 2 00
- 1 Ounce, 37 Cent .. 3 00
- 2 1/2 Ounce 40 Cent .. 3 20
- 2 1/2 Ounce 50 Cent .. 3 40
- 4 Ounce 60 Cent .. 5 50
- 8 Ounce \$1.00 .. 9 00
- 7 Dram 18 Assorted .. 1 40
- 1 1/2 Ounce Assorted .. 2 00
- FLOUR AND FEED
- Lily White .. 13 90
- Graham 25 lb. per cwt. 5 50
- Golden Granulated Meal, 25 lbs., per cwt. 4 80
- Rowena Pancake 5 lb. Compound .. 5 60
- Rowena Buckwheat Compound .. 6 00
- Rowena Corn Flour, Watson Higgins Milling Co.
- New Perfection, 1/4s 14 25
- Meal
- Gr. Grain M. Co.
- Boiled .. 5 20
- Golden Granulated .. 5 40
- Wheat
- No. 1 Red .. 2 35
- No. 1 White .. 2 33
- Oats
- Michigan Carlots .. 95
- Less than Carlots .. 1 00
- Corn
- Carlots .. 1 65
- Less than Carlots .. 1 70
- Hay
- Carlots .. 34 00
- Less than Carlots .. 35 00
- Feed
- Street Car Feed .. 65 00
- No. 1 Corn & Oat Fd .. 65 00
- Cracked Corn .. 65 00
- Coarse Corn Meal .. 65 00

- HIDES AND PELTS
- Hides
- New Perfection, 1/4s 13 75
- Green, No. 1 .. 20
- Green, No. 2 .. 19
- Cured, No. 1 .. 22
- Cured, No. 2 .. 21
- Calfskin, green, No. 1 45
- Calfskin, green, No. 2 43 1/2
- Calfskin, cured, No. 1 47
- Calfskin, cured, No. 2 45 1/2
- Horse, No. 1 .. 10 60
- Horse, No. 2 .. 9 00

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

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

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

Table with columns: HORSE RADISH, Per doz.

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

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

Table with columns: MAPLEINE, 1 oz. bottles, per doz., 2 oz. bottles, per doz., 4 oz. bottles, per doz., 8 oz. bottles, per doz., Pints, per doz., Quarts, per doz., Gallons, per doz., Gallons, per doz.

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

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

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

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

Table with columns: OLIVES, Bulk, 2 gal. kegs each, Bulk, 5 gal. kegs each, Stuffed, 4 oz., Stuffed, 15 oz., Stuffed (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 18 oz., Queen, Mammoth, 19 oz., Queen, Mammoth, 28 oz., Olive Chow, 2 doz. cs. per doz.

PEANUT BUTTER, Bel-Car-Mo Brand, 8 oz., 2 doz. in case, 24 1 lb. pails, 12 2 lb. pails, 5 lb. pails, 6 in crate, 10 lb. pails, 15 lb. pails, 25 lb. pails, 50 lb. tins, 100 lb. drums.

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

PICKLES, Medium, Barrel, 1,200 count, Half bbls., 600 count, 5 gallon kegs, Small, Barrels, Half barrels, 5 gallon kegs, Gherkins, Barrels, Half barrels, 5 gallon kegs, Sweet Small, Barrels, 5 gallon kegs, Half barrels.

PIPES, Cob, 3 doz. in box.

PLAYING CARDS, No. 90 Steamboat, No. 308, Bicycle, Pickett.

POTASH, Babbitt's, 2 doz.

PROVISIONS, Barreled Pork, Clear Back, Short Cut Clear, Pig, Clear Family, Dry Salt Meats, S P Bellies, Lard, Pure in tins, Compound Lard, 80 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails.

Smoked Meats, Hams, 14-16 lb., Hams, 16-18 lb., Hams, 18-20 lb., Ham, dried beef sets, California Hams, Picnic Boiled, Hams, Boiled Hams, Minceed Hams, Bacon.

Sausages, Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese.

Beef, Boneless, Rump, new, Pig's Feet, 1/2 bbls., 3/4 bbls., 1 bbl.

Canned Meats, Red Crown Brand, Corned Beef, 24 1s., Roast Beef, 24 1s., Veal Loaf, 48 1/2s, 5 1/2 oz., Vienna Style Sausage, Sausage Meat, Vis., Potted Meat, 48 1/2s, Potted Meat, 48 1/2s, Hamburger Steak and Onions, 48 1/2s, Corned Beef Hash, 48 1/2s, Cooked Lunch Tongue, 48 1/2s, Cooked Cx Tongues, 12 2s, Chili Con Carne, 48 1s, Pork and Beans, 48 1s, Sliced Bacon, medium, Sliced Bacon, large, Sliced Beef, 2 1/2 oz., Sliced Beef, 5 oz.

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

Tripe, Kits, 15 lbs., 40 lbs., 80 lbs., Casings, Hogs, per lb., Beef, round set, Beef, middles, set, Sheep, a skein, Uncolored Oleomargarine, Solid Dairy, Country rolls, RICE, Fancy Head, Blue Rose, ROLLED OATS, Monarch, bbls., Rolled Avena, bbls., Steel Cut, 100 lb. sks., Monarch, 90 lb. sacks, Quaker, 18 Regular, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/2 pints, Columbia, 1 pint, Durkee's large, 1 doz., Durkee's med., 2 doz., Durkee's Picnic, 2 doz., Snider's large, 1 doz., Snider's small, 2 doz., SALERATUS, Packed 60 lbs in box, Arm and Hammer, Wyandotte, 100 3/4s, SAL SODA, Granulated, bbls., Granulated 100 lbs. cs., Granulated, 36 2 1/2 lb. packages, SALT, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, SALT FISH, Cod, Middles, Tablets, 1 lb., Tablets, 1/2 lb., Wood boxes, Holland Herring, Standards, bbls., Y. M., bbls., Standards, kegs, Y. M., kegs, Herring, K K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, per box, Boned, 10 lb. boxes, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mackerel, Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., No. 1, 10 lbs., Lake Herring, 1/2 bbl., 100 lbs., SEEDS, Anise, Canary, Smyrna, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish.

SNUFF, Swedish Rapee, 10c 8 for 64, Swedish Rapee, 1 lb. gis, Norkoping, 10c, 8 for, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for 64, Copenhagen, 1 lb. glass 60, SOAP, James S. Kirk & Company, American Family, 100 7 85, Jap Rose, 50 cakes, Kirk's White Flake, 7 00, Lantz Bros. & Co., Acme, 100 cakes, Big Master, 100 blocks, Climax, 100s, Climax, 120s, Queen White, 80 cakes, Oak Leaf, 100 cakes, Queen Anne, 100 cakes, Lantz Naphtha, 100s 8 00, Procter & Gamble Co., Lenox, Ivory, 6 doz., Ivory, 10 oz., Star, Swift & Company, Classic, 100 bars 10 oz., Swift's Pride, 100 9 oz., Quick Naphtha, White Laundry, 100, Wool, 24 bars, 6 oz., Wool, 100 bars, 6 oz., Wool, 100 bars, 10 oz. 12 75, Tradesman Company, Black Hawk, one box 4 50, Black Hawk, five bxs 4 25, Black Hawk, ten bxs 4 00, Box contains 72 cakes, It is a most remarkable dirt and grease remover, without injury to the skin, Scouring Powders, Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, 60 cans, Snow Maid, 60 cans, Washing Powders, Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs., Soap Powders, Johnson's Fine, 48 2 50, Johnson's XXX 100, Lantz Naphtha, 60s, Nine O'Clock, Oak Leaf, 100 pkgs., Old Dutch Cleanser, Queen Anne, 60 pkgs., Rub-No-More, Sunbrite, 72 cans.

Seasoning, Chili Powder, Celery Salt, Sage, 2 oz., Onion Salt, Garlic, Ponelty, 3 1/2 oz., Kitchen Bouquet, Laurel Leaves, Marjoram, 1 oz., Savory, 1 oz., Thyme, 1 oz., Turmeric, 2 1/2 oz., STARCH, Corn, Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, Argo, 48 1 lb. pkgs., Kingsford, Silver Gloss, 40 lb., Gloss, Argo, 48 1 lb. pkgs., Argo, 12 3 lbs., Argo, 8 5 lbs., Silver Gloss, 16 8lbs., Silver Gloss, 12 6lbs., Muzzy, 48 1 lb. packages, 16 3lb. packages, 12 6lb. packages, 50 lb. boxes, SYRUPS, Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2 2 dz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5 1 dz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, 2 doz., Red Karo, No. 5, 2 dz., Red Karo, No. 10, 1/2 doz., Pure Cane, Fair, Good, Choice, TABLE SAUCES, Lea & Perrin, large, Lea & Perrin, small, Pepper, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, Capers, TEA, Japan, Medium, Choice, Fancy, Basket-Fired Med'n, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy, Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy, Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, TWINE, Cotton, 3 ply cone, Cotton, 3 ply balls, Hemp, 6 ply, VINEGAR, Cider, Benton Harbor, White Wine, 40 grain 20, White Wine, 80 grain 20, White Wine, 100 grain 20, Oakland Vinegar & Pickle Co.'s Brands, Oakland Apple Cider, Blue Ribbon Corn, Oakland White Pickling, Packages no charge, WICKING, No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross, YEAST-COMPRESSED, Fleischman, per doz.

WOODENWARE, Baskets, Bushels, wide band, wire handles, Bushels, wide band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, Splint, small, Butter Plates, Escanaba Manufacturing Co., Standard Wire End, Per 1,000, No. 1/4, No. 1/2, No. 1, No. 2, No. 3, No. 4, No. 5, No. 8-50 extra sm cart, No. 8-50 small carton, No. 8-50 med'm carton, No. 8-50 large carton, No. 8-50 extra lg cart, No. 4-50 jumbo carton, Churns, Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., Stone, 6 gal., Clothes Pins, Escanaba Manufacturing Co., No. 60-24, Wrapped, No. 20-24, Wrapped, No. 25-60, Wrapped, Egg Cases, No. 1, Star, No. 2, Star, 12 oz. size, 9 oz. size, 6 oz. size, Faucets, Cork lined, 3 in., Cork lined, 9 in., Cork lined, 10 in., Mop Sticks, Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal, No. 7, 20oz cotton mop heads, 12oz cotton mop heads, Pails, 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, Fibre, Toothpicks, Escanaba Manufacturing Co., No. 48, Emco, No. 100, Emco, No. 50-2500 Emco, Traps, Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, Mouse, spring, Tubes, No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, Small Galvanized, Washboards, Banner Globe, Brass, Single, Glass, Single, Single Peerless, Double Peerless, Northern Queen, Universal, Window Cleaners, 12 in., 14 in., 16 in., Wood Bowls, 13 in. Butter, 15 in. Butter, 17 in. Butter, 19 in. Butter, WRAPPING PAPER, Fibre, Manila, white, No. 1 Fibre, Kraft, Wax Butter, short c't 25, Parchm't Butter, rolls 25, YEAST CAKE, Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz., FLEISCHMAN-COMPRESSED, Fleischman, per doz.



Per case, 24 2 lbs., Five case lots

SALT FISH, Cod, Middles, Tablets, 1 lb., Tablets, 1/2 lb., Wood boxes, Holland Herring, Standards, bbls., Y. M., bbls., Standards, kegs, Y. M., kegs, Herring, K K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, per box, Boned, 10 lb. boxes, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mackerel, Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., No. 1, 10 lbs., Lake Herring, 1/2 bbl., 100 lbs., SEEDS, Anise, Canary, Smyrna, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish.

KITCHEN KLENZER



80 can cases, \$4 per case

SODA, Bi Carb. Kegs

SPICES, Whole Spices, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Ginger, Cochin, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs. doz., Nutmegs, 70-8, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, Pure Ground in Bulk, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Mustard, Mustard, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian.

Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, TWINE, Cotton, 3 ply cone, Cotton, 3 ply balls, Hemp, 6 ply, VINEGAR, Cider, Benton Harbor, White Wine, 40 grain 20, White Wine, 80 grain 20, White Wine, 100 grain 20, Oakland Vinegar & Pickle Co.'s Brands, Oakland Apple Cider, Blue Ribbon Corn, Oakland White Pickling, Packages no charge, WICKING, No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross, YEAST-COMPRESSED, Fleischman, per doz.

TEA, Japan, Medium, Choice, Fancy, Basket-Fired Med'n, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy, Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy, Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, TWINE, Cotton, 3 ply cone, Cotton, 3 ply balls, Hemp, 6 ply, VINEGAR, Cider, Benton Harbor, White Wine, 40 grain 20, White Wine, 80 grain 20, White Wine, 100 grain 20, Oakland Vinegar & Pickle Co.'s Brands, Oakland Apple Cider, Blue Ribbon Corn, Oakland White Pickling, Packages no charge, WICKING, No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross, YEAST-COMPRESSED, Fleischman, per doz.

Washing Powders, Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs., Soap Powders, Johnson's Fine, 48 2 50, Johnson's XXX 100, Lantz Naphtha, 60s, Nine O'Clock, Oak Leaf, 100 pkgs., Old Dutch Cleanser, Queen Anne, 60 pkgs., Rub-No-More, Sunbrite, 72 cans.

Scouring Powders, Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, 60 cans, Snow Maid, 60 cans, Washing Powders, Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs., Soap Powders, Johnson's Fine, 48 2 50, Johnson's XXX 100, Lantz Naphtha, 60s, Nine O'Clock, Oak Leaf, 100 pkgs., Old Dutch Cleanser, Queen Anne, 60 pkgs., Rub-No-More, Sunbrite, 72 cans.

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Heavy Loss Caused by Cancellation of Policies.

Efforts are being made by fire insurance companies to reduce the waste brought about by the cancellation of policies.

One out of every four or five policies furnished by companies to agents to be used in insuring properties is cancelled, spoiled or returned as not wanted. Very few are able to realize, unless in intimate touch with the routine in the office of an insurance company that the cancelled policy calls for more than twice as much attention as a policy which stays in force until expiration. The report or record of each policy written must take a definite course through the office and there are no short cuts.

In order to record properly the necessary information for use by the company, and to comply with the requirements of the various insurance departments, data from the reports of every policy must go on registers, maps, town cards, classification cards, liability sheets, reserve records, etc. Then there is the checking of rates and premiums, the examining, and accounting, the fixing of lines, the filing and a number of other operations of more or less importance. If the policy is cancelled it is obvious that every operation made when the daily report was received must be reversed and the company's records cleared of the transaction as far as possible. As a matter of fact, there are some items in connection with cancellations which follow along until the policy would have normally expired.

Besides the heavy cost brought about by cancellations in the way of clerical hire, there are other items involving great expense, one of moment being the cost of placing the blank policies in the hands of agents, including the cost of paper stock, printing or lithographing, numbering and shipping. There are also large postage charges with a definite expense to the agent who writes the policy and effects cancellation.

The storage feature at the home office in connection with cancelled policies and reports is very important, particularly at this time when it is hard to expand and obtain desirable office space. From one-fourth to one-fifth of the company's filing space is given up to cancelled blanks and data in connection with them.

Of late cancellations have been on

the increase. This may be due, among other causes, to errors by inexperienced help and to the shortage and shifting of clerks. Whatever the cause, now that conditions are becoming more nearly normal, every effort should be made to reduce cancellations to the minimum.

Every cancelled, spoiled or not taken policy means a waste of labor, time and material which in the aggregate involves millions of dollars each year to agents and companies.

With these facts in mind the National Board of Fire Underwriters has prepared the following suggested letter and has requested the co-operation of members in circularizing their agents:

Cancelled Policies.

This question with its incident cost to the companies is brought to your attention, and your co-operation is requested that the unnecessary waste may be eliminated.

The records of the company show that one out of every four or five policy contracts furnished to the agents is returned to the company as cancelled, spoiled or not taken. The aggregate thus returned runs into millions and the paper value alone of these cancelled and spoiled blanks amounts to an immense sum. Furthermore, the actual cost of printing, preparing, shipping and mailing these blanks and handling the unproductive transactions they represent amounts to a very large sum.

Time and effort are also wasted by the agent and the clerical forces of the companies, much of which can be saved by the exercise of a little care and foresight.

We, therefore, offer the following suggestions and request your full co-operation:

1. Ascertain before policies are written if renewals are desired and if the new policies can be delivered.

2. Learn before policies are written whether or not changes are to be made in amounts or forms.

3. Check rate before policies are written to be sure the last promulgation is used.

4. Review forms before policies are written to be certain that they conform with rules and properly cover the subjects of insurance.

Another thought along these lines is that where slight changes are necessary after the policy is written, a saving may be effected by endorsing

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

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

Savings to Our Policy Holders

On Tornado Insurance 40%
General Mercantile and Shoe Stores 30%
Drug Stores, Fire and Liability, 36% to 40%
Hardware and Implement Stores, and Dwellings 50%
Garages, Blacksmiths, Harness and Furniture Stores 40%

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

C. N. BRISTOL, Manager
FREMONT,

A. T. MONSON, Secretary
MICHIGAN

—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

the policy instead of cancelling and rewriting it.

It may be that other companies will address you upon these suggestions, for the matter is one of considerable concern to all, and at this particular time it will not detract from the importance of the subject if somewhat similar letters reach you.

How One Special Reduced Losses.

A notable illustration of what an energetic and special agent may accomplish in the way of reducing fire losses through rigid inspections has been furnished recently in Milwaukee. Especially good results, according to Otto A. Braun, Milwaukee local agent, have been obtained in one of the foreign districts here, where fires had formerly been very frequent, but in which there has been an almost entire absence of fires lately. Some time ago that district had a run of clothes closet fires, alternated with barn fires. An inspection of the entire district was made by the fire department, which also got a list of every horse in the district, and the amount paid for it. But very little was accomplished in the way of reducing losses.

About that time Charles W. Hutchinson, special agent of the Michigan Fire & Marine, arrived in Milwaukee with 200 inspections of policies in that district. He called on every one of the assured and where conditions were not satisfactory he gave summary orders as to what had to be done in the way of cleaning up. If there appeared to be any overinsurance, he immediately ordered a reduction of the policy to what it ought to be.

Then he took the barn policies and found many comparatively poor horses with a large amount of insurance on them. Enquiring as to why one insured had \$500 insurance on a horse that was not worth over \$200, he was told that the nag in the next stall, not worth over \$100, was also covered by a \$500 policy. In such cases, where horses of others highly insured were in the same barn, the special did not stop to ask for a reduction of the policy, but cancelled them outright.

When he got through he had cancelled or materially reduced 100 policies. Fire department inspections and the like got little results but reducing the protection immediately had the effect desired.—National Underwriter.

Beaten Biscuit.

Written for the Tradesman.
That southern beaten biscuit
Why did I ever risk it
When I was northern bred—
Brought up on mother's bread—
The kind at home you know.

That southern beaten biscuit
A fool I was to risk it
But yielded to its temptings—
That thing not made with emptins
Was still a piece of dough.

The southern beaten biscuit
Before you they will frisk it,
At noon, at night, at morning
But let me give you warning—
I bit a bit o' dough.

That southern beaten biscuit
Got stuck below my brisquet
I thought I'd overeaten
But really I was beaten
And not that chunk of dough.

Charles A. Heath.

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.

For Sale—Grocery business in Battle Creek doing \$50,000 business last year. Invoice about \$4,500. Reason for selling, leaving city. Terms cash. No. 771, care Michigan Tradesman. 771

FOR SALE—40-barrel Water-power Flour and Feed mill. Profitable and long established business. Sacrifice for quick sale. Particulars upon request. Newago Roller Mills, Newaygo, Mich. 772

For Sale—Long established meat market, smoked meats, canned meats, and all tools necessary for the meat market business. Located in a good farming town of 1,500. Price is right and opening good. Address Carl H. Tuttle, Administrator, Nashville, Mich. 773

Wanted—Location for bank, in small town in Michigan. Replies confidential. Address No. 774, care Michigan Tradesman. 774

Exchange a 40 acre farm, fair buildings, near creamery, for a stock of merchandise. Address No. 775, care Michigan Tradesman. 775

Grocery For Sale—Bargain if taken at once. Small country town in Southern Michigan, close to Toledo. Good farming country. Near three Michigan plants. Address No. 776, Michigan Tradesman. 776

DRUG CLERK—Must be absolutely honest and trustworthy. Registered clerk not required but must have good experience and be industrious. Good position for right person. F. R. Skinner, St. Charles, Michigan. 777

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. 778

FOR SALE—A wholesome and retail bakery in Turtle Creek, Pa., near the Westinghouse Electric Works, where 20,000 men are employed. Have good business location. Bake shop fully equipped with modern machinery. Also have auto truck. Good reason for selling. For particulars write to R. Letham, 918 Penn. Ave., Turtle Creek, Allegheny Co., Pennsylvania. 778

Position Wanted—By salesman familiar with shoes, shoe findings, and cut glass. Wish new connections. References, P. O. Box 123, Howell, Michigan. 779

For Sale—Restaurant doing a good business in hustling town of 500 population. Only eating place in town. Address No. 780, care Michigan Tradesman. 780

Wanted—Experienced saleslady to take charge of drygoods department in a small town. Must be able to furnish references. State age and salary expected. Address No. 781, care Michigan Tradesman. 781

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

BANISH THE RATS—Order a can of Rat and Mouse Embalmers and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan. 760

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—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, Coopersville, Michigan. 767

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 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

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

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

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

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. 725

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

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 1/2c per roll. Particulars free. Gillett, Boscobel, Wisconsin. 741

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

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

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

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.

Fire Proof Safes

Why pay for fire insurance and then invalidate it by not keeping your annual inventory and record of daily sales and purchases in a fire proof safe, as provided by the policy rider?

We carry a full stock adapted to the use of merchants.

Grand Rapids Safe Co.
Grand Rapids

REVIEW OF THE YEAR.

(Concluded from page seven.)

disgraced civilization, are not interested in the real profiteers, but are seeking out the least protected of all the interests among the commercial, financial and industrial corporations, that they may detract the consumer's eye from their own notorious extravagance, while they leave alone those protected interests, such as the trusts, price maintenance corporations, that are protected by the best legal talent that money can buy.

There has been entered a vigorous protest from nearly all the conventions of the states against the unjust accusations by the Government as to profiteering by the retailers, and I at this time would reiterate this protest in a still more emphatic manner.

Before the Government investigates the retailer, it had better make a start at the door of the all-absorbing trusts, the price maintenance corporations. With the prices that prevail with the patent right owners, these vast corporations not only make their hundreds of thousands, but into their tens and their hundreds of millions each year.

The problems of the merchant are legion—the value of the merchandise turned over to the consumer, the quality and the quantity of the service given in the transaction, the depreciation, the changing, fleeting value of a large percentage of the merchandise sold, location, environment, distance from the market, all general expense that enters into the general and varying cost of doing business, each of these items of expense forcibly bring us to the conclusion that there can be no fixed and rigid method or rule of putting the value upon merchandise. The facts are, the competitive system of carrying on the retail business must control the price. The putting on of the price must be left to the best judgment of the merchant who marks the goods. The merchant, as a precaution and safety to the business, will have to give the most careful attention to the competitor in his locality and to practically every mail order house, the 5 and 10 cent stores, the great chain department stores organized under one head, to purchase to the best of advantage and sell at the lowest price. I assert without fear of contradiction that the merchant who would profiteer will not long remain in business.

If the Government will refrain from interfering with business that has a free and open competition, there will, when the supply and demand has been properly adjusted, be a lowering of prices. Profiteering and the industrial problems will work out their own solution to the benefit of the consumer.

The times are uncertain. There seems to be no one of authority in the administration at the present time who has a vision of our present duty; who can point out to us our Nation's immediate needs and future course of action. Our most enlightened seers are at sea and in a fog and, it may be, farthest from our country's future course of action and its progressive destiny.

There will sometime arise some obscure statesman, like unto Moses, who was not satisfied to view with complacency the efforts of his countryman, the toiling Israelites, to make bricks without straw; or a Washington, who did not believe in taxation, without representation; or a Lincoln, who could not be induced by threats of violence, nullification or secession to believe that human flesh, body and soul could be put upon the block, bought and sold as private property; or a Roosevelt, who would not stand for the reactionaries. Our whole national democracy, the people, the real republic, acted as a unit in placing upon the statute books of our Nation that most enlightened legislation of all time, the eighteenth amendment, that will banish forever the foulest curse, the most destructive blight, that ever beset the human race and add to the sound, beneficial business interests, double its volume from that of the past.

The buying and selling of merchandise at its best is only a trust that ought to be secondary to that of the preservation of our National spirit and future welfare of our country.

This Nation and the nations of the earth, when the epochal conditions of national civilization have become mature, have providentially provided us with great true and moral leaders. God's providence is the culmination, in many ways, of the honest untiring efforts of man.

I like this reminiscence of Henry C. Bowen, which occurred in the forties. Then a young man, a member of the firm of Bowen & McNamee, wholesale dry goods merchants, a conspicuous store of the lower Broadway at this time. Being an active abolitionist, he naturally gained criticism of certain southern merchants and a boycott followed. In consequence, a firm who wrote criticising the anti-slavery sentiment and expressions of the firm, and telling the effect it must have upon their trade, the plucky firm replied, "We sell dry goods, not our principles. That should be the motto of all merchants of the future."

I also like the sentiment of this paragraph of Henry VanDyke: "There is a loftier ambition than to merely stand in the high places in the world; it is to stoop down and lift mankind a little higher. There is a nobler character than that which is merely incorruptible. It is

the character which acts as an antidote and a preventative of corruption."

Fearlessly, to speak the words which bear witness to righteousness, and truth; patiently, to do the deeds, which strengthen virtue and kindle hope in your fellow man; generously, to lend a hand, to those who are trying to climb upward; faithfully, to give your support and personal help to the efforts which are to elevate and purify the social life of the world—that is what it is to have salt in your character.

I believe that the standard of the patriotic ideals of the members of the Michigan Retail Dry Goods Association are for a sound, substantial, unalloyed, clarified, American citizenship, as the stability of all our financial, economical, commercial, industrial and business institutions are founded upon the ability of the American mind to grasp, in these times of unrest, our duty as citizens, and being able to comprehend what the true standard of American citizenship really is.

At this time of wavering and uncertain leadership, the demand for loyal citizenship stands at the threshold of every home, whether it be cottage or palace. The testing of our democracy is at hand. There are aliens and conditions within our Nation which would shake our republic from its very foundation and overthrow our priceless civilization. The foremost civilized Nation of the earth, our Nation, brought into existence from the cruel oppression, misrule, tyranny and persecution of the nations of Europe, separated in the year 1776 by the declaration of our National independence, by the indomitable, determined efforts of the colonists of the eighteenth century; this free people of this mighty Republic paid a great price to be free. She heroically asserted her National spirit from England's oppressive impression of our citizens upon the high seas. We declared to the whole world in no uncertain language that we would consider any attempt of any European power to extend their system to any portion of this hemisphere as dangerous to our peace and safety. The citizenship of American has also decided by one of the mightiest internal, internecine conflicts of right over wrong in all history that no slave could be bought and sold upon American soil. We have also decided that no state can nullify a federal law or secede from the Union. Nullification and secession, the twin would-be wreckers of our Nation, are dead.

Let every man, whether he be a high official, Governor, prosecuting attorney, bolshevik, anarchist, or otherwise, take notice that he cannot destroy the solidity of our union by imagining that state law dictates to and overrules Federal law. This dangerous ground is akin to treason.

I repeat it, this priceless inheritance, given to us by the sturdy, unyielding spirits of men who fought the battles of the past for the future welfare of the human race, must not be assailed. Our Republic stands in jeopardy from the horde of anarchistic aliens who are violent destructive opponents of all orderly government, civil, moral and natural law. They would wipe out every remembrance of and make chaotic the civilization of Washington, Lincoln and Roosevelt.

This motley swarm of world government wreckers, the scum of the nations from which our forefathers fled, would follow us into our very homes with the diabolical intent of plunder, murder, rape and arson, and the utter destruction of the highest ideals of American home life and our country as a nation. Devastation, destruction and chaos would be the inevitable end of their malignant and wanton efforts. They would pull down, with one fell swoop, America's progress and enlightenment; they would extinguish all religion, dynamite, burn and completely destroy every state and capitol building in the forty-eight states of this Republic; wreck every Federal building in the District of Columbia and the states; bringing anarchy, ruin and desolation upon our country.

The crying need of this day is for a man at the head of our Nation who has the mentality to grasp the needs of our time with comprehensive action, rather than heroic theories that dwindle into babbling phraseology of words that have become meaningless.

There has been a thorough sifting, with a general investigation and discussion, at the different conventions held throughout the country of the burning questions which are confronting the retailers at the present time, such as the profiteering accusation.

The price maintenance is but another form of a trust that is more vicious than the trusts themselves. No merchant wishes to sell goods at the bare cost of doing business, letting the manufacturer adjust the retailer's profit, while the manufacturer arbitrarily fixes his own. This would be the worst kind of class legislation.

Making the cost of merchandise in plain figures is a fool piece of legislation that is brought forward by demagogues.

Standardization of what is the real cost of merchandise in the final analysis has not received the amount of consideration that the importance of the subject demands, especially at this time of so-called profiteering that is laid at the retailer's door. Had there ought to be a standard of cost, a percentage of the full general cost of doing business, added to the net cost of the purchase price of the merchandise, thus making the real and true cost?

Americanism, education, civics, citizenship, research, income and luxury tax, bolshevickism and transportation, have, as has been discussed, been of the most interesting nature, and much light has been shed upon these important problems.

To the merchants of this Association, let me congratulate you all upon our splendid growth during the last six months under the able management of our Mr. Hammond also the auspicious outlook for the Grand Rapids Merchants' Mutual Fire Insurance Co. I also want to thank our worthy Secretary, Mr. J. W. Knapp, for his untiring efforts to make the Michigan Association one of the largest and most prosperous in the country. I also want to thank the directors and the committees for their constant and general support during the last six months.

The future of the Michigan Retail Dry Goods Association ought to be like unto the spirit of the reply of the small boy when his Sunday School teacher asked him to repeat the golden text, he replied:—

"He that humbly himself shall be exalted."

MILLS WELL SOLD UP.

The well sold position of the leading mills of the country continues to offset depressing influences in the primary dry goods markets. The leading producer of men's wear announces a closing of its books on fall 1920 orders, thus leaving the market clear for others who have been unwilling to push for new business until they were certain of the position of the dominant factor. Complaints of meager allotments on the part of some users of goods may be tied up with credit conditions, and whether that be the case or not they must seek goods elsewhere if they are to secure them. With the position of the fabric manufacturer defined it should not be long before the clothing manufacturer will come to a decision as to the future of his markets. The spring trade has been delayed by storms but it has developed far enough to show that higher prices will be most unwelcome among consumers dealing with retailers.

The cotton goods markets have been holding fairly steady, although there are spots where weakness would readily develop in the event of further financial pressure. Agents are not taking the initiative in bringing about lower prices and jobbers are unlikely to do so while they stand committed for so many fall goods and have so few spot goods on which to make forced sales if they were at all desirable. The feeling persists that the wash fabrics outlook will improve just as soon as spring weather sets in. When that will be, weather prophets dare not say, but all the while Easter is drawing nearer and women will soon be flocking around the spring goods counters. There is a ready market for finished goods of the finer qualities and they continue scarce in many places. It is too early to say that the mass product will not move well to consumers, the test being deferred until the snow melts.

Knit goods markets have held steady during the quiet period and the stability of prices and the limited volume of offerings have given experienced men more confidence than they felt two weeks ago. There is a definite resistance to advances in knit goods prices, although relatively they are lower than other goods, and the dullness has served to try out the real holding power of manufacturers. Actual sales have been comparatively small, nevertheless hopes are

strong that improvement at retail will be felt soon in first hands.

Until financial pressure lessens and stability in raw silk at moderate price levels has been long continued, it is difficult to hope for signs of renewed enthusiasm in silk fabrics. The cutters find retailers unwilling to renew active purchasing of the lines of sleazy waists and underwear that sold so readily last year. The jobbers are also more critical of qualities when dealing for the long future. The large retailers are talking much of difficulties in selling due to prices, yet a feeling exists that their protests on the price matter are being overdone. What the retailer needs is better weather.

The fall in exchange took a lot of the snap out of foreign market business, and the rise in exchange at the end of the week begins to promise better things. The burlap markets have already responded to this influence and they are firmer. Nothing could happen to make the linen market much stronger, and they continue to rise because of flax famine conditions. In some quarters it is felt that if the rise in exchange is to hold it will not be long before further export trade is talked about.

BRIBING EMPLOYES.

Another case where the Federal Trade Commission was concerned brings up a different form of unfair competition. In this a decision has also just been rendered by the same Circuit Court of Appeals. It seems that the commission had ordered the New Jersey Asbestos Co. "to cease and desist from" any form of entertainment of employes of customers where that might in any way influence them to turn their trade over to their entertainers. The contention was that this was a form of bribery like the giving of gratuities, which gave the concern employing it an undue advantage over its competitors. The court, however, refused to take the view of the commission and vacated its order against the company. Its reasoning must, for the time being, be taken to be the law. The decision says, for instance:

The payment of money or the giving of valuable presents to an employe to induce him to influence his employer to make a contract of purchase is a fraud justifying the discharge of the employe within his contract of service and, perhaps, the recovery by the purchaser of the amount or value of such inducement from the seller upon the theory that it must have been included within the price. But, even in such a case, it would be a matter between individuals and not one so affecting the public as to be within the jurisdiction of the Commission.

One of the odd things urged in support of this view was that expenditures of the kind were recognized as legitimate because the income tax law provides for deducting them as expenses. Should the decision be upheld on appeal it will make it possible for the Germans—when they get busy again—to knock out certain American industries by bribing employes of manufacturing establishments to refrain from using their products.