

# MICHIGAN TRADESMAN

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, APRIL 21, 1920

Number 1909

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## “JUST AN IDEA”

It was just an “idea”—that was all that he had—  
Columbus—those ages ago,  
It was just an “idea”—but we ought to be glad,  
For it gave us our country, you know.

It was just an “idea” in George Stevenson’s mind,  
When he saw the steam jostle the kettle,  
But the railroads made brothers of all mankind,  
With their wonderful horses of metal.

It was just an “idea” Thomas Edison caught  
But the light without flame we got from it.  
With another “idea” was the phonograph brought—  
And the “movies” that came like a comet.

So—next time you hear someone say, with a sneer,  
“I’ll not pay that—for it’s just an idea!”  
Remind him that there isn’t a thing that he uses  
That doesn’t date back to this source he abuses.

And tell him there isn’t a tool or machine  
That he handles, or works with, or ever has seen  
But he’ll find it, if he troubles to trace it, began  
As “just an idea” in the brain of a man.



## 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

A great many grocers we know of have greatly increased their sales through the distribution to their customers of the—

## Fleischmann's Compressed Yeast and Good Health Booklets

Why don't you do the same?

## Fleischmann's Yeast

is a wonderful remedy for boils, pimples, carbuncles, eczema, constipation.

## Lily White

"The Flour the Best Cooks Use"

is made to "make good" and it does.

Only the very choicest varieties of wheat are used in its manufacture, and the wheat is cleaned four times, scoured three times and actually washed once before going onto the rolls for the first break.

This eliminates every particle of dirt from the grain, making it impossible to preserve the natural flavor of the wheat.

The result of careful, sanitary milling is immediately apparent in LILY WHITE FLOUR, which bakes the most delicious bread and pastries you have ever eaten.

Your dealer will refund you the purchase price if you do not like LILY WHITE FLOUR better.

### VALLEY CITY MILLING CO.

Grand Rapids, Mich.

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



## FRANKLIN PACKAGE SUGARS

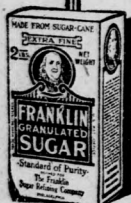
have been a standard for years.

They are packed in neat strong cartons and cotton bags, and give you a satisfied customer and a profit.

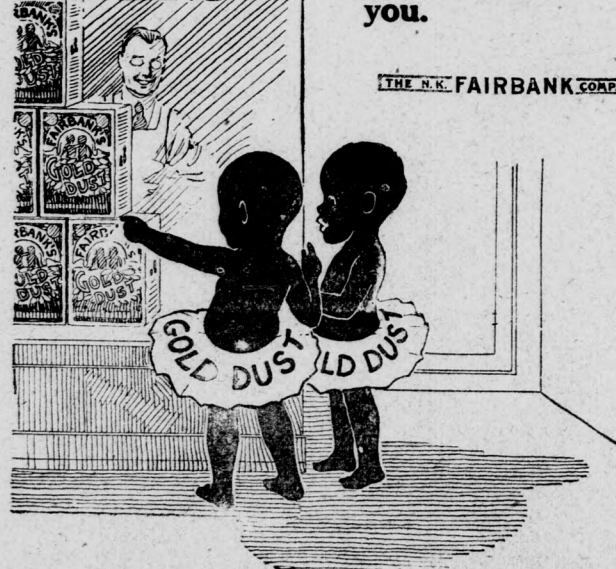
The Franklin Sugar Refining Company  
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



ON  
RIES



We advertise—  
you display Gold Dust. One without the other can't do all the work. Both together make a good profit and a fast turnover for you.

THE N. K. FAIRBANK COMPANY



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## MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

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Grand Rapids.

E. A. STOWE, Editor.

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## CANDIDATES FOR GOVERNOR.

Until it is definitely known who the Republicans will be likely to nominate for governor this year, there will be no unseemly scramble for the Democratic nomination, because the Wilson administration has so demoralized the Democratic party in Michigan by its unfair espousal of a renegade Republican for United States Senator that the Democratic machine is sadly out of repair. So far only six men have been proposed for the office of chief executive, as follows:

1. Charles H. Bender. His fealty to the party has never been questioned. Too fully occupied with his banking connection to give the matter serious consideration. An able man in many respects, but so thoroughly wedded to his business and so enamored with his present job that he probably could not be cajoled or wheedled into accepting the nomination.

2. Edward Frensdorff. One of the faithful old wheel horses of the Democratic party. Discharges every duty bestowed upon him with satisfaction to himself, whether he pleases anyone else or not. An excellent type of business man. Received a handsome fortune from his father and has added largely thereto. Investments mainly confined to banks, elevators and wool handling. Surprised his friends in the early days of the war by asserting that he considered the kaiser the smartest man in the world. He could not be elected governor, because he could not reconcile the various factions which now hopelessly divide his party. More inclined to foment trouble than harmonize conflicting interests. The greatest commendation the Tradesman can give him is that he detests Sleeper and his gang of tricksters and ward heelers.

3. James B. Balch. The only candidate who actually seeks an opportunity to make the race. Because he is a radical of the radicals, the fire insurance monopoly would expend millions, if necessary, to accomplish his defeat, because they go on the theory that they cannot afford to

tolerate a governor, lieutenant governor or speaker of the house who is not pledged to cater to their interests. During the present campaign the political funds of the fire insurance combine will be disbursed under the direction of Mark T. McKee, of Detroit, who will undertake to see that no candidate for the above offices receives the O. K. of the insurance combine unless he bends his head to the yoke. Balch poses as a commoner and is usually successful in putting it over. He was elected mayor of Kalamazoo despite the opposition of the politicians and newspapers of both parties. He is a blatant advocate of municipal ownership of public utilities and has followed President Wilson in breaking down the distinction between democracy and socialism. He would receive a heavy vote in the union-cursed portions of the larger cities, but would get precious few votes from business men or farmers.

4. John W. Bailey. Has been mayor of Battle Creek and aspires to higher honors. Poses as a radical, but evidently his radicalism is only skin deep, because he has long been the Battle Creek legal representative of the Michigan Central Railway, which would not tolerate anything smacking of socialism in its legal force. As he protests that he is not a socialist, his radicalism is evidently assumed to enable him to attract the union labor vote, which chases the rainbow of socialism and the dark cloud of I. W. Wism on the least provocation.

5. Major Wilson. Member of the famous 32nd infantry. Young in years, but somewhat versed in political methods and reported to be willing and anxious to make the run—not in the expectation of winning this time, but probably in order to put himself in line for some lucrative appointive office later on. Would receive a large vote from the American Legion because of his creditable military record and also receive generous support from the legal fraternity, of which he is an honored member.

6. Arthur S. White. Known to his friends for fifty years as "At" White. Never voted any other ticket and never was known to bolt a party nomination. Has held minor city offices with credit to himself and his constituents. Has always been first and foremost in support of every movement having for its object the growth and well-being of the community. Has always taken a deep interest in his employes and enjoys their friendship and companionship to the point of comradeship. Served his district in the lower house of the Legislature with credit to himself and with satisfaction to his constituents. Has made a comfortable fortune in

the printing business and is now practically retired from active work. A nomination for governor would round out a long career of faithful service to his associates and neighbors. If he should happen to be elected, he would give the State the best effort of his mature years. He would prove to be the exact opposite of our present extravagant executive and lop off from the payroll hundreds of loafers who have no business to be drawing money from the State treasury. He would cut out three-quarters of the political pap-suckers in the food and drug department (including "Jim" Helm, who is retained on the payroll solely to "keep him quiet") without in any way impairing the usefulness of that function of the State. Instead of devoting all his time to building up a personal machine to further his own selfish political interests, as Sleeper has tried to do, he would administer the office solely in the interest of the people as a whole. In no way could the Democratic party do itself greater credit than by nominating "At" White in recognition of his long and faithful service to both party and people.

As stated at the beginning, there is little probability of Michigan electing a Democratic governor this year, because of the utter demoralization of the party, due to the one-man government adopted by Mr. Wilson, the mistakes he has made and the ruin he has wrought in consequence of his arrogance and wrong mindedness.

## WE MUST SEEK SALVATION.

The breakdown of the railway strike leaves people free to turn their minds to matters that, while apart from it, have a moral connection with it. We mean the whole question of what the world must do to be saved. The strong public condemnation of the railroad strike was based largely on its irregularity, its wanton disregard of the convenience and comfort and health of millions of people, and upon other exasperating aspects of it. But behind all this feeling there was a deeper one. The strike was felt to be an interference with the process of recovery after the war. Our wisest counsellors, our most skilled financiers, had for months been preaching the gospel of work. But here was a large body of labor inexcusably quitting its tasks. We had been warned to avoid waste. Here was loss on a gigantic scale needlessly inflicted. On top of existing railway deficits others were being recklessly piled. It seemed as if men who had been ready to do anything to win the war were suddenly refusing to make peace secure.

What does it mean when we say that we must seek salvation through work and economy? It means that everybody who can work must work.

The doctrine applies to the comfortable citizen sitting in his club and saying bitter things about union strikers, just as truly as it does to the man who shovels coal or throws switches. And the practice of thrift must work up the social line as well as down it. We must wear our old clothes until they shine in symbol of our desire to save. We must get our old shoes patched and soled again and again. And extravagance, lavish display, flaunting luxury, we must shun as we would the enemy of souls. Moreover, against extortion we have got to act as well as talk. We must cultivate pride in refusing to pay exorbitant prices, in putting up with the poorer article, in resisting the profiteer so that he will flee from us.

Signs of such a spirit are multiplying. They are highly encouraging. But the true doctrine has to spread much further and be far more widely accepted before we shall really get out of our troubles. And it is perfectly futile to preach to laboring men what we are unwilling to practice ourselves. Their retort is too obvious: "Physician heal thyself!"

## CANNED GOODS SITUATION.

For a solid week the canned food trade has been forced to work with spot stocks as shipping points were cut off by the railroad strike and the only arrivals were transit cars, as buyers were not interested in anything to be shipped when the transportation lines were blocked by embargoes and congestion. Local stocks have been drawn upon and will be for a week or more at least, for even with the freight outlook very much improved it will take ten days to two weeks to fill the normal trade channels with fresh fruits and vegetables. In the meantime the consumption of canned vegetables will continue heavy. As retail and jobbing stocks are light increased activity in the wholesale markets is expected as an outgrowth of the strike settlement. How far this will carry the market remains to be seen. At any rate the local movement has been stimulated and there is a somewhat firmer feeling in the vegetable line. A disquieting influence has been the receipt by the trade of a bulky catalogue of canned foods which will be sold on bid's by the Navy Department on April 27. The line includes corn, asparagus and numerous other items.

Carry yourself with a self-confident air, an air of self-assurance, and you will not only inspire others with a belief in your strength, but you will come to believe in it yourself.

When your business shrinks, and you lay that fact to hard luck, you overlook the truth which is that you make your own luck.



## GRADUALLY GAINED GROUND.

### Work of Horticultural Society From 1880 To 1885.

Written for the Tradesman.

The years 1880 to 1885 were prolific ones in the history of the Michigan Horticultural Society. Its influence was commanding and its growth phenomenal. The record of its proceedings, as embodied in its annual reports, is replete with material of great use to the beginners in horticulture and no text books are richer in facts and suggestions of practical significance to the student of the science and art of fruit growing.

During these years great conventions were held in Lapeer, Ann Arbor, Bay City, Flint, Pentwater, Hudson, Marshall, Ionia, Eaton Rapids, Lansing, Battle Creek and South Haven, aside from the annual fairs which were held in conjunction with the State Horticultural Society.

The legislation of 1881 recognized the service of the Society and aside from enacting effective laws in the suppression of yellows and other tree diseases, and tree planting upon the highways of the State, at the request of the Society, gave it \$1,000 to make an exhibit of Michigan fruits at the Boston meeting of the American Pomological Society, and advertised Michigan as a fruit growing state with great possibilities.

Governor Jerome appointed from its membership a commission of five men to gather and make the exhibit and have charge of the advertising plans. T. T. Lyon, of South Haven, Evart H. Scott, of Ann Arbor, W. K. Gibson, of Jackson, J. G. Ramsdell, of Traverse City, and F. J. Beal of the Agricultural College, constituted the commission.

It was not a good fruit year, but a display was made that called from the venerable Marshall P. Wilder the statement: "The Michigan exhibit is the glory of the show." There were sixty-nine varieties of apples, nineteen of pears, twenty-three of grapes, six of peaches and twenty-one other fruits, aside from a special exhibit of a wide range of fruits grown North of 44 degrees made by Judge Ramsdell.

The Secretary prepared a pamphlet for free distribution, entitled, "A Glimpse of Michigan Horticulture." The edition of 2,000 copies was taken before the close of the second day of the convention and a great map of the State made a background for the exhibit, showing in a graphic manner the sections especially suited to the growing of particular fruits and illustrating the modifying influence of Lake Michigan, which enabled growers to successfully develop peach orchards in the latitude of Northern Vermont and New Hampshire. This proved a most effective piece of publicity and for years thereafter the office of the Society was besieged with enquiries concerning the region North of Muskegon to the Straits of Mackinac for orchard purposes.

Great perfection in the nomenclature of fruits was attained in these years and the annual fairs—in truth, all the quarterly meetings—were schools of training in the identifica-

tion of varieties. New plantations were made under the advice of the experts in the Society and no state had so fine a reputation in educational methods for the promotion of an advanced horticulture.

In 1881 the Michigan Horticultural Society justified its name in a movement for the improvement of rural school grounds. Through correspondence and the co-operation of D. M. Ferry & Co., the Secretary opened communication with county school teachers scattered over the entire Southern Peninsula and packages of flower seeds containing twenty-five varieties, suitable for the embellishment of school premises, with careful instructions as to how they should be handled, were given by the Detroit seed house under an arrangement for complete reports to be made to the Secretary at the close of the growing season. Prof. W. W. Tracy prepared the carefully worded instructions and the reports were inspiring. It was the beginning of a much-needed movement, the results of which are in evidence to-day on many school lots in the State. The farm papers of the entire country published excerpts from the correspondence connected with the venture and gave nation-wide publicity to a successful project in rural advancement. In 1880 the Michigan catalogue of fruits was eliminated from the annual proceedings of the Society because of the size of the volume. The fruit growers and those contemplating the planting of orchards entered so strong and emphatic protests that the publication was resumed in succeeding years and the demand for it over the whole Northern area of the Nation was such that a separate edition was made to meet the requirements for several succeeding years.

A room in the State Capitol was assigned to the Society by the State Board of Auditors and was maintained for several years, but its use was so limited because of the approved method of carrying the work to the people rather than centering the activities in the capitol building and the demand for space in the building was so imperative that the room was given up and the State provided for the storage of the library in other ways.

In 1883, in answer to innumerable requests the Secretary prepared "A Primer of Horticulture," contributions to which were made by successful fruit growers in our own and adjoining states. The simplest advice was put into attractive form for beginners in horticulture and reports in large numbers were issued in answer to correspondents. The demand was so great that a large edition was soon exhausted.

In 1884 the Primer was succeeded by "A Brief of Michigan Horticulture," which seemed to fill a need and was especially aimed at the distribution of information concerning the adaptation of localities to certain types of horticultural development and brought into prominence parts of the State which have since become centers of successful fruit culture.

The Secretary's portfolio came into greater prominence during the first half of the '80's because of the co-

operation of the rural press of the entire country. All of the leading papers of the Nation and of the Dominion of Canada devoted to agriculture or carrying departments in the interest of rural life were given freely to the Society and no section of the annual volumes received so many compliments as this except of current horticulture utterances, carefully compiled and indexed. There was a great hunger for detailed information in this period of rapid growth in Michigan horticulture and the reports of the Society were in great demand. The State, in publishing these volumes so they were a gift to the people, rendered an invaluable service by giving publicity where it was most needed, drawn from the best growers in the world. Michigan forged to the front because she was well advertised and the pictures of her possibilities in horticulture were not overdrawn.

Charles W. Garfield.

### History of Third Parties a Disastrous One.

Grandville, April 20—Does history often repeat itself?

The old Greenback party, founded on fiat money, was, perhaps, one of the most powerful of the third party organizations, yet it did not reach the goal of the White House by a long way, although it frightened the two old parties and defeated James G. Blaine for the presidency.

The history of third parties has invariably been to defeat one of the regulars, and perhaps in this way land a negative knockout which pleased them somewhat, although not securing the loaves and fishes for themselves.

When one of the old parties becomes overweeningly strong with long lease of power there usually arises a schism within the party ranks which, if not immediately healed, leads to disastrous results. Fiatism was in a way very popular in the later seventies and early eighties; so much so, in fact, that millions of honest citizens were led to believe that the Government fiat on a slip of paper converted that paper into money.

A considerable party was founded on that idea, polling sufficient ballots to elect now and then a stray congressman and a governor here and there, besides overturning old party ties in many counties, giving the less desirable places into new hands.

Greenbackism flourished for a time, but, being founded upon a fallacy, came to an end in good time only to make room sometime later for the free silver propaganda. This ridiculous pronouncement carried staid judges on the bench, as well as supposed national statesmen, off their feet in one of the fiercest campaigns in our history. It seems a fact that nothing in the line of politics or religion can be so preposterous as not to secure followers.

One of Grand Rapids' leading newspapers espoused the cause of free silver almost to the breaking point with its party. Perhaps the loss of subscribers caused the manager to see the light in time and fetch the paper back into the fold.

The campaign of '96 is too recent date to require description here. Suffice it to say that with the regulars in line, the dangerous dogmas of the free silverites were defeated and honest money gained the day, as in times past. The silver question being settled, a new lineup was made against imperialism. This proved a mere passing show, never being seriously considered by the American voter.

The various third party experiments have quite frequently wrought havoc to the G.O.P., not, however,

with success for the instigators, so that when we hear that this year there may possibly be a labor party in the field the announcement does not cause a ripple on the political surface.

Back in the early seventies the Liberal Republicans cut a wide swath in opposition to "Grantism." Horace Greeley, the most bitter hater of free trade Democracy, founded the new party, became its candidate for President, and going before the regular Democratic convention, became the nominee of that party also. Thus riding the whirlwind of protest against Grant and nepotism on two party tickets, Greeley became the worst beaten candidate for President who had ever come up for the office in all the years previous to that day.

Greeley, a protection Republican, was placed on the Democratic ticket in order to win votes from the Republicans. He was supposed to be the logical candidate of protest against General Grant, proving, however, a millstone around the neck of the old line Democracy. In fact, a third ticket of dyed in the wool Democrats, headed by a New York lawyer named O'Connor, helper in the defeat of Greeley.

This year we have Hoover.

Is he to prove another Greeley? Will the Democratic convention nominate the Wilson food administrator at San Francisco? At present the Republicans are claiming him, yet his chances for a nomination at their hands is negligible. His only hope of reaching the shoes of Wilson is through the good offices of the Democratic party. Even though he has gone on record as being a Republican, it is not in the record of political parties that any man has refused a nomination of one of the great parties, and we are not looking for anything of this kind the present year.

With Hoover as the Democratic nominee he may be expected to poll a considerable Republican vote. The only question then of his election is the matter of holding the Democrats in line for him. If he can poll the full party vote, with what disgruntled Republicans may choose to vote for him, his chances to be the successor of Woodrow Wilson are of the brightest.

All the more so should the Chicago convention make the mistake, from a party point of view, of nominating Hiram Johnson. As between Johnson and Hoover there would be little to choose, so that the Republicans would hardly be held in line for the Californian as a question of party fealty.

The fact that Johnson made good his own success for senator at the expense of the Republican nominee for President four years ago does not count in his favor by strict party men. At one time it seemed likely that, because of dissatisfaction with the Wilson regime, the Republicans would have a walkaway. The idea is no longer entertained by shrewd politicians.

With Leonard Wood on the one side as pitted against Hoover, the Republicans have a fighting chance, but with Hiram Johnson heading the G. O. P. ticket as against Hoover, the chances are very much in favor of the latter. Old Timer.

### A Definition.

Flora—How would you define a vampire?

Fauna—Why, a vampire is the lady who put the harm in charm!

The Lauzon Furniture Co. has increased its capital stock from \$100,000 to \$120,000.

Chaffee Bros. Furniture Co. has increased its capital stock from \$25,000 to \$150,000.



# Next Winter's Food Needs Require Patriotism Now

The outlook for the food supply for next winter has become a very serious matter.

Reports from the various parts of the country indicate very clearly that the present plans contemplate a largely reduced planting this spring. Many farmers either cannot or will not obtain help at prices they think are reasonable, and will not take the chance of hiring farm labor in competition with city prices.

The situation is so much more serious than is realized that it demands immediate and concerted attention. Reports from one county in Michigan show that 2,000 farms are abandoned and these figures are probably relatively true in almost every county in the state. In addition to this a large number of the other farms will be one-man cultivated instead of two or three men propositions as they have been. This means reduced production and reduced production means trouble.

With all the other elements now stimulating the feeling of unrest, including the college professors under the influence of German doctrines, the uneducated agitator, the selfish agitator and the theorist, all proclaiming all kinds of doctrines, it only needs the empty stomach to add to the congregation of these self-appointed and dangerous leaders.

In my estimation it is the duty of every employer and every employe to join in an effort to put men back on the farm and do the spring planting.

It is a social crime today for any manufacturer of non-essentials or luxuries to hire any labor from the farm or to keep any labor that might return to the farm.

There ought to be a movement started immediately by public spirited citizens, either on the call of the governor, or otherwise, to take this matter up and to encourage the farmers to take the same business risks that manufacturers have to and to help them get the labor they must have if they do their duty towards the community.

G. W. ROUSE.

## WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.





### Movement of Merchants.

Kingsley—Ben H. Snell succeeds Tony Doneth in the grocery business.

Jackson—The Buell Auto Co. has increased its capital stock from \$10,000 to \$50,000.

Clarksville—Mohr Bros. succeed J. S. Pierce in the shoe, grocery and dry goods business.

Hastings—Charles E. Meyers succeeds G. M. Fox in the grocery and bazaar business.

Davison—The Davison State Bank has increased its capitalization from \$25,000 to \$50,000.

Ishpeming—The Peninsular Bank has increased its capitalization from \$50,000 to \$100,000.

Lansing—George A. Campbell has engaged in the fuel business on South Washington avenue.

Romeo—The Romeo Savings Bank has increased its capitalization from \$50,000 to \$100,000.

South Haven—The Spelman Grocery Co. has increased its capitalization from \$5,000 to \$40,000.

Battle Creek—The North & Strong Lumber Co. has changed its name to the North-Fischer Lumber Co.

Saginaw—The W. M. Tanner Co., dealer in dry goods, has increased its capital stock from \$150,000 to \$250,000.

Pontiac—Whitfield, Walters & Marcotte, wholesale grocer, has increased its capital stock from \$50,000 to \$150,000.

Shelby—C. E. Eader has moved his shoe stock into the Butler building which he recently purchased and remodeled.

Battle Creek—The Taylor Grocery Co. has opened a store at 203 South Kendall street, Godsmark, Durand & Co., furnishing the stock.

Melvor—Fire destroyed the store building and stock of general merchandise of W. H. Pringle April 15, entailing a loss of over \$10,000.

Sand Lake—The Farmers' Co-Operative Co. has purchased the grain elevator conducted for the past twenty-seven years by Goul & Son. Consideration, \$10,000.

Battle Creek—C. N. Kane succeeds the Marco Grocery Co., at 465 West Main street, Mr. Kane has purchased a complete stock of groceries of Godsmark, Durand & Co.

St. Johns—Harold S. Bullard, who recently lost his grain elevator at Shepardsville by fire, has purchased the stock and feed mill of E. L. Smith taking immediate possession.

Nashville—Feighner & Barker, undertakers and furniture dealers, have dissolved partnership, Mr. Feighner taking over the interest of his partner and selling it again to

Van Pendill, of Vermontville. The business will be continued under the style of Feighner & Pendill.

Crapo—V. L. Baumgardner, who has held a half interest in the Baumgardner Bros. store, has purchased his brother's interest and hereafter will conduct the business under his own name.

Detroit—The Auto Accessory & Engineering Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$2,000 paid in in cash and \$5,000 in property.

Lansing—The Hankins-Wickens Co. has been organized to deal in farm products, with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$6,000 paid in in cash.

Scottville—Fred I. Garlock has sold a half interest in his confectionery stock to Frank Cleaveau, who has been his assistant for the past seven years. The business will be continued under the style of Garlock & Cleaveau.

Hamtramck—The Polonia Commercial Corporation has been organized to conduct a general mercantile business, with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and \$1,500 paid in in cash.

Grand Haven—Anthony Kooiman has sold his grocery, tea and spice stock to J. Biegel, who will continue the business under the management of Rene Botbyl. Mr. Biegel will give his entire attention to conducting the Ideal Bakery.

Detroit—The Interstate Universal Utilities Co. has been incorporated to sell electrical washing machines, supplies, etc., with an authorized capital stock of \$50,000, of which amount \$26,000 has been subscribed and \$5,000 paid in in cash.

Muskegon—The J. G. Penney Co., conducting a chain of 298 stores throughout the United States, has opened a store at 14 Western avenue with a \$60,000 stock of women's and men's wearing apparel, including shoes, hosiery and yard goods.

Battle Creek—John Hagelshaw & Son have engaged in business at 60 Upton avenue, with a complete stock of drug sundries, groceries, magazines, confectionery, etc. Godsmark, Durand & Co. and the Michigan Drug Co., of Detroit, furnished the stock.

Ludington—Pepple & Shellenbarger have purchased a store building at the South bayou of Hamlin Lake and have remodeled it and installed a complete line of groceries. They will conduct a lunch counter and boat livery in connection with the store.

St. Louis—F. C. Ohland & Co. have

sold their hardware stock to J. E. Harding, who was formerly engaged in the hardware business at Vestaburg, but who has traveled on the road several years for the Saginaw Hardware Co. He will continue the business at the same location. Mr. Ohland retires from trade to take the position of sales manager of the Bolson Motor Truck Co.

Saginaw—A. D. Spangler, for 38 years one of the leaders in the produce business here, long a partner in the local firm of Spangler, Davis & Co., and manager of the local branch of Piowaty & Sons since that firm bought out the Spangler, Davis & Co. business in 1917, resigned that position and will be succeeded by D. P. Lewis, formerly of Bay City. Mr. Spangler was one of the pioneers in the fruit and produce business in Saginaw. He brought to Saginaw the first car of California navel oranges shipped direct from California and he also brought in the first car of bananas ever shipped into the Saginaw valley. He has taken a prominent part in the fruit and produce business ever since his entry into it. He has not decided what he will do in the future.

### Manufacturing Matters.

Detroit—The Beck Cereal Co. has changed its name to the Beck Corporation.

Adrian—The Wilcox Hardware Co. has increased its capital stock from \$3,000 to \$65,000.

Jackson—The Haywood Milling Co. has increased its capital stock from \$25,000 to \$200,000.

St. Johns—Roy Graham is remodeling his bakery and installing additional machinery.

Saginaw—The Nitro Products Co. has increased its capital stock from \$150,000 to \$200,000.

Unionville—The Unionville Milling Co. has increased its capital stock from \$25,000 to \$40,000.

East Jordan—The East Jordan Furnace Co. has decreased its capital from \$375,000 to \$225,000.

Three Rivers—The Eddy Paper Co. has increased its capitalization from \$2,500,000 to \$15,000,000.

Rudyard—The Thornton Bros. Brick Co. has increased its capital stock from \$12,000 to \$50,000.

Kalamazoo—The Gerline Brass Foundry Co. has increased its capital stock from \$20,000 to \$100,000.

Howell—The Howell Electric Motors Co. has increased its capital stock from \$200,000 to \$375,000.

Detroit—The Murcher Machine & Tool Co. has increased its capital stock from \$150,000 to \$500,000.

Redford—The Grand River Lumber & Coal Co. has increased its capital stock from \$20,000 to \$75,000.

Menominee—The Hoskin-Morainville Paper Co. has increased its capitalization from \$500,000 to \$750,000.

Calderwood—The DeLaitre & Anderson Co., lumber manufacturer, has increased its capitalization from \$100,000 to \$200,000.

Detroit—The Cadillac Toy & Novelty Co. has been incorporated with an authorized capital stock of \$6,000, all of which has been subscribed and \$2,000 paid in in cash.

St. Louis—The Carlson Brick & Tile Co. has been organized with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed, \$1,000 paid in in cash and \$1,000 in property.

Menominee—The H. J. Schmer Construction Co., of Green Bay, has been awarded the contract for the erection of the plant for the Hoskin-Morainville Paper Co. here.

Decker—The Decker Grain & Lumber Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$33,700 has been subscribed and paid in in cash.

Detroit—The Detroit Motor Valve Co. has been incorporated with an authorized capital stock of \$60,000, of which amount \$30,000 has been subscribed and \$20,000 paid in in cash.

Benton Harbor—The Frederickson Tractor Co. has been incorporated with an authorized capital stock of \$150,000, of which amount \$75,000 has been subscribed and paid in, \$25,000 in cash and \$50,000 in property.

Ypsilanti—The Fox Textile Products Co. has been incorporated to manufacture automobile specialties, with an authorized capital stock of \$10,000, all of which has been subscribed and \$2,100 paid in in cash.

Detroit—The V. & T. Pie Co. has been incorporated to conduct a wholesale and retail baking business, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,600 paid in in cash.

Zeeland—The Zeeland Furniture Co. has been reorganized with a capital stock of \$100,000. The company was first organized in 1890. C. Van-Loo, the first president, is now the company's secretary and treasurer.

Detroit—The E. E. Gudka Manufacturing Co. has been incorporated to manufacture and sell specialties made of metals, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

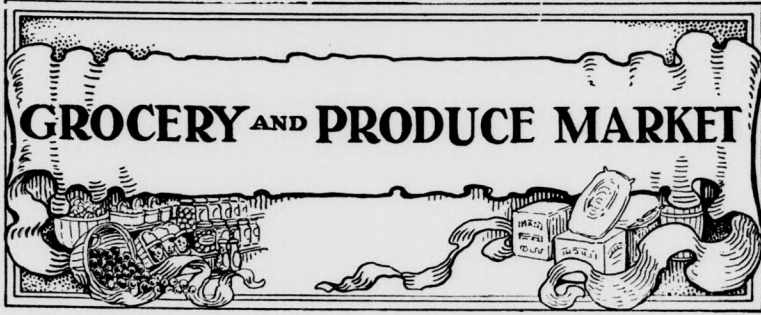
Detroit—The Brintnall Manufacturing Co. has been incorporated to manufacture and sell mechanical devices and appliances, with an authorized capital stock of \$2,000, all of which has been subscribed and \$1,000 paid in in cash.

Plymouth—The Detroit Ring Casting Co. has been incorporated with an authorized capital stock of \$50,000 common and \$75,000 preferred, of which amount \$125,000 has been subscribed, \$2,000 paid in in cash and \$79,000 in property.

Benton Harbor—The Benton Harbor Malleable Foundry Co. has merged its business into a stock company under the style of the Benton Harbor Forging Co. with an authorized capital stock of \$200,000, all of which has been subscribed and paid in, \$50,000 in cash and \$150,000 in property.

Republic—The Cloverland Cheese Manufacturing Co. has been organized to engage in the manufacturing of full cream cheese. Equipment for the new plant has already been ordered and will be installed in a suitable building as soon as it reaches Republic. It is expected that the plant will be capable of turning out 1,000 pounds of cheese daily.





### The Grocery Market.

**Sugar**—There has been an advance of 1½¢ per pound in refined sugar, due to continued firm markets in raws and continued inability on the part of refiners to catch up with their orders. Business is brisk and active every day up to the limit of supply. There is some indefinite talk about the Government being asked to interfere with the tendency to advance. They could hardly do this as against the refiners, however, but would have to go further back and work with the Cuban planters. The rumor is that Cuban sugar operators are making so much money that they can no longer count it. New York refiners are now quoting 17½¢, but accept no orders on that basis because they are sold so far ahead. They make certain allotments of sugar to each state, but the supply is about one-tenth of the normal demand. As high as 27¢ is reported to have been paid for tall sugar in New York and 28¢ is a common price in Chicago. Local jobbers are holding their supplies—when they have any—at 17½¢ @20¢, according to the price they paid for the goods.

**Tea**—The market is in fairly solid condition, although business done during the week has been mostly in small lots. Nobody is buying largely against advanced requirements. The statistical position is strong, as has repeatedly been pointed out, and there is every reason to expect that tea generally will go higher during the next few months. Naturally this depends upon the demand, which at present is not sufficient to produce any marked advance. There are even some operators in tea who believe that the market will decline rather than advance, on account of sympathetic conditions in other commodities.

**Coffee**—The news from the primary markets for Rio and Santos coffee in Brazil has been firmer during the week and the markets of this country, which are always more or less responsive to Brazil, have, therefore, been a trifle firmer, although in the presence of the very dull demand there has been no substantial change in prices. Rio 7s are feeling a bit firmer, but the balance of the list is about unchanged. Milds are about where they were a week ago, with a light demand.

**Canned Fruits**—The problem of moving the large surplus of apricots is the chief concern of the trade at present, as it has been shown that peaches can be moved if the holder is willing to take his losses, which he has done in a way to cause a consid-

erable reduction in stocks during the past few weeks. Apricots are different, however, as they are not as popular here as in England, and not wanted by the domestic buyers as are pears or peaches. Their outlet is narrow here, and the foreign markets apparently are not in a position to absorb the large surplus of export stocks, which were bought at high prices and without much regard as to quality. There is a small movement in apricots, but not enough to cause relief or to afford a cleanup of the surplus. Peaches, on the other hand, have been moving, but at low prices. The point was reached where forced sales were possible, and the market is now slightly better on all grades. Pears are steady and are moving in a normal way. The noticeable feature of the California market is the growing scarcity of No. 1 and No. 10 sizes. No. 2½s by far lead in volume and are not as steady as the other types. Pineapples are going out in a local way for the best grades, with only a limited call for poor packs. Apples are steadier, but not active. The normal movement, after the rail strike is over, may cause a firmer feeling.

**Canned Vegetables**—No. 2s and 3s are dull and depressed. No. 10s are dull at the moment, but are due for a better demand in anticipation of the opening of the summer season, when the demand is increased by the summer hotels. There is considerable talk of the future market, but no action. Cannerymen face high prices and buyers are reluctant to tie up to the new pack when old goods are so neglected. The same growing interest is shown in future California tomatoes and cannerymen are feeling out the Eastern markets, as is evidenced by the numerous letters to brokers enquiring of the Eastern distributing outlook. On the Coast also cannerymen face high costs and they are inclined to hold their cold pack on the chance that it will be worth more in the summer or fall than it is now. Cheap peas, as one distributor aptly put it, are getting to be a curiosity. Standards, around \$1.25@1.35, are being taken off of the market by buyers in a satisfactory way and the activity on the part of brokers acting for various principles has given holders firmer ideas as to values. The chief interest is in this grade. Fancy are not obtainable and extra standards are not as active as the cheaper article. Corn packers are more inclined to hold out for more money, although it is still possible to buy Southern Maine style at \$1.10 factory for standards. Some cannerymen are asking \$1.20, as they look for an upward turn in the

market. The chain stores are buying continually in a moderate way. Spot stocks of asparagus are light and transit cars are delayed by the strike, so that there is little available for distribution from first hands. Tips are almost off the market. Other vegetables are moving in a routine way.

**Canned Fish**—Salmon shows no change for the week. Red Alaska continues strong at unchanged quotations, while perhaps pinks and chums are not quite so weak as they were some time ago. There is some buying of the lower grades of Alaska salmon and many operators believe that the demoralized period is over. No change has occurred in Maine sardines, which rule at unchanged prices.

**Dried Fruits**—Prunes show weakness in all sizes, the most pronounced depression naturally being in the smaller runs, which are most abundant. On 50s there was a better feeling and more strength than other kinds. The market was not active in any descriptions. Oregon fruit has held its own on the larger sizes. Raisins are dull and not active compared with a month or more ago. Some buying for reshipment in England is reported of late, particularly of muscatels. Some jobbers believe that the demand for raisins and currants for beverage making is not nearly as large as it was owing to the unfavorable results of experiments in drink making, and that the movement is now entirely in the normal channels of consumption. Despite the present dullness, it is believed that the domestic markets will absorb the remaining stocks of the old pack before new goods are here. Currants are rather slow. Rain damaged packs are neglected at low prices compared to the better kinds. Apricots are steady but not very active on the better grades of Northern and weak and slow on Southern. Blenheims are scarce and firm. Peaches and pears are dull and in limited demand.

**Syrup and Molasses**—The export demand for sugar syrup, which operators have been expecting, still fails to materialize and as a result demand is light and prices nominal. The undertone is decidedly weak, in spite of the increasing cost of production, due to the advance in raw sugar. Glucose and corn syrup are wanted, with an active, firm market at unchanged prices. Molasses continues very firm. Supply of good grades is limited and the demand large. No indication of any change is in sight.

**Rice**—Local demand is increasing owing to the scarcity and high cost of potatoes, which are causing a larger consumption of rice.

**Cheese**—The market is dull, with large stocks remaining in storage. Storage cheese is now being sold at a lower price than it was put away at and together with the consumptive demand being very poor, we do not look for any change of any consequence in the near future.

**Provisions**—Everything in the smoked meat line is steady at prices ranging about the same as a week ago, with only a moderate consump-

tive demand. If we do have any change in price it is likely to be a slight demand. Barreled pork, canned meats and dried beef are uncharged and dull demand. Lard substitutes, owing to the fact, that they are selling at a higher price than the pure product, is in very light demand.

**Salt Fish**—The fish situation, meaning mackerel particularly, has been interfered with somewhat by the railroad strike and the general congestion of transportation. Prices, however, show no change for the week and not a great deal of demand. There is some business doing right along, but the market is not active, with perhaps a weak, rather than a strong undertone. Some holders have confidence in the market, but many are willing to sell.

### Potato Pirates Not So Black As Painted.

The daily papers have had much to say of late regarding produce dealers and potato handlers, the inference being that they are no better than pirates on the high seas. As a result of such a crusade, the average consumer—who is drawing down \$5 per day for \$2 worth of service—has come to regard potato dealers as robbers.

A day or two ago the poor department of Grand Rapids announced that it would distribute no more potatoes among the poor, owing to the prevailing high price of that staple. Thereupon four leading dealers held a meeting and decided that the poor should have potatoes just the same. In pursuance of this determination, they sent sixty-five bushels to the department for immediate distribution, divided as follows:

Miller Michigan Potato Co., twenty-five bushels.

Loveland & Hinyon Co., twenty-five bushels.

Moses Dark & Sons, ten bushels.

Carl Reynier, five bushels.

Every political boss has some distinctive quality which may or may not catch the eye of the public, but which advances him in his struggle for domination. Roger C. Sullivan, of Illinois, knew no foe. The report that he had slated his chief political enemies, ex-Gov. Dunne and ex-Mayor Harrison, for places on the delegation to San Francisco reflects a semi-humorous trait in the man. In 1908 Bryan served notice on the Illinois Democratic convention that he would not accept the support of the Illinois delegation unless the convention adopted a resolution demanding Sullivan's retirement from the National Committee. Sullivan defeated the resolution and then introduced a resolution endorsing Bryan, which was passed. So agreeable a display of human nature is irresistible, and it is not surprising that Sullivan retained his hold upon the Illinois Democracy, although he was unable to win a place at Washington alongside that other picturesque Democrat from Illinois, James Hamilton Lewis.

The National Sheet Metal Works has been incorporated with an authorized capital stock of \$12,000, of which amount \$6,000 has been subscribed and paid in in cash.



### CONSUMPTION OF COFFEE.

#### Gain of 15 Per Cent. Last Year Over 1918.

The consumption of coffee in the United States has increased enormously during the past year, according to Felix Coste, manager of the National Coffee Roasters' Association. Mr. Coste attributes the great increase in coffee consumption largely to the nationwide campaign of advertising being pushed by the coffee trade.

In his address a few days ago before the New York Retail Grocers' Association he stated that "during the last half of the year 1919 the deliveries from the New York Coffee Exchange show something like 4,737,000 bags, against 4,114,000 bags during the corresponding period in 1918, which makes an increase of 623,029 bags in six months. The same six months in 1919 per capita consumption was 11.80 pounds, against the corresponding period for the previous year of 10.24 pounds, that is, an increase of 1.56 per person. Reducing that to a percentage basis it shows 15 per cent. gain.

"These figures are after taking from warehouse deliveries coffees that were re-exported from this country to others. So it is the figures of net consumption.

"The final evidence that consumption is increased is the reports that come to us—and this time I am speaking of the National Coffee Roasters' Association office—from all members of a phenomenal business during the last year in coffee.

"The uniqueness of the advertising methods used to promote popularity of coffee is illustrated by the fact that it is being directed even to physicians.

"We are using a list of the important medical journals and are showing them good reasons why coffee should be used. We ask the doctor to keep an open mind about coffee, to pass upon it himself after an investigation and not take it for granted, as many of them do, that it is right to say to the patient, 'Cut out coffee for a while.'

"Then we are issuing booklets, very interesting booklets. The first of them was entitled, 'Flavor it with coffee,' which looks like a small matter, but I tell you that advocating the use of the coffee flavor made such a hit that that issue of the booklet amounted to 300,000 copies.

"We have another booklet entitled, 'Coffee an Aid to Factory Efficiency.' In that we advocate that factories put in a system of coffee urns and give coffee or sell coffee to the workers at the noon hour, and that alone has been responsible for a large increase in the consumption of coffee.

"Then we are getting at another end of the problem. We think the coming generation should be informed about coffee, and to that end we are planning a school exhibit, showing facts about the growth of coffee and the consumption of coffee throughout the world. It will contain charts and photographs, samples of coffee in the cherry and in parchment, washed and natural, and the various granulations of the roasted coffee.

"The movies also are resorted to,

We have put out and are circulating throughout the country a motion picture that tells a very interesting story about the growth of coffee, about the raising and handling of coffee in the factories and particularly the many uses that coffee has found in the United States and the place that it has made for itself in the American life. That picture is going to circulate throughout the country so that it may be shown in playgrounds and in parks and in the streets of the city during the summer time and in schools, universities, Y. M. C. A.'s and other meeting places during the winter.

"The advertising campaign, however, is not limited to the consumer—it extends to the retailers. They are urged to give emphasis to fresh coffee and cut out duplication of practically equal grades; and buy often; to take pains that coffee, whether it is in vacuum packages or, any other form, does not stay long on his shelves.

"There was a time, and it is not so long ago, when the distribution of coffee through the retail grocer had gotten down to 40 per cent. The business was fast going away from him. And I think one large reason for it was the dealer who went to the household. That man was taking business away from the grocer, because he came into the kitchen with a fresh roasted, fresh ground pound of coffee that you could smell way ahead of him. This fresh roasted coffee created the impression that the grocery store coffee by comparison was not as good. I hope you will give greater attention to having your coffee fresh and that you will cut down your stocks in the sense of cutting out duplication, and that you will limit yourself to a few good brands and see that they are always fresh roasted. It takes good coffee, fresh roasted, to keep coffee satisfaction among the consumers."

#### Change in Store Management.

Ishpeming, April 19—Richard Matthews, who has long been in charge of the stores of Joseph Sellwood & Co., is to sever his connection with the firm to take a much-needed rest, and Roy Matthews, his son, and F. A. Moore, now in charge of the dry goods store of the Skud estate, are to assume the management of the business.

Mr. Matthews is one of the best known of Ishpeming's business men and he has rendered faithful service to the Sellwood company. His health has not been the best of late and he recently underwent an operation in a Milwaukee hospital. He feels that younger men should take hold of the firm's affairs, and it is likely that the business will be reorganized, with Roy Matthews and Mr. Moore having an interest in the concern.

Roy Matthews has been in charge of the dry goods department for a number of years past, but he will now take over the management of the grocery business, while Mr. Moore, who assumed his new duties to-day, will look after the dry goods store. Both have acquired the necessary amount of experience to fit them for their work, and there is no doubt that the excellent business which has been built up by Richard Matthews will continue to prosper. Several important announcements are to be made by the new management at an early date.

### REPRESENTATIVE RETAILERS.

#### Nels Christenson, the Well-Known Newaygo Merchant.

Nels Christenson was born near Folkenburg, Sweden, August 10, 1862. His father was a farmer and he had little opportunity to obtain an education, due to the strenuous work expected of him on the farm. An older brother had come to America some years before and established himself on a farm near Newaygo. The reports which went back to the old home were so alluring that he came to this country at the age of 18 years, headed for Newaygo. For six months he worked on a farm. The next five months were spent in a sawmill owned by D. P. Clay. The latter was so impressed with the sturdy character of the lad that he took him into his general store, where he remained nine years. He then went to the Soo, where he worked a year in the men's furnishing goods store of E. P. Martin. His next move was to return to Newaygo and enter the employ of the Convan Manufacturing Co., successor to D. P. Clay, under the management of Col. I. C. Smith. He remained in that position five more years, engaging in business on his own account in 1897. He has been more than usually successful, due to his thorough knowledge of the business and his fidelity to every detail. He sent two boys to the service of the country, and, now that they have returned, he proposes to take them in the business with him. To this end he has merged his mercantile interests into a corporation with a capital stock of \$25,000. The new company will be officered as follows:

President—Nels Christenson.

Vice-President—Clifford Christenson.

Secretary and Treasurer—Walter Christenson.

This arrangement will enable Mr. Christenson to devote more time to his outside interests, which are considerable in number and important in volume. He is interested in most of the manufacturing interests of the village and also takes great delight in fishing at Hess Lake, where he owns and maintains a summer cottage.

Mr. Christenson has been somewhat unfortunate in his religious associations. He originally joined the Swedish Lutheran church, which subsequently suspended its activities on account of lack of members. He thereupon joined the Congregational church, which found it necessary to suspend regular services on account of lack of support. Because he does not wish to "bust up any more churches," as he expresses it, he is holding off in affiliating with any other denomination. He is a 32nd degree mason and finds much pleasure in coming to Grand Rapids on special occasions, especially during the consistory meetings.

Mr. Christenson is a quiet, unassuming gentleman, but he is first and foremost in every good movement for the village and surrounding country. Although he has acquired a competence by long years of faithful service

to the public, he "takes on no airs" and assumes no virtue he does not possess. He is still "Nels" to the old friends who knew him as mill hand and store clerk forty years ago and who rejoice in his success and feel a pardonable degree of pride in his manifold achievements.

#### Nutrition Value of Meat and Milk.

The Committee on Food and Nutrition of the National Research Council, including in its membership some of the leading physiological chemists and nutrition experts of the country, has just issued a report on meat and milk in the food supply of the nation, which gives some interesting facts on the relative values of those two important parts of the national dietary.

"It has long been known, but perhaps never sufficiently emphasized," says the committee, "that the milch cow returns in the human food which she yields a very much larger share of the protein and energy of the food she consumes than does the beef animal."

Dr. Armsby, probably the leading American expert on animal nutrition, has estimated that of the energy of grain used in feeding the animal there is recovered for human consumption about 18 per cent. in milk and only about 3½ per cent. in beef. In an official report on the food supply of the United Kingdom it is estimated that the production of 100 calories of human food in the form of milk from a good cow requires the consumption of animal feed by the cow of 2.9 pounds starch equivalent; 100 calories milk from a poor cow is estimated to require the consumption of 4.7 pounds while 100 calories of beef from a steer 2½ years old is estimated to require the consumption of 9 pounds of starch equivalent in food.

Stated in terms comparable with those used by Dr. Armsby, this would mean that the good milk cow returns 20 per cent. of the energy value of what she consumes, the poor milk cow 12 per cent. Although this estimate is more favorable to the beef steer than is that of Dr. Armsby, yet even by this estimate it will be seen that the poor cow is twice as efficient and the good milk cow more than three times as efficient as the beef steer in the conservation of energy in the food supply.

Considering the whole length of life of the animal, Professor Wood, the leading English agricultural expert, estimates that the cow returns in milk, veal and beef one-twelfth as much food as she has consumed, while the beef steer returns only 1-64. In other words, the cow is five times as efficient as the beef steer as a food producer when the whole life cycle of the animal is considered.

Detroit—The Machine Tool & Production Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,500 in cash and \$8,500 in property.

Muskegon—The Michigan Bread Co. succeeds the Money-Worth Baking Co. in business at the corner of Pine street and Muskegon avenue.



### Review of Some of the Principal Hardware Staples.

**Alarm Clocks**—The situation as to alarm clocks is about the same as last reported. Deliveries from the manufacturers continue to be very slow and jobbers' stocks are badly broken. The demand if anything is heavier than ever.

**Axes**—The demand for axes continues to be very heavy and jobbers state that they are booking very satisfactory orders for future delivery. Present prices are held firm.

**Barbed Wire**—There is a heavy demand for barbed wire; in fact for fence wire of all kinds, and jobbers stocks are about at the vanishing point. Despite the great scarcity, prices remain unchanged.

**Cutlery**—There has been no change in the price of cutlery since last reported and the situation is just about the same in regard to shortages, deliveries, etc. Jobbers have more orders booked than they can possibly fill and the manufacturers continue to make very slow deliveries. There is a shortage of skilled labor.

**Files**—There has been a marked improvement in deliveries on files and jobbers state they have ample files in stock to meet all requirements. Sales continue to be heavy and very satisfactory business is being done.

**Flashlights, Batteries and Bulbs**—There has been a tremendous sale of flashlights, batteries and bulbs in this territory during the past month, stimulated no doubt by the national advertising campaign against fire and the careless use of matches being carried on by one of the well known manufacturers of this class of goods. Prices show no advance.

**Freezers**—There are evidences of an increasing call for ice cream freezers, and jobbers and retailers are both anxiously awaiting shipments on orders placed some time ago, and which are now long overdue. Prices are firm, and no changes are reported over those in effect for some time past.

**Game Traps**—While a great many orders for game traps have been booked for future delivery, jobbers state that a number of dealers have overlooked this important item and should turn their specifications in as early as possible. It is predicted that sales on game traps next season will be heavier than ever.

**Garden Tools**—The demand for garden tools still keeps heavy, and difficulty is being experienced in getting sufficient stock to satisfy customers. The more favorable weather now prevailing has encouraged local gardeners to begin work, and this has been reflected in the sales of both jobbers and retailers. No price changes are noted since the one of 5 per cent. put into effect about a month ago.

**Glass**—At a joint meeting of the window glass manufacturers and workers held in Pittsburg recently, to consider the matter of extending the working period this spring and summer, so as to increase window glass production, it was decided to increase the first period which ends May 13, to June 3, and to antedate the last period, which begins Sept. 1, to Aug. 7. The report was agreed to,

but will not become effective until sanctioned by the referendum vote of the National Association of Window Glass Workers. This new arrangement will enable the manufacturers to increase their output, but it is doubtful if it is ample to take care of the tremendous demand that now exists for window glass.

**Granite Ware**—There has been a good demand for graniteware cooking utensils, and while some shipments have been received, retailers' stocks are not what they would like them to be. The anticipated advance in price has not yet been put into effect.

**Lanterns**—Demand for lanterns has slackened off somewhat recently. It is reported that a decrease in price amounting to about 5 per cent. is about to be put into effect by some manufacturers, but this cannot be confirmed.

**Lawn Mowers and Lawn Rollers**—There is a marked scarcity of both lawn rollers and mowers, and shipments are anxiously being awaited to take care of the demand now in evidence. Prices on both of these items have been withdrawn by manufacturers, and those prevailing at time of shipment substituted. Retailers still report satisfactory sales, and these are expected to be greatly increased shortly.

**Netting**—Manufacturers of netting will accept no more orders, they having more business than they possibly can fill this season. Their shipments to local jobbers continue slow and unsatisfactory, consequently some retail dealers are not getting fresh supplies as early as anticipated.

**Paints**—There is a general movement by the paint, oil and varnish clubs in the various localities to start a "clean-up" campaign. Brighter weather has resulted in better prospects with the local trade and retailers buying more freely to take care of what is predicted as an excellent prospective year. Price on turpentine has advanced 11c per gallon. Price on raw linseed oil also advanced 11c per gallon in this market during the week. The market on denatured alcohol is very strong and in the absence of sufficient raw materials and the heavy demands from domestic markets makes the prices firm.

**Rivets**—There is a fairly good supply of rivets being received by local jobbers, and the demand is still very good. Stocks are in fairly good shape. The expected advance has not materialized as yet.

**Roofing Paper**—A great scarcity still exists in roofing paper. Red rosin roofing paper has now practically disappeared from the market, manufacturers claiming that the present price does not justify them in supplying it. It is almost impossible to secure a price from manufacturers. No changes are announced during the week.

**Rope**—The rope situation is about the same as last reported. The demand continues to be very heavy and jobbers are able to supply the trade promptly. Shipments of rope during the last three weeks have been great.

**Sand Paper**—Demand for sand paper, while not extraordinarily heavy, still keeps up. Jobbers' stocks are in good shape to take care of it. Sand

paper is being quoted at 30 per cent. off list.

**Sash Cord**—During the week it was reported that a manufacturer of sash cord had dropped his price about 11c per pound., but the cord offered was of a very inferior grade, and no importance was attached to the news. Prices are the same as quoted for some time past.

**Sash Weights**—There is a demand for a great many more sash weights than are being manufactured. The foundries are working to capacity and are further behind with their orders than ever. The market is very firm.

**Solder**—Prices fluctuate greatly on this item, and a price quoted to-day would not be applicable tomorrow. There is quite a demand for it, and prices for half and half solder range all the way from 40 to 45c per lb.

**Stove Board**—Orders for stove board for future delivery are being booked in good volume by local jobbers. Dealers should anticipate their wants on this line as early as possible, as it is predicted that the production for next season's requirements will be below normal, owing to the shortage of material and labor.

**Tacks**—Following closely on the advance in copper tacks is one of 10 per cent. in prices for steel kinds. Manufacturers of shoe tacks and nails also have raised their lists at least 10 per cent. because of an increase in production costs.

**Wire**—The call for wire is still very heavy, and stocks are low and in a broken condition. The demand for fence wire is beginning to be felt, with new supplies along this line very hard to obtain.

**Wrenches**—The wrench situation remains practically unchanged. There are still enough wrenches offered in the open market at prices below those named by the jobbers to practically eliminate the latter.

**Wire Nails**—The shortage of wire nails continues to be very acute and jobbers state that they have not been able to obtain enough nails to meet their current demands. They refuse to back order and the situation is becoming worse instead of better.

### Items From the Cloverland of Michigan.

**Sault Ste. Marie, April 20**—The strike germ has reached the Soo and resulted in closing the Merrifield cigar factory. The switchmen's strike resulted in shutting down the Northwestern Leather Co. plant for a few days.

Arthur Cameron, our local meat merchant has returned after spending the winter in Cuba. He brought back as a souvenir one of Cuba's educated parrots.

The Soo Beverage Co. has just completed a \$26,000 addition to the brewery, which will be ample to care for the requirements of our thirst parlor during the warm period.

A. H. Eddy, one of our leading grocers is making marked improvements to his store. When completed, he will have the finest show windows in the city.

That was not a funeral procession en route for the Soo the last two weeks, but it was the Soo Machine & Auto Co. bringing fifteen to twenty cars overland. Robert Wynn also brought a large string of cars for the anxiously waiting purchasers here. This might be pleasing news to John D., who needs the money.

E. S. Taylor, the pioneer grocer of Pickford, has sold his grocery busi-

ness to Watson & Hamilton. The business will be continued as the Pickford Grocery Co. Both Mr. Hamilton and Mr. Watson were former employees of Mr. Taylor and need no introduction, as they are both well and favorably known as hustlers. Mr. Taylor will still keep the shoe business which he was running in connection with his general store.

The sugar shortage is hard to understand when more people are raising cane than ever before.

The new Winsor Hotel, at the Canadian Soo, changed hands last week. Paul M. Everett and John S. Miller are the new proprietors. The Winsor is the finest hotel on the Canadian side and does a thriving business. The new proprietors are going to put on a 60 room addition, giving the hotel 110 rooms all told. The estimated cost of improvements is said to be about \$175,000. This will help relieve the congested hotel condition somewhat in our neighboring city.

Otto Supe, one of our popular jewelers, returned last week from the Sunny South, where he and his wife spent the winter. He reports having had a most delightful time, fishing and hunting. He expects to open his summer home on Sugar Island next month, where he will be a frequent host to his many friends.

The discovery that shark leather is fit for shoe soles suggests an excellent method of disposing of loan sharks.

R. N. Ewing, of Grand Rapids, has moved to the Soo. Mr. Ewing is cutting excelsior wood on Manitoulin Island for the Excelsior Wrapper Co., of Grand Rapids. He has about an eight year cut on the Island. The wood, chiefly poplar, will be shipped to Bay City and Chicago. Mr. Ewing is one of five survivors of the Alexander Nemick, which was wrecked off Whitefish Point, Sept. 21, 1907. Fourteen of the crew were lost.

The little town of Drummond, on Drummond Island, is enjoying a little boom this spring. Fred Avery found no difficulty in disposing of his property. He recently sold to Ledlow Seaman his store building, warehouse, fine residence and barns. Mr. Seaman intends to combine the business of the two stores under the management of his son, Charles M. Seaman. Ledlow Seaman has been in the retail business on the Island for the past thirty years. During that time he suffered two severe fire losses, but always started up again and has been very successful. He was always a booster for his home town and a hustler. Mr. Avery has located on a large farm near Barbeau, where he expects to farm on a large scale.

The reason some people never get anything done is because they waste too much time bothering with efficiency methods.

William G. Tapert.

### The Ice Storm Late In April.

Written for the Tradesman.

I felt so sorry for the trees to-day.

They were just all covered with ice  
And a wintry wind did blow—till they  
Would crack in their sacrifice.

For the time had come of the April sun  
With its opening bud and leaf;  
To the top-most twig the sap had run  
Nor dreamed it was running to grief.

I'm wondering now what the trees all  
think

And how I can cheer their heart  
As under a load of ice they sink  
And the nesting birds quit their art.

How oft it is our fondest hopes  
We never may realize  
But yet through every storm there ope's  
A glimpse of fairer skies.

Charles A. Heath.

Detroit—The Siegle-Zeckendorf Co., dealer in automobiles, trucks, accessories and parts, has merged its business into a stock company under the same style with an authorized capital stock of \$150,000, of which amount \$100,000 has been subscribed and paid in, \$40,743.10 in cash and \$59,256.90 in property.



**ULYSSES SIMPSON GRANT.**

April has been prolific of great deeds in American history.

April 19 the first blood of the American Revolution was shed at Lexington, Massachusetts. On April 12, 1861, Fort Sumpter was fired on by the hosts of Beauregard in Charleston harbor, with the sound of which guns the Civil War began.

On the 19th of the same April the first blood of that war for the preservation of the Union was shed in Baltimore, when Massachusetts regiments, marching through that city on the way to the relief of Washington, were assailed by a mob of pluguglies in sympathy with treason and secession. At the fall of Sumpter history records no casualties.

The 27th of April marks the birthday of the greatest soldier of modern times, Ulysses S. Grant, who at the opening of hostilities was the keeper of a leather store at Galena, Illinois.

Although a West Pointer, Grant had long been out of the army; had doffed the uniform of the army for the civilian's dress of the farmer, failing at which he became successively collector, auctioneer and leather dealer. It was while at the last occupation that the clouds of war broke over the country, calling the ex-soldier from his counter at the store once more into active military life.

Raising a company, Captain Grant marched to the capital of the State. While others of more imposing appearance received commissions, Grant was left in the background. Soon after, however, Governor Yates made him adjutant-general, and in June commissioned him as colonel of the Twenty-first Illinois Volunteers.

While Grant was yet a colonel other men loomed large in the eye of the Nation, more conspicuous than all the rest being George E. McClellan, who, as the head of the Army of the Potomac, bade fair to become the hero of the war on the Union side. Providence willed otherwise, however, and the humble tanner of Galena gradually forged his way to the front until, in the latter days of the war, he commanded all the armies of the United States.

It is altogether fitting that we should as a people take cognizance of the birthdays of our great Americans, than whom none was greater than Grant, save alone the martyr, Abraham Lincoln.

Through sheer force of native ability the humble Galena tanner grew into the limelight through successive campaigns in the West. While the Army of the Potomac was fighting some of the most desperate battles of the war, losing more than were won because of the incompetency of its leader, General Grant was slowly, doggedly, yet surely hewing his way down the Father of Waters to the Gulf, winning a succession of victories at Fort Henry, Fort Donaldson and Vicksburg which placed his name in letters of living light before the whole Nation, even to uttermost parts of the civilized world.

From the depths of despair into which the Nation was plunged because of so many failures on the part of the highly-touted generals of the

Potomac Army, to the heights of delirious joy because of this new Napoleon of the West, was like an awakening from a hideous nightmare.

After the fall of Vicksburg the name Ulysses Grant became one to conjure with. The sad face of the Chief Magistrate of the Nation was seen to light up with hope, magnified into enthusiasm.

In March, 1864, Ulysses was called to Washington and made Lieutenant-General, from which hour the great struggle took on a new lease of victory. Thoroughly re-organizing the Eastern armies, in May, 1864, Grant commenced his great campaign for the complete subjugation of the enemy.

Within the next six weeks he fought the terrible battles of the Wilderness, Spottsylvania Court House, the North Anna, Cold Harbor, Mechanicsville, Chickahominy and Petersburg. Other battles followed with no diminution of the bulldog tenacity that made the name of Grant famous throughout the world.

Then came the final movement by which Five Forks was taken and the strong works before Petersburg carried, Richmond and Petersburg captured. The retreating Confederate army paused, fought at Deaconsville, Farmville and Appomattox Station, the finality being the surrender of Lee and his army under the famous apple tree.

All this time he had directed the movements of Sherman, Sheridan and Thomas, and in particular the expeditions for the capture of Fort Fisher and the reduction of Wilmington. He also dictated the terms of the subsequent surrender and the re-organization of the greatly reduced army. All these tremendous events, with Grant triumphant through all, stamps Ulysses Grant as the greatest figure in military history since the days of the First Napoleon.

**THE PRICE OF UNIONISM.**

The current railway strike and the recent coal strike, it is estimated, have added \$300,000,000 to the deficit in the earnings of the railways for which the Government is responsible, which the taxpayers must make good. That is only the beginning of a statement of the losses of the public and the loss in wages by the strikers in this neighborhood alone amounts to scores of millions. If they had gained instead of lost their strike, it would have taken the increase of many months' earnings to put the strikers where they were before they struck. But, as in Kansas, the moral losses to the unions are the public profits against the inconveniences of the strike. These strikes on a national scale are "outlaw" strikes, on the unions' own statements. They are "mob movements," in the words of one union President, and there should be "no compromise with the insurgents." The unionists must see that the enemy has inflicted a great loss on them. This poison in the union vitals will be fatal unless the antidote of union discipline is administered forthwith. The danger is recognized, but the remedy is withheld. So far as known, no outlaw has been expelled from union membership.

**INTERCHURCH MOVEMENT.**

For a number of years certain criticisms of the church have been rather general, coming both from within and without the organization. Prominent among the unfavorable opinions has been the belief that the church was failing to maintain itself as a vital force in the social order; that there was a lack of co-operation among the churches and the various denominations, and that the church was hesitating and really unable to undertake big things.

The church, like many other institutions, has been radically affected by the world war. The greatest upheaval in history laid bare some of the failures of the church and confirmed many of the beliefs as to its shortcomings. Doubtless, too, the adverse criticisms of the organization contributed to the forces that were pressing down upon it from all directions.

The temper and mettle of the church have been subjected to a sore trial. Its leaders have been thrown back upon themselves and called upon to show cause why their organizations should longer be regarded as a powerful motive force in society.

The church, through its leaders, accepted the challenge of the hour. More than a year ago these leaders took counsel together and sought to point the way out for the organization. They finally announced their plan to the world. It was the Interchurch World Movement.

This movement aims to correct and alleviate conditions that have long been the subject of criticism. It provides for a world survey of the resources of the church, spiritual and material. It aims at church co-operation in a broad way. It contemplates the elimination of competition and duplication in church activities. It hopes to make provision of additional buildings and endowment for religious schools and hospitals in America and other countries; for the relief of aged ministers and ministers whose pay is inadequate; for the establishment of new churches in cities and sections of the country not now served, and for a general strengthening and broadening of all activities which the churches have been fostering.

Naturally, such an ambitious programme could not be put forward without the expectation of material support. So, as plans finally matured, a pooling of the interests of denominations that pledged support of the movement was arranged for. It was decided that a billion dollars should be raised. A campaign to secure this sum will be conducted, beginning next month, pledges to be paid in five equal annual installments.

Most of the Protestant denominations in America have indorsed the movement. Organic church unity is no part of the programme. The movement calls only for co-operation of the churches in doing a big thing, as the various nationalities fought together to win the war.

Opposition, however, has developed in many quarters, mainly from representatives of church bodies that have promised support. The objec-

tion is made that the plan stresses too much material things; that the fund to be raised is unnecessary; that it will be furnished by those least able to give; that collection of it will be expensive, and that the entire movement will work to the benefit of certain of its adherents who are unworthy.

In the main, these objections have a familiar face, and have long been used as stock arguments against the raising of funds for missions, for religious education and proper financial support of a trained ministry. Whether expressed or not, the feeling behind these arguments accounts for indifference toward the economic phase of public school education. Many people appear to believe that work of a high order, such as religion and education, may proceed without regard to financial support.

It has been and will be necessary, of course, for the leaders of the movement to talk a great deal about raising that billion dollars. And this may leave the impression with some that it is simply a billion-dollar campaign and nothing else. But this fund is only the means by which the movement must be carried forward to success.

The men behind this big church movement are recognized for their integrity and spirituality. The purposes of the movement are entirely worthy and have been adequately set forth. They carry a strong appeal to the great majority of men and women who are eager to see the church's power for righteousness become dominant in the world.

**THE CHANGE HAS COME.**

Eight unemployed men slept on plank beds in the police headquarters of Grand Rapids last night, because they could not find employment and had no money to pay for lodgings.

This indicates that the turning point has come in the constant crazy clamor for more money—**MORE MONEY**—on the part of workingmen of all classes.

It means that the bread line and soup kitchen loom large on the horizon.

It means that the man who has a job better get busy and earn what is being paid him for full service, instead of killing time and loafing on the job, as nine-tenths of the employed are now doing.

It means that the disdain with which workingmen have been receiving their pay envelopes for some years back better be supplanted with a spirit of thankfulness.

It means that the time is not far off when the employer will again find pleasure and satisfaction in conducting his business along normal lines.

It means that the grafting and grasping union labor leader will be related to the scrap heap and that union men generally will have to hunt their holes along with skunks and rattlesnakes.

If the machine politicians defeat the will of the people, there will be no hope for another four years.



**THE FORCES OF DISORDER.**

Thirty years ago the Tradesman began its fight against the organized forces of disorder in American industry, against attempts at class domination, political domination and, most of all, against those who attempted to seize industry by the throat through organized lawlessness and violence. The soviet movement, which reached this country last summer from Russia, was no new thing to America; it was but the old evil of lawless unionism in a new guise.

Republican governments are founded on the principle of majority rule. They represent a government of numbers, a government of laws, a government of reason. The government of a minority that seizes the mandate through violence or cunning stratagems and rules through force is repugnant to free people. The Tradesman recognized more than a quarter of a century ago that these fundamental principles applied to industrial as well as to political life. While the Government was using all its forces to drive bandits from the far Western states and territories, where they were making a mockery of law and justice, the Tradesman found that an industrial banditry was being organized for the purpose of preying upon and exacting tribute from honest industry. This banditry assumed the prerogatives of government in face of the fact that there could not be two governments in this country at the same time and that statutory laws could not be long enforced if organized lawlessness was to be permitted to govern industry.

At no time in its long battle for industrial liberty has the Tradesman denied or attempted to deny to workmen the right to organize, to prevent their real or fancied grievances, individually or collectively, to their employers, to work collectively for legislation which would tend to improve the working conditions of the masses.

But the Tradesman did protest thirty years ago, and has never ceased to protest since, against making one law for independent and another for organized labor. It insisted that the workman surrendered none of his rights when he elected to be the architect of his own fortunes. It opposed attempted domination by associations of workmen or associations of capital.

Thirty years ago radicals in this country were preaching an unwritten law which would permit strikers to forcibly prevent other workmen filling the places they had voluntarily vacated. The Tradesman demanded a vigorous enforcement of the laws of State and Nation in labor disputes. It held that striking workmen, who illegally took physical possession of an industry, were dangerous malefactors; and that, if their crimes were to be winked at, the safety of the Republic would be thereby endangered.

Not a single right of workmen did the Tradesman ever deny; but it insistently held that, while their rights were duly recognized and upheld, any alleged right became a wrong the instant it transgressed the written law. Equality of opportunity and government under the law are the foundations on which the Tradesman is

built. Their eternal truth and justice are self-evident. Demagogues attack them only under subterfuge. When unions first began their campaign for the "closed shop" the Tradesman denounced it as unjust and un-American, asserting that it violated those principles of American justice which every patriot and Christian holds dear. The man who advocates the closed shop is a criminal and ought to be deprived of citizenship in a free country.

Thirty years ago the Tradesman fought the sophistry in which sovietism had its birth, almost single-handed. Attempts were made to impugn its motives. The Tradesman was fully convinced that the cause which it espoused was just; and was well aware that, for the time, it was unpopular. But the Tradesman never wooed popularity at the price of violating a principle. It has always held that truth may be maligned, persecuted, crucified, but that truth can never be destroyed. And the Tradesman has lived to see the views which it advocated and fought for, one-voiced, single-handed and alone, become the popular doctrine of the American people. The only exception to this is the yellow daily press, which is tied up to the infamous typographical union through the closed shop in such a way that it does not dare tell the truth about the infamous features of trades unionism.

**MOTHERS.**

A mother will suffer with a backache while she bends over the wash-

tub scrubbing your dirty linen. She will mend your socks, and work over them until her eyes ache, and her head feels as though it would burst. And still you seldom hear her find fault or complain.

Mother doesn't mind the headache, the backache, but it is the heartaches that hurt her more than all else.

You may not be able to mend socks or do the family wash, but you can often prevent mother from having the heartache.

With complaints of a shortage of paper coming from all parts of the country, it is cheering to read of the efforts of the Congressional Joint Committee on Printing to cut down Government waste. The chairman announced last week that "we have already stopped 106 governmental publications." Most of them could doubtless be spared, but some are too useful to be cut off in an excess of zeal. The latest device of Senator Smoot was to ask Representatives and Senators to single out the printed matter dumped upon their desks every day by governmental agencies which the recipients thought to be "of no use whatever." The result was monumental pile. But Senator Pomerene remarked that certain documents might be valuable to others if not to Congressmen. It is the deliberate opinion of Senator Smoot that "thousands and tens of thousands of tons of paper" are wasted by the Government.

The world owes no man a living until he has earned it.

**Safeguarding America Against Fire**



Published by courtesy of National Board of Fire Underwriters,

**Shark Skin Shoes Promise Material Cut in Prices.**

If the high price of cow hides—that means shoes—pinches your pocketbook too much when you drop into your favorite store for the annual spring fitting and purchase, ask the clerk for a pair of shoes made of fish skins. That old terror of the seas and the bathing beaches, the shark, has come to the rescue of the shoe wearing public and has offered his hide as a means of lowering the price of leather products during the present high levels.

Judging from reports received by the Government the shark furnishes an excellent leather for the manufacture of shoes of all kinds. Not only is the skin of the shark used for manufacture into leather, but with the skins of other fishes it has been found suitable for making traveling bags, brief cases, pocket books, belts and handbags for women. The demand for shark skins for tanning into leather for traveling bags is greater than the supply at the present time.

The Commissioner of Fisheries of the United States, in his annual report, says that two companies have established fishing stations along the Southern Atlantic coast to provide regular supplies of shark hides for tanning purposes. These plants are situated at Morehead City, N. C., and Fort Meyers, Fla. One of the companies has a tannery for converting the skins into leather. On the Pacific Coast one company has acquired a site at Edmunds, Wash., where it plans to convert aquatic hides into

leather and will draw its supplies from sharks, whales and hair seals. Other companies are experimenting in the fish leather industry and the Commissioner of Fisheries expects they will engage in the industry on a large scale.

At the present stage of the new industry the shark furnishes the greater part of the new leather supply. Difficulty was encountered at first in separating the shagreen (outer covering) of the shark skin in a satisfactory manner. Suitable methods have been provided, however, by constant experimentation, and the shagreen sometimes remains until the close of the tanning process and then is removed.

The Bureau of Standards in Washington, which has been co-operating with the Bureau of Fisheries in establishing the new leather, reports that shark skin leather is more spongy and of greater fibrous texture than mammal leather. When pulled open at right angle to the surface it often exhibits a laminated structure similar in appearance to that of a loosely matted felt. The bureau is assembling materials to establish more definitely the quality of fish leather, such as durability, pliability, porosity, water absorption, wearing qualities and also will make further tests to gauge the tensile strength.

Tests already made by the Bureau of Standards have established from the samples of fish leather submitted that it possesses less strength than mammal leather, such as calf skin or cow hide, but that it is soft and pli-

**With Shoes Like These you can help your customers beat the H. C. L.**



*This new English (No. 24) last is one of the best fitting and most comfortable wearing lasts we have ever offered.*

983—Men's Genuine Calfskin, Brown, Goodyear Welt, Single Sole, new splendid fitting English last, B-C-D widths..... \$7.50

994—Men's Full Grain, Chocolate, same as above... \$6.75

**Considering the market these are exceptional values at exceptionally low prices. Send in your order now.**

**Herold-Bertsch Shoe Co.**

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

**R**EGARDLESS of the present embargo on railroads, which has so tremendously held up shipments, we have on hand an ample supply of low shoes for our trade.

This is the week of our big Merchants Conference and City Day, do not forget the date and do not fail to be present. You cannot afford to overlook this opportunity.

Be sure while you are here to find out and get a line on the great **HIRTH-KRAUSE SHOE CAMPAIGN.**

**Merchants Conference**

**April 21, 1920**

**City Day**

**Hirth-Krause**  
Shoemakers for three Generations  
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Tanners and Shoe Manufacturers

Grand Rapids, Michigan

**HOOD WURKSHU**

**Built Like An Auto Tire**



**BLUCHER**

Brown duck upper. Loose lined to toe. Half-bellows tongue. Fibre insole and counter. Leather sock lining. Gray corrugated rubber sole made from tire-tread composition. Rubberized toe box. Pneumatic heel.

For hard work and hard play, where stout, serviceable footwear is needed. Mail-bag duck uppers, joined by live steam pressure to tire-tread soles, give the ideal combination of durability without excess weight. Pneumatic heels ease the feet and a leather sock lining insures cool comfort.

	Sizes	Bal.
Men's E and EE	6 to 12	\$2.50
Boys'	2½ to 6	2.25
Youths'	11 to 2	2.00
Women's	2½ to 8	2.00
Misses' (Spring Heel)	11 to 2	1.75
Child's (Spring Heel)	8 to 10½	1.50

We have thousands of cases of HOOD TENNIS on the Floor. Write for special Tennis Catalogue.

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GRAND RAPIDS, MICHIGAN



able and has ample strength for many uses. Experiments also are being made to find a suitable substance for hardening the skin, to give it the strength necessary to put wearing qualities into shoes.

The bureau is devoting its major efforts to the shark leather industry because the supply of sharks appears larger than that of other fishes. It has been and remains the practice of fishermen to operate most intensively for those fishes for which the demand is greatest and to permit such predatory forms, such as sharks, possessing little or no value, to multiply and increase their depredations on the more highly prized forms. This is an added reason for the development of the shark fishing industry, for as the depredations of the sharks on the food fishes are decreased the supply of these more valuable fishes will increase.

**What Edmund Burke Really Said.**

Detroit, April 20—I have seen of late—too often to keep the count of—the statement that Burke said: "You cannot indict a whole people," the implication of the context being that Burke either said it figuratively or said it in such a way that a figurative application is permissible.

Burke never, so far as I know, used those words; and if he had used them figuratively, he would have made himself as ridiculous as do those who quote "Exceptions prove the rule"—in the current sense. Everybody knows that you can and constantly do "indict" whole peoples before the court of public opinion. The Bible shows us the Hebrew writers alternately "indicting" their own nation and the nations around it. It was a Cretan poet who wrote of "the Cretans, always liars;" but Polybius, of the mainland, says substantially the same thing about Cretans. Athens, as we may learn from Thucydides and elsewhere, was no more exempt than Crete. The epigram about the Lerians, all bad except John Doe, "and even he is a Lorian," is perhaps the most familiar in the whole Greek anthology. Goethe indicted the German people when he wrote: "Prussians are beasts and civilization will make them ferocious."

When Burke said "I do not know the method of drawing up an indictment against a whole people" he was arguing against a certain policy by successively discrediting the different procedures proposed for carrying out that policy. One of those procedures was legal prosecution. Against this Burke was making the objection that the common law of England provided no form for the prosecution of a popular mass movement. He knew that you can denounce a whole people; he knew that you can lynch a whole people, for this too he could learn from his Bible and his Herodotus without looking to such recent history as Glencoe; but he said that a plan for proceeding against a national movement by the machinery of the common-law courts was futile because this machinery included no implement for such a task. This argument cannot be twisted into a precedent for the allegation that a whole people can never justly be denounced as guilty of a crime. If that allegation is to be maintained, it must be without Burke's help.

Steven T. Byington.

**Getting Even.**

"Mary," said the man to his sick wife, after the doctor had pronounced it a case of smallpox, "if any of our creditors call we shall at last be in a condition to give them something."

**Crooked Transactions of the Donovan Shoe Co.**

Last fall some Michigan merchants were called upon by Robert Edwards claiming to represent the James F. Donovan Shoe Co., of Indianapolis, with a somewhat novel proposition. For \$150, cash in hand, he offered the dealer a "purchase certificate," entitling the holder to purchase shoes of the Indianapolis house at 4 per cent. less than the regular price. Five Ottawa county merchants were introduced to enter into the proposed arrangement, as follows:

Justema & Son, Grand Haven.

John Shoemaker, Zeeland.

A. McKenna, Coopersville.

William Sparks, Spring Lake.

Glen Bullman, Nunica.

All kinds of promises were made to these men to join the proposed selling agency and in the case of the Nunica man, he was promised a full stock of goods, to be shipped immediately. Despite his frequent opportunities, he succeeded in obtaining only four dozen pairs of shoes. In-

vestigation disclosed the fact that the Indiana house was not financially able to fulfill its agreements in a satisfactory manner, which placed the entire propaganda in the class of frauds. The Prosecuting Attorney of Ottawa county was appealed to and, on investigation, authorized the arrest of Edwards, who was finally located in Iowa, where he was still selling bogus purchase certificates to retail merchants. Edwards was brought to Indianapolis and placed in jail to await trial on a charge of fraud. He then offered to reimburse Justema & Son if they would withdraw their complaint, but they refused to do so unless all the Ottawa county victims were included in the settlement. This proposition was accepted by the Indianapolis swindlers, who turned over to the Sheriff \$817—\$750 to be repaid to the five merchants who were inveigled into trusting their money to the fakers and \$67 costs. Edwards was thereupon given his liberty and by this time is probably pursuing his nefarious practices in some remote

locality. Efforts are being made by certain interests to have a fraud order issued against the Indianapolis concern by the Post Office Department, but as the conspirators are shrewd enough to conduct their shady transactions by personal contact, it is doubtful whether this plan will succeed.

Money paid this concern by its victims can probably be recovered if they act quickly.

**The Tactless Wife.**

"My dear," moaned the patient, as he tossed restlessly on his bed, "it's the doctor I'm thinking of. What a bill his will be!"

"Never mind, Joseph," said his wife. "You know there's the insurance money."

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LOOSE LEAF SPECIALISTS  
*THE Tisch-Hine Co.*  
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**Quality, Style and Service**

**Containing Only the Best of Leather, Moderately Priced, Giving More Service Per Dollar**



**IN-STOCK  
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- 8762—Mahogany Calf Bal. Oxford, City Last, A-B-C-D .....\$8.40
- 8763—Mahog. Full Grain Side Bal. Oxford, City Last, B-C-D-E...\$6.85
- 8749—Gun Metal Veal Bal. Oxford, Tremont Last, C-D-E.....\$7.00

**They Are the Season's Biggest Sellers  
Size Up Now and Get Your Order in Early.**

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10 to 22 Ionia Avenue, N. W.  
**GRAND RAPIDS, MICHIGAN**



### Determining Real Merchants of the Discounting Type.

The real estate item in a merchant's statement of assets and liabilities causes more trouble and doubt in cases where the merchant's capital is limited than does any other item. It has been observed that the merchant is always eager to clean up his real estate indebtedness and is quite likely to make regular payments which are larger than his business will permit, with the result that he is constantly drawing on his working capital to buy a home or store. When the creditors wake up, they find that their accounts are in a hazardous condition, for the home that the merchant has been buying is exempt, and in it he has tied up several thousand dollars of cash which belonged to the creditors who have now no chance of recovery. Yet the creditor all the time had been acting in good faith until the point where he discovered that he was insolvent, when he adopted the usual course of holding on to his home and anything else he could, though he realized he had really forced his creditors to pay for them.

A similar difficulty is found in analyzing indebtedness set out in the statement for borrowed money. This money had been borrowed perhaps from the local bank or from friends or relatives. The statement does not show the date of maturity or the amount of interest to date. If the facts were known it would be found that the debtor had been gradually reducing his indebtedness for borrowed money while increasing his mercantile indebtedness, a dangerous process because indebtedness for borrowed money can usually be renewed if a debtor is considered solvent, while mercantile indebtedness cannot well be renewed or extended, with the result that the claims find their way into the hands of attorneys, and a failure is forced which might easily have been avoided had the arrangement for borrowed money been renewed.

The outstanding thought in analyzing a statement is whether the merchant can meet his mercantile obligations promptly. Here is a case, for instance, where the statement shows a stock of merchandise of say \$18,000 and merchandise debts of \$8,000 which would seem to offer a good equity of \$10,000; but an examination shows that the previous year's sales were \$40,000, which means that the amount now owing represents one-fifth of the year's sales. Possibly the best months of the year for both sales and collections are past and the merchant is entering upon dull trading months. But even if his sales should average the sales during the best months of

the year and he applied every dollar of his indebtedness, it would require two and a half months to pay off the debt, granting that there were derived enough from collections to take care of the running expenses and short time bills, such as must be paid weekly. But the credit man knows that the sales during the dull months will not be up to normal and must assume that it will require at least 90 to 100 days and perhaps 120 days to pay the outstanding debts. Now if the indebtedness already incurred and showing on the statement, some of it past due, must be taken care of, then it is natural to assume that this indebtedness must all be paid ahead of the obligations the merchant is assuming for the goods now being checked out. Yet this merchant will unhesitatingly purchase new merchandise on terms of say sixty days, knowing well that he cannot fulfill his contract unless he violates his promises to the concerns now on his books.

In the matter of the proportion of live assets to liabilities, this must depend upon the merchant and the character of the goods he sells. Generally we speak of live assets if in the proportion of two to one as giving a reasonably safe basis for credit. But the conditions must be analyzed before accepting these proportions as safe. For instance, if a merchant has a stock of \$5,000 and an indebtedness of \$2,500 and is dealing in such merchandise as groceries, meats, coal, produce or other articles of quick turnover, and if he is doing a cash business, then, the merchant may at all times have an indebtedness equal to more than half of the stock and yet discount his bills; in other words, he turns his goods often enough to meet all bills within the discount period. Yet another merchant who deals in slow selling merchandise on a credit basis, having a stock of \$30,000 and owing a total of \$15,000, even though his merchandise is worth the invoice price, may meet with conditions which will quickly bring failure.

Therefore, before adopting any fixed rule, the credit man must investigate, must discover the status of the business in the past and present; must know whether the present condition is the usual one or the business has recently been going backward. There are many merchants whose capital is not twice as great as their indebtedness but whose credit is absolutely good and who are money makers. But these are of the live wire variety—men of rare ability in turning merchandise quickly and improving their condition until they are real merchants of the discounting type.

W. H. Masters.

## YOUR WILL!

What does that mean in your present business organization? Does it mean a prompt execution of your order, with exactness and good judgment? Or does it mean some indifferent, nearly right performance?

Let your last Will be carried out as you want it—by the **GRAND RAPIDS TRUST COMPANY** which as **Executor, Trustee or Guardian**, performs its duties to the last letter.

### GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Send for booklet on Descent and Distribution of Property and blank form of Will.

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



#### CAMPAU SQUARE

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

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

Combined Capital and Surplus	\$1,724,300.00
Combined Total Deposits	10,168,700.00
Combined Total Resources	12,157,100.00

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



**FIRE INSURANCE PROBLEMS.**

**Practical Methods of Solving Them Most Effectively.**

Life and property are destroyed or suffer depreciation in efficiency, vital power and intrinsic value through the course of nature or through casualty. It has been found that the resulting loss can be made good in whole or in part, if many individuals join in bearing it.

These individuals form a stock or mutual corporation or other association, which enters into a contract to indemnify the suffered. The insurers of property can fulfill this obligation and make a reasonable profit by doing so because only a small part of the property at risk is destroyed.

The granting of indemnity for the death of an individual, life insurance, is based upon the same principle, with many differences in calculating cost. I shall confine myself to the indemnity desired by the owner of property and the employer of labor.

I emphasize the term "indemnity" since it sums up the purpose of carrying insurance by the owner of property and the employer, and of the granting of insurance by the company. The terms under which the latter is willing to assume the loss which would otherwise accrue to the former are embodied in the policy contract.

This contract, as a rule regulated by statute, stipulates a payment of money to the company for the assumption of risk, and further provides that certain definite conditions must be complied with by both parties—assured and assured.

The assured may recover indemnity, i. e., his actual loss and no more. He must prove that he has suffered loss through a casualty for which the contract grants indemnity. He must prove the amount by which the value of his property has been diminished. He may not profit by a casualty. He must do nothing to cause it.

When One Is Properly Insured. The insurance policy is not simple in its terms. The busy man resents the task of understanding it. He has paid his premium and expects indemnity when the loss occurs. He is apt to forget that the premium is not the only consideration stipulated in the contract. How can he, with due regard to the work of greater importance to him, be reasonably sure that he has complied with his side of the agreement, that he is properly insured?

First, let him select such competent adviser as can be found among professional insurance men in all communities. Let him trust his adviser and confide in him as he does in his lawyer or doctor. Let him at all times remember this salient fact. He must tell his adviser of such factors in his business as bear on the insurance problem. Let him not expect another man, however competent, to know what has not been told him, and what he cannot find out.

He should employ only one man as his broker and adviser. Full responsibility should be placed upon this man, and should not be divided among many. If for business reasons the merchant prefers that the insurance be distributed among different companies or agents, then one broker should give each office its share. He may earn a larger profit than the others, but his principal will get better service at no increased expense, and get service as good as he is entitled to in no other way.

An Insurance Clerk. One man must be charged with drawing policies correctly, with securing the lowest possible rate, and with the innumerable other details to which constant attention must be given, if an important interest is to receive the protection it is paying for. The tendency towards concentrating responsibility is marked in the con-

duct of the business you represent. It must be followed to as great an extent in caring for insurance as in your other fields of work.

A few conditions in the insurance policy must be remembered. The rest is comparatively easy.

No change may occur in the hazard of the risk without consent of the insurance company.

The policy must correctly describe the nature of the property insured, and of the owner's interest.

If the interest be other than that of sole and unconditional ownership, the policy must so state. The assured is not sole and unconditional owner, for instance, of property which he holds for sale for others, and which may be upon the premises at the time of the casualty.

The making or existence of a chattel mortgage or other lien upon personal property must be stated. Permission from the company must be secured for a change in interest, title or possession. The entering of a new partner into a firm is commonly interpreted as a change in ownership or interest.

A building must not be unoccupied or vacant beyond the stipulated period.

Special Conditions. A factory may not work continuously nor cease operations for longer than the permitted number of days. Inflammable materials may not be kept on the premises without the consent of the insurer.

Certain classes of property such as patterns, dies, bullion, manuscripts, can be insured only if specifically mentioned. Other articles, such as accounts, evidences of debt, money, notes, securities, cannot be insured under the usual form of fire insurance policy.

Each insurance company interested must consent to the carrying of other insurance. The company is entitled to a voice in determining the amount of insurance to be carried.

All policies covering the same property or interest must be worded alike. They must be concurrent.

The insured must never forget that a loss must be apportioned among all policies covering the same risk. A policy invalid in its terms through someone's act or more generally,

**Kent State Bank**

Main Office Ottawa Ave. Facing Monroe

Grand Rapids, Mich.

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

Resources

11 1/2 Million Dollars

3 1/2 Per Cent

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

**Make This Your Bank**



Established 1853

We not only are prepared and equipped to care for your banking needs, but we also

WANT TO DO IT

in a way which will meet with your unqualified approval

CLAY H. HOLLISTER

President

CARROLL F. SWEET

Vice-President

GEORGE F. MACKENZIE

V.-Pres. and Cashier

**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.**

405-6-7 Murray Bldg.

GRAND RAPIDS, MICH.

Assets \$3,572,588



Insurance in Force \$66,109,220

**MERCHANTS LIFE INSURANCE COMPANY**

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

RELL S. WILSON, Secretary

JOHN A. MCKELLAR, Vice Pres.

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg.,

Grand Rapids, Michigan

GREEN & MORRISON, Agency Managers for Michigan

**An Important Extension**

Corporations now have until May 15, 1920, to file FINAL TAX RETURNS.

Those unable to assemble complete data on the TENTATIVE RETURN, already filed, should improve this chance. Anything overlooked may be supplied.

The professional accountant who has had diversified experience in TAX MATTERS, is best able to straighten out these problems. He brings to their solution the benefit of comparison. His work is analytical.

He does it with the minimum expenditure of time. It is economical, as well as advisable, to have a specially trained accountant go over your figures. He will honor your confidence.

Our Public Accounting and Federal Tax Department is strongly organized to help the Business Executive in the solution of his TAX and ACCOUNTING problems.

Let us serve you.

**The Michigan Trust Company**

neglect, will not pay its share. The assured fails to recover a part of his loss, as a result, although he believes himself to be fully insured. He may actually, in certain cases, recover less if some of his policies are invalid than he would have recovered if such policies had never been effected.

The adviser-broker has no more important duty to perform than to watch over the concurrency of policies, and the contribution of policies after a loss.

These are some of the important conditions stated in the printed policy as established by law. Most of them can be and customarily are modified by written or printed additions to the policy, which becomes a binding part of the contract. The drawing of these amendments—the "form" so-called—demands the adviser's expert work.

He must consider the needs of each individual case. He may not assume that a store does not sell rubber cement. He must not take it for granted that the store equipment is paid for and is not subject to a lien. He must ask his principal and his principal must remember to tell him.

This is an outline of the principle of the insurance contract. Let us apply it in practice.

A new enterprise is undertaken. How shall the merchant plan so that he may obtain the best insurance at the lowest cost?

If he intends building, his architect and his insurance adviser should be brought together as soon as the preliminary plans are decided upon. The architect rarely has time or opportunity to follow the changing requirements of underwriters. These requirements must change because prevention of casualty is not an exact science. Experience gained year by year, at great expense, develops new methods and new ideas.

But a few years ago rates of premiums were fixed by a rough estimate of the hazard involved, or by competition. Much progress has been made since then in scientific classification of risk. Much remains to be made. The principle has come to general acceptance that the better the work the better the result in the long run, as to safety and low insurance cost. A safety appliance today may receive little or no credit. It will certainly be recognized in the future, always providing that it be efficient.

**Automatic Sprinklers.**

The history of automatic sprinkler installation proves this. Comparatively small credit was given to it in New York but a few years ago. The cost of installation was high. The same credit was given indiscriminately, without sufficient consideration for difference in quality of work and materials. Those who twenty years ago installed the best class of equipment then obtainable are to-day reaping the benefit in very much lower rates than were then thought possible. Inferior work done cheaply at the same period, to-day may receive little or no credit. The best work is never too good.

The owner of the building must, as a matter of business, if for no other cause, think of safety to life, as well as property. Liability laws grow more stringent. Verdicts given by juries in cases of negligence tend to grow higher and justly so. Workmen's compensation becomes costly if accidents are frequent.

Consider always the great national movement towards saving waste of life, effort and wealth. The quality of the construction of your building, its equipment and your maintenance of them can do much to help or hinder.

The arrangement of occupations and processes within the building must consider safety as well as convenience and business needs. Do not

place your more dangerous processes where they expose the most inflammable property. Remember that an open stairway may make a better appearance than one properly protected, but it must spread a fire and may cause loss of life.

**Other Safety Devices.**

Few processes and few materials are so dangerous that they cannot be used if they be properly arranged and cared for. Your supply of benzine can be kept outside of your building, even though an employe think it a hardship to go to the yard or roof to fill his safety can. You can manufacture your own boxes and bale unlimited paper if you will segregate the processes by proper walls and doors.

The building being finished and occupied—what kinds of insurance shall be carried, and under what conditions?

Let us refer, for brevity's sake, only to fire insurance on the building and its contents. Conditions as to insurance against sprinkler leakage, explosion, civil commotion follow much the same rule.

Determine values. If you do not know them, call in a competent appraiser. Insurable value differs from valuation for any other purpose. You may value your building and its contents on any basis that suits the needs of the case for taxation, credit, declaration of dividends, or any purpose other than insurance.

Insurable value in all but certain exceptional cases is based only on cost of replacement at the place and time of the happening of the casualty. Such cost may be the same, or higher, or lower, than original cost. This contract stipulates that it shall pay "to the extent of actual cash value (ascertained with proper deductions for depreciation) of the property at the time of loss or damage, but not exceeding the amount which it would cost to repair or replace the same with material of like kind and quality within a reasonable time after such loss or damage."

**Replacement Values.**

If it cost more after a fire to replace the property, then the assured is entitled to recover more than original cost. Conversely, if market cost has gone down, he can recover only upon such reduced basis. No principle has been more clearly established and sustained in law and practice.

Cost of transporting goods to the place of sale, of packing and preparing them for shipment to customers, is part of cost of replacement. I have been asked to state whether the cost of placing goods on shelves should be included in the insurable value. The point is debatable. The weight of evidence is against such inclusion.

Trade discounts should always be deducted. Property is insured at its net cost.

Depreciation may arise from many causes—besides actual physical deterioration. Seasonable goods remaining unsold, and not salable during the next season, are considered as depreciated in insurable value.

**Formula for Insurable Value.**

The following simple formula may be used to determine insurable value of all property—building or machinery or merchandise:

Original cost ----- \$100.00  
Expense of maintenance and repairs ----- 10.00  
Increased cost of replacement ----- 20.00

\$130.00

Deduct depreciation, to be determined by expert opinion 20.00

Total ----- \$110.00

This illustration applies to a rising market. At time of decreasing values the factor of increased cost of replacement would, of course, be omitted. Say \$20 would be deducted, and net insurable value would then be-



**Fourth National Bank**

United States Depository

**Savings Deposits**

**Commercial Deposits**

**3**

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

**3 1/2**

Per Cent Interest Paid on Certificates of Deposit Left One Year

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

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

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

**Two Excellent Investments**

**A Five Year Note Yielding 7 1/2 per cent**

**A 25 Year Mortgage Bond Yielding 6.4 per cent**

Each is fully protected by ample security and is issued by a corporation soundly established and having an exceptional record of earnings.

**\$7,500,000**

**Associated Simmons Hardware Companies**

**Five Year 7% Secured Gold Notes**

**Due May 1, 1925.**

The Simmons Hardware Corporation is the oldest mercantile corporation in the United States. Its business of manufacturing and distributing hardware at wholesale is the largest of its kind in the world.

ings have been paid without interruption. Management has been in the same hands for 23 years.

Earnings for the last five years average four times the interest charges on these notes. Total assets are nearly three times the amount of this issue.

The net worth of the company has increased since 1874 from \$200,000 to \$14,000,000, entirely from earnings. For 45 years annual dividends from current earnings

We recommend these notes for investment. Price 98 and accrued interest to yield about 7 1/2%.

**\$2,000,000**

**The Steel & Tube Company of America**

**General Mortgage Sinking Fund 6% Gold Bonds**

**Series B; Due July 1, 1944.**

This company is one of the three largest manufacturers of steel pipe and other tubular steel goods in the United States. The properties include iron ore mines in Michigan and Wisconsin, with reserves of about 33,000,000 tons; 228 by-product coke ovens; 8 blast furnaces; steel plant, pipe mills, etc.

bonds have a prior claim on assets to \$17,500,000 7% preferred stock and 970,942 shares of common stock, representing an equity of over \$63,000,000.

Net profits for four year average are nearly seven times present interest charge. Net profits for first three months of 1920 were at the rate of over nine times interest on present total funded debt.

Bonds are secured by direct mortgage lien on the entire physical property of the company, appraised at \$58,553,776. Total tangible assets are \$98,559,440. These

Price 95 and interest to net 6.40%. We recommend these bonds.

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

STOCKS

BONDS



INVESTMENT BANKERS  
GRAND RAPIDS MICH



come -----\$110.00  
 Less for depreciation ----- 20.00  
 -----  
 \$90.00  
 Less for lower cost of re-  
 placement ----- 20.00  
 -----  
 Or finally -----\$70.00

Practically all property in which you are interested is insured to-day under conditions of co-insurance, or average. The policy stipulates that insurance must be carried of not less than a given percentage, generally 80 or 90 per cent., of sound value, i. e., of cost of replacement. It becomes doubly important, therefore, to compare values with insurance at frequent intervals, because not only does the policy permit you to recover cost of replacement, but the co-insurance clause stipulates that you must at all times maintain insurance of not less than the agreed percentage of replacement cost, or fail to recover the full amount of your loss.

Considering the principle stated then, we shall proceed to insure first the building. Its value is easily determined if it be new. A valuation for insurance purposes must be made, if it be old, and especially if the tenant has added improvements. A lessee must determine by his lease whether improvements remain his property, or revert to the landlord. If the lessee have an insurable interest in the building, then he should come to an amicable agreement with his landlord to join both names in the insurance on the building, loss being made payable as interest may appear. Boilers and engines, service machinery and appliances, permanent fixtures and similar property can then be insured as part of the building at lower cost. Such property should always be included in the building insurance where the owner is in occupation, and otherwise where circumstances permit. Underground

foundations and cost of excavations should be exempted from insurance, if a careful investigation demonstrates that they cannot be damaged. Grave mistakes sometimes result from ill-considered exemptions from cover. Insure Merchandise Separately.

In insuring contents, merchandise should always be kept separate from furniture and machinery. So-called "blanket" insurance is very popular for no other reason, that I have ever been able to discover, than because it saves trouble to an easy-going owner or lazy broker. The owner is led to a false sense of security because he judges easily that possible under-insurance as to say merchandise will be compensated by possible over-insurance as to furniture and fixtures. He overlooks co-insurance conditions and is very likely to find after a fire that he is a co-insurer and must bear a part of his own loss.

Stock values fluctuate at all times. The value of plant is comparatively stable. The employe who is responsible for reporting values for insurance must be made to consider stock values at all times.

The New York Board of Fire Underwriters a number of years ago published a special bulletin of a fire in a large establishment. It was found that enough insurance had been carried to pay the full loss if the insurance had been covered in specific items. Under blanket policies, however, the assured became co-insurer and failed to recover some \$50,000 of his loss.

A variation from the principle of specific insurance is sometimes necessary if the owner occupy a building. It may then become advisable to insure the building and machinery and fixtures under one amount. Stock should never be included.

**What Constitutes Stock.**

All the value which may enter into the merchandise as shipped out is stock. All implements of trade are

machinery. So wrapping material and advertising matter are part of merchandise value. Writing paper and office furniture are implements of trade, and therefore machinery.

Profits upon merchandise can be insured under separate policies. Adjustment upon the goods having been made at most of replacement, the profit insurance pays a percentage in addition equal to the profit which would have been earned for the sale of merchandise.

Machinery and furniture values should be revised at least once a year. Special attention should be given to them at the present time, in view of the very great increase in cost of replacement. Inventory value of plant, or of merchandise as well, should never be considered as finally determining the insurance to be carried.

Under conservative management, inventory values must in all but the fewest of cases be materially less than replacement and insurable value, and the value demanded by the co-insurance clause.

The insurance upon physical property being determined, the owner will next consider the securing of indemnity for interference with business operations.

**Rent Insurance.**

He must consider whether he will continue to pay rent under the terms of his lease, even though a part of the premises be rendered unfit for use. He may insure such rent payable in the same manner as rent receivable.

His lease may have an insurable value. He has leased a building for a long period at a moderate rent. If a casualty render the lease void, he can get other quarters only by paying higher rent. If, for instance, he has a ten-year lease at \$10,000 a year, and estimates that equally serviceable premises can be had at not less than \$15,000, or that he can sublet his own building at the same increase, then

he has an insurable interest of ten times the difference between the two figures, or \$50,000. This insurable interest may be diminished with each expired month. The amount recoverable under the lease should then be reduced automatically. A rate should be paid upon the average amount in force, at a saving in premium. This reduction in the amount to be recovered should not apply to premises affected by a rising market as to rents.

**Leasehold Values.**

The item of rent and leasehold values may enter into "use and occupancy" insurance, and can in a measure be combined with it. Such insurance is intended to indemnify the owner for loss if through a casualty his business be interrupted, and his expenses or a part of them continue. Wholesale stores rarely require use and occupancy insurance. Factories should always carry it. Retail stores should not insure use and occupancy unless they know that they cannot find adequate accommodations after the casualty happens. I have found many cases in which this form of insurance has been carried at needless expense and where an actual loss was hardly conceivable.

In very many cases, however, retail trade is dependent on locality and should insure the use of occupancy of its premises. The simplest form of use and occupancy insurance pays a uniform daily indemnity for each of the working days in the year, from 300 to 312. If the per diem indemnity desired be \$1,000, then say \$300, 000 of insurance is carried.

**Seasonal Variations.**

A fire in a retail store at one time of year will cause a larger loss than at another. The insurance may stipulate that the indemnity, if suspension of business occur during November and December, shall be \$1,500 per day; if during January and February, \$500 per day, and so on. The total

# HAVE YOU A GOOD MEMORY?

THEN REMEMBER THIS NAME:

**Michigan Bankers and Merchants Fire Insurance Co.**

OF FREMONT, MICHIGAN

THEN REMEMBER THIS ALSO:

That they make you an immediate saving of 25 to 45% on cost of your Fire Insurance. Repeat this advertisement word for word. If you can't, read it over until you can. It will help you mentally as well as financially.

Wm. N. SENF, Secretary.

## Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

### Savings to Our Policy Holders

- On Tornado Insurance 40%
- General Mercantile and Shoe Stores 30%
- Drug Stores, Fire and Liability, 36% to 40%
- Hardware and Implement Stores, and Dwellings 50%
- Garages, Blacksmiths, Harness and Furniture Stores 40%

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

C. N. BRISTOL, Manager  
 FREMONT.

A. T. MONSON, Secretary  
 MICHIGAN

## The Grand Rapids Merchants Mutual Fire Insurance Co.

### STRICTLY MUTUAL

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

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

Backed by several million dollar companies.

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



sum carried must in most cases come to the average daily indemnity multiplied by the number of working days, or in the illustration say \$300,000. Indemnity can in some cases be made payable for less than a full year. Cover for the 300 to 312 working days is, however, to be preferred.

Use and occupancy insurance should cover profits, plus such expense as would continue although business ceased, such as taxes, insurance, possibly rent, royalties, salaries and wages paid to maintain an organization, advertising necessary to keep the enterprise alive in the minds of its customers. The form of insurance must be adapted to the individual needs of the risk insured. Many variations are possible.

**Use and Occupancy.**  
A clever client of mine first called my attention to this very marked chance of loss. Goods are contracted for say for the purpose of illustration, in May, to be sold in December. If a fire caused the business to be stopped in June, the store may still be ready to sell these goods in December; but if the fire in June be so serious as to make inability to resume business by December certain, then it may be possible to cancel the order. If it were not cancelled, then the goods would yield a serious loss to the purchaser. It is obvious, therefore, that if the fire occurred on November 30th, and December were the first month of total suspension of business, the loss would be much greater than if a fire occurred on May 31 and December were the seventh month of idleness. Time would have permitted alteration or cancellation of contract and general revision of other expenses. This condition can be insured against.

The indemnity for December as the first month of idleness would be \$2,000; it would be only \$500 if the fire occurred in May and December were therefore the seventh month of suspension of business.

The owner will protect himself against such casualties other than fire as he may deem advisable. The general working of sprinkler leakage, civil commotion, explosion, water damage, burglary and robbery, and other forms of insurance follow the conditions of the fire insurance, of course, with important differences in detail. The field is too broad to make more than this cursory mention possible at this time.

#### Unusual Casualties.

It is to be noted that insurance against a number of casualties that involve loss to life, property and income be made to apply separately to the subjects of insurance I have briefly enumerated.

Thus insurance against explosion of boilers and rupture of flywheels and machinery commonly covers injury to property and life. It can be extended to insure also use and occupancy.

I do not believe that sufficient consideration is given as a rule to this important form of indemnity. The interruption of service from a power plant, especially in a fireproof building equipped with automatic sprinklers, may cause a larger loss under use and occupancy than would a probable fire, and especially where no auxiliary service has been provided for.

Accidents to persons other than employees on the store premises involve almost certain loss to the owner in time, money and business reputation. Insurance against liability should be carried for larger amounts than have been customarily carried in the past. I believe that in a large store insurance of \$50,000 for one life, and of \$200,000 for an accident involving more than one life, especially if it happen upon an elevator, is not too large.

Accidents to employees and the amounts payable are cared for in most states by compensation laws.

#### Accident Insurance.

Safety appliances and good house-keeping are of more importance than insurance in taking care of the accident problem. Every proper precaution toward prevention must be compensated for in enhancement of the good repute of a store, in increased business and in lower insurance cost. The insurance carried should remain as a help in time of need. The premium paid should never be compared with the cost of attaining safety. It will grow less in any event as safety increases. No accident which brains and ingenuity can prevent should be permitted to occur.

The time is too short more than to mention the various forms of insurance which an employer can carry to protect his relations with his employees. I believe that all employees should be bonded, if only as a warning to them, and so that fairly reliable references may be obtained.

#### Employee Protection.

The question of group life, accident and sickness insurance opens a broad subject of discussion. Methods must be adapted to individual needs. I believe that anything an employer can do to let his fellow-workers feel that they and he are working together for the common welfare must promote the success of an enterprise. I believe that employers should share in the cost and management of insurance intended to benefit them.

The owner has at all times property outside of his own premises, for which insurance is required.

Goods should never be insured in the name of a manufacturer or finisher in whose hands they are placed. The owner can never be sure that the manufacturer will carry sufficient or valid insurance. The manufacturer or finisher holds goods for many customers, and has little knowledge of their actual value. He estimates the amount of insurance to be carried and rarely estimates correctly. The goods of only one owner in his possession, may be damaged. The owner may not recover his full loss because the full value of all goods on the premises has been under-estimated. In case of partial loss, he may be unable to recover the amount due his customers. He may and frequently is unable to meet the loss from his own resources. The insurance on goods of one owner must never involve contribution with the insurance of another.

#### Insure in Your Own Name.

Definite agreement must always be made as to whether manufacturing and finishing charges are payable only after goods are returned in good order, or whether they accrue as the manufacturer incurs the expense. In the former case the charges should be insured by the manufacturer. In the latter case the charges should be insured in the name of the owner of the goods and as a part of their sound value. I have met with no greater number of disputed or disastrous loss settlements than those which have resulted from a violation of these principles.

Goods may be insured in transit to and from a store against practically all risks, including theft. A retail store may find it advisable to insure incoming goods and goods going to finishers and manufacturers, while carrying its own risk for shipments to customers.

Value is concentrated in larger amounts as exposed to one disaster for goods receivable, than the goods shipped in smaller packages to many purchasers.

The valuation of foreign invoices for imported goods needs particular attention at this time of low and fluctuating exchange value. The method used before the war, of stipulating in an open policy the value in dollars of foreign currency, is no longer safe. Goods should be insured at invoice cost, plus charges, converted at current rates of exchange, plus an ade-

quate percentage. It must always be remembered that the marine insurance contract differs in many particulars from most other insurance contracts. It makes essential the carrying of insurance at selling and not at replacement cost.

#### General Suggestions.

Many suggestions can be made as to general procedure in the care of your insurance. Here are a few:

Put one employe in charge of your insurance and of the checking of values. He must be responsible for keeping the insurance at the proper amount. Your broker must know that he can go to one person to get instructions and information.

Employ only one broker for all of your insurance. Show him your lease or contracts, and all other records by which he can judge of your needs. Give him your entire confidence.

Co-operate with insurance companies through your broker in reducing loss to a minimum, and as a result saving in your own insurance cost. Remember that if conflicting requirements are made by underwriters for the construction or maintenance of your premises, your broker is there to harmonize difficulties. Underwriters are reasonable beings and will listen to alternative methods for remedying conditions deemed defective. They will thank you for suggesting them.

#### Concentrate Insurance.

Concentrate your insurance in the fewest policies possible, and with the most liberal and strongest companies. Agents whose good will you desire can be conciliated by giving them an opportunity to reinsure a part of the insurance placed direct. You will have fewer companies with whom to settle a loss. You will settle more quickly and with less trouble if your selection, or your broker's, has been wisely made.

The written part of your policies—the "form"—should be stated in simple and general terms. The attempt to enumerate property often results in the omission of important items. The average wording of policies covering furniture and machinery is a case in point.

Carry enough insurance to provide for increase in replacement cost be-

tween dates of verifying values. Goods arriving when they are not expected, or failure to ship goods at the time planned, often involve under-insurance and consequent loss. No one can check these conditions every day. Insurance must consider the emergency.

Do not guarantee that you will be fully insured. Do not carry a 100 per cent. co-insurance clause. The saving is negligible and the danger of loss is great. Always aim at carrying not less than 10 per cent. of insurance above the percentage stipulated in your co-insurance clause.

Confirm all verbal instructions to your broker in writing, and insist that he acknowledge them. He can file binders signed by the insurance companies in your office, for insurance effected or changed, if you prefer that he do so.

If you have departments owned by others, do not let them place insurance in their own names. Assume the obligation to do so in your name for their account. Two interests approaching underwriters as to the same premises may cause much trouble and loss.

You have taken all precautions. You have insured adequately and under proper conditions. You have paid your premium. The loss happens and you would recover your just due.

Follow the orderly method of settlement stated in the policy, and the advice of your broker, and trust in human nature. The companies want to pay your loss and pay it as promptly as you can prove the amount and they can find it possible to agree with you. This takes time.

The outcome should never be in doubt, and should always result in a better understanding between two important forces in the life of a community—the enlightened owner and employer, and the free and fair payer of indemnity. Philip J. Mosenthal.

#### A Coincidence.

Small Boy—I can't remember what my mommy sent me for.

Smart Clerk—Go over there and sit on a tack till you think of it.

Small Boy—That's it! It was a box of tacks she sent me after.



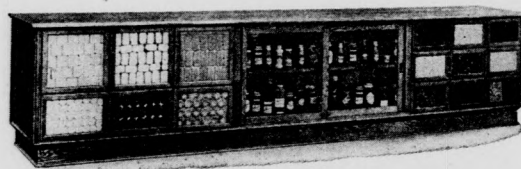
## Flat Opening Loose Leaf Devices

We carry in stock and manufacture all styles and sizes in Loose Leaf Devices. We sell direct to you.

*THE* **Proudfoot**  
**LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN

## Grocers' Display Counters



No. 46

This glass front counter shows the goods. Goods well displayed are half sold. Are you interested? If so, let us give you full particulars and price.

**DETROIT SHOW CASE CO.,** Detroit, Mich.





# Found

A way to sell more Canned Food  
over your counter

*More kinds---More of each kind*

**I**N A FEW words the great, yet simple, plan of the National Canners Association is:—

See What This Grocer Says

## Charles & Co.

Grocers and Fruiterers

42nd & 43rd Sts., Madison to  
Vanderbilt Ave., New York.

"Referring to the Campaign of Advertising being carried on by you in the interests of the Canning Industry of the U. S. we consider this very essential and heartily approve of your efforts.

"A Campaign of Education to further the interests of one of our very important industries is certainly deserving of 100% support and co-operation."

1. To inspect the canneries, the methods and the product, from the raw to the finished state.
2. To attach an Inspection Seal to each can of food complying with the Association requirements.
3. To advertise that Seal and all it stands for until the public knows it thoroughly and is guided by it in selecting canned foods.

Millions of cases of the 1920 pack of fruit, vegetables, fish and other products will bear the Inspection Seal.

Our great Advertising Campaign now under way will announce the Seal to the general public about January first.

Are you arranging to stock brands which have the Seal, and thus reap the benefit?

Any worthy canner can arrange to go into this Inspection and Advertising plan.

*Protect your interests, sell inspected canned goods.*

Further information promptly given upon request to the

**National Canners Association**

Washington, D. C.

A nation-wide organization formed in 1907, consisting of producers of all varieties of hermetically sealed canned foods which have been sterilized by heat. It neither produces, buys, nor sells. Its purpose is to assure for the mutual benefit of the industry and the public, the best canned foods that scientific knowledge and human skill can produce.

*Canned Food—the Miracle  
on Your  
Table*



## NOT GIVEN FAIR SHOW.

## Trial of Alleged Profiteers at Syracuse.

Syracuse, N. Y., April 19—As this is written the trial of Cottrell & Leonard, of Albany, on charges of profiteering is being brought to a finish before Federal Judge Harland B. Howe at Syracuse, N. Y. The case of the Paris Cloak and Suit Co., of Albany, N. Y., is expected to be tried next and the John G. Meyers Co., also of Albany, N. Y., probably will be third on the list.

Unfortunately, the trial has been conducted in a way which does not leave the defendants much hope. The counsel for the defendants before the actual trial was begun presented a petition to the court, backed up by affidavits made by the collective counsel, affirming the unfitness of Judge Howe to try the cases because, it is alleged by counsel for the defendants, he had delivered himself of certain remarks which were regarded as prejudicial to the defendants in overruling the demurrer filed by the defendants. To this Judge Howe replied by denying that he had made the remarks attributed to him and affirming that he was not biased and was qualified to conduct the trial. Unfortunately, the appropriations for the operation of these Federal courts, as we understand it, do not carry funds for stenographic record, so that the matter of the alleged remarks of the court becomes a question of veracity as between the defendants and the court. Subsequently a court reporter was obtained to keep the record.

The jury as finally drawn, consisted chiefly of farmers, the Government challenging everyone who had had any experiences in any line of retail trade and apparently anyone who had had any business experience whatever.

The court has refused to admit evidence as to the market value of the goods figuring in the various indictments and insists that the reasonableness of the price shall be judged entirely upon the basis of the original cost.

Every merchant knows that if this is the basis on which merchants are to be judged there is probably not a single merchant anywhere in the United States in any line of business who is not in a position to be convicted of profiteering. The systems on which business is conducted, especially the business of retail distribution, is something that was not originated by any merchant who is now alive and doing business but have been handed down from generation to generation. There has never been a time when in the face of competition it has been possible for merchants to establish a uniform margin of profit on each item of merchandise handled. On the other hand, in every line of business there are certain articles which are sold at little or no profit and others which must carry a proportionately larger profit in order to bring about an average and reasonable profit throughout the operations of the entire store. If the courts insist upon judging a merchant on one or two items on which his profit may appear abnormally large and entirely disregard the many other articles on which his profit is inadequate and are to convict him of profiteering on such a basis then there is no one in the country who is safe from this form of persecution.

On the other hand all Federal courts are not interpreting the Lever law in the same spirit as Judge Harland B. Howe, in the Northern District for New York. In Colorado, for example, Federal Judge Lewis has just ruled in a manner directly contrary to Judge Howe and gives good understandable reasons for his position.

Thirteen retailers of Denver, Colorado, sought an injunction in Judge Lewis' court to restrain the United

States District Attorney from conducting prosecutions under the Lever law, setting up the contention that the law was unconstitutional.

This action has just been tried before Judge Lewis in the Federal court at Pueblo, Colorado, and the court has issued a temporary injunction prohibiting submission of the cases to the grand jury or further prosecution of any cases whatsoever arising under the Lever act as amended to apply to wearing apparel.

In connection with this case Judge Lewis has also indicated that the only basis on which the price of merchandise may be judged for reasonableness is by comparing it with the market value at the time of sale. A retailer who has purchased goods at some earlier time at a lower price is entitled to the increase in value of his goods just as anybody else is entitled to an increase in value of any possession, the court holds.

Members must remember, of course, that a ruling by a Federal court obtains only in the district over which that court has jurisdiction. It may be of value to merchants in other districts, however, by way of establishing a precedent, provided the courts in such other districts are minded to pay any attention to precedent in this matter.

For the benefit of our members we have secured by telegraph the following statement prepared by the attorney for the Denver merchants:

Denver, Colo., April 13—In case of Denver merchants Federal Judge at Pueblo issued temporary injunction which in terms prohibited submission to grand jury or further prosecution of any cases whatsoever arising under Lever act as amended. No opinion was filed but such an unqualified injunction could only have been issued upon the theory that the act as amended insofar at least as it relates to wearing apparel is wholly invalid. In any event it is certain that Federal Judge here is thoroughly convinced that no indictment will lie and no prosecution can be maintained based upon the charge that the difference between actual original cost of the specific article and the sale price thereof is excessive. Judge Lewis held distinctly and emphatically that merchant is entitled to the benefit of increment in value occurring while article is in his stock and may sell the same at a fair profit based upon replacement cost at time of sale.

During the hearing, the court commenting upon this phase of the question, among other things said, "I don't know whether the District Attorney has in mind the theory attributed to him in argument by Mr. Dorsey or not, that is to say, that if a merchant has two bills of goods the earlier one bought at a cost of one-half of what the later one cost that he would keep them segregated and sell each purchase on a basis of profit corresponding to its cost price. I have no doubt that if he has that theory he is in error and I can tell the Grand Jury so if I have occasion to instruct them on that subject. I think a merchant as well as others is entitled to the increased value by reason of the rise of goods on the market. The question for determination is whether or not the selling price at the time of the sale was excessive and unreasonable over and above its then value. Any other theory would appear to me to lead to and serve wrong results even aside from his right to that as of that time in accordance with its value. Such a theory would require a man whose stock of goods had cost him almost nothing to practically give them away if you keep in mind what they were reasonably worth on the market. Indeed I can conceive of a case where a stock of goods might be a gift from a father to a son and would not cost the son anything. Certainly he would not say that the son had the goods just for the expense of handling the stock and some nominal profit and that anything over that would be profiteering."

Again when the court's attention was called to the undenied allegation of the bill and to the District Attorney's admission that he intended to seek indictments upon the theory that the profit as based upon original cost of specific articles was excessive and therefore the price unreasonable without regard to present value or replacement cost the court said, "Well, I can't let him do that. I haven't any hesitation in saying that that is oppressive and not justifiable by this act or any other act and utterly beyond the power of Congress to do any such thing. In war time all of these war statutes, even those that took property away, took it only on the value not what it may have cost somebody a year ago or a month ago but on the value when it was taken."

Also the following colloquy occurred between District Attorney Tedrow, the court and counsel for the merchants:

Mr. Dorsey: "The District Attorney admits, as I understood in his statement just now, that if your Honor's theory is correct there has been no profiteering. I think that is so and I think it ought to be so. You stated that if the replacement cost theory which is the one his Honor speaks of is to prevail there has been no profiteering."

Mr. Tedrow: "I think so."

Mr. Dorsey: "If that is true and that is a correct theory he ought not be permitted to prosecute."

The Court: "That is my notion about it."

At other times during the argument and also when after issuing the temporary injunction he explained to the grand jury then sitting that because of the issuance of the injunction they would not be called upon to consider cases against merchants in wearing apparel, the judge made very strong statements clearly indicating his view that present value as measured by replacement cost and not original cost of the specific article was necessarily determinative of the question as to whether an offense had been committed even though the act be otherwise constitutional and effective. Judge Lewis repeatedly stated that to adopt any other theory would necessarily deprive the merchants of property without due process of law and otherwise violate their constitutional rights. He compared the situation to one where property such as a farm is actually taken for war purposes, as for instance a rifle range in which event the owner of the property would under well known precedents and by virtue of constitutional guarantees be entitled to the full value of his property at the time of the taking without regard to what it originally cost him. He also compared the situation to one where a grocer has upon his shelves canned goods of exactly the same sort but bought by him at different times and at different prices and asserted the clear and undoubted right of such grocer to sell all of such goods at a price based upon the present day replacement cost thereof even though it resulted in an apparently excessive difference between the original cost of some of them and the sale price thereof.

Unfortunately, no stenographer was present when the statements last mentioned were made and therefore exact quotations are impossible."

United States District Attorney, Larry B. Tedrow, who brought the prosecution against the Denver merchants has been quoted as saying that he has taken the matter of the court's action up with Attorney General Palmer and that he is awaiting word as to whether the court's decision will be appealed to the United States Supreme Court. He is quoted as saying that he thinks it will be taken to the Supreme Court.

Judge Lewis made it clear that although he believed the Lever act might be rightly and constitutionally applied to profiteering, the basis proposed by the District Attorney as a

means of determining excess profits was not constitutional.

The United States District Court sitting in Kansas City in the case of prosecutions brought against several retail grocers of Topeka, has ruled that Fair Price Committees have no authority to fix prices. The court made it plain that committees can only suggest prices and that these are not binding "upon any producer, merchant, manufacturer or distributor of commodities as mandates of law, finally determining the maximum prices that are advised by the committees as fair and reasonable, and are intended to aid the Department of Justice through a spirit of co-operation with the consumer and the producer, manufacturer and distributor of food products in the enforcement of the Food Control Law which makes it unlawful for a producer, manufacturer or distributor of food to charge or exact excessive prices for any necessities."

The court also ruled that before suggesting prices committees must investigate and make their suggested prices fair and reasonable for the successful conduct of business.

Congressman Royal C. Johnson, Republican, of South Dakota, has just introduced a bill in the House of Representatives to amend Section 301 of the revenue law of 1918 so as to maintain for 1919 and 1920 the 30, 65 and 80 per cent. brackets which were put in force for 1918. The bill also proposes an amendment to Section 1000A which would establish a tax on issues of stock dividends.

Our Committee on Taxation last week spent two days in consideration of possible revision of Federal taxes and has outlined a plan which upon the approval of the Board of Directors will be submitted to our entire membership by referendum. When you receive your copy please study it carefully, register your will and return it promptly.

Just now the feeling in Washington is that legislation to provide soldiers' bonuses will be favorably reported out of committee and will be enacted at the present session. The belief seems to be that the bonus will be \$1 a day for the period spent in the service and that the money will be raised through the imposition of a tax of half of one per cent. on all gross sales of every kind.

Despite the present indications, however, there are thoughtful observers who believe that no bonus legislation will be passed in the present session.

Lew Hahn,  
Manager National Retail Dry Goods Association.

## Dyspeptic Nation.

Excessive automobile riding is said to be the cause of many ailments of the digestive, the respiratory and the circulation organs. A student asked one of his professors what branch of the medical profession be regarded as the most remunerative.

"If I were again a young man, just starting out," the professor replied, "I would choose the digestive tract. Americans are playing havoc with that part of their anatomy. With automobile riding rapidly replacing the good old habit of walking, people don't get enough exercise to digest properly. Result: better business for the physicians."

"Next to the alimentary troubles the heart and lungs are involved; the muscles of these organs are weakened both by lack of exercise and by the ill-nourished condition of the blood due to hasty eating. You see it all comes back to the question of eating—the digestive tract. So that, it seems to me, should prove to be the branch of the profession to which I would give first choice."



# RESULTS!!

## THE ACID TEST



*Let us wake  
your old town  
up*

Let us come and broaden your trading radius. Let us inspire the people of your community with the buying spirit. Let us bring crowds and crowds to your store, not idle curiosity seekers - mind you - but the good old substantial families - the best people of your section.

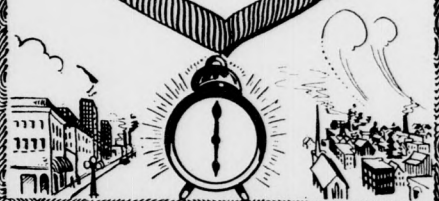
We will get them for you - your customers, the "other fellow's" customers. We can bring them - our perfected plans never fail.

Our methods are clean, sure, honest. We will take an oath that we do nothing the most conscientious merchant cannot practice. Our sales get rid of the "stickers." We make the "undesirables" take flight at a profit.

To the hum of good-natured shoppers, accompanied by the rustle of wrapping paper, we make your cash register dance to the delight of your bank book. The coupon brings the full story - it only entails a slight effort and there's positively no obligation - certainly you'll send it in.

Firm Name .....  
Town .....  
State .....  
Size of Stock ..... Kind of Stock .....  
Expand  Reduce  Close Out

I give you the above Mr. Kelly with the understanding that same is confidential and entails no obligation to me.



**G. E. Basham**  
Furniture and House-Furnishings  
Woonsocket, S. D. 3/15 1920.

The T. K. Kelly Sales System  
Minneapolis, Minnesota.

Gentlemen:-

I deem it my duty to write a letter of appreciation as our sale closes tonight.

I have had several sales by different sales concerns - but never have I seen so complete and smooth running a method as yours put in operation. The advertising was truthful, without bombast and the usual earmarks of a sales concern.

I must add a word of endorsement for the man you sent me. He is a perfect gentleman - was thoroughly equipped - knew his business from A to Z, and had more pep than a sixteen year old boy.

This letter may seem over enthusiastic, but I knew there must be some sales concern out of them all who could deliver what they promise.

In conclusion, I must say that what seemed to me a high price at first for your services proved the cheapest sales service I ever bought, and I thank you wholeheartedly

Sincerely yours,

*G. E. Basham*  
G. E. BASHAM

We will pay \$1000 for proof that any testimonial we publish was bought or otherwise than bona fide.  
T. K. KELLY SALES SYSTEM

**CHAS A SWANSON**  
Furniture and Undertaking  
EDISON PHOTOGRAPHS AND RECORDS

Wahoo, Nebr. 3/24 1920.

The T. K. Kelly Sales System  
Minneapolis, Minnesota.

Gentlemen:-

I have always had the impression that I knew something about selling furniture, as I have been in the business for years and years.

When your expert furniture salesman arrived at my store to start preparations for this wonderful sale, it did not take me long to find out that he was a gentleman that knew this line thoroughly.

Words cannot express my feeling of surprise when he sold over \$3000 worth of furniture very profitably the opening day of our sale, out of a \$17,500 stock.

No doubt, you recall that I employed you for a reduction sale - not a close-out.

Your selling campaign had no misleading statements or exaggerated in any way, but simply told plain facts boiled down in a logical manner that appealed to the good people for one hundred miles around Wahoo, Nebraska.

I have seen a lot of furniture sales in the past years, but never have I witnessed such a gathering of eager buyers that has attended my sale every day of the ten days selling. The first day was the biggest of course, but the last days of the sale, if we had had more goods to sell, we could have sold more than the opening day. I have really made more money in the furniture business the last ten days than any six months I have done business before, and I think that tells the story in a nut-shell.

From the experience that I have had with the T. K. Kelly Sales System, I have found your firm thoroughly reliable, progressive and honorable in every way. I have had untold pleasure through employing your services in my store.

Sincerely yours,

*Chas A Swanson*  
CHAS. A. SWANSON

# T.K. KELLY SALES SYSTEM MINNEAPOLIS

### The Merchant Who Takes An Interest Wins the Goal.

Grandville, April 20—Take an interest in your customer.

Speaking to a farmer, we would say, take an interest in your land. If you fail to do this you are bound to be a failure. The farmer who neglects to feed his land, to watch its every desire and give until the soil is rich in all that goes to make abundant crops is sure to come out the little end of the horn when Gabriel blows his trumpet.

The merchant who takes an interest in his customer warms the cockles of that customer's heart and binds him to him in bonds of steel. There is nothing like taking a fellow being into your confidence. No hollow words of make-believe will do, but a sound, sensible friendliness that the customer knows comes from the heart.

A cheerful visage always counts. A merchant with the toothache who fails to cast aside the pain with a glad smile when his customer bursts the door has missed his calling and ought to get out of the store into something else as soon as possible.

The cheerful visage and the glad hand count.

When giving change to a customer don't cast it down on the counter with a slap-bang motion as though you were saying, "Here's your change, now get out and make room for another." Even if you feel that way, try not to show it. Courtesy at all times is advisable. It never costs a cent to use your customer white, yet many—far too many—fail to understand why they should be forever in a pleasant mood when a customer calls.

It is these fellows who fail to know the reason why who are falling by the wayside all along the ranks of merchantdom to make room for the genial and successful merchant who hasn't time for a grouch.

Get out of the rut of everyday placidity with a frown and cultivate more geniality and hopefulness. It will pay in the long run.

Political disputes in the store are out of place, yet some merchants seem always anxious to let their customers know their opinions on every public question which comes up. It must not be forgotten that the tenderest spot in some men's natures is religion and politics. The feeling of being ready to fight at the drop of the hat isn't one that leads to a harmonious condition of mind. Taboo politics or religion in the store. By this I do not mean that the merchant shall be a hypocrite and subscribe to every ism that may chance to come along. Any self respecting man can avoid a political scrap in business hours without losing his self respect. If it comes to a show down, he may state in few words, and in a pleasing way, his position on certain public questions, without entering into an argument or making disrespectful remarks.

The wise merchant will strive to please, in doing which he will feel a pleasure in his own heart over being kindly toward a customer. "Once a customer always a customer" is a good motto to pin to your standard, yet this is, of course, not always possible. One thing, however, many merchants fail to take into account: that being out of an article which has been called for and failing to provide it at the earliest possible moment, tends to drive a customer to a rival dealer.

Having to go not only once, but several times to the other store for the article needed, is apt to lead in time to an alienation, and it may be regarded as a wonder if at last your customer does not fail to return.

There is no store in Christendom so immaculate or so enticing as to never lose a customer. Such a thing would foretell the millennium which hasn't come to good old mother earth by a long ways.

Some there are who patronize the store nearest home because of its convenience. Once let this conveni-

ence become a necessity and you are pretty sure of your customer.

Many merchants who have a regular line of customers fail to take into account the many potential customers just over the line. A casual may drop in, see something he wants and make a purchase. This casual, being a stranger, is all the more reason you should treat him with all the cordiality at your command. Every new customer added is so much gain which no merchant dependent upon the public for his business success can afford to blink.

It should be the aim to make two new customers for every one who drops out, by doing which you are ever in the line of progress, gaining rather than merely holding your own, or mayhap losing ground.

Never speak disparagingly of a competitor.

This is a bad practice which almost certainly leads to disaster. One of the most self assertive merchants I ever knew was always belittling the goods his rival tradesman sold. Never a good word fell from his lips about his brother tradesman. This man flourished for a number of years, yet his tongue, which might have been used to charm customers his way, proved to be his worst enemy. He became bankrupt at the end of a few years, with scarcely a brother merchant shedding a tear over his fate.

One better have the friendship of a dog than its enmity.

Merchants, like clergymen, ought to dwell together in harmony. Let not your tongue speak slightly of a neighbor merchant. Since every tub should stand on its own bottom, it seemeth meet that men engaged in the mercantile business should do the same. Old Timer.

### What Battle Creek Merchants Think of The Tradesman.

A. G. Kisinger, meat dealer, 152 S. Jefferson, says "I like the Tradesman and ought to read it more than I do."

James S. Ball, grocer, 25 N. Jefferson: "I like the Tradesman fine. Am pleased to renew at the advanced price. It is well worth it."

Schroder Bros., grocers, 19 S. Jefferson: "We are perfectly willing to renew our subscription. We like the Tradesman and need it in our business."

Henry Klose, 62 S. Jefferson: "I like the Tradesman fine. It is a great help to us. Would like it still better if you would give more attention to the price current."

William Brooks, grocer, 747 Maple street: "The Tradesman is welcome each week. It is a great help to me. I would dislike to keep store without it."

W. H. Dean, manager Kent Storage Company: "I consider your Tradesman as up to date and should be in the possession of every one handling merchandise."

O. H. Olmstead, 754 Maple street: "Like the Tradesman tip top. No trade journal better. It keeps me posted and what is on the front cover is alone worth more than the paper costs and its stand on the labor question and the freedom of the individual, as against the rule of the walking bosses, is approved by all thinking people who have the welfare of their country at heart."

Robert E. Longman, butter and eggs dealer, 55 E. State street: "The Tradesman is all right. Mighty fine paper. Very valuable to any business man. Wish I had time to read it more than I do."

### What We Need is Confidence in One Another.

New York, April 26—The enclosed editorial from to-day's New York Commercial is much along the lines of my recent article on the union of capital and labor. I could improve on same by bringing in the public and call it the "trinity of purpose" or some such name, each interest to have a representative at any gathering of representatives of capital and labor, when there is being discussed the possibility of a strike, and the decision of the trinity to be accepted irrevocably. The loss of production caused by strikes is a serious menace to the reconstruction work going on in our beloved country. We are simply giving our European friends a chance to get back from us the balance of trade and power which we now have. The health of the community is being endangered by lack of transportation. In fact, every branch of industry is affected, not only financially, but in what is more important, the hazard of health preservation will be put to a severe test, which will fall upon the just and the unjust, the poor and the rich, the sinner and the saint; the accumulated wealth so necessary for the preservation of society and as its fulcrum and lever to move the world is in danger of being reduced to a dangerous working point, if strikes are to continue forever and a day and if no sane method is adopted by which their occurrence can be stopped by the combined action of all those interested. It does seem to me that the day is here when the capitalist must call upon the public to take a seat at the table of world business and form a treaty of peace which will beget confidence in their future relationship. There need not be any fourteen points about it. What is needed is confidence in one another, which is, after all, the basis of all contracts. In the institution a fair and equitable wage and salary base should be adopted, taking into due consideration the cost of living to each individual, so that there would not be so many dollars overpaid to one class of workers and clerks, and a consequent underpayment to the others which would be unworthy at the best of any real merchant or manufacturer. There must be a fair average rate paid, the finely spun theory of the majority controlling, through the power of some forceful method. The strike should be forever abolished from a world which has reached the progressive state of the present day. Now that the world war is over, and hopes are expressed that there will never be another, we need a league of industry in this respect as regards industrial war, just as much as we do a League of Nations to prevent a recurrence of such a stupid, horrible, stupendous blunder as recently disgraced the fair name of mankind. May this League of Industry soon become a reality, one blessed with such power that no single integral part thereof can selfishly further its own interest to the detriment of any other part. This world of ours is built on an orderly principle and order must be maintained at any price. The day of the labor agitator, economic pervert and professional disturber of the peace should be relegated to the rear, just as truly as the day of the kaisers and autocratic emperors and other consanguineous degenerates of Europe and other helpless countries. It would have been better for Europe if a few decent, moral peasants had been married into the reigning royal families, thus giving them a manly strain of blood which might have put the hemoglobins sufficiently strong in their rotted systems to reduce the diseased tissues, which some called brains, thereby saving millions of human lives and the terrible misery which followed in the wake of the "Four Horsemen of the Apocalypse," albeit it would be tough on the poor peasant.

The unspeakable Turk and his Germanic allies should have been wiped

off the face of God's beautiful earth and their seed thrown to the four winds of Heaven by the avenging angel, who must listen to the cries of the Armenian babies and little children, as well as the wails of the wave cries from the swash of the Lusitania, but the Bible says "Vengeance is mine, I will repay." Perhaps He is taking his own way about it.

T. J. Riordan.

### Coming Down From the Air.

The President of the Amalgamated Order of Hobby-Horse Workers was seated on the step of his new four-thousand-dollar automobile, kicking nervously at the granolithic walk with a boot which had cost twelve dollars and fifty cents, and chewing viciously at the butt of a fifty-cent cigar.

The Secretary of the Valets' Union, who chanced to be passing, paused at the gate with a quizzical smile and moved his neck sinuously so that the sun's rays were reflected from the nine-hundred-dollar diamond in his twelve-dollar cravat and diverted the President's eyes. The President, dazzled, looked up.

"Why so pensive?" asked the Secretary.

The President groaned. "I'm up in the air," he replied. "Ten miles up. Our skilled workers, who carve the teeth and paint the eyes on hobby-horses, receive only thirty dollars a day, while our unskilled workers, who put on the rockers and attach the saddles receive only fourteen dollars a day. As you know, we cannot live on such wages, for the best tailors are charging one hundred and fifty dollars for a suit of clothes."

"Why not strike?" asked the Secretary, carelessly consulting his platinum wrist-watch.

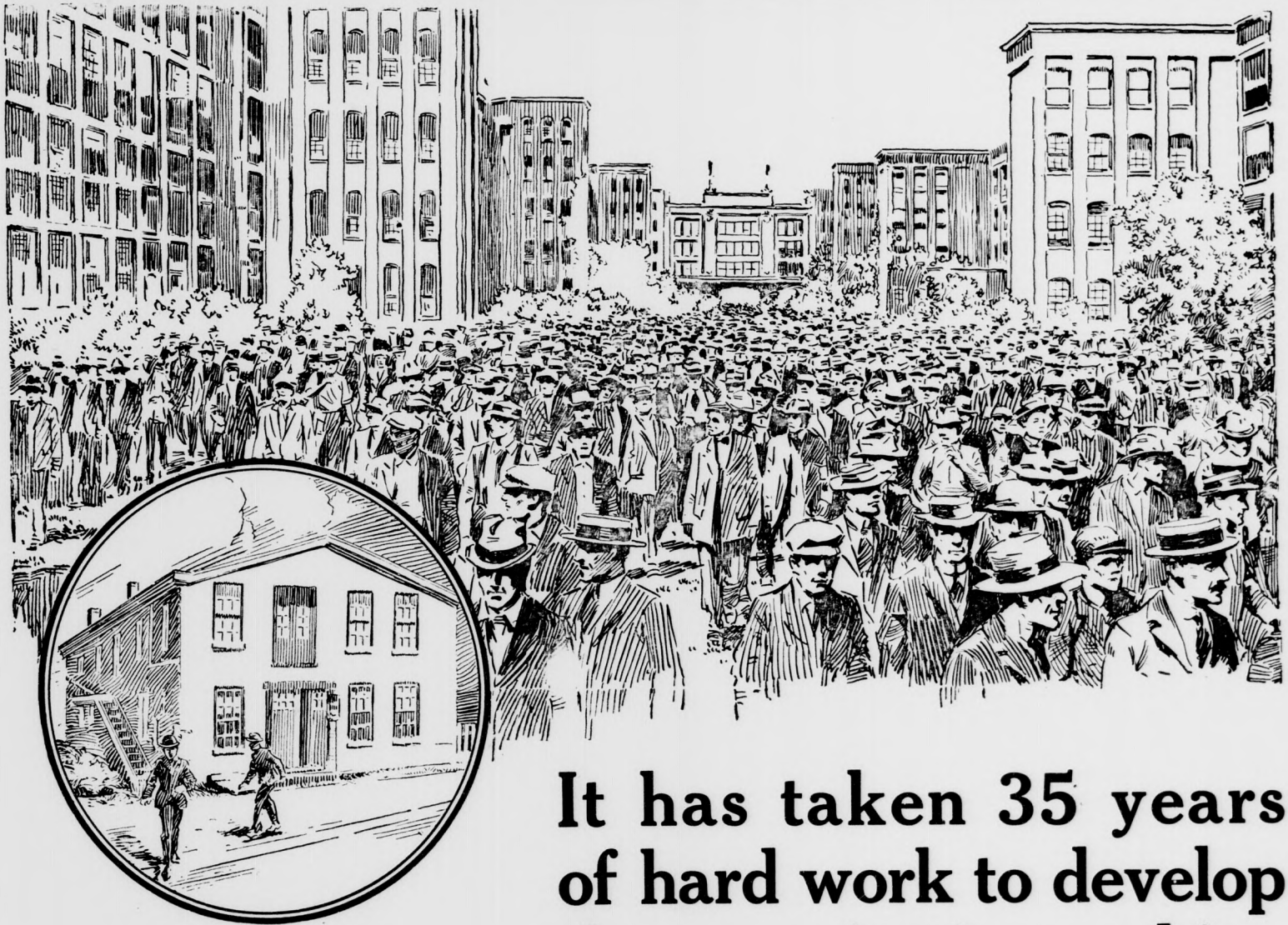
"That's why I'm up in the air," replied the President despondently. "If we strike for more money, the price of hobby-horses will have to be raised by our employers, who are already paying us all the wages that they can afford. Then the butcher and the tailors and the theater managers and the jewelers, in order to get more money with which to buy hobby-horses for their children, will have to raise the prices of their commodities. And they will raise them twice as high as they need to, according to their peculiar custom. Then the money which we get by striking will be insufficient, and we will have to strike again. Then the butchers and the tailors and all the rest of them will have to raise their prices once more. That will mean that we will have to strike again. Then the prices will be raised once more, and then we will strike again, and then the prices will be raised once more, and then we will strike again, and then, prices . . ."

The Secretary yawned audibly. "Forget it! Forget it!" he interrupted. "Don't ever let anyone get you up in the air that way! If you want more money, go get it! Don't worry about how it will affect other people! What if it does get somebody else in trouble? You're the person to think about, aren't you? Sure! Don't let yourself get up in the air! Let the other fellow do that."

"By George!" shouted the President, "you're right! We'll strike!"

And they did.





## It has taken 35 years of hard work to develop the organization making National Cash Registers

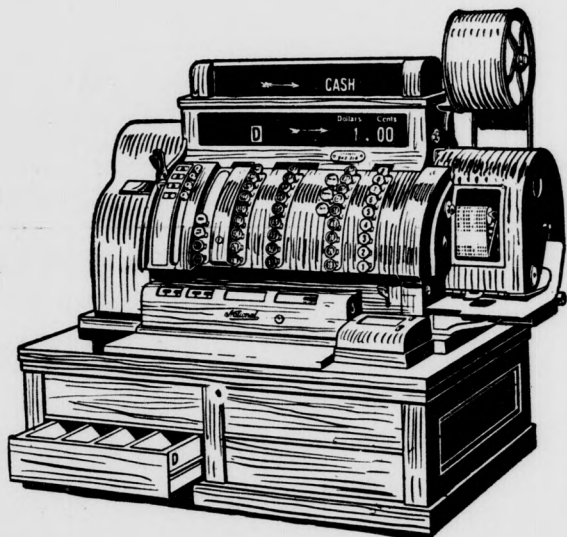
**S**TARTING with two employees in one little room, The National Cash Register Company now has a making organization of over 7,000 people working in 21 big buildings.

It has taken 35 years to develop this tremendous organization.

Many obstacles had to be overcome in those years. Money, time, and energy were thrown into the enterprise by large-visioned men who believed that cash registers were a necessity in stores of all kinds.

Slowly but surely the business grew. Building after building sprang up to house the expanding organization.

The National Cash Register factory of today is the result. It is built on a foundation of faith in the cash register as a business necessity. It is dedicated to the making of a labor-saving machine that helps merchants, clerks, and customers.



The National Cash Register Company  
Dayton, Ohio  
Offices in all the principal cities of the world

### Women As Credit Managers in Shoe Stores.

When I started my career in the credit field several years ago, I thought I had to be businesslike and brief in my dealings with people, but I quickly learned that by being too formal one readily lost another element so essential to business success, namely, being human. To be human is the easiest thing possible, for it is nothing more than being natural, to smile, and to be friendly. Of course, one must get into the frame of mind that makes sincere the smile one gives a customer because if put on only for business purposes it is not pleasing.

It is just so that you soon learn to read the characters of individuals applying for credit. I have a questionnaire which I ask people to fill out when they ask for credit, and sometimes, without verifying the information they write, but judging merely by the manner of the person, and the way he, or she, answers the questions, I extend or withhold credit. I have seldom been disappointed in the people to whom I extend credit in this way. I have observed that just as soon as most women have any great responsibility thrust upon them, they assume the same attitude with which I started years back, of being too seriously businesslike, forget to be human, forget to smile, and are soon classed as cranks. I have adopted a smile that can be worn for all occasions. No matter how serious I may feel inside, I smile. You can't overwork your smile, if it, and your words, are sincere.

Coupled with this tendency to over-seriousness, the credit girl will experience another habit of thought that is liable to crop out and prove a hindrance. It is one which every business girl has to eliminate before she can make much progress toward success. I am speaking of the attitude that just because I am a girl my job is more difficult than it should be. Such is rarely the case unless you make it so.

In this connection, I have often heard business men discuss the question whether a woman, as credit manager, is in her proper sphere. I, for one, feel assured that she is ideally located, for there possibly is no better answer than mere statistics. Due to the fact that 99 per cent. of the applicants for credit are women, and that 99 and 9-10 per cent. of shoppers are women, the woman credit manager in my estimation, has everything in her favor, and is naturally better able to understand and handle the feminine difficulties.

The job of granting credit is no more difficult for a woman than for a man. I am sure that the difficulties in my path as a woman credit manager are quite parallel to those on which men credit managers stub their toes. I don't believe that a woman credit manager has the monopoly on any one style or variety of difficulties.

My big difficulties are not because I am a woman, although I will admit I have come across a few men and women—yes, a very few—who have been willing to take advantage of me, and to complain much more readily

than they would had I been a man. In these few cases, I really believe it was none other than in the nature of an experiment and they never accomplish much. I can truthfully add that most of these very people are now good friends of mine and good customers of the store, but such incidents are rare and so in the minority as to be negligible.

In the way of handicaps with which a woman credit manager may be encumbered one thing needs mentioning, and this is primarily intended to interest the girl who is just starting out in the position, or one who has ambitions in that direction. It is that a girl will find her handicaps and difficulties within herself a great deal more than from any outside circumstances. Her disposition will not be as adaptable to the job as a man's until she has learned how to match her own mental attitude and change it where necessary. For example, when placed in a position of responsibility she is likely to take herself too seriously. I don't mean to infer that that it is possible for her to take her job too seriously but, as mentioned before, it is possible to take herself too seriously. This may not be a thing that every woman has to avoid. It may not be in every woman's makeup and don't maintain that it is a condition confined to women exclusively as I have noticed men frequently assume the same attitude, but I believe it is a failure quite common to business women, and is sure to be misunderstood.

Every business woman should stop thinking 'Here I am a woman in a man's job, and just because of my sex every one is going to make it harder for me.' That is all bosh, and the sooner every business woman, and every employer of business women, drops this fool notion, the better for all concerned. In fact, quite contrary to this general belief, it is one of the reasons why I say that women credit managers have the advantage over the men on the job. I think that girls in the business world get more than their share of the courtesy and kindness floating about. Expect the courtesy due you, and you will get it. The man who has just applied for credit and whose account you must decline, and the delinquent with whom you must have a heart-to-heart talk, it has been my experience, will not be the least bit more disagreeable to a woman than to a man credit manager.

And there is another advantage for the woman credit manager. It seems to be an inborn right for women to be more affable and to possess the faculty of developing a closer friendship than for men. And in this connection, I can't think of any position which a person could be called on to fill in which a great number of friends would be more of an asset than that of credit manager. I do not mean personal 'pals,' but those people who like to hear your voice over the phone, who are glad to see you come into the room, and glad to come again to your desk for a few minutes talk. In fact, I have known cases where people have invented excuses to gain entrance to my office because

they liked to talk to me, and because I smiled at them and spoke a few kind words the last time they were in, even if their accounts were slow.

Carrying out further my arguments in favor of women as credit managers I am going to refer specifically of a direction in which I have had a degree of success. At a meeting of the National Retail Credit Men's Association it was stated by one member, and agreed upon by many others, that the greatest difficulties experienced by credit managers is not with men or with married women, but with the young unmarried girls employed in offices and shops downtown, who have decided tendencies to live beyond their means.

I have found that a woman can talk to these girls and help them to see the error of their ways, and help them live within their salary. This the woman credit manager can accomplish by being frank with the girls, and inviting their confidence. They will tell her how much they earn, how often they get paid, how much they pay for board—if any—how much they need in clothes that month, or that season, and what other debts and obligations they must meet. It is an easy matter then to plan this girl's expenditures for the next few months or weeks. She will accept the rough budget you have outlined and thank you. Then the woman credit manager can sit back and watch results, and I am sure that just as often as she tries it she will be repaid in satisfactory results.

How often has it come to pass in our experiences, when we stepped up to the phone with the intention of being short and 'hard' only to find ourselves and our 'hard intentions' carried off by some sweet feminine voice on the other end of the wire. In this connection Miss Stevens has found another argument in favor of the woman credit grantor.

Maybe it is an intangible psychological fact, but it is a fact," said Miss Stevens, "that men like to hear a girl's voice, and their minds are in a more agreeable and responsive mood after that first good morning from a sweet voice than they were before. When first I tried collecting over the phone, or talking to and getting promises from delinquents, I was surprised at the degree of success I met. I soon arrived at the conclusion, and the management of the store were thoroughly in accord with my belief, that it offended people less and made them feel more friendly toward the credit department when a cheery feminine voice said, "Good morning, Mr. Smith, (I always say it just like that, as though I was his best friend) and he earnestly responds, "Good morning' and usually follows by promising his check. I think it a good suggestion to credit men or store managers to take inventory of women employees, and see if they cannot find a sweet feminine voice which can be trained to collect over the phone.

In summing up the whole situation, instead of extra difficulties, I claim that women credit managers have far more advantages over men credit managers," said Miss Stevens.

When you consider that 99 per

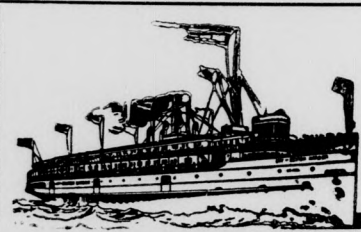
cent. of the applicants for credit are women, and 99 and 9-10 per cent. of the shoppers are women, why shouldn't a woman be better able to understand and deal with her own sex than mere man? Being one herself she is better able to use her woman's wiles against the other woman's to good advantage.

Marion Stevens.  
Milwaukee, April 20.

The reported setting up of a "Republic of Sonora," in the Mexican state of that name, is a novelty in Mexican revolutions. Whether it was learned from Sin Fein, we do not know. It may be the result of translating self-determination into secession. Frequently, of course, Mexican rebel leaders have raised their standard in one or more states. But always hitherto this has been in the name of the government of the whole of Mexico, and with the aim of obtaining control of it. Carranza himself began in that way against Huerta. And in the heroic days when Jaurez stood out against Maximilian, the seat of his precarious government was in the far north of Mexico. Actual separation of a state from the general government has not been attempted before in Mexico. It is clearly forbidden by the Mexican constitution, and doubtless President Carranza will bring strong forces to bear against the "Republic" in Sonora. When the facts come to be fully known we presume that this announced secession will be only another way of writing revolution.

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

When Columbus discovered America there was not a saloon in it. It has taken us 500 years to get back to that condition.



**GRAHAM & MORTON**  
Transportation Co.

**CHICAGO**

In connection with

**Michigan Railroad**

BOAT TRAIN 7 A. M.

**Tuesdays, Thursdays**  
**Sundays**

**Freight for CHICAGO ONLY**



# Two Big Popular \$10 Sellers in Vici Kids



No. 602

Vici Kid Blucher, Tip, Wide Toe, Comfort Last, 1 inch Wide Square Heel, Single Sole, Welt, D-E, 5-11. \$6.85



No 601

Vici Kid Bal, Tip, Genteel London<sup>TM</sup> Toe, 1 inch Square Heel, Single Sole, Welt, C-E, 5-11. \$6.85

**R**IGHT at this season when your trade is looking for lighter shoes for Spring wear, these two big popular styles are especially strong sellers.

They are ready for immediate shipment, so send in your order at once and have the shoes on hand for the season's business.

**F. Mayer Boot & Shoe Co.,** MILWAUKEE WISCONSIN

EXPORT DEPARTMENT: Bush Terminal Sales Bldg., 130 W. 42nd St., New York City



### What Grand Rapids Merchants Think of the Tradesman.

Greendyke Bros., flour, hay and feed dealers, 1202 Burton, say, "We are glad to renew. The Tradesman is a good paper for us. We take it home and read it evenings and derive much benefit from it. It keeps us posted and there is so much valuable information in it, that it would be idle for us to try to enumerate all the good things. Will simply say that each and every issue is valuable and speaks for itself."

B. Kondyke, grocer, 1900 Clyde Park avenue, says, "I depend on the Tradesman to keep me posted and it never disappoints me. It does me lots of good in so many ways. No up-to-date merchant thinks of getting along without it and every manager and clerk who wishes to better his condition in the business world, should read the Tradesman closely each week."

C. Hitzert, grocer, at 1108 South Division, says, "I have taken the Tradesman for over twenty years and it never cost me a cent. I have got back many times what it cost me by reading it and watching what it says. It has made money for me. Several years ago I made considerable on sugar by following the advice on the Tradesman and there is not a year but what it makes me many times what it costs. I would not be without it. If I quit business I shall still continue to take it as there is a mighty lot of good reading in it."

J. Dykstra, grocer, located at 1327 Butler avenue, says, "We like the Tradesman very much. It certainly is a fine paper. Every grocery man should read it."

Joseph Casabianca, wholesale fruit dealer, says, "Of course I'll renew. I am mighty glad to pay the advance rate for it is well worth it. It is the best trade paper I know and the price should have advanced a long time ago. The paper speaks for itself and I cannot recommend it too highly to any merchant who wants a good live paper that will keep them well posted, and that will be a money maker for them if they will read it."

Boos Bros., general storekeepers, at 1601 Alpine avenue, say, "We like the paper very much and expect to take it while we are in business."

N. L. McCarty, grocer, at 1961 Alpine, says, "Let it run. If we do not want it, we will notify you."

Vandermale Bros., grocers, at 354 Spencer street, say, "It is a dandy paper. We want it in our store."

C. E. Brakeman, grocer, located at 1604 W. Main St., Kalamazoo, writes, "I buy the Tradesman because I like it. I buy some things in the grocery line that are hard to digest but the articles in the Tradesman are different. They do not leave any bad taste in the mouth."

Frank H. Clay, manufacturer and distributor of auto accessories, at Kalamazoo, writes, "I certainly enjoy reading your valuable paper. It is without question the best trade paper published and no one who reads it fail to get several times more than its cost from the good editorials and advice appearing therein."

Frank D. Avery, dealer in groceries

and provisions, Tecumseh, writes, "I would not be without your paper if it cost twice as much. I take five trade papers and consider the Tradesman the best of them all, and would not be without it as long as I am in business."

W. M. Kelly, traveling out of Jackson, writes, "The Tradesman is the best trade magazine in Michigan. As a traveling man, I derive much good from it."

C. L. Gillespie, Lansing, writes, "I am unable to get along without the Tradesman and consider it one of the best papers in circulation."

J. F. Wehaton, pharmacist at Jackson, writes, "I could not get along without the Tradesman. Wish we had a few more such papers."

Dallas M. Slack, Buckley, Michigan, writes, "The Tradesman is a valuable asset to anyone in business and I would be lost without it."

### Autos Blamed For Farm Fires.

In a survey of rural fire losses which has just been made in Texas by Wallace English, State fire marshal, the fact was brought to light that the growing use of motor trucks and automobiles is one of the chief contributing factors to fires in rural communities. According to Mr. English, more than fifty million dollars will be spent by Texas farmers this fall for automobiles, motor trucks and tractors. As a result of these prospective additions to gasoline vehicles there will be an increase of rural fire losses amounting to 25 to 40 per cent. Mr. English anticipates.

Practically all fires that have their origin from motor vehicles are due to carelessness, Mr. English found in his survey. He says that many farmers make a practice of housing their automobiles, tractors and motor trucks in barns where their crops are stored. Along comes someone who strikes a match to light his pipe, throws it carelessly under the car, dripping gasoline is ignited and the barn and its contents go up in flames. Mr. English has issued warning to farmers not to place their motor vehicles in barns or close to their residences or outhouses. In such cases, when fires occur, no insurance will be paid on the losses. The rural fire losses in Texas for 1918 aggregated approximately \$4,000,000. Much of this was traced to carelessness in housing gasoline-burning vehicles.

### Oil of Petitgrain.

About the only thing we import from Paraguay is oil of petitgrain, which is used by perfumers as a basis for many of their preparations and for the scenting of toilet soap. It is also employed in the manufacture of some flavoring extracts.

This valuable essence is distilled from the leaves of the bitter orange, 350 pounds of which will yield a pint of it. All of it is produced by primitive home-made stills scattered among the orange groves, but they serve the purpose as well as more costly apparatus.

One of the finest things in life is making father and mother comfortable and happy in their declining years.

## Michigan Shoe Dealers Mutual Fire Insurance Company

Fremont, Michigan

Insurance in Force \$4,272,850

### STATEMENT FOR APRIL 1, 1920.

Insurance in force March 1, 1920 .....	\$4,022,800.00
New business during March, 1920 .....	286,050.00
<b>Total</b> .....	<b>\$4,308,850.00</b>
Cancellations during March, 1920 .....	36,000.00
<b>Insurance in force April 1, 1920</b> .....	<b>\$4,272,850.00</b>
Cash on hand March 1, 1920 .....	\$17,268.48
Cash received during March, 1920 .....	7,410.48
<b>Total</b> .....	<b>\$24,678.96</b>
Cash paid out during March, 1920 .....	3,414.82
<b>Cash on hand April 1, 1920</b> .....	<b>\$21,264.14</b>

ONE OF THE STRONGEST COMPANIES IN THE STATE.

Dividend for 1920, 30 per cent.

If you want the best. Place your Insurance in our Company. We write Insurance on all kinds of mercantile stocks and buildings.

THE PIONEER

Michigan Shoe Dealers Mutual Fire Insurance Company  
FREMONT, MICHIGAN

# DICKINSON'S



## SEEDS

The Albert Dickinson Co.  
MINNEAPOLIS CHICAGO



**Food Farmers Are On the Firing Line.**

Written for the Tradesman.  
 If mothers quit giving medicine because children don't like it, many would not get better. If the surgeon or dentist stopped an operation because the patient felt pain, more people would be left to suffer or die. In all this land there is no greater need than men to work on farms and help produce food, and a strike or tie-up that would paralyze industrial operations long enough to send one million experienced farm hands back to the country for the coming year would be a blessing—even in disguise. Nothing but actual experience will ever teach men that the farm is a better place for every able-bodied man who has had experience in farming than the high-paid jobs many are seeking in the cities. But just as soon as the slightest disturbance results from such strikes as the present, people will cry out like a spoiled child against taking their medicine. Farmers thrown out of jobs in the city may know enough to return to sure situations; provided they are kept out long enough.

If food scarcity should last long enough so that people would stop wasting food, it would do more good than harm. The unsold wheat in farmers' bins should be drawn out only according to actual needs now and leave all possible to help out the scarcity which is ahead of us a year from now. People seem to disbelieve all reports of shortage of farm help and resultant shortage of food supplies. Blame the sensational daily paper for this unbelief, and also the age-long chronic complaints of farmers about droughts, low prices, poor crops, etc. The causes for all present troubles are not hidden or hard to discover. The banker, the merchant and many other business men have foreseen and deplored many trends of activity.

The only reason an alleged farmer has for sitting down to write an article like this is because he is not able to work from 5 o'clock a. m. until 8 o'clock p. m., with not over one-half hour to rest besides the time he is eating.

Farmers are on the firing line between the city dwellers and starvation yet many of the latter who ought to know this are doing their best to draw farm laborers to the city.

There may be a misconception about certain facts in regard to reports of sales of farms. Some may think that if a man sells his farm some other man will work it, but this is not always the case; and if it is, the newcomer may be an inexperienced former city resident who can not for years—maybe never—produce as much as did his predecessor. Farms are being sold to capitalists who place men on those farms whose salaries or continuance of holding jobs do not depend upon making such farms pay profits. If not a division, the capitalists are simply holding those farms to sell later at a good profit. A nice-looking house may be built in place of an old one. It has attractive porches, gables, etc., but the purchaser will not discover until

winter that the house has neither sheathing nor building paper underneath the slightly lapped clapboards. In other cases new and expensive buildings are erected, making the farm not only too high priced for any man who must obtain his living from the farm, but sometimes not adapted to the purposes for which those buildings are to be used. The city capitalist does not consult a practical farmer to help decide as to farm buildings.

Farmers who think they can come out even or must not decrease operations even if they must take a loss are offering men more in reality than city wages. Here is a sample: Married man can obtain \$75 per month, house free, garden, potatoes, firewood, milk and a chance to raise chickens. Think of \$900 and all the rest.

It is not so much higher wages and chance to save money, but the splendid chances in town to spend more money that "gets" the young men, so \$3 per day, board, washing and other favors are rejected for a chance to find out what it is like to live in the city.  
 E. E. Whitney.

They missed it at the very start of their lives. Since then they sit around telling of the things they might have done.

**Summer Cottage For Sale**

Two-story frame summer home at Traverse Point, adjoining Neahtawanta. House faces beautiful Bower's Harbor in sight of Traverse City. Furnished. Running water in sinks and toilet. Stone sidewalks on two sides. Only a mile from Marion Island, recently purchased by Henry Ford. Will exchange for Grand Rapids City or suburban property.

E. A. STOWE,  
 Grand Rapids.



**HEBE —An Aid to the Thrifty Housewife**

**An economical product of a thousand uses**

HEBE, sold as a distinctive product for specific uses—for cooking, baking and for coffee, will find its own place in the home of your customers.

HEBE is not a substitute for anything, and should not be confused with evaporated whole milk. Sold as it is advertised—for just what it is—HEBE has practically no competition. HEBE is pure skimmed milk evaporated to double strength enriched with coconut fat.

An intensive campaign of advertising is now running in the women's magazines and in publications of general circulation, by which the housewife is being educated to use HEBE in creaming soups, making cream sauces and gravies, custards, desserts, bread, cakes and biscuits—in fact to use it in all her cooking and baking. Watch this advertising—it is helping to build business for you.

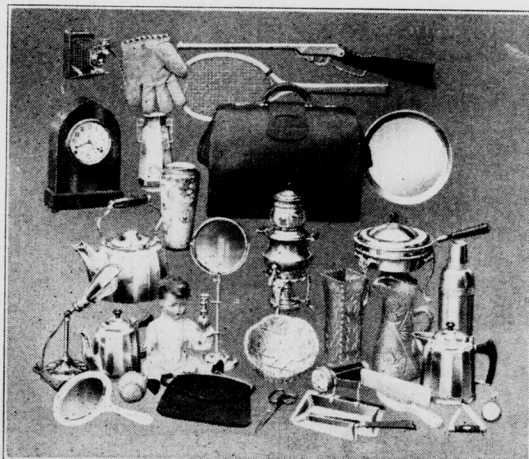
Recommend HEBE for cooking purposes as a convenient auxiliary to the family milk supply. It will keep several days after opening, if kept in a cool place.

Send for the book of "Specialty Salesmen for HEBE Dealers". It is full of suggestions for selling HEBE. You will need our dealers' helps to tie up your store with our national advertising. Address 2438 Consumers Building, Chicago.

Chicago THE HEBE COMPANY Seattle



**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 Dry Goods Association.**  
 President—D. M. Christian, Owosso.  
 First Vice-President—George J. Dratz, Muskegon.  
 Second Vice-President—H. G. Wendland, Bay City.  
 Secretary-Treasurer—J. W. Knapp, Lansing.

#### What Cotton Producers Are After.

Weather seems to have been the element most invoked during the last week in hoisting cotton quotations to yet higher levels. Rains in the growing districts have retarded the work of preparing the ground and planting is exceptionally backward. But too much stress may easily be laid on this circumstance. An advance to Czechoslovakia of nearly \$2,000,000, by the War Finance Corporation to pay for cotton shipments was regarded as an initial step toward further transactions of a similar kind and encouraged those who are looking for still higher prices. Figures of cotton consumption in mills for March, made public by the Census Bureau on Thursday, were of a kind, also, to cheer the latter. More than 575,000 bales were used during the month and the number of active spindles was about 2,000,000 in excess of those in March, 1919. It is difficult to say what amount of importance should be attached to the convention of the American Cotton Association which was held at Montgomery, Ala., during the week. Governor Kilby urged the restriction of acreage, mainly on the ground that other crops brought better money returns, but those present took no action in that direction for the avowed reason that the lack of labor would prevent any excess acreage being planted. On the matter of price, however, the convention was quite positive in declaring that cotton should be held for 60 cents per pound. Probably, after a while, they will suggest \$1 a pound instead. The goods market had few special features. Certain printcloths were selling at the highest levels, while finished goods were moving slowly because of the indisposition of buyers to meet the prices asked.

#### Wool, Woolens and Clothing.

Recent auction sales of wool abroad showed more of a demand on the part of buyers for the medium grades. The action by the British Board of Trade in raising the embargo on the exports of high quality combed wool is expected to increase the shipments of this kind to this country. Hitherto only the lower grades have been sent here because so large a quantity of the other kind was needed to keep the textile industry in Great Britain well supplied. The next auction sale of British colonial wool in this country will be held at Boston April 29, when 21,652 bales of merinos will be offered.

Mills are working with great activity on orders, but have been subjected to the delays incident to the derangement of transportation. Managers say that the reports of cancellations have been exaggerated and that there will be no difficulty in disposing of all they can produce. In the clothing field the reports are conflicting as to the business thus far booked for the next heavyweight season and as to the ability to hold to the new high prices set. Retailers are continuing to be cautious because their business has not been helped much by the backwardness of the season. Besides this, while not much stress is laid on the effect of the movements for wearing overalls, the very fact that these have had a start in so many widely separated places is producing a nervousness for the time being which is not conducive to forward buying. Trade in women's wear remains slow, although it is hoped that better weather will soon bring about more activity.

#### Making Rugs "Antique."

How "genuine antique rugs" are manufactured and prepared for European and American markets is told by an American who visited Bagdad.

The shopping streets seem like tunnels. They are arched overhead with brick to keep out the heat; thus they run, like subways, up and down the bazaar quarter. Through those long, stifling, faintly lighted tunnels throngs the eternal crowd of men, mules and camels.

Often one will see a fine rug lying flat in the ditch of a narrow street, ground beneath the tramp of men and beasts, but there is method in this. Foreigners make Oriental rugs, bright and new, in Persia, and sell them through Bagdad. Since an "old rug" is worth more, wily brokers have hit on this way to make a new rug look old.

It is a grander thing to be nobly remembered than to be nobly born.

### 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

# DRY GOODS

Retailer and Manufacturer

We have just received another large shipment of

**PLAID GINGHAMS  
PERCALES  
WOOL PLAIDS  
VOILES, ETC.**

It will pay you to come in and look at the above desirable merchandise

**Crowley Bros., Inc.**

Wholesale Dry Goods, Etc.

Jefferson and Shelby

DETROIT, MICH.

## FOR WET and RAINY DAYS UMBRELLAS

We have 'em

24 to 48 dollars per dozen

Quality Merchandise—Right Prices—Prompt Service

**Paul Steketee & Sons**

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH

Right Now We Are Showing **ATTRACTIVE STYLES**

—IN—

**MEN'S FINE SHIRTS  
AND  
MEN'S WORK SHIRTS**

Shall we send you a few sample shirts for inspection?

**Daniel T. Patton & Company**

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan



**Types of French Hats.**

The newest French pattern hats are increasing in size, according to information given out by the Retail Millinery Association of America. Here and there, the association's bulletin remarks, are a few small, close-fitting models, but the trend is all toward the larger chapeaux. It continues, in part:

"One of the newest versions of a Summer hat is seen in a Louison model which makes use of all-over white embroidered organdie to cover the top of a large cloche. A striking contrast in the same hat is obtained with a facing of crushed strawberry panne velvet, thus getting a marked variance in materials as well as colors. In the some model is a small overhanging embroidered edge, put in for the purpose of lending softness to the brim line. Run around the crown, a thick braid of bias strips of panne velvet lends a neat touch of trimming.

"The scoop shape takes a more extreme turn in a model designed by Marguerite & Leonie. The front turn of this hat is rather abrupt, and comes out wide at the sides. Then it gradually narrows until only a small strip of straw is left at the back—barely half an inch for the brim. Made in the brightest of rust-colored Milan straw, this hat is strikingly trimmed with an unusual motif carried out in the same shade. Sprays of grass with tiny silk-covered kernels are thickly clustered over the upturned brim, veiled and held in place by a thin covering of maline.

"A chic little Talbot sailor gains distinction from the contour of the crown, which is a high square effect pointed at the front. This model is covered with white visca, with which material the edge of the 2½-inch brim is bound. In marked contrast to the rest of this hat is a trim of lacquered breast, a very narrow strip banding the crown and having two Mercury wings at either side."

**Filing Express Claims.**

For the information and guidance of readers of the Tradesman filing claims on account of shipments accepted by the American Railway Express Company, we find the following practices prevail:

1. The date that written or verbal request is made by the shipper, consignee, or other interested party, to trace a shipment, shall be considered the date of claim, but verbal requests will be considered only when and as of the date substantiated by the company's records made in writing.

2. Except as noted below, no claim for total or partial loss, or concealed damage, will be paid unless presented within four months after delivery of shipment, or in the case of failure to deliver, then within four months after a reasonable time for delivery of shipment has elapsed.

Exceptions: (a) Where claim is made on account of loss of a C. O. D. shipment, the claimant shall be allowed forty days in addition to the four months in which to file claim. This is based on the fact that tracers for C. O. D. shipments are not accepted within forty days of date of shipment unless shipper produces evidence that shipment has been delivered

and paid for. When not presented within this extended period payment will be declined.

(b) Where a C. O. D. shipment has been delivered and the money collected, or where shipment is received for as C. O. D. and delivered without collecting C. O. D., claim will be paid regardless of whether or not it is presented within four months from date of delivery.

3. On account of difficulty in determining where or how delay or damage occurred, the American Railway Express Company is taking the broader view and interpreting the four months' clause as not applying to claims for delay, or claims where the damage to the shipment is apparent.

**When You Are Seeking Work**

Go after every job as if you really felt that it was the one job on earth in which you could work with the most enthusiasm and energy.

Don't be ashamed of the fact that you are looking for work; be proud of it.

Psychology works both ways; size up the man who is interviewing you.

Make a business of your search for a position.

Never underrate yourself, or your employer is sure to do so.

Getting a job is a science; it should be analyzed from every angle.

Norman G. Shidle.



Much of America's work is being done in Outeralls.

**Michigan Motor Garment Co.**

GREENVILLE, MICH.

4 Michigan Factories Now  
8 Branches



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.

**Good Merchandising  
VS.  
Bad Market**

With market conditions as they are, a plain statement of our merchandising policy seems to be in order at this time.

With prices going higher, production falling off and merchandise getting scarcer all the time, embargoes, railroad strikes and a dozen other things to contend against, a great many concerns seem to have forgotten the principles of good merchandising and are protecting themselves and letting the purchaser take what is left. A great many Mills are invoicing merchandise before it is made or shipped; others are shipping merchandise for Fall at this time on short terms; production is being allotted on the basis of those having money to pay now getting the merchandise, while the others can go without, irrespective of whether they are old customers or not. Other concerns are taking one-sided orders not subject to change or cancellation by the purchaser, and the purchaser has nothing to say about the order after placed, but the Mills reserve to themselves all kinds of loop holes, such as cancellation by them at their pleasure, delivering when they please, short terms for cash, privilege of cancelling part of the order when they please, filling goods at an increased price, if they find their costs are higher after the order is placed, billing goods at prevailing prices at time of shipment and dozens of other things which they seem to have suddenly found out that can be gotten away with in this market.

WE WANT TO EMPHASIZE THE FACT THAT WE ARE AGAINST THIS AND ALL LIKE POLICIES. WE WILL NOT DO BUSINESS THIS WAY. WE ARE STILL FOLLOWING THE WELL KNOWN AND WELL GROUNDED PRINCIPLES OF MERCHANDISING WHICH ASSURE BOTH BUYER AND SELLER A FAIR DEAL. We have absorbed all these unfair practices above mentioned and are treating our trade on the same basis as always. We are giving the usual fall dating and doing everything we can to help the good merchants whom we number among our customers. We have not shortened our terms and they are the same as always. Most of our prices are below what we would have to pay, if bought from the Mills at this time. In special cases we are always anxious to work with our customers and do them a favor whenever possible. We are doing this because we have an intense desire to build this business to the rightful position which it should occupy in this section.

Whenever we ship merchandise we try to serve your wants. On account of some of the deliveries which we are not getting or only partially getting, we have not been able to deliver everything we have sold, but it is our intention to deliver as soon as we can get the merchandise. In some cases we have substituted where we thought that a substitution would serve the same purpose.

WE ARE MENTIONING THIS BECAUSE WE WANT YOU TO KNOW THAT WE ARE TRYING TO TREAT YOU RIGHT. OF COURSE WHENEVER YOU CANNOT USE THE MERCHANDISE YOU ARE AT LIBERTY TO RETURN IT TO US. WITH HIGH COSTS OF OPERATION WE ARE TRYING TO MINIMIZE RETURNS AND WE WANT TO HAVE THE CO-OPERATION OF ALL MERCHANTS ON THIS POINT. DO NOT ORDER MORE THAN YOU NEED, EXPECTING TO RETURN PART OF IT. BUY WHAT YOU NEED AND USE ALL OF IT IF YOU CAN, BUT OF COURSE IF YOU CANNOT WE ARE WILLING TO TAKE BACK ANYTHING WHICH IS NOT RIGHT. TWO OR THREE MERCHANTS HAVE ABUSED THIS PRIVILEGE SO WE HAVE HAD TO REQUEST THEM TO DISCONTINUE GIVING US ORDERS.

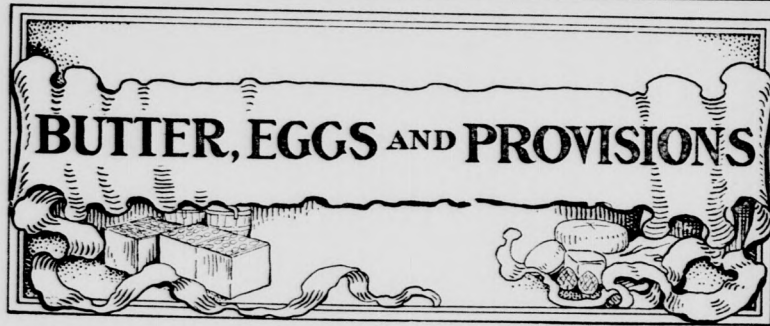
This entire subject can be summed up in the one statement that even with conditions as they are, we are trying to follow the Golden Rule of "Do unto others as you would want them to do unto you."

P. S. Stock is nearly all sold. No more subscriptions will be accepted after April 30, 1920.

**GRAND RAPIDS DRY GOODS CO.**  
Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections.



#### 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.

#### Economic Position of the Cold Storage Industry.

The general public does not seem to appreciate what refrigeration means as applied to the wants of the community, and to the standard of living as people know it to-day.

The tremendous increase in urban population, and the consignment demand for goods in large quantities, the needs for new methods to meet the requirements of our population as it has developed—these things seem to be lost sight of at times when the subject of cold storage is discussed. Time was, not so many years ago, when the urban population drew its supplies from the surrounding farms. The supply of perishable commodities was secured within a short radius.

Put it in another way. What would we do for our food supplies to-day without cold storage and refrigeration transportation? While our general population has grown rapidly, there has been a gradual change in its distribution between rural and urban dwellers. Thus, in 1880, the urban population was 29½ per cent. of the whole; in 1910 it was over 46 per cent., and to-day the proportion of urban population to the whole population of the country is probably twice as high as it was in 1880. It is, therefore, easy to see why it has been necessary to concentrate foodstuffs in stockyards, packing houses, grain elevators, flour mills and storage plants, but the storing of perishable foodstuffs under a plan of refrigeration possesses greater possibilities of future development than any of these other systems of concentration.

To-day, owing to refrigeration, the consumer is provided with an adequate supply in the season of scarcity, and the producer has a year-round market.

It was not until the late 80's or the early 90's that mechanical refrigeration was used to any extent. How enormously the industry has grown is seen in the fact that to-day there is not far from 500,000,000 cubic feet of storage space given over to mechanical refrigeration in this country.

Apples, seed potatoes, butter, eggs, cheese, meat, poultry, fish, dried and frozen fruits, frozen cream, nuts, rice and sirup—these are the principal classes of foodstuffs which are kept by artificial temperatures.

In the past it has been a sort of a

popular fad to criticize the cold storage industry, sometimes without due regard for the facts.

The industry is regulated now by the various states. The important difference in the state laws appears to be in the limits of storage periods. The Department of Agriculture has found after years of research work that poultry, meats, fish, butter, eggs, and some other products, if they are properly stored, can be held for more than a year without loss in food value or general wholesomeness.

Moreover, it seems to be forgotten that economic forces are always exerting pressure to bring about the reduction of stock in storage when the new season's products are soon to become a factor in the market. The total of carrying cost, including insurance, interest, storage charges, shrinkage and possible depreciation in value all increase month by month, and this naturally forces the goods on the market. This is well illustrated in a chart showing the decreasing stocks of butter in storage as compiled from reports received from most of the cold storage concerns in this country.

Figuring September with a maximum storage of 100 per cent., it was shown that holdings steadily decreased each month until in January more than half of the goods in storage had been taken out; in February, 72 per cent; while in April there was left less than 6 per cent. of the holdings reported for the previous September.

The old stock arguments against cold storage are losing their force in face of its economic advantages. The wholesale distributors are men of large experience who carefully safeguard the condition of the products which they handle. If to-day 500,000,000 cubic feet of storage space is used to meet the needs of the consumer and of the producer, what will be the situation when the population of this country has doubled?

As Elbert Hubbard said, "Without refrigeration there would be no civilization as we understand it."

When, therefore, we think and speak of cold storage, which also includes the wonderful method of refrigeration by transportation and the manifold uses to which artificial temperature can be put, let us do so with a broad and intelligent comprehension for the need of refrigeration in maintaining and advancing our standard of living and in meeting the complex needs of the changed conditions in our national development.

Non possumus omnes—"we are not all possums," as a student translated it, is true in the original as well as in this odd rendering.

## 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



**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



**Logical Outcome of Labor Union Autocracy.**

New York, April 20—Enclosed find editorial from to-day's New York Commercial which appeals to my way of thinking. Underlying this strike is a vain desire, born largely of an appeal through agitation by economic perverts, to enjoy the misery of others instead of teaching these poor deluded men the fallacy of harassing capital continuously. The condition now existing is an uncompromising one and should be met with a firm stand by the Government for the protection of labor itself, which, in the last analysis, is bound to be the loser. It would seem their failure to produce only has the effect of making capital protect itself and drawing in to secure its holdings, thus reducing investments and impairing the holdings, small no doubt, of the labor, reducing in a measure his efficiency through idleness and acquirement of slothful habits. When will men wake up to the fact that true happiness lies in accomplishment by work and deeds, which applies to capital as well as labor only when they learn to believe that capital is their friend and that by co-operation with a friend one accomplishes something, but that dividends are not handed out through quarrels. Capital and labor have had these quarrels, out of which have grown a mutual beneficence. Are we to disturb it through a new type of strike, to still further test the endurance of both sides and throw the world into a soviet condition, comparable with Russia, the land teeming with riches untouched and which will never be fully developed until men go to actual work and false theorists come out of their easy chairs, buckle down to business as a helpmeet to capital, rather than an obstructionist? All will then be happier and we will have peace for which such a bitter fight was fought. Let us hope not in vain. If the millions of dead who were sacrificed to stop greed could only speak, I am sure their message would be, "Let us have peace."

Don't wait until you get over here to grasp the great opportunities for happiness which are now yours. Don't make swords out of plowshares. Don't make revolvers out of steel which should be used in constructing houses and office buildings. Don't make submarines to sink cargo and passenger carrying ships, the result of your honest toil. Above all, don't make women and children unhappy by giving them a moment on the "Four Horsemen of the Apocalypse," war, famine, pestilence and death. There are too many of us over here now ahead of our time. We should be "over there" doing the tasks allotted to us. Labor and capital, have a heart.

**Around the Cracker Bar'l.**

"Gosh," said Hank Silsby, the grocer, to Si Plunkett as the latter entered the store, "what are you doin' so dressed up?" Si sat down near the cracker barrel, and a broad grin spread over his face as he looked around at the other loungers.

"Me and Mike Donovan has just been a-vistin' over to Col. Breeze's house. It's the honest truth," he added hastily as he noticed the same expression of doubt on each face. "The colonel he done some favor for Mike, and Mike thought it would be a good idee to give Mrs. Beezle a dog; one of them fancy little yelpers he raises and which a he-man likes to experiment on with a heavy foot."

"Mike wanted me to go along to help do the talkin' because he knows so few words that ain't cuss words. Well, anyhow, we went over to the colonel's—Mike carryin' the pup. A stuck-up feller in a floppy-tailed coat

and brass buttons let us in and give us permission to set on the edge of a gold-mounted sofy. Just about as we was gittin' used to it Mrs. Beezle come in dressed like the Queen of Sheeba.

"I introduced Mike and Mike introduced the pup, and I was plumb disgusted to see her kiss the mildewed lookin' mutt right on the nose. Every time she spoke to Mike he'd turn red as a boiled owl and chew the brim of his hat, so I done all the talkin'."

"Finally we rose up real careful off'en the sofy for fear we'd bust it, and she shook hands with us and said to Mike how perfectly de-lighted she was with the dog."

"Mr. Donovan," sez she, 'I can see that this puppy is of a very fine breed.'

"You said a mout'ful, mam," said Mike, 'He's what I call a h—l of a fine dog.'"

**The Cause.**

There's something wrong about our times:  
Some money-madness fills our veins;  
Now each upon his brother climbs—  
The more he climbs, the more complains.  
The worker wins a higher wage,  
To pay some other wage as high;  
There's something wrong about our age,  
And we who labor wonder why.

What profit any profit if  
We do but feed upon ourselves?  
Yet we who toil must also live,  
For our own need we fill our shelves.  
The more we ask the more we pay,  
The more we pay the more we ask—  
Like squirrels in a cage at play,  
The greater speed the greater task.

I am no doctor learned in laws  
Of social or of psychic man,  
But yonder there must be a cause  
Where this insanity began.  
I think we reap the punishment  
Of human folly—when we taught  
Success was riches, gold content,  
And joy was something to be bought.  
Douglas Malloch.

**BEST WHITE WAXED PAPER**  
LUNCH ROLLS 5 & 10c  
Write us for samples and prices.  
Standard Paper Specialty Co.  
Plainwell, Mich.

**GROCERS and BUTCHERS**  
The 20th Century Computing Scale  
World's Best.  
Liberal exchange allowances for old scales. Write for details.  
W. J. Kling  
843 Sigsbee St., Grand Rapids, Mich.

**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

You Make  
**Satisfied Customers**  
when you sell  
**"SUNSHINE"  
FLOUR**  
BLENDED FOR FAMILY USE  
THE QUALITY IS STANDARD AND THE  
PRICE REASONABLE  
Genuine Buckwheat Flour  
Graham and Corn Meal  
**J. F. Easley Milling Co.**  
The Sunshine Mills  
PLAINWELL, MICHIGAN

**Domino  
Package Sugars**

are profitable to both the grocer and the housewife. The grocer who sells sugar in packages saves time, paper bags and twine and there is no waste or loss from "down weight" and spillage.

The housewife who asks for Domino Package Sugars in the sturdy cartons or strong cotton bags is assured of accurate weight, purity and cleanliness.

**American Sugar Refining Company**  
"Sweeten it with Domino"  
Granulated, Tablet, Powdered, Confectioners, Brown, Golden Syrup.

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

**Vinkemulder Company**  
GRAND RAPIDS :: MICHIGAN

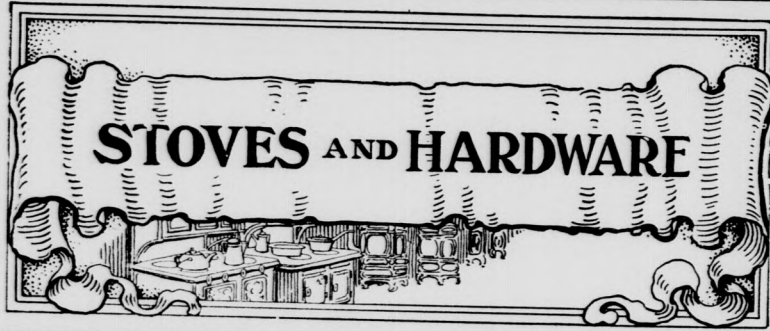


Improved  
**"Taylor-Made"**  
Honey Comb Chocolate Chips

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.

#### Show Cards Are Useful Allies to Salesmanship.

Written for the Tradesman.

The window display which is merely a showing of goods is still incomplete. To secure the fullest degree of effectiveness, every trim must be helped out by show cards.

In this connection, a great deal of decorative material can be secured from manufacturers. Thus, in the paint department, the manufacturers furnish hangers, color cards, posters and similar material which if properly used adds to the attractiveness of any paint display.

The hardware dealer should aim to make use of this class of advertising material to the fullest possible degree. Not merely should it be used in window displays devoted to the particular class of goods advertised, but it can also be used inside the store to help out the interior arrangements and brighten things up generally.

This material, however, though eminently useful, can be helped by show cards of your own devising. These, though not perhaps so attractive and colorful as the printed matter furnished by manufacturers, can be given a local appeal which the ready-made advertising matter never possesses.

There is a reason for this. Through billboards, magazine and newspaper advertising and window display, the public is accustomed to attractive printed matter. A great many people pass by and never stop to look at this sort of stuff; and with most—unless especially striking—it gets only the one reading. But the hand-made show card, crude though it be, is almost always read. It is more like a personal message from the merchant to the individual customer; and it serves to emphasize the story of the printed matter which, while perhaps far more colorful, is far less emphatic.

Just to illustrate: a big colored poster hung for a week or more in the window of a newspaper office. People glanced at it as they passed—that was all. One day a small typewritten bulletin was pasted up in the same window. It was inconspicuous, and hard to read, but it was different—and inside five minutes a crowd was blocking the sidewalk. I have known the same thing to happen in retail stores. People pass a well-decorated window with hardly more than a glance. But paste up an ill written bulletin announcing that a shipment of new goods has just come in, and a crowd gathers instantly.

This brings me to a form of window advertising that might be used oftener to good advantage. That is, bulletin advertising. The show card is a carefully prepared, attractive production, set back among the goods; but the bulletin is often merely a sheet of paper (perhaps a telegraph blank) with a few lines of typewriting upon it, pasted to the window.

Practically everybody stops to read a bulletin. Some merchants use them to good advantage. I know a grocer who has a row of them pasted in his window, on just the right level to catch the average eye. These announce new goods just in—guaranteed fresh eggs, 85 cents a dozen; good dairy butter just in; dates, prunes, grape fruit, fresh vegetables, early strawberries.

The same idea could be adapted to many hardware lines. The bulletin should, however, be restricted to announcements that have an exceptional news value for the customer. Your new line of ranges just in—some special in aluminum or granite ware—new bargain table installed in the store—extra special price on some article—these are things to bulletin. News value is the prime essential; not merely that but exceptional news value. To use the bulletin for the purposes of ordinary advertising is to largely destroy its value. Nor should a bulletin be allowed to remain in the window too long.

One merchant makes a practice to clip out his newspaper advertisements. These he pastes on large sheets of white paper, paints a heavy red line around the advertisements, and pastes the entire sheet in the window. That is good advertising. It reminds the passerby who has read the newspaper advertisement that here is the store where these things are sold. And it is more than a hint to the individual who knows the store to look out for its advertising in the newspaper. This practice is especially helpful

### 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

# MCCRAY

SANITARY  
 REFRIGERATORS

For All Purposes  
 Send for Catalog

MCCRAY REFRIGERATOR  
 CO.  
 944 Lake St. Kendallville, Ind.

## BOWSER OIL STORAGE OUTFITS

keep oils without loss,  
 measure accurate  
 quantities. Write for  
 descriptive bulletins.

S. F. Bowser & Co., Inc.  
 Ft. Wayne, Indiana, U. S. A.

## Foster, Stevens & Co.

### Wholesale Hardware

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

## Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

## Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

### HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS, MICHIGAN



where the advertised goods are also on display in the window.

Show cards take more care in preparation than bulletins. Indeed, the trouble of preparing them is often pleaded by hardware dealers as one reason for not using them. However, a show card that will serve the purpose can often be turned out in a few minutes and with relatively little work. Nor is the equipment expensive. A few bottles of showcard ink and a few small brushes together with a two-foot rule and the necessary card-board constitute a sufficiently complete outfit for a beginner. More elaborate outfits can be purchased and will give better results; but I have known the materials I mention to serve a pretty large business quite adequately.

Some hardware dealers have the idea that the ability to do fancy lettering is essential in preparing show cards. As a matter of fact, fancy curls and twists are objectionable. The main essentials in a show card are good taste and legibility. Neat lettering, one or, at most, two colors—these are all the work requires of the operator. Any clerk who can print neatly can learn to do admirable and effective show card work. The plainer the style of lettering, the better for ordinary, everyday work. Of course with a more expensive outfit and considerable practice, some very striking and artistic effects in lettering and color can be secured; but this is done in stores where at least one member of the staff specializes on show card writing. In the ordinary hardware store where every man is needed behind the counter the simple card is the objective at which to aim.

Know beforehand just what you are going to write. Study the advertising matter regarding the goods on display, and try to sum up in a terse, epigrammatic phrase of three or four words the exact information you want to hand out to the man who reads the card. Make it descriptive, and make it catchy. The familiar phrase "Eventually—why not now?" has the epigrammatic quality though it might be a great deal more informative.

In lettering, a plain, square capital makes an admirable letter. Before lettering your card, it may be worth while to line it out. Some card writers can take a brush, dip it in the ink and write out a show card as fast as an ordinary person could write with a pencil. But generally it is desirable to outline the letters faintly with pencil. The heavy ink will obliterate the pencil outlines, which serve as a guide. Take care to spell correctly—a misspelled word often spoils the effect of a show card. It is important also to see that prices in particular are exceptionally clear.

As a reule, white cardboard with any deep colored ink gives satisfaction for window cards, where the light is good. Black ink can be used on white paper, or red and blue on white, or red and green on white. Black ink on red cardboard is often good for price tickets. Too many colors should not be used.

Show cards after being removed from the window should be preserved as quite often they can be used later,

thus saving the trouble of writing new ones. Price tickets can be prepared in quantities when business is slack and stored away in a drawer for use when needed. Old showcards or price tickets, however, that have accidentally become dirty, should not be used again. So far as possible, the work of card-writing should be systematized and should be confined to the dull hours of the day and the dull days of the week.

Here a comprehensive program of advertising is helpful; since it enables the dealer to know several weeks ahead what he intends to advertise and to prepare the necessary weeks and to prepare the necessary material in advance as opportunity offers. Victor Lauriston.

**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

**For Better Piston Ring Service**  
 Distributors  
**Sherwood Hall Co., Ltd.**  
 30-32 Ionia Ave.  
 Grand Rapids, Mich.




**Store and Window Awnings**  
 made to order of white or khaki duck, plain and fancy stripes.  
 Auto Tents, Cots, Chairs, Etc.  
 Send for booklet.  
**CHAS A. COYE, Inc.**  
 GRAND RAPIDS, MICHIGAN

**TAKING INVENTORY**  
**BARLOW BROS.** Grand Rapids, Mich.  
 Ask about our way

**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**



**It Can't Be Done**

You don't have to be told that you can't put out a real fire with a tin cup of water. You know it can't be done and it seems ridiculous to mention it.

We agree with you, yet it is no more ridiculous than to attempt to operate your telephone company on rates that will not pay operating expenses.

Also the amount of money required to operate the telephone even a year ago is not enough to pay for present day operation.

Wages have been increased, the cost of everything that goes into telephone construction has been increased. To meet these increases the telephone company must have rates which correspond with all

the other increases.

The telephone is operated for your service. We want to make it serve you in the best possible manner. This can't be done without fair rates.

**WE MUST HAVE YOUR SUPPORT IF YOU ARE TO HAVE THE TELEPHONE**

MICHIGAN STATE



TELEPHONE COMPANY



### How to Handle the Chronic Hesitation.

In calling on your trade throughout your territory, we wonder if each and every salesman does not come in contact with the buyer, who might well be nick-named "Indecision." This characteristic is as general and chronic as indigestion, and especially in these days of merchandising, when "To buy or not to buy" seems to be the uppermost thought in many buyers' minds. Just as a physician feeds the dyspeptic, coated pills and diets him, so you've got to feed the mental dyspeptic, coated argument pills. You haven't time to diet your patient, but you can and should give him a good mental purgative.

Life's too short to wait for the chronic hesitator to make up his mind. He's one of the type that like to have things decided for them, and the thing for you to do is to plead the case, charge the jury, and render the verdict all by yourself.

If he is an old customer and says he doesn't know whether he is in need of our goods or not, get busy and take stock of his supply; figure up what he has sold of his last order and "show him" what he needs. If he is a new one tell him what Jim Jones is doing with our lines. Make him see himself selling our goods and pocketing the profit.

Get his mind off the fact that giving you an order is a matter of spending money, and center on the fact that he's going to make money. Even a hesitator is sure that he wants to do that. Get the conversation away from pros and cons. He needs to be assured and reassured and it's up to you to supply the assurance for two.

The hesitator should be putty in your hands. He shows by his very attitude that he wants you to mold his ideas. Compliment him on his splendid conversation and on the fact that although careful, he is quick to act when a really good proposition is presented.

If you wait for plums to drop in the selling game, you'll find that they turn to prunes before they drop. Somebody is going to get the hesitator. Don't wait for him to drop—get him.

F. J. Seibel.

### 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 knows that he is looking out for his own interests by looking out for his customer'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 know it.

One who is loved by his fellow-men.

### Is This True?

Written for the Tradesman.

We assert that a large majority of those persons who regularly patronize mail order houses are not getting out of debt, are not improving their residences or property, are not regarded as more desirable customers by local retailers who are still asked to grant them credit. Any merchant can prove the truth or falsity of this assertion as regards his own territory. Do the retailers ever review these mail order patrons in this light? And do they frequently and casually remark when opportunity offers that "mail order patrons must be getting rich or have more comforts and conveniences than their neighbors who still deal with home stores? Minion.

Never make out a check without going over it carefully to see if there is any space in either heading or body. Such space is practically an invitation to any crook who may get hold of the check, to raise it. Never write a check with a pencil. By merely erasing everything but the signature, the crook holds the key to your entire bank account. And don't think because you mail a check to some reputable firm that you should not take every precaution to protect that check. The mails are robbed every day and many reputable firms may have crooks working for them and just waiting for the opportunity to get hold of an unprotected check.

*McLellan Business University*

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

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

### Boston Straight and Trans Michigan Cigars

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

### Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.  
203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

### CODY HOTEL GRAND RAPIDS

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

CAFETERIA IN CONNECTION

### New Hotel Mertens

Rates, \$1.50 up; with shower, \$2 up.  
Meals, 75 cents or a la carte.  
Wire for Reservation.  
A Hotel to which a man may send his family.

Bell Phone 596 Citz. Phone 61366

### Lynch Brothers Sales Co.

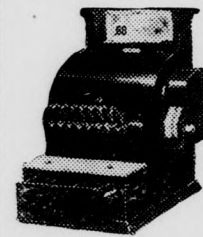
Special Sale Experts

Expert Advertising  
Expert Merchandising

209-210-211 Murray Bldg  
GRAND RAPIDS, MICHIGAN

### Beach's Restaurant

Four doors from Tradesman office  
QUALITY THE BEST



### 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.

### Livingston Hotel and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.  
Opposite Monument Square.  
New progressive management.

Rates \$1.00 to \$2.50

BERT A. HAYES, Propr.

### OCCIDENTAL HOTEL

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

**RED CROWN** Gasoline line is made especially for automobiles. It will deliver all the power your engine is capable of developing. It starts quickly, it accelerates smoothly, it will run your car at the least cost per mile, and it is easily procurable everywhere you go.

Standard Oil Company  
(Indiana)  
Chicago, Ill.



**Review of the Produce Market.**

Apples—Baldwins, \$3.75; Russets, \$3.25; Starks, \$3; Western box fruit commands \$4.50@5.

Asparagus—California commands 90c for large bunch.

Bananas—8c per lb.

Beets—New, \$2.75 per hamper.

Butter—The market is steady at an advance of 1c per pound from a week ago on all grades. Local jobbers hold extra creamery at 63c and first at 61c. Prints, 2c per lb. additional. Jobbers pay 50c for No. 1 dairy in jars, 50c for prints and 33c for packing stock.

Cabbage—\$6.75 per 100 lbs. for Texas; California, \$5 per crate of 70 lbs.

Carrots—New, \$3.25 per hamper.

Cauliflower—\$3.25 per doz. for California.

Celery—California, \$1.25 per doz.; Florida, \$6.50 per crate of 3, 4 or 6 doz.; \$5.50 per crate for 8 and 10 doz.

Cocoanuts—\$1.50 per doz. or \$10 per sack of 100.

Cucumbers—Hot house, \$2.75 per doz.

Eggs—The market is steady at prices ranging around 40c, including cases. The quality of eggs arriving now is the best of the year. There are some going into storage every day at prices ranging slightly lower than they were last year. The outlook is for a continued good production and fancy quality as long as the weather stays moderately cool. The price is not likely to change of any consequence.

Grape Fruits—Extra Fancy sells as follows:

36 size, per box	\$4.00
46 size, per box	4.25
54 size, per box	4.75
64 size, per box	5.25
70 size, per box	5.25
80 size, per box	5.25
96 size, per box	5.00

Fancy sells as follows:

36 size, per box	\$3.75
46 size, per box	4.00
54 size, per box	4.50
64 size, per box	5.00
70 size, per box	5.00
80 size, per box	5.00
96 size, per box	4.75

Green Onions—Shallots, \$1.40 per doz.

Green Peppers—\$1.60 per basket.

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

Lettuce—Iceberg \$7.50 per crate of 3 or 4 doz. heads; hot house leaf, 22 @24c per lb.

Onions—California Australian Brown, \$8 per 100 lb. sack; Spanish, \$2.25 per crate for either 50s or 72s; home grown, \$6.50@7 per 100 lb. sack.

Onion Sets—White \$4.50 per bu.; yellow, \$4 per bu.

Oranges—An advance of \$1 per box is expected hourly by local jobbers. The advance will come as the result of scarcity of fruit in the Eastern markets. For two weeks shippers were forced to quit loading, due to the switchmen's strike, and now that loading can be resumed there is a shortage of cars, so that the supply of fruit in the East will be greatly reduced. Until the advance

takes effect, Fancy California Navals will sell as follows:

80	\$4.75
100	5.25
126	6.25
150	7.00
176	7.75
200	8.00
216	8.00
250	8.00
288	8.00

Choice will sell as follows:

80	\$4.50
100	5.00
126	5.75
150	6.75
176	7.50
200	7.50
216	7.50
252	7.50
288	7.50

Parsley—60c per doz. bunches.

Pieplant—California, 15c per lb.

Potatoes—Home grown, \$5 per bu. Baking from Idaho, \$5.50 per box. The action of the so-called fair price committee in Detroit in fixing the retail price of potatoes at 90c per peck shows what fool things men can do when they try. As a fact, most of the potatoes now in the hands of the retail dealers in Detroit cost them \$4@4.50 per bu. No law can compel them to sell potatoes at a loss. If they cannot at least get a new dollar for the old one, they will be quite likely to permit their stocks to rot in their bins, rather than accept the alternative and sell potatoes at a loss.

Radishes—Hot house, 45c per doz. bunches; large bunches, \$1.10.

Spinach—Texas, \$3 per bu.

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

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

**Gabby Gleanings From Grand Rapids.**

Grand Rapids, April 20—Lee M. Hutchins (Hazeltime & Perkins Drug Co.), who has been five weeks in California, is expected home Saturday of this week. Mrs. Hutchins will accompany him.

Harvey A. Gish had the misfortune to have his new ford car stolen at Bay City April 14. He was much relieved, two days later, to receive word from the police department of Bay City that the car had been located and would be turned over to him on demand.

W. R. Chapman, formerly merchandiser for Gilmore Bros., Kalamazoo, but now manager for L. W. Robinson, of Battle Creek, was in town last week and purchased a large bill of goods of the Grand Rapids Dry Goods Co.

Walter Baker, the ever happy traveling freight and passenger agent of the Michigan Railway Company, was in town one day last week. As usual, he bestowed smiles on the men and (candy) kisses on the ladies.

A man who brags unduly about his patriotism and loyalty always has a small supply of those things in stock. He is like the woman who boasts of her virginity or the guy who wears a label with the word "Honesty" printed large upon it. Loyalty, virtue and honesty do not capitalize themselves in the open market. They are recognized, without the accompaniment of a jazz band.

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

**Bottom Facts From Booming Boyne City.**

Boyne City, April 20—Boyne City met with a severe loss in its business personell in the death of S. Miles, who conducted a business in house finishing lumber and supplies. Mr. Miles had been a resident of the city for nineteen years and had been a strong factor in all the civic activities of the town. The place that he held in the esteem of his associates was evidenced by the closing of all the business houses during the hours of the funeral service. He was 77 years old and died at his regular work, without warning.

There is rumor of another industry locating in Boyne City. It is very certain that when the advantages of the place are well known, the small manufacturer who wants a place where he can pursue his business in peace will turn his attention to this place with its very desirable business and living conditions.

We who were worrying about too early a spring have had our fears very definitely allayed. A North wind set in three weeks ago and has not even paused in its pernicious activity since. Spring, the perfidious jade, has preserved a smiling, alluring face, but a heart of ice. There are, however, some signs of relenting and there is prospect that soon she will be smothering us with her caresses. Perhaps the H. C. of L. has delayed her spring garments or maybe they were shipped by fast freight.

The Traction Engine Company shop is pushing to completion the final lot of twenty-five Heintze motors which will be incorporated into tractors and distributed. Mr. Heintz having developed a very superior motor in the past two years, is succeeded by C. O. Klingholtz as production manager, and the production of machines is being rushed. We might say something about Klinging to his holtz, but we never had any great desire for a violent death.

Boyne City needs a laundry and A. E. Barden, Secretary and Manager of the Chamber of Commerce, is conducting a vigorous campaign to secure one for us. There is no washer women any more. There are a few ladies who will do laundry work, as a special favor, but the old-time washer, who took an artist's pride in her work and was glad to get it, is an unknown quantity.

Hyslop & Gervie have been freshening up their store. The walls and ceilings have been gone over. Gervie has a brand new smile and Hyslop has a pleasant look and a soda fountain installed for the benefit (?) of the innocent summer tourist.

The steamer Griffin (Charcoal Iron Company of America) started her season's work by a trip to Chicago for a load down the lakes last Thursday. Boyne City will miss the faces of Captain Gallagher and his general crew on our street for the remainder of the season. Here's hoping that they have a successful season and that they will be with us again next winter to keep things lively. They sure know how.

Stock is arriving in the yard for the Crozed Stave Corporation already. This company expects to be in operation early in the season. The material for the building is being put on the ground and we expect to see staves galore rolling out in the near future.

C. G. Tate, of Chicago, General Manager of the Tractor Department of the Shaw Interests, Ltd., arrived

in Boyne City Monday to take charge of the Traction Engine Company. The work of putting out motors and tractors will be pushed to the capacity of the shop, twelve being listed for delivery in Oklahoma by June 1. Mr. Tate brings his family and, judging from his appearance, will be a welcome addition to our bunch. We'd be willing to bet dollars to doughnuts that he is not a native of Chicago or any other big city. Maxy.

**Pretty Poor Specimen of Preacher.**

Judging from the newspaper reports an acute attack of damfoolitis has broken out in Spokane, Wash. The chief fool is one Rev. Dean Hicks who if he is as bad a preacher as he is a reasoner about business is a pretty poor specimen.

The Rev. Hicks, speaking for the Consumers' League of Spokane, which he says has 4,500 members, has served notice that the league will open co-operative stores unless the grocers sell their goods at a flat 10 per cent. above cost. Of course, it is a waste of space to argue that a credit and delivery grocer cannot sell at a gross profit of 10 per cent. when it is costing him 20 per cent. to do business; the thing is of a piece with the demand of the Kansas City "fair" food administrator that grocers should sell for 50 cents eggs they were actually paying 60 for.

Naturally, as the Spokane League is not threatening legal action against the grocers, but only that co-operative stores would be opened, there is nothing to prevent it from carrying out its threat. And it will probably have to carry it out, for no credit and delivery grocer can comply with its demand. Possibly a wait-on-yourself store could sell at a gross profit of 10 per cent., and if the people of Spokane are ready for those stores, all well and good.

**Carried Inadequate Insurance.**

It is essential that every debtor adequately protect his creditors, as well as himself by carrying sufficient insurance. If the salesman discovers that the customer is not carrying any insurance he should carefully explain the injustice of such methods and emphasize the fact that it is really for his own good.

Recently we had a customer burn out. He was carrying \$7,000 insurance on \$20,000 stock, a loss of \$13,000. It fortunately happened that he owed his creditors approximately \$5,000, which he paid as soon as he realized from his insurance. He started in business again, but think of the years it took this merchant to accumulate \$13,000, to be lost on account of negligence—yes, negligence on the part of credit managers, for they really are the ones who are morally responsible. This merchant stated that no one had questioned him about his insurance.

**WE OFFER FOR SALE**  
**United States and Foreign Government Bonds**

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations.

**HOWE, SNOW, CORRIGAN & BERTLES**  
 401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

### Excess Profits Tax to Be Repealed or Revised.

Unless a serious case of Congressional cold feet develops, some important administrative changes in the law will be agreed upon and the plans framed for more comprehensive revision after the November elections.

The first steps in the development of this program have just been taken in a series of more or less informal conferences between the members of the House. Leaders from both ends of the Capitol have approached the subject very gingerly because of the traditional dangers of tinkering with the revenue laws in an election year, but it is believed a plan can be worked out that will afford at least a promise of relief to the business community and thus improve the political prospects of the party responsible for the legislation.

At the first of the joint conferences three salient points were determined. They will be kept steadily in view and will strongly influence the framing of the final programme.

First and foremost, the conference condemned the excess profits tax law as a war measure that has outlived its usefulness and should be repealed at the earliest practicable moment. Nothing that overburdened business men have said in criticism of this tax is more severe than the strictures passed upon it by both Senators and Representatives during the recent discussion.

A substitute measure calculated to produce not less than one billion dollars must be devised before the excess profits tax can be eliminated. This second conclusion of the conference is regarded as fundamental and is a condition of any relief legislation.

The third point is the imperative necessity of financing some plan by which the soldiers who fought in France can be voted a substantial bonus. The minimum figure discussed in this connection is a round billion dollars to be provided either by taxation, sale of bonds, or gifts of public land or salable scrip based thereon.

The army bonus is not a new factor in the revenue situation as the leaders of both parties in Congress have canvassed it for several weeks. As a political proposition it is obviously loaded to the muzzle and the necessity for doing something that will be satisfactory to the boys who fought overseas is causing the Congressional pilots many a wakeful night.

But whatever the decision Congress may reach concerning action on the excess profits tax and regardless of whether its repeal is delayed until after the elections, or indefinitely, the leaders apparently are agreed that there is no reason why the tax as applied to corporate earnings for the calendar year 1920 should not be revised along the lines of suggestions made by Secretary Houston. Equalization of the tax upon corporate and unincorporated business is the general object of the proposed reform measure.

Mr. Houston would eliminate from the excess profits tax law all reference to "invested capital." The Secretary of the Treasury also would substitute for the present graduated rates of 20 per cent. and 40 per cent. a flat tax of 20 per cent. on profits in excess of the distributed earnings. As a possible alternative he suggests a flat rate of 25 per cent. for 1920, 20 per cent. for 1921 and 15 per cent. thereafter, should the excess profits tax be retained on the statute books.

The excess profits tax would then become a flat tax on undistributed earnings, and "invested capital" would practically disappear. If it desired to do so a corporation could place itself on substantially the same basis as a partnership, a personal service corporation and the sole proprietor.

The difficulty in amending the present revenue laws is so great that every effort will be made to wipe out party lines in the consideration of the proposed reforms both in committee and on the floor. Any party that undertakes to make political capital out of the necessities of the business men of the country is likely to be severely rebuked at the polls next November, and both Republican and Democratic leaders are prepared to admit this without further argument.

But what is to become of the so-called luxury tax? This is a conundrum to which no answer can be supplied at this writing, but the case is far from hopeless. The more vexatious of these imposts could be repealed if Congress had \$100,000,000 to spare, and to those of us who are accustomed to thinking in billions, this is a mere bagatelle.

The real answer will be found in the measure finally adopted by Congress to produce revenue that is to be substituted for the excess profits tax. If the new law, as estimated, will furnish the necessary surplus, Congress will be quick to eliminate the unpopular luxury taxes.

The so-called Bacharach merchandise sales tax proposes a levy of 1 per cent. on all retail transactions with the exception of those involving 50 cents or less. The latest estimates of the revenue-producing capacity of this measure put the figure at \$1,500,000,000.

But an important variation of the Bacharach bill is now receiving attention. It is called the "turnover" tax, and would place an impost of 1 per cent. on all sales from manufacturer through jobber and retailer to the consumer.

The productivity of such a tax would undoubtedly be enormous as it could hardly fall short of double the total amount of the merchandise sales tax limit to retail transactions.

Should the "turnover" tax be adopted, therefore, it would be practicable to wipe the excess profits tax and the luxuries taxes, and give the boys who fought in France a handsome bonus and still have left a comfortable margin.

Conservative heads in Congress, however, do not believe a "turnover" tax would be popular with business.

They fear it would disorganize existing commercial methods as it would place a big premium upon direct sales from producer to consumers, and would heavily penalize the jobber and retailer.

Farsighted men in both houses express the opinion that the revenue problem will be solved by repealing the excess profits tax within the next twelve months, substituting for it a retail merchandise sales tax and authorizing a bond issue to take care of the doughboys' bonus.

### Spring Is Drawing Nigh.

Written for the Tradesman.

Spring is coming!  
The gray of wood and field is waning  
with the night  
The sugar-bush is thirsty for its sap  
The willow trees appear no more like  
ghosts a-fright,  
Each reddening twig awakening from  
its nap  
Now wig-wags with the wind, and signals  
o'er the plain  
That from it's tenderest bark  
Are peering pussy buds in soft spring  
furs again  
To greet the meadow lark,  
Long weary of their winter stalls  
The untethered kine all haste to yonder  
hill  
Whose southern slope so clearly calls  
With glints of green; save long the path  
some linger till  
They rub their tired estanchioned necks  
Against a shrub or scraggly tree  
Which plainly bears the scars and wrecks  
Of past familiarity.  
The stack of weathered straw beyond  
the open shed  
Invites the fowls to come and feed again  
Though sparse indeed may they be nourished  
So hidden is the shattered grain.  
No less aware that Spring is really near  
The black Jim Craven Crow  
Surveys the farm if chance the sprouting  
seeds appear  
In planted hill or furrowed row.  
And through it all a blithesome spirit  
everywhere  
Abroad, a-field, a-sky  
Which casts away cold calendars of care  
For Spring is drawing nigh.  
Charles A. Heath.

# CANDY



The "DOUBLE A" Kind

Made by  
People Who Know How

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

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

The Sign of  Good Candy

Made in Grand Rapids by  
NATIONAL CANDY CO.  
PUTNAM FACTORY  
Grand Rapids, Michigan

Ask for a copy of our latest price list.

We are agents for LOWNEY'S in Western Michigan.

## A Smile Follows the Spoon When It's Piper's



### PIPER ICE CREAM CO.

Kalamazoo

:::

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

Kellogg's Brands
Brick Cheese
Leader Milk
Saleratus
Paper

DECLINED

AMMONIA
Arctic Brand
12 oz. 16c, 2 doz. box 3 00
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

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. .... 80
Van Camp, 1 lb. .... 1 25
Van Camp, 1 1/2 lb. .... 1 60
Van Camp, 2 lb. .... 1 80

CHEESE
Brick ..... 32
Wisconsin Flats ..... 33
Longhorn ..... 35
New York ..... 35
Michigan Full Cream ..... 30
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

AXLE GREASE
MICA AXLE GREASE
Standard Oil Co.

25 lb. pails, per doz. 18 80

Beans-Canned
Red Kidney ..... 1 35@1 45
String ..... 1 35@2 70
Wax ..... 1 35@2 70
Lima ..... 1 20@2 35
Red ..... 95@1 25
Clam Bouillon
Burnham's 7 oz. .... 2 50
Corn
Standard ..... 1 45@1 65
Country Gentleman ..... 2 00
Maine ..... 1 90@2 25
Hominy
Van Camp ..... 1 35
Jackson ..... 1 30
Lobster
1/4 lb. .... 2 45
1/2 lb. .... 4 60
Mackerel
Mustard, 1 lb. .... 1 80
Mustard, 2 lb. .... 2 80
Soused, 1 1/2 lb. .... 1 60
Soused, 2 lb. .... 2 75
Mushrooms
Buttons, 1s, per can 1 40
Hotels, 1s, per can. 1 00
Plums
California, No. 3 ..... 2 40
Pears in Syrup
Michigan ..... 4 50
California ..... 5 50
Peas
Marrowfat ..... 1 60@1 90
Early June ..... 1 45@1 90
Early June sifd 1 75@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 60
Van Camp, No. 10 ..... 4 60
Lake Shore, No. 3 ..... 1 35
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 40@2 65
Sardines
Domestic, 1/4s ..... 6 00@6 50
Domestic, 1/2s ..... 7 00@8 00
Domestic, 3/4s ..... 7 00@8 00
California Soused ..... 2 00
California Mustard ..... 2 00
California Tomato ..... 2 00
Sauerkraut
Hackmuth, No. 3 ..... 1 50
Silver Fleece, No. 3 1 60
Shrimps
Dunbar, 1s doz. .... 2 10
Dunbar, 1 1/2s doz. .... 3 75
Strawberries
Standard No. 2 ..... 4 50
Fancy, No. 2 ..... 5 50
Tomatoes
No. 2 ..... 1 35@1 75
No. 3 ..... 1 80@2 35
No. 10 ..... @7 00
CATSUP
Snider's 8 oz. .... 1 85
Snider's 16 oz. .... 3 10
Royal Red, 10 oz. .... 1 35
Nedrow, 10 1/2 oz. .... 1 40
Royal Red. Tins ..... 10 00

CHOCOLATE
Walter Baker & Co.
Caracas ..... 43
Premium, 1/4s or 1/2s ..... 56
Walter M. Lowney Co.
Premium, 1/4s ..... 50
Premium, 1/2s ..... 50
CIGARS
National Grocer Co. Brands
Antonella, 50 foil ..... 37 50
Antonella, 100 foil ..... 37 50
Antonella, 25 tins ..... 37 50
El Rajah, Diplomat-icas ..... 70 00
El Rajah, corona ..... 77 50
El Rajah, Epicure, 50 ..... 74 00
El Rajah, Epicure, 25 ..... 83 00
El Rajah, Ark, 50 ..... 73 00
El Rajah, President, 50 ..... 100 00
Odin, Monarch, 50 ..... 56 00
Mungo Park, Perfectos 75 00
Mungo Park, African 90 00
Mungo Park, Gold Stand, 50 ..... 100 00
Mungo Park, Gold Stand, 25 ..... 105 00
Discount on Mungo Park.
Lots of 500, \$1 per 1,000
Lots of 1,000, \$3 per 1,000
Lots of 2,500, \$3 per 1,000
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
President, 50s ..... 112 50
(La Azora Broadleaf Cigar) Washington, 50s ..... 75 00
Panatella Foil, 50s ..... 75 00
Aristocrats ..... 75 00
Perfecto Grande, 50s ..... 95 00
Opera, 50s ..... 57 00
Sanchez & Haya Clear Havana Cigars. Made in Tampa, Florida
Diplomatics, 50s ..... 95 00
Rosa, 20s ..... 115 00
Bishops, 50s ..... 115 00
Reina Fina, 50s Tins 115 00
Queens, 50s ..... 135 00
Worden's Special ..... 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 ..... 56 00
Hemmeter Champions, 50s ..... 59 00
Scarlet Runner, 20s ..... 36 00
El Dependo, 20s ..... 37 50
Court Royal, 50s ..... 60 00
Court Royal, 25 tins 60 00
Qualex, 50s ..... 50 00
Knickerbocker, 50s ..... 56 00
Boston Straight, 50s 56 00
Trans Michigan, 50s 58 00
Templar Perfecto, 50s 95 00
Iriquois, 50s ..... 56 00
Stogies
Tip Top, 50s tins, 2 for 5 ..... 19 50
CLOTHES LINE
Hemp, 50 ft. .... 3 00
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 90
Braided, 50 ft. .... 4 00
Sash Cord ..... 5 25

COCOA
Baker's ..... 53
Bunte, 15c size ..... 55
Bunte, 1/2 lb. .... 50
Bunte, 1 lb. .... 48
Cleveland ..... 41
Colonial, 1/4s ..... 35
Colonial, 1/2s ..... 33
Epps ..... 42
Hersheys, 1/4s ..... 42
Hersheys, 1/2s ..... 40
Huyler ..... 36
Lowney, 1/4s ..... 48
Lowney, 1/2s ..... 47
Lowney, 3/4s ..... 47
Lowney, 5 lb. cans ..... 48
Van Houten, 1/4s ..... 12
Van Houten, 1/2s ..... 18
Van Houten, 1s ..... 36
Van Houten, 1s ..... 65
Wan-Eta ..... 36
Webb ..... 33
Wilbur, 1/2s ..... 33
Wilbur, 1/4s ..... 33

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
Pop Corn Goods
Cracker-Jack Prize ..... 7 00
Checkers Prize ..... 7 00
Cough Drops
Putnam Menthol ..... 1 65
Smith Bros. ..... 1 65

FISHING TACKLE
Cotton Lines
No. 2, 15 feet ..... 1 45
No. 3, 15 feet ..... 1 70
No. 4, 15 feet ..... 1 85
No. 5, 15 feet ..... 2 15
No. 6, 15 feet ..... 2 45
Linen Lines
Small, per 100 yards 6 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00
Floats
No. 1 1/2, per gross ..... 1 50
No. 2, per gross ..... 1 75
No. 2 1/2, per gross ..... 2 25
Hooks-Kirby
Size 1-12, per 1,000 ..... 84
Size 1-0, per 1,000 ..... 96
Size 2-0, per 1,000 ..... 1 15
Size 3-0, per 1,000 ..... 1 32
Size 4-0, per 1,000 ..... 1 65
Size 5-0, per 1,000 ..... 1 95
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 35
No. 9, per gross ..... 4 65

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

Hominy
Van Camp ..... 1 35
Jackson ..... 1 30
Lobster
1/4 lb. .... 2 45
1/2 lb. .... 4 60
Mackerel
Mustard, 1 lb. .... 1 80
Mustard, 2 lb. .... 2 80
Soused, 1 1/2 lb. .... 1 60
Soused, 2 lb. .... 2 75
Mushrooms
Buttons, 1s, per can 1 40
Hotels, 1s, per can. 1 00
Plums
California, No. 3 ..... 2 40
Pears in Syrup
Michigan ..... 4 50
California ..... 5 50
Peas
Marrowfat ..... 1 60@1 90
Early June ..... 1 45@1 90
Early June sifd 1 75@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 60
Van Camp, No. 10 ..... 4 60
Lake Shore, No. 3 ..... 1 35
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 40@2 65
Sardines
Domestic, 1/4s ..... 6 00@6 50
Domestic, 1/2s ..... 7 00@8 00
Domestic, 3/4s ..... 7 00@8 00
California Soused ..... 2 00
California Mustard ..... 2 00
California Tomato ..... 2 00
Sauerkraut
Hackmuth, No. 3 ..... 1 50
Silver Fleece, No. 3 1 60
Shrimps
Dunbar, 1s doz. .... 2 10
Dunbar, 1 1/2s doz. .... 3 75
Strawberries
Standard No. 2 ..... 4 50
Fancy, No. 2 ..... 5 50
Tomatoes
No. 2 ..... 1 35@1 75
No. 3 ..... 1 80@2 35
No. 10 ..... @7 00
CATSUP
Snider's 8 oz. .... 1 85
Snider's 16 oz. .... 3 10
Royal Red, 10 oz. .... 1 35
Nedrow, 10 1/2 oz. .... 1 40
Royal Red. Tins ..... 10 00

COFFEE ROASTED
Bulk
Rio ..... 25@28
Santos ..... 37@40
Maracabo ..... 43
Mexican ..... 43
Gutamura ..... 42
Java ..... 50
Mocha ..... 50
Bogota ..... 43
Peaberry ..... 41
Package Coffee
New York Basis
Arbuckle ..... 38 50
McLaughlin's XXXX
McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.
Coffee Extracts
N. Y., per 100 ..... 10 1/2
Frank's 250 packages 14 50
Hummel's 50 1 lb. .... 10
CONDENSED MILK
Eagle, 4 doz. .... 11 00
Leader, 4 doz. .... 9 15
EVAPORATED MILK
Carnation, Tall, 4 doz. 6 25
Carnation, Baby, 8 dz. 5 75
Pet, Tall ..... 6 25
Pet, Baby ..... 4 25
Van Camp, Tall ..... 6 25
Van Camp, Baby ..... 4 25
Dundee, Tall, doz. .... 6 25
Dundee, Baby, 8 doz. 5 75
Silver Cow, Tall, 4 dz. 6 50
Silver Cow Baby, 6 dz. 4 25
MILK COMPOUND
Hebe, Tall, 6 doz. .... 4 20
Hebe, Baby, 8 doz. .... 4 00
Carolene, Tall, 4 doz. 4 35
CONFECTIONERY
Stick Candy
Horehound ..... 30
Standard ..... 30
Cases
Jumbo ..... 31
Boston Sugar Stick ..... 36
Mixed Candy
Broken ..... 31
Cut Loaf ..... 31
Grocers ..... 24
Kindergarten ..... 33
Leader ..... 30
Novelty ..... 31
Premio Creams ..... 44
Royal ..... 30
X L O ..... 27
French Creams ..... 32
Specialties
Auto Kisses (baskets) 31
Bonnie Butter Bites... 35
Butter Cream Corn ..... 38
Caramel Bon Bons ..... 35
Caramel Croquettes ..... 32
Cocoanut 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
Assorted Choc. .... 37
Champion ..... 35
Honeysuckle Chips ..... 40
Klondike Chocolates... 45
Nabobs ..... 45
Nibble Sticks, box ..... 2 60
Nut Wafers ..... 45
Ocoro Choc. Caramels 43
Peanut Clusters ..... 50
Quintette ..... 37
Regina ..... 32
Victoria Caramels ..... 42

COCOANUT
1/4s, 5 lb. case Dunham 46
1/4s, 5 lb. case ..... 45
1/4s & 1/2s, 15 lb. case 45
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

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 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes ..... 75
3 lb. boxes ..... 76
DRIED FRUITS
Apples
Evap'ed, Choice, blk ..... 22
Apricots
Evaporated, Choice ..... 33
Evaporated, Fancy ..... 45
Citron
10 lb. box ..... 60
Currants
Packages, 12 oz. .... 20
Boxes, Bulk, per lb. 23@27
Peaches
Evap. Choice, Unpeeled 22
Evap. Fancy, Unpeeled 24
Evap. Choice, Peeled 23
Evap. Fancy, Peeled ..... 25
Peel
Lemon, American ..... 35
Orange, American ..... 36
Raisins
Choice S'ded 1 lb. pkg. 24
Fancy S'ded, 1 lb. pkg. 25
Thompson Seedless, 1 lb. pkg. .... 25
Thompson Seedless, bulk ..... 22
California Prunes
80-90 25 lb. boxes ..... @18 1/2
70-80 25 lb. boxes ..... @19
60-70 25 lb. boxes ..... @20
50-60 25 lb. boxes ..... @21 1/2
40-50 25 lb. boxes ..... @25
30-40 25 lb. boxes ..... @28
FARINACEOUS GOODS
Beans
Med. Hand Picked ..... 8 1/2
California Limas ..... 16 1/2
Brown, Holland ..... 6 1/2
Farina
25 1 lb. packages ..... 2 80
Bulk, per 100 lbs. ....
Hominy
Pearl, 100 lb. sack ..... 5 25
Macaroni
Domestic, 10 lb. box... 1 10
Domestic, broken bbls. 8 1/2
Skinner's 24s, case 1 37 1/2
Golden Age, 2 doz. .... 1 90
Fould's, 2 doz. .... 1 90
Pearl Barley
Chester ..... 6 50
Peas
Scotch, lb. .... 7
Split, lb. .... 9
Sago
East India ..... 11
Tapioca
Pearl, 100 lb. sacks ..... 11
Pearl, 8 oz., 3 doz. 4 05
Dromedary Instant, 3 doz., per case ..... 2 70
FLAVORING EXTRACTS
Jennings
Pure Food Vanilla Terpenless
Pure Food Lemon
Per Doz.
7 Dram 17 Cent ..... 1 40
1 1/4 Ounce 25 Cent ..... 2 00
2 Ounce, 37 Cent ..... 3 00
2 1/4 Ounce 40 Cent ..... 3 20
4 Ounce, 45 Cent ..... 3 40
4 Ounce, 65 Cent ..... 5 50
8 Ounce \$1.00 ..... 9 00
7 Dram, 17 Assorted... 1 40
1 1/4 Ounce, 25 Assorted 2 00
FLOUR AND FEED
Lilly White ..... 15 20
Graham 25 lb. pr cwt. 6 00
Golden Granulated Meal, 25 lbs., per cwt. ..... 5 35
Rowena Pancake 6 lb. Compound ..... 5 90
Rowena Buckwheat Compound ..... 6 50
Rowena Corn Flour, Watson Higgins Milling Co.
New Perfection, 1/4s 15 20
Meal
Gr. Grain M. Co.
Boiled Golden Granulated ..... 5 40
Wheat
No. 1 Red ..... 2 65
No. 1 White ..... 2 63
Oats
Michigan Carlots ..... 1 13
Less than Carlots ..... 1 20
Corn
Carlots ..... 1 86
Less than Carlots ..... 1 90
Hay
Carlots ..... 34 00
Less than Carlots ..... 36 00
FEED
Street Car Feed ..... 74 00
No. 1 Corn & Oat Fd 74 00
Cracked Corn ..... 74 00
Coarse Corn Meal ..... 74 00
FRUIT JARS
Mason, 1/2 pints, gro 8 00
Mason, pts., per gross 8 40
Mason, qts., per gro 8 75
Mason, 1/2 gal., gro 11 00
Mason, can tops, gro 2 85
Ideal Glass Top, pts. 9 50
Ideal Glass Top, qts. 9 90
Ideal Glass Top 1/2 gallon ..... 12 00
GELATINE
Cox's 1 doz. large ..... 1 45
Cox's 1 doz. small ..... 90
Knox's Sparkling, doz. 2 25
Knox's Acid'd doz. 2 25
Minute, 1 doz. .... 1 35
Minute, 3 doz. .... 4 05
Nelson's ..... 1 50
Oxford ..... 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 35
Waukesha ..... 1 60

BLUING
Jennings' Condensed Pearl
Small, 3 doz. box ..... 2 55
Large, 2 doz. box ..... 2 70
BREAKFAST FOODS
Cracked Wheat, 24-2 4 60
Cream of Wheat ..... 9 00
Grape-Nuts ..... 3 80
Pillsbury's Best Cer'l 2 90
Quaker Puffed Rice ..... 5 60
Quaker Puffed Wheat 4 30
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 3 35
Ralston Purina ..... 4 00
Ralston Branos ..... 2 70
Ralston Food, large ..... 3 90
Ralston Food, small ..... 2 90
Saxon Wheat Food ..... 5 10
Shred Wheat Biscuit 4 50
Triscuit, 18 ..... 2 25
Kellogg's Brands
Toasted Corn Flakes 4 20
Toasted Corn Flakes Individual ..... 2 00
Krumbles, Individual 4 20
Biscuit ..... 2 00
Drinket ..... 2 60
Peanut Butter ..... 3 65
No. 1412, doz. .... 2 25
Bran ..... 3 60
BROOMS
Standard Parlor 23 lb. 5 75
Fancy Parlor, 23 lb. 8 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fey, Parlor 26 lb. 10 00
BRUSHES
Scrub
Solid Back, 8 in. .... 1 50
Solid Back, 11 in. .... 1 75
Pointed Ends ..... 1 25
Stove
No. 1 ..... 1 10
No. 2 ..... 1 35
Shoe
No. 1 ..... 90
No. 2 ..... 1 25
No. 3 ..... 2 00
BUTTER COLOR
Dandelion, 25c size ..... 2 00
Perfection, per doz. .... 1 75
CANDLES
Paraffine, 6s ..... 15
Paraffine, 12s ..... 16
Wicking ..... 40
CANNED GOODS
Apples
3 lb. Standards ..... @2 25
No. 10 ..... @7 00

Worden Grocer Co. Brands
Antonella, 50 foil ..... 37 50
Antonella, 100 foil ..... 37 50
Antonella, 25 tins ..... 37 50
El Rajah, Diplomat-icas ..... 70 00
El Rajah, corona ..... 77 50
El Rajah, Epicure, 50 ..... 74 00
El Rajah, Epicure, 25 ..... 83 00
El Rajah, Ark, 50 ..... 73 00
El Rajah, President, 50 ..... 100 00
Odin, Monarch, 50 ..... 56 00
Mungo Park, Perfectos 75 00
Mungo Park, African 90 00
Mungo Park, Gold Stand, 50 ..... 100 00
Mungo Park, Gold Stand, 25 ..... 105 00
Discount on Mungo Park.
Lots of 500, \$1 per 1,000
Lots of 1,000, \$3 per 1,000
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Scarlet Runner, 20s ..... 36 00
El Dependo, 20s ..... 37 50
Court Royal, 50s ..... 60 00
Court Royal, 25 tins 60 00
Qualex, 50s ..... 50 00
Knickerbocker, 50s ..... 56 00
Boston Straight, 50s 56 00
Trans Michigan, 50s 58 00
Templar Perfecto, 50s 95 00
Iriquois, 50s ..... 56 00
Stogies
Tip Top, 50s tins, 2 for 5 ..... 19 50
CLOTHES LINE
Hemp, 50 ft. .... 3 00
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 90
Braided, 50 ft. .... 4 00
Sash Cord ..... 5 25

COFFEE ROASTED
Bulk
Rio ..... 25@28
Santos ..... 37@40
Maracabo ..... 43
Mexican ..... 43
Gutamura ..... 42
Java ..... 50
Mocha ..... 50
Bogota ..... 43
Peaberry ..... 41
Package Coffee
New York Basis
Arbuckle ..... 38 50
McLaughlin's XXXX
McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.
Coffee Extracts
N. Y., per 100 ..... 10 1/2
Frank's 250 packages 14 50
Hummel's 50 1 lb. .... 10
CONDENSED MILK
Eagle, 4 doz. .... 11 00
Leader, 4 doz. .... 9 15
EVAPORATED MILK
Carnation, Tall, 4 doz. 6 25
Carnation, Baby, 8 dz. 5 75
Pet, Tall ..... 6 25
Pet, Baby ..... 4 25
Van Camp, Tall ..... 6 25
Van Camp, Baby ..... 4 25
Dundee, Tall, doz. .... 6 25
Dundee, Baby, 8 doz. 5 75
Silver Cow, Tall, 4 dz. 6 50
Silver Cow Baby, 6 dz. 4 25
MILK COMPOUND
Hebe, Tall, 6 doz. .... 4 20
Hebe, Baby, 8 doz. .... 4 00
Carolene, Tall, 4 doz. 4 35
CONFECTIONERY
Stick Candy
Horehound ..... 30
Standard ..... 30
Cases
Jumbo ..... 31
Boston Sugar Stick ..... 36
Mixed Candy
Broken ..... 31
Cut Loaf ..... 31
Grocers ..... 24
Kindergarten ..... 33
Leader ..... 30
Novelty ..... 31
Premio Creams ..... 44
Royal ..... 30
X L O ..... 27
French Creams ..... 32
Specialties
Auto Kisses (baskets) 31
Bonnie Butter Bites... 35
Butter Cream Corn ..... 38
Caramel Bon Bons ..... 35
Caramel Croquettes ..... 32
Cocoanut 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
Assorted Choc. .... 37
Champion ..... 35
Honeysuckle Chips ..... 40
Klondike Chocolates... 45
Nabobs ..... 45
Nibble Sticks, box ..... 2 60
Nut Wafers ..... 45
Ocoro Choc. Caramels 43
Peanut Clusters ..... 50
Quintette ..... 37
Regina ..... 32
Victoria Caramels ..... 42

COFFEE ROASTED
Bulk
Rio ..... 25@28
Santos ..... 37@40
Maracabo ..... 43
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Leader, 4 doz. .... 9 15
EVAPORATED MILK
Carnation, Tall, 4 doz. 6 25
Carnation, Baby, 8 dz. 5 75
Pet, Tall ..... 6 25
Pet, Baby ..... 4 25
Van Camp, Tall ..... 6 25
Van Camp, Baby ..... 4 25
Dundee, Tall, doz. .... 6 25
Dundee, Baby, 8 doz. 5 75
Silver Cow, Tall, 4 dz. 6 50
Silver Cow Baby, 6 dz. 4 25
MILK COMPOUND
Hebe, Tall, 6 doz. .... 4 20
Hebe, Baby, 8 doz. .... 4 00
Carolene, Tall, 4 doz. 4 35
CONFECTIONERY
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Horehound ..... 30
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Nabobs ..... 45
Nibble Sticks, box ..... 2 60
Nut Wafers ..... 45
Ocoro Choc. Caramels 43
Peanut Clusters ..... 50
Quintette ..... 37
Regina ..... 32
Victoria Caramels ..... 42

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 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes ..... 75
3 lb. boxes ..... 76
DRIED FRUITS
Apples
Evap'ed, Choice, blk ..... 22
Apricots
Evaporated, Choice ..... 33
Evaporated, Fancy ..... 45
Citron
10 lb. box ..... 60
Currants
Packages, 12 oz. .... 20
Boxes, Bulk, per lb. 23@27
Peaches
Evap. Choice, Unpeeled 22
Evap. Fancy, Unpeeled 24
Evap. Choice, Peeled 23
Evap. Fancy, Peeled ..... 25
Peel
Lemon, American ..... 35
Orange, American ..... 36
Raisins
Choice S'ded 1 lb. pkg. 24
Fancy S'ded, 1 lb. pkg. 25
Thompson Seedless, 1 lb. pkg. .... 25
Thompson Seedless, bulk ..... 22
California Prunes
80-90 25 lb. boxes ..... @18 1/2
70-80 25 lb. boxes ..... @19
60-70 25 lb. boxes ..... @20
50-60 25 lb. boxes ..... @21 1/2
40-50 25 lb. boxes ..... @25
30-40 25 lb. boxes ..... @28
FARINACEOUS GOODS
Beans
Med. Hand Picked ..... 8 1/2
California Limas ..... 16 1/2
Brown, Holland ..... 6 1/2
Farina
25 1 lb. packages ..... 2 80
Bulk, per 100 lbs. ....
Hominy
Pearl, 100 lb. sack ..... 5 25
Macaroni
Domestic, 10 lb. box... 1 10
Domestic, broken bbls. 8 1/2
Skinner's 24s, case 1 37 1/2
Golden Age, 2 doz. .... 1 90
Fould's, 2 doz. .... 1 90
Pearl Barley
Chester ..... 6 50
Peas
Scotch, lb. .... 7
Split, lb. .... 9
Sago
East India ..... 11
Tapioca
Pearl, 100 lb. sacks ..... 11
Pearl, 8 oz., 3 doz. 4 05
Dromedary Instant, 3 doz., per case ..... 2 70

BLUING
Jennings' Condensed Pearl
Small, 3 doz. box ..... 2 55
Large, 2 doz. box ..... 2 70
BREAKFAST FOODS
Cracked Wheat, 24-2 4 60
Cream of Wheat ..... 9 00
Grape-Nuts ..... 3 80
Pillsbury's Best Cer'l 2 90
Quaker Puffed Rice ..... 5 60
Quaker Puffed Wheat 4 30
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 3 35
Ralston Purina ..... 4 00
Ralston Branos ..... 2 70
Ralston Food, large ..... 3 90
Ralston Food, small ..... 2 90
Saxon Wheat Food ..... 5 10
Shred Wheat Biscuit 4 50
Triscuit, 18 ..... 2 25
Kellogg's Brands
Toasted Corn Flakes 4 20
Toasted Corn Flakes Individual ..... 2 00
Krumbles, Individual 4 20
Biscuit ..... 2 00
Drinket ..... 2 60
Peanut Butter ..... 3 65
No. 1412, doz. .... 2 25
Bran ..... 3 60
BROOMS
Standard Parlor 23 lb. 5 75
Fancy Parlor, 23 lb. 8 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fey, 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 3



HIDES AND PELTS

Table listing various hide and pelt types such as Green, Cured, Calfskin, and Horse, with their respective prices.

Table listing Tallow prices for Prime, No. 1, and No. 2.

Table listing Wool prices for Unwashed, med. and Unwashed, fine.

Table listing HONEY prices for Airline, No. 10, 15, and 25.

Table listing HORSE RADISH price per doz.

Table listing JELLY price per pail, 30 lb.

Table listing JELLY GLASSES price per doz.

Table listing MAPLEINE prices for 1 oz. bottles, 4 oz. bottles, 8 oz. bottles, and other quantities.

Table listing HORSE MEAT prices for None Such, 3 doz. case, and Quaker, 3 doz. case.

Table listing MOLASSES prices for New Orleans, Fancy Open Kettle, Good, and Stock.

Table listing NUTS—Whole prices for Almonds, Brazils, Pecanuts, and Walnuts.

Table listing Shelled nut prices for Almonds, Pecanuts, and Walnuts.

Table listing OLIVES prices for Bulk, Stuffed, and Pitted.

Table listing PEANUT BUTTER prices for various brands and quantities.



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

Table listing various petroleum products like Perfection, Red Crown Gasoline, Gas Machine Gasoline, etc.

Table listing PICKLES prices for Barrel, Half bbls., and 5 gallon kegs.

Table listing Small barrels and Gherkins prices.

Table listing Sweet Small barrels and Half barrels.

Table listing PIPES price for Cob, 3 doz. in box.

Table listing PLAYING CARDS prices for No. 90 Steamboat, No. 808, Bicycle, and Pickett.

Table listing POTASH price for Babbitt's, 2 doz.

Table listing PROVISIONS prices for Barreled Pork, Clear Back, Short Cut Clear, Pig, and Clear Family.

Table listing Dry Salt Meats prices for S P Bellies.

Table listing Lard prices for Pure in tiers, Compound Lard, and various tubs and pails.

Table listing Smoked Meats prices for Hams, Ham, dried beef, California Hams, and Picnic Boiled Hams.

Table listing Sausages prices for Bologna, Liver, Frankfurt, Pork, Veal, Tongue, and Headcheese.

Table listing Beef prices for Boneless and Rump.

Table listing Pig's Feet prices for 1/4 bbls., 3/4 bbls., and 1 bbl.

Table listing Canned Meats prices for Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Vienna Style Sausage, Sausage Meat, Potted Meat, Potted Meat, Hamburger Steak and Onions, Corned Beef Hash, Cooked Lunch Tongue, Cooked Ox Tongues, Chili Con Carne, Pork and Beans, Sliced Bacon, Sliced Bacon, Sliced Beef.

Table listing Mince Meat prices for Condensed No. 1 car, Condensed Bakers brick, and Moist in glass.

Table listing Tripe prices for Kits, 15 lbs., 1/4 bbls., 40 lbs., and 3/8 bbls., 80 lbs.

Table listing Casings prices for Hogs, Beef, Beef, middles, and Sheep.

Table listing Uncolored Oleomargarine prices for Solid Dairy and Country Rolls.

Table listing RICE prices for Fancy Head and Blue Rose.

Table listing ROLLED OATS prices for Monarch, Rolled Avena, Steel Cut, Monarch, Quaker, and Quaker, 20 Family.

Table listing SALAD DRESSING prices for Columbia, 1/2 pints, Columbia, 1 pint, Durkee's large, Durkee's med., Durkee's Picnic, Snider's large, and Snider's small.

Table listing SALERATUS prices for Packed 60 lbs. in box, Arm and Hammer, and Wyandotte.

Table listing SAL SODA prices for Granulated, 100 lbs. cs., and Granulated, 36 2 1/2 lb. packages.

Table listing SALT prices for Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, and Snow Boy.



Table listing SALT FISH prices for Middle, Tablets, 1 lb., Tablets, 1/2 lb., and Wood boxes.

Table listing Holland Herring prices for Standards, Y. M., Standards, kegs, and Y. M., kegs.

Table listing Herring prices for K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, per box, and Boned, 10 lb. boxes.

Table listing Trout prices for No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., and No. 1, 3 lbs.

Table listing Mackerel prices for Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., and No. 1, 10 lbs.

Table listing Lake Herring price for 1/2 bbl., 100 lbs.

Table listing SEEDS prices for Anise, Canary, Smyrna, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, and Mustard.

Table listing SHOE BLACKING prices for Handy Box, large, Handy Box, small, Bixby's Royal Polish, and Miller's Crown Polish.

Table listing SNUFF prices for Swedish Rapee, Swedish Rapee, Norkoping, Norkoping, Norkoping, and Copenhagen.

Table listing SOAP prices for James S. Kirk & Company, American Family, Jap Rose, Kirk's White Flake, Lutz Bros. & Co., Big Master, Climax, Queen White, Oak Leaf, and Lutz Naphtha.

Table listing Procter & Gamble Co. prices for Lenox, Ivory, and Star.

Table listing Swift & Company prices for Classic, Swift's Pride, Quick Naphtha, and White Laundry.

Table listing Tradesman Company prices for Black Hawk, Black Hawk, Black Hawk, and Soap Powders.

Table listing Scouring Powders prices for Sapolio, Sapolio, Sapolio, Queen Anne, and Snow Maid.

Table listing Washing Powders prices for Snow Boy, Snow Boy, Snow Boy, and Snow Boy.

Table listing Soap Powders prices for Johnson's Fine, Johnson's XXX, Lutz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, Rub-No-More, and Sunbrite.

Table listing TABLE SAUCES prices for Lea & Perrin, Lea & Perrin, Peppercorn, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, and Capers.

Table listing TEA prices for Medium, Japan, Choice, Fancy, Backed-Fired Med'm, 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.

Table listing English Breakfast prices for Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

Table listing Ceylon prices for Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy.

Table listing TWINE prices for Cotton, 3 ply cone, Cotton, 3 ply balls, Hemp, 6 ply.

Table listing VINEGAR prices for Cider, Benton Harbor, White Wine, 40 grain, White Wine, 80 grain, White Wine, 100 grain.

Table listing Pure Ground in Bulk prices for Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg., Ginger, African, Ginger, Cochinchina, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs., doz., Nutmegs, 70-8, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian.

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Table listing Seasoning prices for Chili Powder, Celery Salt, Sage, Onion Salt, Garlic, Pomeity, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, and Turmeric.

Table listing STARCH prices for Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, and Argo, 48 1 lb. pkgs.

Table listing Kingsford Silver Gloss, 40 1 lb., and Gloss prices for Argo, 48 1 lb. pkgs., Argo, 12 3 lb. pkgs., Argo, 8 5 lb. pkgs., Silver Gloss, 16 3 lbs., and Silver Gloss, 12 6 lbs.

Table listing Muzzy prices for 48 1 lb. packages, 16 3 lb. packages, 12 6 lb. packages, and 50 lb. boxes.

Table listing SYRUPS prices for Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5 1 doz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 doz., Red Karo, No. 2 1/2, 2 doz., Red Karo, No. 5, 2 doz., and Red Karo, No. 10, 1/2 doz.

Table listing Pure Cane prices for Fair, Good, and Choice.

Table listing TABLE SAUCES prices for Lea & Perrin, Lea & Perrin, Peppercorn, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, and Capers.

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Table listing WOODENWARE Baskets prices for Bushels, wide band, wire handles, Bushels, wide band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, and Splint, small.

Table listing Butter Plates prices for Escanaba Manufacturing Co. Standard Wire End Per 1,000.

Table listing Churns prices for Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., and Stone, 6 gal.

Table listing Clothes Pins prices for Escanaba Manufacturing Co. No. 60-24, Wrapped, No. 30-24, Wrapped, and No. 25-60, Wrapped.

Table listing Egg Cases prices for No. 1, Star, No. 2, Star, 12 oz. size, 9 oz. size, and 6 oz. size.

Table listing Faucets prices for Cork lined, 3 in., Cork lined, 9 in., and Cork lined, 10 in.

Table listing Mop Sticks prices for Trojan spring, Eclipse patent spring, No. 1, common, No. 2, pat. brush hold, Ideal, No. 7, 20oz cotton mop heads, and 12oz cotton mop heads.

Table listing Pails prices for 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, and Fibre.

Table listing Toothpicks prices for Escanaba Manufacturing Co. No. 48, Emco, No. 100, Emco, and No. 50-2500 Emco.

Table listing Traps prices for Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, and Mouse, spring.

Table listing Tub prices for No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, and Small Galvanized.

Table listing Washboards prices for Banner Globe, Brass, Single, Glass, Single, Single Peerless, Double Peerless, Northern Queen, Universal, and Our Best.

Table listing Window Cleaners prices for 12 in., 14 in., and 16 in.

Table listing Wood Bowls prices for 13 in. Butter, 15 in. Butter, 17 in. Butter, and 19 in. Butter.

Table listing WRAPPING PAPER prices for Fibre, Manila, white, No. 1 Fibre, Butchers Manila, Kraft, Wax Butter, short c't, and Parchm't Butter, rolls.

Table listing YEAST CAKE prices for Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., and Yeast Foam, 1 1/2 doz.

Table listing YEAST-COMPRESSED prices for Fleischman, per doz.

**Like Merchants, Housekeepers Must Take Account of Stock.**

Written for the Tradesman.

The wives of bank clerks, small business men, school teachers, and so on, are in hard straits. The income is fixed; yet house rent and the cost of food and clothing and every other necessity has increased so that the family purse will not stretch to cover the total. And even if there were any margin with which to pay servants at the old rates, the old rates no longer prevail, and the servants are hardly to be had at any price. The very poor have to go on as they did before, doing their own work, with less food, less return in every way for money and effort. The rich find it vastly more expensive, and many of them have had to effect economies which seem to them humiliating; though they have still a wide margin between themselves and everything resembling deprivation. But the middle class housewife. . . .

"How can we continue to live comfortably, or even decently? How can I be mother, wife and servant all in one, and keep my health?" cries the distracted woman whose husband's salary, which seemed reasonably sufficient five years ago, now simply will not cover the increasing demands of mere existence.

When the business man finds himself in such a case, he proceeds to take account of stock, to instal rigid economies, to make \$1 do what \$2 did before; to cut off every superfluity, and to introduce more efficient ways of doing what still must be done. Very likely he will call in an "efficiency man" to help him figure out his problem.

You will have to be your own efficiency man, I suppose; but I know of few homes where a careful survey would not disclose many ways in which emergency economies could be effected without real hardship. And this is an emergency.

The efficiency man, if he is good for anything, will ask the business man, "What is the purpose of your business? Why are you running it? What are your ideals?" Ask yourself that about your home, and see if everything you do contributes to the end your homemaking seeks to attain. Try writing down with care and definiteness why you are keeping house at all. Is it to have a spotless house or to attain "social" progress or to rival your neighbor in conspicuous expenditure of money and labor? Many a family wastes hundreds or even thousands of dollars in such effort—and does not get what it wants after all! If you have been doing this, why not cut out a lot of it and substitute the ideal of comfort and happiness on the basis of real essentials? You'll have to do it sooner or later; why not come to it cheerfully and by choice.

One woman that I know, who had to begin doing her own work, closed up several of the really unnecessary rooms in her house, shut off the water and heat from them and so saved fuel; put away pictures and bric-a-brac to save care and dusting. She brought in what the efficiency man would recommend to the business man—common sense.

The minute you bring the standard of common sense to the testing of your expenditure in the light of a sane ideal for the home, you will see that many expenses are unnecessary; that you can greatly simplify your living, and do without many things that in the past have been regarded as essential. This means cheerfully giving up some clothes and other luxuries, and realizing how great a part of the expense and labor in the house has been devoted to trumpery and really useless things which contribute nothing to life.

Study your own motions about your work; rearrange things and duties so as to save steps. See if you cannot gain leisure by cutting out superfluous activities which make for neither comfort nor happiness. In the kitchen you may be able to rearrange the whole place so as to establish short cuts and minimize efforts. Many things of this kind look very different when you are doing your own work. Study your family menu so as to reduce the amount of cooking and make one job of two meals. I haven't space to go into that now, but it is a fruitful field for economies of both kinds.

Insist upon the maximum of help and co-operation from the rest of the family. With or without "daylight saving" you can get them up a little earlier, accomplish just a little more promptness in getting to meals, and so save those precious minutes that make so much difference in the total of weariness at the end of the day. If you have brought them up to consideration for others they will all be glad to take a hand in the household duties.

"Standardize your conditions and your practice," says the efficiency man. In terms of housekeeping, that means that you must systematize every process in the work about the home, utilize every ounce of energy that can be made available and at the same time save your own self enough leisure for reasonable rest and recreation.

Make a schedule of the work to be done each day, see whether each member of the family is doing his fair share. For discipline and the fair deal are essential parts of efficiency in the home as well as in the factory. And see that your expenditures are on a budget basis—the man who tried to run a business without systematic records would soon go on the rocks.

Don't tell me that all this can't be done; it is being done by housekeepers, who get as much out of a dollar or an hour as others get out of two. Those who study their jobs the most are the ones who seem to have both leisure and money to spare. And they seem to attain the purposes of a real home—comfort and happiness.

Prudence Bradis..

(Copyrighted 1920.)

**Same Old Thing.**

Same old rusty, dusty store,  
Same old dealer, time galore,  
Same old fixtures, same old stock,  
Same old hammer, same old knock,  
Same old books, an awful bore!  
Same old ignorance of store.  
Same old cobwebs, same old flies,  
Same old "I won't advertise."  
Same old failure, same old wail,  
Same old common sheriff's sale!

**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



**Wool Soap**  
Toilet and Bath  
Woolens and Fine Fabrics

**Toilet and Bath**

**Bel-Car-Mo**



The delicious Peanut Butter of Guaranteed Quality is a "repeater" that never misses fire.


Order from Your Jobber

Packed in air tight Sanitary Tins from 8 oz. to 100 lbs.

**RED CROWN**

INSTANT-SERVICE

Pure Food Products Are Fast Selling Items that Build Business



Packed in 24 popular, universally demanded varieties.

Sold by Wholesale Grocers Exclusively

Nationally Advertised

**Acme Packing Company**  
CHICAGO, U. S. A.  
INDEPENDENT PACKER



**Fall of Eastern Apple.**

Give a thought to the apple. It needs it. That noblest of all fruits has entered an eclipse. Through no fault of its own it has lost caste in the markets and on the tables of the Nation. Where once it was the favorite of all fruits it is now rejected with scorn. Where once it was plentifully produced it is now all but unknown.

The reason is not difficult to discern. The choice varieties of apples have been largely abandoned in favor of others of inferior quality but of showy appearance and of prolific yield; and apple culture has declined in those regions where the fruit is produced in perfection of flavor, and has increased in regions where flavor is lacking.

It is a significant fact that the total production of apples in the United States is declining. It is less to-day than it was twenty years ago, although production of all other important fruits has increased. Even more significant is the fact that in every New England state, excepting possibly Maine, there is a marked decrease, as there is also in New Jersey, Pennsylvania, Ohio and other states east of the Mississippi, while the counterbalancing increase has been in the Far West, above all in Washington.

Now the simple truth, bluntly stated, is that the contrast between the apple of New England and that of Washington is that of "Hyperion to a satyr." It is difficult to realize that they are the same species of fruit. The luscious flavor of the one is altogether lacking in the other. And since the Western fruit, because of its abundance and cheapness and its showy appearance, has largely displaced the Eastern, even in the East-

ern markets, the apple has fallen in popular esteem. For cooking purposes it is still used, but for eating out of hand it is no longer the favorite fruit that it was when Northern Spy and Newtown Pippin and Rhode Island Greening were names to conjure with.

It is lamentable that it should be so. The apple in its best estate is too precious a fruit to be lost. The soil and climate of New England and other Eastern states, barring an occasional untimely frost, are supremely adapted to its production. As a nutritious article of food, as one of the most delicious of fruits and as a pecuniarily profitable product, give a thought to the apple, and to the genuine, worth-while New England apple.—Boston Transcript.

Muskegon Heights—Albert Bouwman has sold his interest in the furniture, wall paper and paint stock of Bouwman & Vegtor, to Adrian VanderVoort and the business will be continued at the same location on Peck street, under the style of Vegtor & VanderVoort.

Saginaw—The Klemm Manufacturing Co., manufacturer of talking machines, has removed its business offices from Saginaw to Fenton.

**COLEMAN (Brand)**

**Terpeneless LEMON**

and Pure High Grade VANILLA EXTRACTS

Made only by **FOOTE & JENKS** Jackson, Mich.

**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, who has a special advertising features, will call on you soon.

**JUDSON GROCER CO.**

Wholesale Distributors

**GRAND RAPIDS MICHIGAN**

**BUSINESS WANTS DEPARTMENT**

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$5 per inch. Payment with order is required, as amounts are too small to open accounts.

**ONE OF THE BEST STORES—**

In this section will consider applications from young men seeking to improve themselves and advance in the dry goods business.

We will entertain only applications from men who can furnish references, testifying to their steadiness and reliability.

Promotion will immediately follow after demonstrating ability.

**O. M. SMITH & CO.** FLINT, MICH.

Wanted—To hear from owner of good general merchandise store for sale. State price, description. D. F. Bush, Minneapolis, Minn. 827

For Sale—Combined grocery and meat market. Strictly cash and carry. Main Street, Battle Creek. Stock and fixtures about \$3,000. 1919 business \$45,000. Address No. 837 c-o Michigan Tradesman. 837

Wanted—A good stock general merchandise in exchange for my farm. Groceries, general merchandise, dry goods, clothing, shoes. I must trade this farm quick. J. P. Phillips, Manchester, Tenn. 829

If you are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking.—THE BUSINESS MAN.

FOR SALE—Eight-family steam-heated brick flat, five minute walk from center of business section. Located across from Crescent Park, Grand Rapids, Michigan. A high grade investment for some family who will occupy one flat themselves. Will accept stock of merchandise or property for part payment. Consideration \$15,000. A 10% income property. Write Story & Grosvenor, Greenville, Mich. 835

Silko Typewriter Ribbons—Last longer, will not fill type or dry out. Regular \$1—each grade, 2 for \$1; dozen, \$5. Full length sample, 60 cents, postpaid. Guaranteed to please or money back. State typewriter used. Office Specialty Co., Dep't. MT, Birmingham, Alabama. 810

For Sale—Grocery and bakery in a good live town, population 2,800. Want to sell on account of health. Will sell or lease building. Address No. 841 care Michigan Tradesman. 841

For Sale at a Great Bargain—Having consolidated our two stores, we offer for sale the following articles: Stimpson Computing Scale, 170 Acct. Pile, 4 drawer National Cash Register, Premier Cash Register, 1/4 horse power electric motor, coffee mill for hand or power, two Bowser Lift Pumps and 175 gallon tanks, 4 ft. floor umbrella case, 110 gallon galvanized iron oil tank, ten counter show cases from two feet to ten feet, barrel truck, spool cabinet, tobacco cutters, two sugar barrel holders, twine and paper holders. Write at once, or come and see. The Raekett Store, Carson City, Mich. 846

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

MERCHANTS—FOR REDUCTION or CLOSING OUT sales write Arthur E. Greene, Jackson, Mich. 808

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.

For Sale—A patent on a combination belt loop and button. Reasonable if sold at once. Patent No. 1,315,856. Write for particulars to Jas. H. Otto, Kellogg, Idaho. 817

For Sale—Illinois, Rock Island County, \$9,000 stock hardware, groceries, dry goods, shoes. Postoffice in store. Ten miles from station. Village 75 people. Best farming district in state. Good opportunity for country merchant. Enquire Frank S. Childs, Buffalo Prairie, Ill. 840

For Sale—Shoe and rubber stock, about two thousand dollars. Good value, old invoice price. Displayed for inspection. L. J. Gronseth, Suttons Bay, Mich. 847

For Sale—Store and stock—Store building, solid brick, 2 stories 24 x 60, full basement, cement floor, stone walls, price on store building \$14,000. Warehouse and other buildings, \$5,000. Stock about \$9,000. A. Brixius, owner, St. Michael, Minn. 848

Wanted—Stock of drugs or part of stock or overstock of your insalable patents or sundries. Also wall paper. Send list or inventory. Vereka Co., 404 N. 2nd St., Alpena, Mich. 849

For Sale—Eight basket Lamson cable system. Now installed in our store—low price—new store arrangement necessitates the sale. Martin Stores Corporation, Grand Rapids, Mich. 850

Wanted—Dry goods, general store, variety, hardware or grocery stock—live town. Address No. 851 c-o Michigan Tradesman. 851

Wanted—From \$2,000 to \$5,000 stock of dry goods and groceries in small live town on railroad. Do not answer unless you want to sell right out for cash; would rent building. Address No. 852 c-o Michigan Tradesman. 852

For Sale—Brick store building, living rooms up stairs, fine location, also bakery business established for thirty years with excellent business. Address No. 117 Grand River St. West, Howell, Mich. 853

For Sale—Complete and up-to-date meat market and grocery located in one of the best cities in Michigan. Equipment includes ice machine and bone cutting machine. Did \$127,000 business last year. Can be increased. Will sell abattoir and store building for \$15,000; stock for \$12,000; fixtures for \$10,000. Will rent store building if purchaser prefers to lease premises. Purchaser must be prepared to make substantial payment down. Address No. 854, c-o Michigan Tradesman. 854

Wanted—Two Floor show cases. Have Automatic Detroit Counter scale for sale. Would trade 40 acre Kalkaska Co. land for small truck. Address 855 care Michigan Tradesman. 855

For Sale—\$15,000 interest in a going corporation to one that is willing to take a working interest as general secretary. If interested, write at once. Address No. 844, care Michigan Tradesman. 844

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

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 866

**CAPITALIZE**



the reputation which has been built by seventy years of unparalleled superiority.

Van Duzer's Certified Flavoring Extracts

are well and favorably known to your customers. Use their reputation and quality for your advantage.

Van Duzer Extract Co. New York, N.Y. Springfield, Mass.



**Chocolates**

Package Goods of Paramount Quality and Artistic Design



## WILL REAP THE WHIRLWIND.

There are many aspects of the general labor situation, as revealed during the strikes of the railway terminal workers during the last fortnight, which have claimed and are still claiming the attention of different branches of the business community. Some of these are quite obvious while others are not so apparent at first glance. The interruption of deliveries of all kinds of goods, from the fuel that feeds the furnaces of the mills and workshops to the perishable and other foods needed in crowded centers of population, are in the first class. Aside from the annoyance and privation so occasioned, there is also the result in some instances of increasing the cost of living by making necessities scarcer, while in other cases the prices of articles are reduced because they cannot be delivered in time for the seasonal trade for which they are needed. Such conditions add materially to the risks of doing business, which under present circumstances are plentiful enough without them, and are not calculated to inspire confidence or encourage enterprise. In the mills and factories themselves the failure to obtain raw materials leads to the slackening or stoppage of production, while the inability to send out finished products means added carrying charges and disputes with buyers over attempted cancellations. This enforced idleness of workers is also a serious matter. It is probable that those kept from labor during the last week numbered twenty times as many as those who were on strike, and the lessened purchasing power of those thus losing wages is a real factor in curtailing consumer buying.

Viewed from another angle, the situation has a deeper and more far-reaching significance. The great and needless annoyance caused the general public has called forth a resentment which is bound to find expression in a resistance to future demands by union labor and in the support of those employers who make such resistance. People in general, who are not affiliated with organized labor or organized capital, are becoming tired of being exploited by each and are resenting being made the target for the missiles of both. They make up the bulk of the population of the country and their view is public opinion. So long as the contention was merely that workers were possibly underpaid, public sentiment overlooked many abuses and crimes committed in the name of union labor, but the repeated determination of union labor to ignore agreements reached with their own representatives and strike whenever they feel like it—has aroused a pretty general wrath. That the comparatively petty and unnamed grievances of a few unscrupulous and irresponsible men should be made the pretext for tying up inland and sea borne commerce is regarded as criminal. The failure of such a set of strikes, which was inevitable, will have its effect in making it harder for union labor to get recognition where it now has none as well as to secure popular support in future strikes. It may even help the efforts of the employers

in many lines toward a substitution of piece-work for the week-wage plan, so that pay may be made dependent on output and the skilled and industrious be preferred to the other kind.

## List of Creditors in the McNulty Failure.

Grand Rapids, April 20.—In the matter of Frederick Neureither, grocer at Madison Square, Grand Rapids, the first meeting of creditors was held April 17, at which time Walter H. Brooks was elected trustee and his bond fixed at \$1,000. Claims were proved and allowed. Meeting adjourned to date of sale, April 20.

In the matter of Miner Lawton, the first meeting of creditors was held April 17. No trustee was appointed. There were no assets discovered in this estate, and the estate will therefore be closed at an early date.

In the matter of the McNulty Company, of Big Rapids, the first meeting of creditors has been called for May 7. Appraisers have been appointed and the appraisal filed. Offer for composition will be considered at the first meeting. Total liabilities as shown by the schedules are \$48,681.70 total assets, \$67,672.33. Following is a list of the creditors.

Secured.	
Citizens State Bank, Big Rapids	\$6,500.00
Unsecured.	
Aeme White Lead Works, Detroit	\$ 87.03
Ainbeinder, M., Chicago	762.25
Barclay, Ayers & Bertsch, Grand Rapids	3.52
Belding Brothers, Chicago	130.65
Bingham, W. & Co., Cleveland	5.81
Birdsall Mfg. Co., South Bend	111.28
Black Cat Textiles Co., Kenosha	220.00
Bowman, E. S. & Co., Buffalo	176.33
Brennannah, Chas., Cincinnati	57.55
Burgess Battery Co., Madison	3.82
Burnham, Stoepel & Co., Detroit	8,437.90
Butler Bros., Chicago	1,314.33
Caldwell & Leuden, Traverse City	172.00
Candfield, N. C., Batesville	241.00
Carraine, Eugene, Philadelphia	15.62
Carson, Pirie, Scott & Co., Chicago	2,361.62
Cawh Shoe Builders Co., St. Louis	64.80
Collier Barnett Co., Toledo	48.71
Congoleum Co., Philadelphia	36.54
Continental Bluing Co., Chicago	245.00
Dangler Stove Co., Cleveland	5.32
Dearborn Co., Chicago	26.40
Deare Plow Co., Lansing	6.50
Diamond Co., Chicago	268.95
Dielheim Mfg. Co., Massillon, Ohio	12.00
Deutsch, New York City	244.50
Dunbar Furn. Co., Berne, Ind.	23.00
Edson, Moore & Co., Detroit	4,766.82
Emrich Co., Columbus	2.19
Fairbanks Co., Detroit	10.97
Fulkerson Brothers, Puxico, Mo.	11.70
Falcon Mfg. Co., Big Rapids	12.65
Gas Oil Stove Co., Detroit	54.20
F. R. & S. Mfg. Co., New York City	64.50
Hamilton Brown Shoe Co., St. Louis	1,705.39
Harvey Fibre Co., Philadelphia	73.58
Herschell Mfg. Co., Peoria	4.93
Heystek & Canfield Co., Grand Rapids	140.72
Hibbard-Spencer-Bartlett Co., Chicago	492.87
Hibben Holweg, Indianapolis	896.82
Hopson, W. C., Grand Rapids	8.16
Icy Hot Bottle Co., Cincinnati	44.78
Imperial Cloak Co., New York City	60.60
Judson Grocer Co., Grand Rapids	197.92
Keller Kohn Co., Cincinnati	798.28
Keps Brothers, New York City	82.89
Kemper Thomas Co., Cincinnati	300.95
A. Krolik & Co., Detroit	35.30
Lanson Co., Boston	21.50
Lansing Co., Lansing	32.70
Lewis Mercantile Co., St. Louis	132.83
Lockport Cot. Bating Co., Lockport, Ind.	32.50
Lowell Mfg. Co., Grand Rapids	218.24
Majestic Mfg. Co., St. Louis	10.20
Marshall Field & Co., Chicago	1,483.53
Martin, John D., Furniture Co.	52.50
Marvin Co., Troy, N. Y.	91.21
Mayer Boot Shoe Co., Milwaukee	117.00
Merchants Clearing House, New York City	87.50
Messenger Paper Co., Chicago	34.37
Meyering Trunk Co., Chicago	200.00
Myers & Bro., F. E., Ashland, O.	51.67
Midland Furniture Co., Evansville, Ind.	181.00
Moore Plow & Implement Co., Greenville	32.41
Morley Brothers, Saginaw	519.19
Moshontz Brothers Co., Cleveland	186.50
McLaughlin Co., Brooklyn	122.27
National Biscuit Co., Grand Rapids	9.09
National Veneer Product Co., Mishawauka	95.75
Navy Knitting Mills, New York	15.00
Northland Ski Co., St. Paul	8.31
Okel Record Co., Grand Rapids	76.44
Penn River Corp., Philadelphia	58.40
Fercival P. Palmer, Chicago	998.25
Phoenix Chair Co., Cheboygan, Wis.	671.63
Pittsburgh Plate Glass Co., Grand Rapids	44.56
Pollack Sellman Co., Cleveland	2,803.25
Reid, Murdock & Co., Chicago	661.93
Rice-Stix Dry Goods Co., St. Louis	169.12
Riverton Mfg. Co., Glenn Falls, N. Y.	239.86
Reese Co., Ed., Forrest Park, Ill.	82.50
Royal Worcester Corset Co., Chicago	245.94
Scott, Chas. H., New York City	217.62

Selx Schwab Co., Chicago	89.50
Shapleigh Hardware Co., St. Louis	1,155.58
Sidway Merc. Co., Elkhart	110.02
Simmons Boot & Shoe Co., Toledo	640.80
Sinclair Refining Co., Chicago	51.65
S. L. & G. Dress Co., Cleveland	621.00
Smith & Sons Co., Chicago	3,650.25
Standard Overgaiter Co., Chicago	49.00
Paul Steketee & Son, Grand Rapids	213.19
Toledo Glove Co., Toledo	2.15
Tomlinson Co., Bay City	12.52
Toplitz, S. M. & Co., New York City	176.22
Torlicht Duncker Co., St. Louis	1,012.49
Weinbrenner, Albert H., Milwaukee	66.25
Weiskong & Co., Chicago	92.50
Western New York Toy Co., Jamestown, N. Y.	57.00
Westgate Mfg. Co., Detroit	97.50
Whitmaker Mfg. Co., Chicago	23.91
White Printing Co., Grand Rapids	419.90
Citizens State Bank, Big Rapids	7,137.17
G. O. McNulty, Big Rapids	1,510.13
Big Rapids Pioneer, Big Rapids	795.16
Brown Shoe Co., Big Rapids	53.18
A. J. Longwell	.85
Nussbaum Goosman Co., Chicago	52.03
I. Van Westeenbrugge, Grand Rapids	65.78
United Merchandise Corp.	300.99
Hardware Scales Fire Ins.	30.05
Consumers Power Co., Grand Rapids	45.12
Jones & Green, Big Rapids	30.00

## General Conditions in Wheat and Flour.

Written for the Tradesman.

Exporters are continuing to bid strongly for cash wheat and are offering above \$3 a bushel in New York for No. 2 Red Winter.

Foreign demand for wheat is active in all directions and round lots are asked for; although, very little has been, or is, available.

Not only is Europe after our wheat, but they are taking everything offered in Argentina at the highest price received in that country in over five years.

India has an embargo against wheat exportation on account of their shortage and Australia is also employing restrictive measures to safeguard their home supply.

Present unfavorable crop prospects in this country have only served to spur on European demand and everything points to well maintained and even higher prices.

Weather conditions have been none too favorable for the seeding of spring wheat; although, fairly good progress has been made and it is to be hoped better than a normal acreage will be sown.

The present showing of winter wheat and spring seeding suggests a crop of not to exceed 750,000,000 to 800,000,000 bushels combined; in fact, we will be exceedingly fortunate to produce this quantity this year.

Every possible encouragement should be offered the farmer to produce large crops. Lower prices on food stuffs, we believe, should not be expected under present conditions.

Of course, there may be temporary reductions, but on the long pull prices are in order and, as a matter of fact, the farmer must obtain a good price to meet high wages being paid and asked, as well as to offer some protection in the way of ample returns on his investment.

Planting a big acreage is no assurance of harvesting a big acreage. Weather conditions exert a tremendous influence upon the out-turn of harvests.

We are not minimizing the importance of keeping food stuffs at a reasonable price level as an insurance against food riots in the larger centers of population, but, on the other hand, low priced food stuffs under existing conditions will cer-

tainly discourage production and lower it, and it is going to be more profitable for eatables at a rather high level than not to have a sufficient amount to go around or a safe surplus to carry over.

Statistics show surplus stocks of wheat will be uncomfortably small by the first of July; in fact, they are at present, and indications of a world wide shortage of wheat and world wide increase in demand is reported by the American Agricultural Trade Commissioner of London, who says that bread is selling in England at the present time at the highest price the working man will tolerate without grave disorders. With Russia wholly disorganized, it is hardly to be expected that any great amount of wheat will be obtainable from that country, and most of the European countries will be compelled to import larger quantities of wheat the coming year than in pre-war times, providing they are able to arrange satisfactory credits.

Stocks of flour in the Central and Western States are reasonably good. They are fair in the South and rather light in the East. Bakers as a whole are pretty well supplied, which is a very fortunate condition.

However, as to the tendency of prices, while most mills have been forced to advance the price of flour on account of the higher prices they are paying for wheat, it is doubtful if the top has been reached, and more advances may be looked for.

There is nothing to be gained by the trade rushing to market and purchasing heavily for future requirements. Any such action on their part at this time will result in forcing prices unreasonably high on both wheat and flour, without profit to growers as a whole, (as the vast majority of producers have already marketed their crop) with an actual loss to consumers.

The safe and sane policy seems to be to buy for normal requirements only. This policy, we believe, will be more profitable for all concerned, as heavy buying will certainly produce sky-rocket markets, so our advice is to purchase only sufficient quantities to cover the season's normal requirements.

Lloyd E. Smith.

## What Battle Creek Merchants Think of the Tradesman.

F. C. Hibbard, 109 E. Main: "I like the Tradesman in many respects."

Martin's Grocery, 243 E. Main: "I like the Tradesman very much. It is alright and I am pleased to renew my subscription as it is worth more than it costs."

O. E. Kewley, druggist, at 102 Oak Lawn avenue: "I have taken the Tradesman a long time. Some of Stowe's editorials I do not like, but he was sound on the Newberry case."

The merchants who complain most about mail order competition are usually the ones who are doing the least to combat it.

Joseph R. Baxter & Co. have engaged in the grocery business at Morley, the Worden Grocer Co. furnishing the stock.