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MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 2, 1920 Je 5 '20ER No 11 or 1915

THE FAITH CURE

Forty grains of laughter of a sunbeam on your tongue
Forty grains of gladness in a cup of Ever-Young,
Forty whiffs of springtime on the golden brim of day,
Where love of life goes dancing in the bloomy arms of May.

Oh, leave the little cankers and by faith we'll make you whole,
Who keep our good green country for the comfort of the soul,
And give you wine of morning and the brew of joy to drink,
Where love beside the ripples leans with lips upon the brink!

Forty grains of sunshine and an hour or two of glee!
Across the cool, clean meadows and beneath the greenwood tree;
You'll need no other physic, and you'll go to bed at night
With dreams of dawns of magic in the dells of fairy light.

Forty drops of bramble path down a vale of bloom,
And bid the little aches good-bye that tied you to your room!
Forty drops of youth again beside the stream and hill,
Where all the childhood phantoms dwell and life is sweet and still.

MERCHANTS!

Now is the time to have the DEE'S SALE SYSTEM conduct a special sale for you. We will unload your stock, get you ready cash, sell your business, or make you the leading merchant of your city.

DON'T ADOPT THE WATCHFUL WAITING POLICY

ACT NOW

Write:—JOE LEVY

c-o Otsego Hotel
JACKSON, MICH.

Dorothy Dalton the star of "Aphrodite" has acclaimed Fleischmann's Yeast a wonderful beautifier and aid to Good Health.

The demand for Fleischmann's Yeast is very heavy. Be sure your stock is sufficient to meet the increased sales.

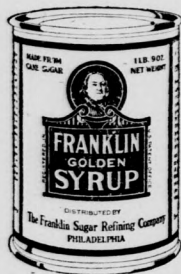
The Fleischmann Company

Your City.



FRANKLIN GOLDEN SYRUP

A Cane Sugar Syrup



For use at the table or in cooking. It has an all year 'round sale. Delicious on fruits and ice cream, and on waffles, muffins and hot cakes.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



In Its Thirty-seventh Year

The MICHIGAN TRADESMAN is the only trade journal in the world which has been published thirty-six consecutive years without change of ownership, editorship or business management.

The Tradesman in its editorials gives a survey of the more significant events of the week, the world over and, with all the vigor it can command, deals with persons, events and measures in the public eye in a fair and candid manner.

Under the editorial direction of E. A. Stowe, assisted by a strong corps of contributors, the Tradesman aims to be worthy of its name. It truly represents the best thought and the highest ideals of America. During the thirty-six years of its existence the Tradesman has been influential because of its editorial strength, the high quality of its readers and their ability to bring its conclusions to bear upon the actual problems of business, politics, sociology and economics.

To be a regular reader of the Tradesman is in itself a proof of culture, clear thinking on public questions and a desire for the best in merchandising, commerce, finance, literature, scholarship and the intellectual side of life.

If your standards and ideals are similar to those of the Tradesman, you ought to belong to our select and constantly expanding family of readers. If you are not already on our list, send for a sample copy.

Tradesman Company

GRAND RAPIDS

MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 2, 1920

Number 1915

MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

Canadian subscriptions, \$4.04 per year, payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old, 50 cents.

Entered at the Postoffice of Grand Rapids under Act of March 3, 1879.

STEADYING INFLUENCES.

The conservative dry goods influences of the country are now being exerted to eliminate the causes for fright that have been exploited so freely in the past two or three weeks of hysterical retailing. One of the largest houses is sending out a reassuring statement to its customers outlining its policy and its conception of the present situation. One of the leading retailers of the country has pointed out the danger of counting upon a drastic price reduction until supplies accumulate in mills or jobbing houses. One of the largest dry goods commission houses and the largest house handling wide varieties of dress gingham is announcing its policy for spring merchandise, orders for which must be gathered in now in order to keep looms employed.

In many ways the farseeing conservative merchants of the country who are looking beyond the time of seasonable clearance sales at retail are counselling action that will increase rather than decrease production and will hasten the time when a real readjustment of values can be forced. By compelling further idleness in mill centers through hysterical outbreaks in advertising columns retailers can readily bring on a merchandise panic of proportions that will disorganize trade finances but will not lead to a real accumulation of much wanted goods. Many of the leading jobbers and retailers in different parts of the country now appreciate the menace that lies in crippling the forces that must encourage production to enhance distribution and they are speaking out so that the true relations of banking and merchandising at this time may be understood.

The restricted consumption that is naturally forced by high prices is no longer being underestimated nor sneered at. Extra profits are being absorbed by the inexorable rise in producing costs, which has been foreseen in textile mills, and which will become effective next week. The trade cannot go on exploiting the consumer beyond his purchasing power and the

fact is being faced with a determination to bring about such a correction that sound principles will have a normal effect, and hence a lasting one.

In the gray goods markets the trading shows how difficult it is to get spot goods for immediate use in finishing works. Merchandise is scattered or held up all over the country in transportation channels and the trouble cannot be relieved in a day or a week. When a buyer tries to get goods in the gray he must accept them from second hands as mills have no spots to sell worth talking about. The attempt to buy puts the price up, regardless of the probability of a higher or lower price prevailing for the long future.

As a consequence of the questions raised by the arrest of the head of the American Woolen Company many mills will close until it is determined what the Government wants in the matter of defining profiteering. If this company has profited, after having made lower prices than its competitors thought were warranted, then more than 90 per cent. of all the others have been high-binders. Before proceeding for next spring many woolen goods agents prefer to allow their mills to lie idle. Therein lies the real mischief of the law's delay and the Government's delay in deciding whether peace time or war time business laws shall govern business.

Silk mills are shutting down constantly and now it is stated that knit goods mills want to take advantage of any excuse to lessen their output until more is known of the future. The markets are much unsettled, meanwhile the financial pressure does not lessen much. Further cash payments are soon to be made in the form of war-time taxes that give no promise of early decline.

IN GOOD REPUTE AGAIN.

The Bureau of Chemistry of the Department of Agriculture authorizes the statement that it has met with a gratifying degree of co-operation on the part of packers of ripe olives in improving methods to such an extent that danger from botulinus poisoning in future packs will be eliminated. Five groups of deaths traced to poison produced by the organism known as bacillus botulinus have occurred in New York, Detroit, Canton, Ohio, Memphis and Kalispell Mont. All of these cases were due to the consumption of ripe olives. No fatalities have been traced to green olives.

The experts agree that the trouble is not inherent in the type of container used. Whether the olives be packed in glass jars or in tin cans they may be rendered absolutely safe if proper precautions are taken to

prevent the infection with bacteria during handling and if the packages when filled are sterilized at a sufficient period of time. It is entirely practicable, say the specialists, to sterilize both glass containers and tin cans at a temperature high enough to insure absolute sterilization.

Unfortunately, some packs of ripe olives put up in glass as well as some in tin during past seasons were not prepared with all the precautions now known to be essential and were not sterilized at a sufficiently high temperature, and some of these goods in glass were responsible for the fatalities.

Since there is a possibility of danger from any ripe olive which has been insufficiently sterilized, the Bureau of Chemistry has suggested to the industry that all ripe olives in glass or in tin, wherever located, be carefully inspected and that any which show the slightest degree of decomposition be destroyed. It has further suggested that all ripe olives which have not been processed at a sufficiently high temperature be returned to the packers for immediate reprocessing at a sufficient temperature to insure complete sterilization.

With few exceptions, the olive packers have most heartily fallen in with all suggestions made in the interest of the public safety, and by mutual agreement entered into by practically all of the packers they are now taking steps to withdraw from the market all ripe olives in glass containers which have not been sterilized at a sufficient temperature.

SECRET OF SUGAR SUPPLY.

There appears to be coming to the surface a more general realization of the plain facts regarding the sugar situation than ever before. Mr. Hoover and the trade leaders have given investigators plain, simple facts that should make clear to any honest investigator just why sugar is scarce and high. And why, had anyone followed any dependable source of news—the news columns of this paper for instance—he would have seen it coming. There was ample warning of it from many sources. Mr. Hoover saw it afar off, two years ago. The Sugar Equalization Board saw it. The Refiners Committee smelled it and all the statistical data portended it. And yet the President preferred his own brand of wisdom and advice as to buying the Cuban crop and controlling sugar at its source. Even Congress saw the need for extending the Lever act to enable such a purchase.

There is a flourish of trumpets every time some "profiteer" is captured or a cache of "hoarded" sugar un-

covered, but until someone really determines just what "profiteering" is, convictions will not be very numerous. The "quarry," unhappily, is not in the United States, and any general hoarding or profiteering here will not be large enough to affect the sugar price or supply much. The "yellow press" is chiefly creating excitement and feeding a wild flame of misunderstanding, rather than making the public any wiser as to how they had best act in the emergency. Least of all, is there ground for exploring the "secrecy" of the sugar situation. Anyone who would could have seen it coming, and even now the facts are public property.

The plain facts of the case are that "someone blundered" and the people "ate their heads off" and the speculators in Cuba (probably with American money) corralled the supply of sugar and held it for their own price—as they had a right to.

Do Not Be a Burden on Others.

A man's first duty is to pull his own weight and to take care of those dependent upon him.

It is not often that a man can make opportunity for himself; but he can put himself in such shape that when or if the opportunities come he is ready to take advantage of them.

What is more important is to insist on the vital need of combining certain sets of qualities, which separately are common enough, but, alas, useless enough. Practical efficiency is common, and lofty idealism is not uncommon; it is the combination which is necessary, and the combination is rare. Love of peace is common among weak, short-sighted, timid and lazy persons; on the other hand, courage is found among many men of evil temper and bad character. Neither quality in itself shall avail. Justice can be brought about only by those strong and daring men who with wisdom love peace; but who love righteousness more than peace.

There must be shame at the thought of shirking the hard work of the world. With soul of flame and temper of steel we must act as our coolest judgment bids us. We must exercise the largest charity towards the wrong doer that is compatible with relentless war against the wrong doing. All for each, and each for all, is a good motto; but only on condition that each works with might and main to so maintain himself as not to be a burden on others.

Theodore Roosevelt.

If you have no ambition to do more than just well enough to get along, don't expect to get along very fast.

The Safety Burglar Alarm Co. has increased its capital stock from \$100,000 to \$300,000.

PRODUCER AND CONSUMER.

Their Relations From the Economic Standpoint.

A wave of price cutting is sweeping over the country. It is the most interesting economic phenomenon of the day—an event long heralded and waited for by the public. And yet, curiously enough, the public is only tardily awakening to a realization of the fact that it is not only the beneficiary but also the creator of the movement. Merchants frankly explained that they are reducing the prices of certain commodities because the public is refusing to buy at high prices. In brief, the movement is largely psychological, rather than economic, in character.

The reductions in prices that are being made are not due to overproduction; for there is, in fact, underproduction in many essential lines which is likely to continue for some time. Consequently it would seem advisable to avoid a hasty conclusion that the present movement forecasts a universal and drastic drop in commodity prices. It may be, and very probably is, merely an oscillation of the economic pendulum as it begins to swing from the height it reached during and as a result of the war, although it seems certain that we have definitely passed the peak of high prices.

Our problem is not to force a price recession as rapidly and as precipitately as possible, but rather to bring about a gradual readjustment with a view to stabilization. There is quite as much danger from too accelerated and extreme price reduction as there is from too high prices and all their attendant evils. Above all, we should remember that a permanent lower price level can be obtained only as the resultant of many forces, some of which seemingly are unrelated but all, nevertheless, working, directly or indirectly, toward a common objective, namely, a general economic readjustment.

Our price level has attained its unprecedented height as a consequence of worldwide scarcity of goods and of extraordinary extravagance on the part of the American buying public. Production under conditions of general shortage moves up unevenly and overtakes the demand, now in this line, now in that. It is natural that high priced goods, luxuries in particular, should soonest show a definite downward turn of prices. This is what we are apparently witnessing at present. Clothing and shoes are examples of goods for which there is a weakening demand at prevailing prices. The extraordinary demands of foreign markets, like those at home, are overtaken piecemeal, in accordance with the varying fortunes of foreign producers in the resumption of normal activity, which means that the export prices will be variously affected.

The effects of a broad downward swing in commodity prices upon producers vary not merely with the distribution of the changes—their spread over the general list of commodities

—but with their rapidity as well. The more rapidly lower prices are reached the greater difficulty is experienced by manufacturers and others in turning their commitments with a maximum of gain or a minimum of loss. A price recession of a given extent, which would result in sweeping losses if sudden, might, if gradually reached over a longer period, be successfully withstood. It is argued that our banking machinery, while functioning smoothly in the process of expanding credit, is still incapable of effectively and at the same time gradually contracting credit. The fact, however, that as yet our Federal reserve system has not been tested by the necessities of a period of general and sustained contraction is not proof of its inability to function well under such conditions. But there are reasons to believe that the system will demonstrate its ability to lead in an orderly contraction, a readjustment not ushered in by a general collapse of credit.

The chief problem of producers under conditions of a declining market for their goods is, of course, the difficulty of confining costs of production within the limits of the sale value of their produce. Generally speaking, cost of production moves in harmony with the value of the goods produced. Wages, however, which are unprecedentedly high now, and often the largest single item in the cost of production, usually respond less promptly to variations in commodity prices. Accordingly, it is to be expected that wages will not fall as rapidly as prices. This may be expected to retard the decline of prices through the influence of wages on cost of production. While the maintenance of high wages may thus increase the difficulties of producers in a period of declining prices, on the other hand, the preservation of the buying power of the wage earning classes would powerfully reinforce the demand for almost all classes of manufacture and be an additional factor making for gradual rather than sudden price recessions.

It is an axiom in economics that the price of a commodity already produced is not directly determined by its cost of production, including the expenses incurred in distributing the commodity. The goods may or may not find a market at a price to cover this cost of production. If they do not find a market the loss may fall anywhere among the distributors or producers. If, for example, a producer sells his product in advance upon the basis of known costs, he is presumably immune against loss so long as the purchaser adheres to his contract; while, on the contrary, if the assembling or production is undertaken for subsequent sale, the producer incurs the risk of losing in a falling market.

There is such a diversity of practices in assuming the liability of repudiated contracts and in the willingness and ability of individuals to perform their contracts, that by no general rule can the distribution between manufacturers and merchants of ac-

tual losses from falling prices be foretold. If contracts are strictly honored, necessarily, distributors, as distinct from producers, are more subject to risk of losses from falling prices than are producers, because in large part the output of factories is sold in advance of production. The obvious lesson from such a situation is the suggestion that business men will find it especially worth while in the coming months to conserve their working capital and to maintain inventories that are as highly liquid as possible.

The advantages accruing to consumers in consequence of declining prices are easily exaggerated and misunderstood. Most consumers are, in one way or another, associated with production. Falling prices in the main are accompanied by declining profits and eventually by lower wages, as well as reduced cost of living, but the reduced income may leave no margin of gain from the lowering of the cost of living. Persons with assured and fixed money incomes are necessarily benefited by general falling prices, but not infrequently the so-called fixed incomes are at the same time rendered less certain by the declining prices.

The momentum of upward moving wages, as already mentioned, usually carries them still higher after general commodity prices turn downward, but here again, as in the field of prices, much unevenness is to be expected, some wages rising, others falling, but on the average moving upward for a time and then following more or less tardily the trend of prices. Save, then, for the advantage in the transition period, when wages tend to move in the opposite direction from the falling prices, wage earners as a whole may be expected to profit little as regards the actual buying power of their earnings when prices fall. During this transition period, however, the prospect of continued high wages points to a powerful obstruction against the downward tendency of prices. The buying power of wage-earners is one of the most vital factors in the general commodities market.

A general fall in prices sets in operation forces which ultimately result in a reversal of the movement. Curtailment of production in face of declining profits tends to swing past the point of best adjustment of output with demand. Demand is stimulated by the increase in the buying power of money. The accumulation of bank reserves in the face of a slowing down of business and the reduc-

tion in interest rates in a period of declining profits invite a bolder policy in production. Accordingly, with increasing confidence in the future of business, producers begin a more spirited bidding for materials, with a consequent tendency to raise prices in general. In the present situation there is still such a degree of relative scarcity of goods that in most lines any downward movement of prices may be expected to meet a reaction with a promptness that is not characteristic of falling prices when they result from approximately general over-production.

The crux of the whole price problem may be held to be the gradual decreasing of the supply of money and credit, and at the same time the increasing of the supply of goods through properly balanced production. To the solution of this problem bankers, manufacturers, laborers, consumers—in brief, every element of our body politic—must be actively dedicated.

The popular idea of deflation is some process, vaguely conceived, that will reduce prices so that one's income may buy twice as much as it does now. We are all willing and eager to have prices deflated, but, of course, we are decidedly opposed to having our incomes deflated. That is not the way, however, that deflation works. And those who are clamoring for a rapid fall in prices should bear in mind that drastic deflation will mean painful economic readjustment, of which widespread unemployment and business distress would be features—such as have occurred in Japan. The average man should remember that there is not much advantage in being able to buy twice as much for a dollar if he does not have the dollar.

Francis H. Sission.

Announcement!

WE ARE PLEASED TO ANNOUNCE THAT WE ARE NOW LOCATED AT OUR NEW HOME—57-59 DIVISION AVE., SO.—WHERE WE WILL CARRY A COMPLETE LINE OF LEATHER FINDINGS AND SHOE STORE SUPPLIES.

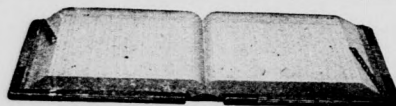
"The Best of Everything"

Prices quoted on application. Correspondence solicited.

**SCHWARTZBERG & GLASER
LEATHER CO.**

GRAND RAPIDS, MICHIGAN

WATCH US GROW!
1912. 200 SQUARE FEET
1913. 1500 SQUARE FEET
1916. 3000 SQUARE FEET
1920...10000 SQUARE FEET



**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 Proudfit
LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN

FLOUR

During a ten days' visit through Kansas and the Southwest we found the millers very optimistic regarding the new crop of wheat and, although the acreage has shrunk considerably on account of heavy winds during February and March blowing the seed from the ground, the crop is estimated by conservative men to be from 110 to 135 million bushels in Kansas.

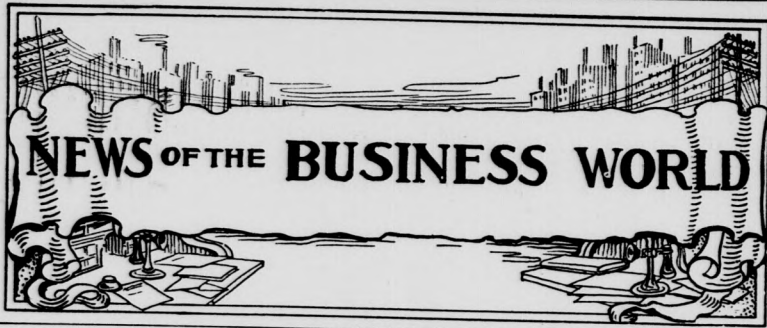
In driving through the country we found that in some localities the wheat was beginning to head and turn a light yellow so that some of it will be threshed and ground into flour by the 1st of July, which is considerably earlier than last year. The territory in and around Solomon Valley, which produces the best Turkey Red wheat, looks especially fine and it would seem as though there would be an abundance of this grain, which produces the best flours and of which American Eagle is considered the peer.

It seems to be the consensus of opinion in both the Southwest and the Northwest that there would not be a drop from the old wheat price to the new wheat price, but that the demand was sufficient to keep the price on the balance of the crop about where it is or possibly higher and that the new wheat will continue on the same level and we learned in some instances new wheat had already been sold at about the same price as the old is now selling.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Saugatuck—E. L. Leland has opened a tea store.

Mesick—H. Jorgenson succeeds L. Christianson in the grocery business.

Charlotte—A. R. Morgan succeeds Pierce & Co. in the grocery business.

Puritan—C. Anderson and J. H. Keast have purchased the People's store.

Lansing—The Wickens Grain Co. has changed its name to the Lansing Grain Co.

Detroit—The Houser-Potvin Drug Co. has changed its name to the Houser Drug Co.

Decatur—The First State Bank has increased its capitalization from \$10,000 to \$40,000.

Fennville—Flanders & Fosdick succeed C. L. Fosdick in the grocery and notion business.

Ludington—Mrs. Clara M. Haner has engaged in the millinery business on South James street.

St. Louis—The Commercial Savings Bank has increased its capital stock from \$25,000 to \$50,000.

Hillsdale—The Hillsdale Grocery Co. has increased its capital stock from \$75,000 to \$150,000.

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

Battle Creek—The Battle Creek Lumber Co. has increased its capital stock from \$60,000 to \$200,000.

Sethon—Roy M. Hurd is closing out his stock of general merchandise at special sale and will retire from retail trade.

Calumet—J. Orenstein, Red Jacket merchant, will close his store on 5th and Portland avenue and locate in Minneapolis.

Jackson—The Hub Shoe Co., under the management of Henry B. Traub, has engaged in business at 116 South Mechanic street.

Howard City—The R. H. O'Donald bank passed under state control June 1, when the name was changed to the O'Donald State Bank.

Otsego—The Chamber of Commerce has decided to have an old-fashioned Fourth of July celebration on July 5. President McClellan has been selected to act as chairman of the event and asserts that no expense will be spared to make the celebration the biggest affair the town has ever enjoyed. Lee M. Hutchins, of Grand Rapids, will be the speaker of the day and four outside bands will add to the enjoyment of the occasion.

Negaunee—J. Thourne, of Calumet, has arranged to purchase the stock and equipment of the Model Bakery, on Iron street, taking possession July 1.

Sheridan—C. H. Clement has sold his grocery stock and store fixtures to Benjamin Heath, who has taken possession and opened a meat market in connection.

Bessemer—The Bessemer Hotel Co. has been incorporated with an authorized capital stock of \$100,000, \$60,000 of which has been subscribed and \$10,000 paid in in cash.

Birmingham—The Birmingham Lumber Co. has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Union City—The Farmers' & Merchants' State Bank has purchased the Tower brick building and will convert it into a modern bank building which it expects to occupy about July 1.

Charlotte—The Square Deal Co-Operative Elevator Co. has leased the Hildreth store building and will occupy it with a stock of grains, feed and all elevator products as well as binder twine.

Petoskey—Walter Kephart has sold his drug stock and store fixtures to Hoyt Nihart and Frank French, who have formed a copartnership and will continue the business under the style of Nihart & French.

Detroit—The Burt D. Howe Co. has been incorporated to deal in iron, steel and other metals, with an authorized capital stock of \$100,000, all of which has been subscribed and \$10,000 paid in in cash.

Union City—The Whiting Pharmacy has purchased the Tower store building which was recently damaged by fire and will occupy it with its drug stock as soon as the necessary repairs can be made to the building.

Coldwater—E. E. Wheeler has purchased the old Library Park hotel which adjoins his garage and automobile supply store and will remodel it into a modern show room, rest room and automobile accessory store.

Mason—Leland Holmes, formerly of Lansing, has leased the Hawley hotel of the new owner, Roy S. Moon, and will take possession June 5. Mr. Ries, of Blissfield, has purchased the Sweeney House, taking possession June 1.

Ludington—A. J. Hamel, jeweler, whose stock and store fixtures were destroyed by fire last Friday, has resumed business at 121 South James street, with a complete line of cut glass in addition to the regular stock carried.

Marquette—W. J. Roberts, jeweler, has purchased the Mine Workers building on Cleveland avenue and will remodel it, installing modern fixtures, a plate glass front and enlarging the space occupied by his jewelry and cut glass stock.

Detroit—This city has lost one of its oldest and best known retail shoe merchants, Charles J. Merbach. He had been in ill health for some time. Mr. Merbach for many years conducted a retail store on Gratiot avenue, near Brush street.

Howard City—The Howard City Grain Co. has sold its elevator and produce warehouse to the Howard City Marketing Association. Alton F. Petrie, general manager of the Howard City Grain Co., will continue in the business at Pierson and Trufant.

Grayling—The Railway Men's Union Co-Operative Association has been organized to conduct a general store on the cooperative plan, with an authorized capital stock of \$10,000, of which amount \$6,500 has been subscribed and \$3,700 paid in in cash.

Muskegon—S. Steindler has merged his wholesale paper business into a stock company under the style of the Steindler Paper Co. with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$1,500 in cash and \$48,500 in property.

Saugatuck—John Nies, a civil war veteran and former resident of this place, died recently at his home in Holland. The remains were brought here for burial under the ritual of the G. A. R. Mr. Nies was engaged in the hardware business at Saugatuck and Holland all his life.

Detroit—The Rice & Thede Auto Supply Co. has been incorporated to conduct a wholesale and retail business in automobile accessories, tires, oils and batteries, with an authorized capital stock of \$10,000, of which amount \$6,600 has been subscribed and \$3,000 paid in in cash.

Manufacturing Matters.

Flint—The Flint Foundry Co. has increased its capital stock from \$100,000 to \$150,000.

Plainwell—The J. F. Eesley Milling Co. has increased its capital stock from \$60,000 to \$100,000.

Detroit—The Concrete Steel Fireproofing Co. has increased its capital stock from \$15,000 to \$160,000.

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

Filer City—The Manistee Drop Forge Co. has increased its capital stock from \$200,000 to \$300,000.

Standish—The Belle Isle Creamery Co., of Detroit, is erecting a modern milk and artificial ice plant here.

Edmore—The Michigan Dairy Products Association has changed its name to the Michigan Dairy Products Co.

Temperance—The Moore Co., manufacturer of extracts and toilet goods, has increased its capital stock from \$50,000 to \$100,000.

Calumet—Finch, Van Slyck & McConville, of St. Paul, manufacturer of men's wearing apparel, will establish a branch factory here, commencing about July 1.

Detroit—The Falcon Creamery Co. has been incorporated with an authorized capital stock of \$55,000, all of which has been subscribed and paid in in property.

Detroit—The Allen Screen Co. has been incorporated with an authorized

capital stock of \$25,000, of which amount \$17,500 has been subscribed \$900 paid in in cash and \$1,600 in property.

Detroit—The Michigan Foundry & Machine Co. has been incorporated with an authorized capital stock of \$40,000, all of which has been subscribed, \$10,500 paid in in cash and \$12,750 in property.

Detroit—The Tigers Claw Manufacturing Co. has been organized to deal in automobile accessories, with an authorized capital stock of \$1,000, all of which has been subscribed and \$250 paid in in cash.

Ludington—Lubetsky Bros. & Kleiner have sold their cigar factory on East Dowland street to the Consolidated Cigar Corporation, which controls twenty-nine branch factories. The capacity of the plant will be greatly increased.

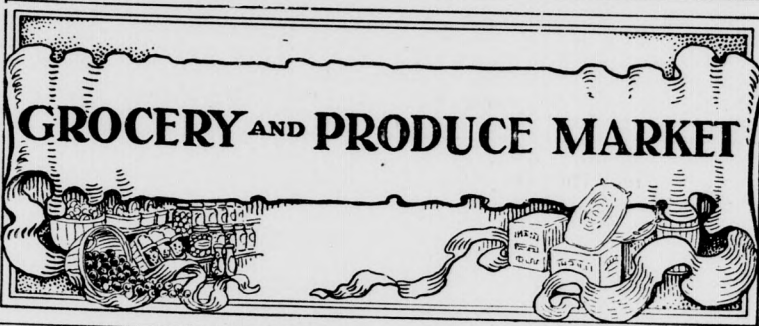
Detroit—Freight conditions are not showing any improvement, and if anything the congestion seems to be getting worse, due to the fact that shippers and receivers of freight are not unloading the cars promptly. First the trouble lies with the railroad company in not moving freight, due to the strike of the yardmen, when they do move the cars to destinations there is trouble in getting the cars unloaded, thus preventing the railroads from using the cars for other freight.

"Help Yourself" Counter.

This should be a large counter or table on which the goods are displayed within easy reach and preferably in baskets or bins with plain price cards on all of them. Some of the goods may be the same stock that is being sold elsewhere in the store for a little more money. In such a case, however, the clerk selling the goods elsewhere should be cautioned to call the customer's attention to the fact that by patronizing the "Help Yourself" counter a little saving would be effected. Make it a rule of this "Help Yourself" counter that people must pick out their own goods, take them to the cashier and pay for them, and then if they want them wrapped, wrap them at a table provided with paper and twine for the purpose. Where a store doing a large credit business is in competition with some chain store selling for cash only with no deliveries, and cutting prices on staple articles, it may prove practical to offer to meet this chain store competition with a "Help Yourself" counter which will sell goods at chain store prices with the same restrictive spot cash and no delivery terms, and with the added advantage that no one will be urged to take something just as good, or buy some of the chain store's special products of which the manager sometimes has to sell a certain percentage every month.

Mr. and Mrs. J. D. Culver, dealers in variety goods at Saugatuck, have added a line of groceries. The Judson Grocer Company furnished the stock.

The Edgar S. Kiefer Tanning Co. has increased its capital stock from \$175,000 to \$750,000.



Review of the Produce Market.

Apples—Western fruit commands \$6 per box.

Asparagus—Home grown, \$1 per doz. bunches.

Bananas—9c per lb.

Beets—New, \$2.75 per hamper.

Butter—The price is working downward. Local jobbers hold extra creamery at 52c and first at 51c. Prints 2c per lb. additional. Jobbers pay 30c for packing stock.

Cabbage—\$5 per 100 lbs. for Texas.

Carrots—\$3.25 per hamper.

Cauliflower—\$4 per doz. for California.

Celery—California, \$1.50 per doz.; Florida, \$9.50 per crate of 3, 4 or 6 doz.; \$9 per crate for 8 and 10 doz.

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

Cucumbers—Home grown hot house, \$2.25 per doz.; Illinois hot house, \$1.75 per doz.

Eggs—Receipts are heavy and the price is gradually receding. Jobbers pay 36c f. o. b. shipping point for fresh, including cases.

Grape Fruits—Extra Fancy sells as follows:

28 size, per box	-----	\$4.50
36 size, per box	-----	5.00
46 size, per box	-----	6.50
54 size, per box	-----	7.00
64 size, per box	-----	7.50
70 size, per box	-----	7.50

Green Onions—30c per doz. bunches for home grown.

Green Peppers—\$1.60 per basket.

Lemons—Extra fancy Californias sell as follows:

360 size, per box	-----	\$6.00
300 size, per box	-----	6.00
270 size, per box	-----	6.00
240 size, per box	-----	5.75

Fancy Californias sell as follows:

360 size, per box	-----	\$5.50
300 size, per box	-----	5.50
270 size, per box	-----	5.50
240 size, per box	-----	5.25

Lettuce—Iceberg \$5 per crate of 3 or 4 doz. heads; hot house leaf, 12½c per lb.

New Potatoes \$7 per bu. for Florida stock.

Onions—Texas Bermudas, \$3.25 per 50 lb. crate for White and \$3 for Yellow; California 25c per crate higher.

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

Oranges—Fancy California Valencia now sell as follows:

126	-----	\$7.00
150	-----	7.00
176	-----	7.00
200	-----	7.00
216	-----	7.00
250	-----	7.00
288	-----	7.00

324	-----	7.00
324	-----	6.50

Parsley—60c per doz. bunches.

Pieplant—75c per bu. for home grown.

Pineapples—Red Spanish are finding an outlook on the following basis:

18 size	-----	\$6.00
24 size	-----	6.00
30 size	-----	6.00
36 size	-----	6.00
42 size	-----	5.50
48 size	-----	5.25

Plants—Now on sale as follows:

Cabbage, per box	-----	\$1.25
Tomato, per box	-----	1.25
Geranium, assorted, per box	---	2.25
Rose Geranium, potted	-----	2.25
Silver Leaf, potted, per doz.	---	1.50
Pansy, 4 doz. flats	-----	1.40

Potatoes—Home grown, \$5 per bu. Baking from Idaho, \$5.50 per box.

Radishes—Outdoor grown, 25c per doz. bunches.

Spinach—\$1.25 per bu. for Winter and \$1.50 for Spring.

Strawberries—\$6@7.50 per 24 qt. case from Missouri. Illinois fruit is beginning to arrive. All receipts this far are in poor conditions.

Sweet Potatoes—\$3.75 per hamper for kiln dried Delawares.

Tomatoes—\$2.25 per 6 lb. basket from Florida.

The Grocery Market.

Sugar—Small quantities continue to go out to retailers on the allotment plan, two bags maximum. Two jobbers are selling at 20c, one at 21c and one at 26½c. The price of the American Sugar Refining Co. is 22½c, f. o. b. New York. Some dealers are averaging their profits as a basis for a selling price above average cost. The replacement price was ruled out as the basis for selling price, according to reports from the Attorney General.

Canned Fruits—Peaches are selling well in the extra and extra standard grades where they can be bought at the prices buyers will pay, but many holders are quoting above ruling prices with the belief that the market will advance still further. Standards and water fruit are not so active. The clean-up of clings has created more interest in yellows. Not a great deal of activity is occurring in apricots, either in the No. 2½ or the No. 10 size, but there are some buying orders being placed, especially from the inland centers. Pineapples of the old pack in the desirable grades are getting in narrow compass with the demand unsatisfied. This partly explains the interest in futures which is more pronounced than in anything in the way of 1920 packs. Apples hold to the same quotations, but are not moving very freely.

Canned Vegetables—Tomatoes are steady and firm. Tomatoes are held at \$1.60 for No. 2½s standard California but it is still possible to buy at \$1.55, although the tendency is toward a straight \$1.60 quotation. There is some buying of the old pack on the Coast but none in futures, as asking prices are regarded as too high. Southern are on the same basis but are active. Futures are not selling except in a very small way. Corn is firm and in good demand for all grades and packs. Futures are firm but are not offered freely by the canners. It is surprising the way peas continue to sell. Buyers are less particular now as to quality and are taking near-standards when they cannot get the genuine article. Small sizes are getting scarce. Extra standards are in less conspicuous demand, while fancy are off of the market. There is a good call for future sweet potatoes from the inland cities and considerable business is being booked up. Asparagus tips are still wanted but there are none of the old pack in the jobbing market. New crop has not yet appeared. Southern spinach is wanted but it is in light supply as shipping conditions prevent a free movement of the light pack.

Canned Fish—The more favorable weather and the cleaning up of poor lines of salmon, both here and on the Coast, have resulted in a much better market all along the line. The tendency is upward, as already pinks have made conspicuous advances. No new developments have occurred in futures. Maine sardines are on the same level as to new and old goods; very little of either kind is moving out of Maine on account of the rail situation. The spot market is using up old packs and finds a narrow demand for them in the domestic and the export outlets. California sardines are still selling slowly, although the more favorable weather will likely develop buying interest. Imported are likewise inactive, going chiefly to the interior trade. Tuna fish is quiet on old packs, of which striped is about the only offering.

Dried Fruits—Raisins are strong, with an advancing tendency. The drift is toward 30c, and whether or not that point will be reached, time alone will tell, although those bullishly inclined are predicting a quotation of that figure before the last of the 1919 California crop is marketed. They are justified in this belief to the extent that jobbing stocks throughout the country are light. Prunes are selling well at the prices current of late, although some brokers reported a less active market. Large sizes are held with confidence and are not urged to sale. Small prunes are steady to firm, depending on the assortment. Futures are still selling freely on the Coast among the independent packers, who have been the only ones to name prices. Oregon prunes are steady on the smaller sizes and firm on larger fruit. Apricots are not freely offered of the Northern packs, as there are very few on spot. Southern are selling in a satisfactory way. Peaches are in moderate demand, but pears are quiet. Currants are unchanged, either in price or in move-

ment. There is not a pressing demand at present.

Corn Syrup—Distribution is as free as supplies permit, as it is difficult to get cars from interior points. Local trade is fair, while the interior markets are suffering from the railroad congestion.

Sugar Syrups—Considering the entire grocery market, this offering is meeting with its full share of attention on the part of the jobbing trade and quotations are maintained with a firm tone prevailing.

Molasses—Outside of general firmness due to the restricted offerings there are no new features to be noted. Grocery grades are moving steadily.

Macaroni—The jobbing movement is above normal, indicating a healthy movement into consuming trade channels. The situation from the producer's standpoint is equally satisfactory and prices are maintained at their previous levels.

Olive Oil—The movement toward the jobber in anticipation of the requirements of the summer season is heavier while the distribution to retailers is also larger. The market is firm, more especially due to the light foreign stocks here and to come forward.

Sauerkraut—The demand at this season always lacks force and there is no more than the normal call for bulk or canned. As holders are inclined to meet the demand of buyers it puts the latter in control of the market.

Pickles—The market on sour kinds is developing firmness on small and large sizes, as both are being cleaned up. Mediums are not quite so active. Sweet pickles are firm and subject to a hardening in values as replacements cannot be accomplished except at an advance. The distribution is moderate, due to shipping conditions.

Paper—Wrapping paper mills announce a half cent to a cent advance and 10 per cent. on paper bags.

Paris Green—The bugs must wait for their dope. Railroad conditions have delayed shipments on the way, so that the behind hand merchant still has a chance to get his order in to the wholesale house before the shipments from the factories are received there. It is expected in two or three weeks.

Salt Fish—No active buying interest is shown by the jobbing trade in any of the salt fish offerings. Buying is in small lots, chiefly of the desirable grades and for immediate wants. Naturally the movement of goods is light as shipping conditions are unfavorable. Stocks in first hands are held with confidence and pending an improvement in railroad service when it is believed the demand will improve. There have been no new developments regarding the future market.

The Schwartzberg & Glaser Leather Co., which started business eight years ago in a small way in a little building on Market street, subsequently removing to West Bridge street and still later to Pearl street, has now removed to 57 and 59 Division avenue, South, where it has one of the best equipped leather and binding establishments in the State.

Reply That Bears No Resemblance To a Reply.

Benton Harbor, June 1—I am pleased to acknowledge your kind offer of May 20, permitting me to make answer to at least three recent articles in your journal.

In your issue of May 5 is my article correcting some mistakes made by somebody who did not sign his name, but reflecting on the character and aims of the Farm Bureau movement. I also related some of the principal objects of the movement and, incidentally, suggested that we did not like certain commercial transactions and in that connection the farmers are not alone, as the general public is surely with us. I mentioned the fact that sugar, that was on that day retailing at 30c pretty generally had cost the manufacturers not to exceed 6¼c per pound and we thought there was altogether too much profit there for somebody. I also mentioned that we thought \$60 too much to pay for a suit of clothes that was a mixture (blend) of wool and wool shoddy and produced at a cost of \$9 to \$11 and in this matter the public are again with us. I further stated that if these cost figures were wrong I would like to be corrected by some manufacturer in a reliable manner, as I do not wish to be wrong in any public statement. By the way of reply I have a fine bunch of complimentary letters, some from your friends in Grand Rapids and elsewhere. I also drew three very uncomplimentary articles in your columns, the first from M. H. Coburn, of Scottville, which amuses me, because he calls my statements wild and proceeds to corroborate them, so far as sugar is concerned, except he states that sugar has not sold above 16c per pound. I presume Mr. Coburn is honest, but I cannot conceive where he has been all this spring to make such a statement for sugar has sold at retail nearly all over Michigan and in Chicago for 30c and even up to 35c in some cases. You and I know that it is too wide a spread between cost and final sale price on any staple and you, as well as others, know just how this rotten robbery has been performed.

Next Mr. Coburn proceeds to tell us about a brand of clothes that is well advertised and sells at \$45, costing the retailer \$35. Pretty good advertising, Mr. Coburn, but I note that Mr. Coburn does not touch my statement on original cost of so-called wool men's suits which, by the way, is only common knowledge said to be based on authentic data collected by various statistical agencies and published as facts. If wrong they should be disproven promptly. We also know this class of suits sell all the way from \$45 to \$75. As for his slur on arrogant and self assumed leaders is concerned, he, no doubt, has never learned that farmers select their own leaders by ballot, the same as other men. If he wishes I can name a few farmers near his town who will take pleasure in enlightening him before he writes another article.

As for his suggestion about me needing a guardian, well, you know you said the same thing editorially in your issue of May 12, so I suppose that settled it and I am inclined to acknowledge it; but I am not alone. I think most of the public are in on that for permitting themselves to be skinned alive by such abunch of robbers as are manipulating the necessities of life to-day.

Now, Mr. Stowe, you said in your editorial that you based your statement that I needed a guardian on my criminally careless and absurd statements in my article of May 5 Michigan Tradesman. I have re-read that article and am forced to the conclusion that you must have been "all het up" or "seein' things" when you wrote that. Now if you are normal and will re-read my article and then tell your readers which part is criminally careless and which part absurd, then study the two last paragraphs of my article and see if that is criminally

careless, I will thank you. I say frankly to you that I have been in this State a long time, have quite a large acquaintance and did not think that anybody could truthfully say of me the things you have said. Just think this over and explain your position.

The third article is in your issue of May 19 and is signed "Eastern Michigan Grain Dealer," and his starting paragraph says, "I want to ask Mr. Morrill a few questions" and the editorial caption is "Will President Morrill Please Answer?" I see nothing in this article objectionable and would take pleasure in answering, so far as I am able, but the writer appears to be ashamed or afraid to sign his name to his article. I have never written an article or asked a question that I did not sign in the open. His plan is like shooting dum-dums into the backs of your friends from ambush. I have always supposed it was against the ethics of good journalism to permit it, but, Mr. Grain Dealer, if you will crawl out from under your toadstool, stand up like a man and enquire as you like, either I or some of your farmer friends will do our best to answer you, but not until you show up as a man asking for legitimate information.

Say, regarding your last paragraph, declaring war on the Farm Bureau starting now May 19, A. D. 1920. Isn't that funny? I suppose if the farmers of Eastern Michigan have heard of it they will be hiding out in the tall grass. I hope to be over that way early next month and will look around a little for casualties or losses and report.

Michigan State membership now right at 60,000. Roland Morrill, President Michigan Farm Bureau.

Takes Issue on the Usefulness of National Association.

Cadillac, June 1—"The Atlanta Meeting," as written up on page 2 of last week's Tradesman served to take my attention away from the real meeting in order that I might say a few words in answer to your editorial on this subject.

It strikes me that your informant must have a grievance of some sort—more than likely against himself—for the reason that he did not give any suggestion of the new policies that might be adopted. No doubt he is one of these fellows who may have found out a few things about the grocery business and theoretically has put them into practice in the quiet of his bedchamber where no customers were in sight or if he had good sound practical suggestions to offer, why not come out in the open through the columns of the Michigan Tradesman, so that his ideas might be used by some one who might have a say in future national conventions? This surely would have been more manly than resorting to a mud slinging tirade that gets nobody any good and surely only holds up to the reader's scorn the fellow who does not offer something of a constructive character. This is the need of many grocers and, as one who attended that meeting, I want to say that some of the subjects presented at that meeting were of most vital importance to the retail grocer and through the retail grocer to the consumer who buys his goods. Your informant quite evidently does not belong to that type of man now known as a "peptonist," meaning the fellow who, when he knows how, throws off his coat, rolls up his sleeves and does the work. This is the class of fellow that any association needs as a member. There is not now so much need for pessimist or the optimist. The former only finds fault, while the latter has good theoretical ideas, but says "Let George do it." This class composes those who need a little education and by all means should belong; that is, if they pay their dues. By the way, I am somewhat curious to know if your informant pays dues to the National or if he is a star member?

Men who have made a success of their own business have not done so by unfavorable criticism of their neighbor and with all the unfavorable publicity the press has given the retail grocer the past few years it is surely time that those who are either engaged in or identified with the business in any way lend their efforts, as well as their money, to bring the business out in the sunlight once more. Let me further say that there are many reasons why not only the individual who may be interested but also the wholesaler and manufacturer should do their part, as a more efficient retailer will pass the goods of the two former through proper channels to the consumers. It is education of this character that is passed out through conventions to the various parts of the country that will bring about a better business condition and if the national meeting did no more than "declaring that co-operative buying by retailers is a local matter, to be handled as such rather than make it a National issue," it was worth all its cost, as this habit only leads to disaster in more than 75 per cent. of instances.

With relation to the secretary and other matters properly a part of the duties of the board of trustees, let me say that men of ability compose it and I have every reason to believe that these men will do the right thing to the best of their knowledge and if they cannot get the most capable man in the United States, it may be because some wise guy has found himself all powerful to get along without making any contribution to any association in an effort to educate the fellow who is inefficient in business, because of the fact that no educational institution thought worth while educating a man to run a grocery store, hence the need of association.

J. M. Bothwell.

Live Notes From a Live Town.

Owosso, June 1—James J. Brown, traveling salesman for several years for the Iroquois Cigar Co., later interested in the Brown & Gray Cigar store, of Owosso, has purchased the Miller Hotel, in West Owosso, from Mrs. Charles Preece, whose husband conducted the hostelry for many years prior to his death. Mr. Brown expects to improve the property and conduct the hotel on the European plan.

We notice among the coming fads of fashion that wings are to be worn on ladies' shoes. We have seen pictures of beautiful looking ladies with wings attached, but they were on the other end and we supposed they were angels. Perhaps the idea may have originated from the fact that there are breeds of chickens which grow feathers enough on their feet to make a fairly good pair of wings if they don't attempt to fly too high.

Owosso Council, U. C. T., held its regular meeting on schedule time. The new officers performed the work in an exemplary way and Ed. Fuller was added to the ranks of United Commercial Travelers.

Glen Reynolds, who sustained a broken ankle in February, is still confined to his home, but is improving slowly. Glen is too good a scout to be tied up these nice days and has the heartiest wishes of all the brothers for a speedy recovery.

Fred Hanifan is quite exercised over the rapid destruction of dandelions. Fred says no use talking, if there isn't something done to stop it the way things are doing on his street that in five years there will not be a bottle of dandelion wine in the State, nor anything to make it.

Roy M. Hurd, of Sethton, is closing out his stock of general merchandise and will run a truck line to various points in that part of the State.

C. H. Clement, of Sheridan, has sold his stock of groceries to Ben Heath, who will run a first-class grocery with an up-to-date meat market in connection. Mr. Heath is an

old groceryman and understands the game from start to finish.

We notice in the last issue of the Tradesman there is one man in Bad Axe who positively refuses to run for office. We are pleased to have read this item, as we had Bad Axe checked off on the map as a sort of an ever flowing well spring of political aspiration. Honest Groceryman.

Demanded Mortgage For Full Value of Property.

The Tradesman recently referred to the sale of the 20 foot frontage on Monroe avenue owned by George G. Steketee to the Paul Steketee Realty Co. for \$70,000. As a matter of fact, the consideration was \$80,000. The former owner refused to part company with the property except on one consideration—that he be given a mortgage for \$80,000 at 6 per cent. interest, payable on the 1st of every month. This gives Mr. Steketee a permanent income of \$400 per month as long as he lives.

This transaction recalls a similar occurrence when Mrs. J. H. Wonderly sold the Wonderly block to the Grand Rapids National City Bank five or six years ago. The only condition on which the owner would part company with the property was that she receive a ten year mortgage back for \$200,000—the total consideration—with interest at 5 per cent. This gives her an annual income of \$10,000 per year and accounts for the item which appears in the statement of the Bank each time it is called upon to make a statement by the Comptroller of the Currency and which is designated as "deferred payment on bank property."

Remarkable Accomplishment of Mr. DeLamarter.

The masterly manner in which Mr. L. J. DeLamarter has brought about a good understanding between the City Commission and the Grand Rapids Railway Co. and effected a satisfactory arrangement as to increased fare—satisfactory alike to the public and the company—excites the admiration of everyone familiar with the situation and the commendation of everyone who realizes the difficulties Mr. DeLamarter had to overcome to accomplish such a result.

Those who have known Mr. DeLamarter had reason to regard him highly, but it appears that only the opportunity was lacking to bring out latent talent of a high order along managerial and diplomatic lines. His negotiations with the City Commission have been conducted without friction and with a frankness and fairness which disarmed suspicion and commanded respect. It is very fortunate that the mantle of President Hanchett should have fallen upon shoulders so capable of wearing it with credit to himself and with satisfaction to his employers and the public.

Not Insulted.

"You big cheese!" exclaimed the angry lad.

"Thank you," said the other boy, who clerked in a grocery store. "Have you seen what big cheeses are selling at now?"



This Seal and an Ideal

FOR many years the National Canners Association has been striving toward an ideal in the canning industry. Through its laboratories and scientific research, carried on by some of the country's most eminent food scientists, and its rigorous inspection service it works toward this ideal—to furnish to the American home the purest and most wholesome foods that scientific preparation can produce.

The Seal of the National Canners Association Inspection Service on each can of inspected brands is the sign to consumers of such pure and wholesome production. Advertising will tell its meaning to millions of housewives. Already over 26 million cases of the 1920 pack are under the Inspection and will bear this Seal as they come to your shelves.

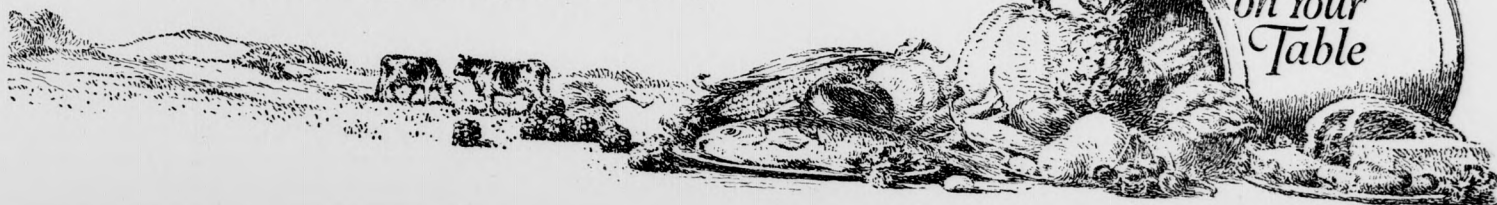
NOTE CAREFULLY: The National Canners Association has organized an efficient inspection service for the purpose of assuring satisfactory conditions and clean, sound food products, canned either in tin or glass.

Any canner may subscribe to the Inspection and Advertising Service and by complying with the Association requirements may secure the privilege of placing the Seal on each can of his products.

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*



UNFORTUNATE LEADERSHIP.

The Tradesman cheerfully gives place to a communication from Roland Morrill, President of the Michigan Farm Bureau, elsewhere in this week's paper.

Inasmuch as Mr. Morrill's statements regarding profiteering by merchants were challenged by a reputable merchant, the Tradesman deemed it only fair to give Mr. Morrill an opportunity to justify his claims by presenting proof of his assertions. Unfortunately, he does neither, clearly showing that he has no correct conception of the rules of debate or the seriousness of a situation which has been precipitated largely by just such wild and unfounded rumors and baseless claims as he gave utterance to in his original communication to the Tradesman.

It is exceedingly unfortunate that the Michigan Farm Bureau should be headed by a man of the Morrill type, because such action cannot fail to result in dissatisfaction and disaster. All his life Mr. Morrill has cultivated a habit of overstating things. He always sees profits which cannot be realized and abuses which never exist. Some years ago he inveigled a number of Michigan business men into making a large investment in peach growing in Texas. He gave the project his own name and the benefit of his personal management, promising a profit of \$1 per tree as soon as the orchard, consisting of several thousand acres, came into bearing. Instead of realizing a profit, the enormous proposition finally found lodgment in the insolvency court. Those who had relied on Mr. Morrill's promises of large returns found themselves victims of one of the most foolish schemes ever concocted by a visionary and impracticable man. They never received as much as one cent on the dollar from their investment.

Judging by the utterly reckless manner in which Mr. Morrill is undertaking to exploit the Michigan Farm Bureau, sending broadcast statements which have no association with truth or fairness, and then failing to even attempt to justify his wild and crazy accusations against merchants as a class, it is clearly discernable at this writing that the Farm Bureau is exceedingly unfortunate in its choice of President and that his extravagant way of talking and his reckless habit of overstatement will do much to create a spirit of distrust and dissatisfaction among the farming classes which bodes much evil for the mercantile interests of the State.

There ought to be a safe middle ground on which merchant and farmer could get together and meet fairly and frankly, but under the evasive leadership of a man like Morrill such a consummation is utterly impossible of accomplishment. Of course, the farmer will suffer quite as much as the merchant because of this unfortunate situation.

AN IDEAL CONVENTION.

In another week the third and probably most representative of the three great grocery trade conventions—that of the National Wholesale Grocers Association—will be on at Colorado

Springs, Colo. There promises to be a large and representative gathering of the biggest factor of the trade and the convention seems to indicate much deliberative and discussionary work of a constructive nature, but there still remains some regret that at this vital stage of food trade evolution the sessions should have been held more nearly at the center of National food distribution, where the largest possible attendance might have been assured.

A perusal of the programme shows at a glance the wide and influential character of this organization's work, and suggests the reason why this convention is an event of importance. The work of the body has never been marked by oratorical skyrockets nor vaudevillean lambasting of all who disagree with its officials—nor does it evidently emit all its influence through one hissing outlet any more than draw all its motive force from "his master's voice"—but it works in a many-sided way through committees to study and correct numerous trade evils and accomplish reforms by the power of study, example and logic, quite as much on its members as "the other fellow."

Of course, there are various ways to run an association, but the National has always worked with remarkable effectiveness and has attained very general influence and respect that adds much to what it may or may not do in Colorado Springs or elsewhere. There is nothing in its programme this year to suggest fireworks or any sensational panacea for the H. C. L.; nor even of converting a sugar famine into a plethora, but sugar will probably be a large theme of discussion, and in the "unofficial" sessions a great deal of intelligent understanding of the situation will be adduced; which is after all, more valuable than "spieling" about the ways of the wicked.

AWAITING THE CROP REPORT.

The cotton plant is a much harder one than some speculators give it credit for, and it has many times proved a disappointment to those who have bet on it—or against it. How far its price will be affected by the prospects of a pretty large decline in cotton goods values is one of the interesting things of the future. But, judging from the big dividends of the cotton mills, the price of the raw material must be raised much higher than it is to make much of a dent in them. Still, marked declines are noticed in divers constructions of gray goods, some showing a decrease of about 12 per cent. below the record high levels of recent months. Business in fabrics has been quite light except for nearby deliveries, and stuff is beginning to accumulate at the mills because of the lack of transportation facilities. Wash goods sales have been hampered by unseasonable weather. The drop in exports has also resulted in the resale of goods here which had been destined for foreign countries. Openings for underwear will be much later than usual this year because of the uncertainty of prices. In hosiery, buyers are trying to find bargains.

THINGS WORTH WHILE.

Leadville, in Colorado, was once the symbol of the West's rapid expansion, but Leadville's population has fallen from 12,455 in 1900 to 7,506 in 1910 and to 4,959 in 1920. Spokane is in sackcloth and ashes because her population, after increasing 163.3 per cent. between 1900 and 1910, shows this year an actual decrease of 0.2 per cent. Is the boom town disappearing? Hear from twenty-three commercial associations in twenty-three thriving "emporiums" a raucous, jubilant No! Director Rogers of the Census Bureau thinks that because of the check to immigration during the war our cities will be shown to have grown more slowly during the second than the first decade of the century. But the list of twenty-three cities that have more than doubled in size since 1910 is growing.

The Leadvilles of to-day are for the most part either industrial towns or suburbs and fifteen of the twenty-three are east of the Mississippi. Akron, with its suburb, Kenmore, disputes the leadership with Gary—rubber vying with steel. The "rubber city," with fifty-seven factories devoted to this one commodity and producing more than a half billion dollars in goods yearly, had 69,000 people ten years ago and now has 208,500. The housing pressure has driven so many to Kenmore, across the canal, that its population (12,800) represents a gain of 712.5 per cent. Despite the remarkable housing schemes of several large manufacturers, a shortage of 5,000 homes still exists. Single rooms rent up to \$30 a week, and three or four families are living in six-room houses. Gary's population was 16,802 and is 55,344. Cicero, an industrial suburb of Chicago, grew from 14,557 to 45,000. Other centers can show greater rates of growth, but are much smaller in size.

"Boosting counts," asserts the Burlington Hawkeye, in applauding the growth of Waterloo, Ia., by a modest 35 per cent. "Her citizens were loyal and never grew weary of boosting for her." The American's delight in bigness and the American's desire to tell every one else in the smoking car that his city is the world's hub will never perish. But there are better objects than size or wealth. Gary should be prouder to be known for her model school system than for her rapid development. Akron should be more ready to boast of her new model charter, her excellent plan for city growth and improvements like her proposed civic center than of her population. Not all cities can double every decade, but they can compete with each other in all that makes them really worth living in.

MORE ABOUT SHOE PRICES.

Very conservative, to say the least, was the Secretary of the Tanners' Council who testified the other day before the United States Senate Committee which is enquiring into shoe prices. He said these would become lower, not next fall, but next winter or spring, "provided nothing unforeseen happens." But, while he was

testifying, things were happening. In Massachusetts, for example, the shoe factories are crowded with shoes, a lot of which have been returned. In Haverhill alone, it is estimated that \$1,000,000 worth of tan shoes have come back to the manufacturers because they could not be sold. Most of these were received by dealers too late for the spring season. Consumers are refusing to pay the high prices which dealers have been asking, and the recent vast expansion of shoe repairing shops gives abundant evidence that the cobblers are doing more business than many of the dealers. Shoe factories are closing down for varying periods because of lack of orders, but their owners and managers still profess that they will be able to get high prices for their fall offering. They claim they are entitled to them because their leather was bought at high prices, but they seem to forget that, when they raised prices on an advancing market, they did so on the plea that replacement costs would be greater. Now that replacement costs will be much less, they are unwilling to have the same rule work the other way. It looks like an adaptation of the old "heads I win, tails you lose" game, but it is hardly likely to work in the present temper of the public.

LOWER PRICES FOR WOOL.

With the marked downward trend in wool prices now everywhere apparent there is not shown any general disposition to buy the material. This is likely to have some effect on the prices to be obtained for the domestic clip now coming to market. Everything points to lower prices for wool in the near future because of the great abundance of supplies. The goods market is seasonably quiet and promises to remain so for at least six weeks to come. Cancellations of fall orders have been bothering the mills greatly, and some of them have closed down wholly or partly until the managers can see their way more clearly. The indictment of the American Woolen Company and its President, William M. Wood, has not helped to improve the situation. By some it is thought this action will encourage the cutters-up and other big customers to hold back their orders with the view to obtaining price concessions. One of the revelations made by the Government officers who investigated the company was provocative of much comment. This was the statement as to the huge emoluments of Mr. Wood. If what was said is true, it would appear that his personal profit on every suit of clothes made from the American company's wools was about \$1. He claimed that the entire profit made by the company itself was only 75 cents per suit. But it may be said for the company that it was doing only what the other woolen companies were doing, and its offense, if any, was merely on a larger scale than the others.

Sure Enough.

"I understand you told somebody I was engaged in a smooth skin game!" said the irate druggist.

"Sure; I said it. Don't you specialize on toilet soaps?"

**JULY ONLY DRAGS
BECAUSE
OF YOUR INACTION**

**OUR MEN
WILL DRAW YOU
CHRISTMAS CROWDS
IN JULY**

Many able merchants have signed
these coupons to their profit

All Correspondence treated as strictly confidential

Date _____

Mr. T. K. Kelly,
Minneapolis, Minn.

Years in business: _____ Have a progressive store of the better class and would like further details regarding your

Size of Stock: _____

Kind of Stock: _____ **Independence Sale for July**
With the understanding that there's no obligation.

If interested in any other kind of Sale—Check here

Expansion

Reduction

Close-out

Firm _____

Town _____

State _____

"Honor Built This Service—Ability Carries It On"



REVIEW OF THE SHOE MARKET

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

Retail Shoe Stocks Being Rapidly Liquidated.

The orgy of price cutting, which received its impetus from the Wanamaker stores reducing prices 20 per cent., has spread to all sections of the country. Drastic reductions have been made on regular stocks of merchandise with apparently no thought given to replacement values. Shoes are included in the sales which are being held.

We are more concerned with the shoe situation than we are with other lines, although recognizing the sympathetic influence exerted upon our trade by any movement to lower the cost of wearing apparel. The present situation, while serious and not to be underestimated, will prove when it is all over to have been beneficial.

It is no secret that retail stocks of shoes have been too heavy for the satisfaction of the merchant. This condition is a result of the unthinking and reckless over-buying which characterized trade a year ago and which contributed to forcing leather and shoe costs to the highest prices ever known. Merchants are now reaping what they sowed at that time. The condition of stocks, a backward season with unusually heavy rainfalls, and a revulsion against high prices have operated against a free sale of shoes this spring. As week after week passed and dealers saw the best part of their season passing without stocks moving they became uneasy. It only needed a Wanamaker sale or some similar movement to force them to a decision.

Stocks are being liquidated and it is right that they should be. The reduction in prices will enable the merchant to unload. He will exchange his shoes for money that he can place in the bank where it will be when he needs it. Housecleaning at this time means that stocks will be brought down to a level on which retailers can operate with more safety. The one outstanding fact is that conservatism, and not over-buying, should be the rule from now on, or until merchants know better than they do to-day what the future holds for them in the matter of prices.

The trade situation when carefully analyzed is neither complex nor bewildering. With stocks liquidated and conservatism observed in buying for future requirements, merchants will be able confidently to meet any

change that materializes one way or the other. It should be understood, however, that there should be no further delay in contracting for the normal needs of the coming season if shoes in proper quantities are to be on hand when the new season opens.

There are some phases of the situation that must not be overlooked. It would be, for instance, very unwise for any merchant to assume that the wave of price cutting reflects or is a forerunner of a break in the leather market justifying materially lower prices. Nothing is further from the truth. The sole leather market rules firm. Upper leather, however, is softer, but with no excess supply and tanners sold up until early fall on deliveries of the better grades and weights. Lower grades of both calf, kid and side leather are in fair supply. We are of the opinion that the present market for leather and shoes will hold just about where it is. There may be slight recessions or advances from present average prices, but there will be no sudden or great slump downward.

Advance buying by retailers has been characterized by a concentration upon medium and lower grades to the exclusion of the higher grades, with the determination on the part of merchants to confine the bulk of their fall purchases to shoes that they will be able to retail at moderate prices. This new policy of buying has necessitated a greater changing of grades than we have witnessed in years. It is true that many manufacturers have revised their price lists downward, but there is a point beyond which they cannot go and continue in business.

In this situation the manufacturer of high grade shoes will suffer the greatest loss in production, for until conditions become more nearly normal and retailers feel that prices have been reduced to a point where they can obligate themselves with a certainty of once more doing a volume of business at prices which people are willing to pay for first grade merchandise, merchants will not be interested in high grade, expensive shoes to anywhere near the extent they have been during recent years. To anyone who has followed retail trade this season it must be evident that the people are determined to insist on shoes and other necessities at more reasonable prices. It is the duty of the merchant



All Indications Point to a Big Ked Year

Prevailing high prices of leather footwear is one of the features that will help make this a big year for Keds.

Look over your stock and see that it is equal to the demand that is bound to come. Order while our stock is in fairly good condition.

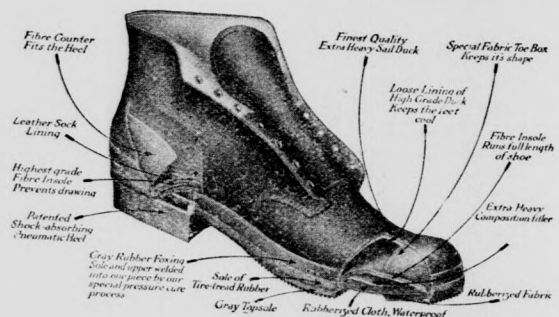
It is going to be impossible for us to replenish our stock this year. The big sellers won't last long. So we recommend early buying to keep your own stock in the best of shape.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

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.

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

to supply this demand and he must be prepared for it. It would seem as if the craze for the most expensive and extravagant articles is receding.

There is no doubt that the working people of the country will be able to absorb all the merchandise that will be offered to them at cut prices. The money of the country is in their pockets and lower prices will be the magnet to draw it out.

The desire to "get from under" is manifest in the large number of cancellations and returned shoes which have come to manufacturers in recent weeks. These stocks of shoes will be sacrificed to stores which will use them for special sales and they will be offered to the people at prices that will create astonishment and wonder. When the average retail merchant understands the conditions under which these shoes are thrown upon the market, he will realize that it is not because the shoe or leather market has broken to any such extent as to permit shoes to be sold at such low prices.

It is as true to-day as it ever was that the high cost of living cannot be permanently reduced by starting with the retailer and working backward to the source of raw materials. The start to this end must begin in the primary markets of the world. Supply and demand have always regulated prices and always will. There cannot be any great reduction in the cost of raw materials and finished products until the war has been paid for. This will take billions of dollars and years of time. The tremendous inflation of

money and credit, the waste and destruction of merchandise and the loss of millions of men during the war must be reckoned with, and not until these great factors have been gradually and successfully met and solved will world-wide economic conditions show any great change.

It is everywhere admitted by bankers and business men that the many disturbing factors in the trade and financial situation demand unusual caution. While this is imperative, there must be no hysteria injected into the situation. Cool, deliberate judgment is the need of the hour. There must be no panic and there will be none if sanity rules the situation. It must be remembered that we have enormous resources and markets and that the United States is the most prosperous nation in the world and there is every indication of good times continuing for some years to come.

Shoe Retailer

Late Mercantile News From the Celery City.

Kalamazoo, June 1—G. R. Clark, H. U. Biggar and Thos. Carlyle, members of the buying force of the Worden Grocer Company, have returned from the West, where they spent ten days in the interest of the flour department of the above company.

B. A. Trathen, of 311 and 313 South Burdick street, has opened a second grocery store at 601 Portage street, which is under the management of his brother.

The Paris Cafe, at 318 East Main street, has installed an electric piano for the amusement of its patrons.

Mr. and Mrs. B. R. Barber have returned from their winter home at St. Petersburg, Fla.

H. D. Clark, of 711 Portage street, has completed a new cottage at Long Lake and is residing there for the summer.

Eugene Kenyon, more familiarly known to his friends as "Beenie," has accepted a position as city salesman for A. Salomon & So, on Portage street.

C. E. Hickok, of the Hickok Grocery Co., is completing a summer home at Deep Point, on Long Lake, where he says he will be pleased to entertain his friends to fish banquets after June 16. How about it Carl? Does the writer stand a chance to get a good fish dinner on the opening date?

Chas. Holt, of the Holt Hotel, had a very pleasant motor trip to Jackson last Saturday, but the return trip was not so pleasant; at least, Charles says he didn't know so many things could happen to a Chevrolet car on one trip and, incidentally, he says that Springport is a fine place to have your car repaired "while you wait." Springport is a beautiful little hamlet between Jackson and Albion, where they maintain one of the most up-to-date service stations for autoists anywhere in the State. Charles says they charge everything but your battery. Frank A. Saville.

How Two Nashville Merchants Regard the Tradesman.

J. Appleman, grocer: "The Tradesman is a great paper. Best I ever saw for anyone handling merchandise in this part of the country. Would hate to keep store without it. It is worth many times what it costs to me. I get valuable information out of every one."

W. A. Quick, grocer: "I like the Tradesman if I do not agree with Mr. Stowe politically and do not admire all he writes along those lines. He is evidently a Republican and I am a dyed in the wool Democrat, but there is one thing we do agree on and that is on C. L. Glasgow for Governor. There is no better man in the State and I am for him first, last and all the time. Tell Stowe he cannot say or do too much for him."

Mr. and Mrs. J. D. Culver, dealer in variety goods at Saugatuck, have added a line of groceries. The Judson Grocer Company furnished the stock.

Beautiful Merchandise

Oxfords for men and women that have distinction are those that create satisfaction. A satisfied customer means a repeated sale.

These oxfords are the most popular of the season, and are best known as having style, comfort and quality supreme. We can furnish you with these from our immediate stock.



Tanners and Shoe Manufacturers Grand Rapids, Michigan



8762
King of
Them All

- 8762—Mahogany Calf Bal. Oxford, City Last, A-B-C-D\$8.40
- 8703—Mahog. Full Grain Side Bal. Oxford, City Last, B-C-D-E...\$5.85
- 8749—Gun Metal Veal Bal. Oxford, Tremont Last, C-D-E.....\$7.00

**QUALITY
STYLE
AND
SERVICE**

the three essentials to successful shoe merchandising. They will increase your sales because they guarantee complete satisfaction and insure enthusiastic customers that will repeat. The nearby source results in quick deliveries and eliminates excessive transportation charges.

SEND US YOUR ORDER TO-DAY.

RINDGE, KALMBACH, LOGIE CO.

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Banking on the Earning Power of a People.

While it is true that government bonds are in effect a mortgage on the wealth of a nation, it must not be forgotten that their real security rests upon the earning power of the people. It is from that earning power that interest and principal finally must be paid.

In making a study of the foreign investment field the prospective investor therefore must concern himself with the record of the nations as going concerns. In the very nature of things such a study must turn for enlightenment to the history of past performances.

Some authorities hold that we cannot draw analogy between, for example, the days following the Napoleonic and Franco-Prussian wars and the present. They do not seem to recognize that conditions may be relative, although not altogether comparable. Many authorities would have us believe that the present conditions are terribly abnormal.

The fact of the matter is we would be living in abnormal times were conditions other than they are. The fact is we are to-day witnessing the inevitable consequence of certain fundamentals. And the earning power of the people, the recuperative power of the nations, has everything to do with the estimate as to the future of Europe. At the close of the Napoleonic wars Great Britain found herself confronted with a debt of \$4,000,000,000 in round numbers. That was just as staggering a debt as the one with which she has to contend to-day.

The close of the Franco-Prussian War found France on the verge of bankruptcy, with a public debt the like of which the country had never known.

But both debts were discharged. Would those who object to drawing analogy between such times and the present dispute the assertion that the earning power of the American people, that has built the per capita wealth of the nation from \$13.50 in 1878 to nearly \$2,000 to-day, has nothing at all to do with the security behind the United States Government Liberty Bonds?

Would anyone deny that there is the utmost significance in the fact that the per capita wealth of the United States was increased from \$513.93 at the outbreak of the Civil War to \$870 per capita just twenty years later and to \$1,164 in 1900, forty years after the war?

It is true that the late European war left more mouths to be filled, greater demand for all commodities,

and that the world had advanced from the conditions of 1814 and 1860 and 1876 to such an extent that the task of readjustment to-day dwarfs that of sixty and one hundred years ago. But the same old fundamentals lie underneath and must be dealt with now.

Now let me return to the discussion of the earning power of peoples. For the purposes of this article I shall use as examples Great Britain and France. The conclusions, I may say, in each case apply to consideration of both Belgium and Italy, the former of which is attracting widespread attention because of the rapidity with which readjustment at present is being carried out. I select Great Britain and France in this instance largely because their task of recuperation perhaps is more fraught with complications than is that of the others.

First of all we will examine the case of France. As has been stated, the Franco-Prussian War left the country bowed beneath what the world assumed was a burden that could not be thrown off. Yet in 1876 the Bank of France had in its treasury some three hundred billions in coin and bullion, which amount at that time was equal to the combined bullion and coin of the Bank of England and the United States Treasury.

Two years after the close of that terrible struggle France had paid an indemnity to Germany of one billion dollars. Not a cent of this was obtained from outside sources. Every dollar was borrowed from the French people.

Examination of the increase in per

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Cadillac State Bank
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Capital \$ 100,000.00
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Resources (Nov. 17th) 2,790,000.00

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

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

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

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

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ASSOCIATED

capita wealth of France, which is illustrative of the earning power of the people, will be interesting. In 1789 the per capita wealth was \$300; in 1814 it was \$345, and in 1914 it was \$1,625.

Now examine the case of Great Britain, with a debt of four billions of dollars in 1814, after the exhausting struggle of the Napoleonic wars. At that time the per capita wealth of the people was \$600. One hundred years later the per capita wealth was \$1,915.

In 1914 the people of Great Britain and France were deriving huge incomes in the way of interest on investment in every corner of the world. The money of the savers and investors in Britain and France was tied up in American railroads, municipalities and public utilities. These two nations were the greatest creditor nations in the world, which fact was attributable to nothing save the honesty, skill, industry, thrift and earning power of the people.

If for no other impulse or motive than a purely selfish one, American investors should advantage themselves of the present position of foreign exchange and purchase foreign securities such as government bonds, municipal bonds and well selected industrial securities.

Any reputable investment house which gives attention to this particular form of investment will respond to a request for information and assistance in this regard. In fact, in making this kind of investment too great care cannot be taken in the selection of the medium through which to deal.

The present levels, the exchange situation, all these factors serve to recall a story which is old but very pertinent.

In 1871, following the wars that had brought so many burdens and so much unrest, Baron Rothschild was asked about what might be a good investment.

"Buy French rentes at 60," advised the financier.

"What!" exclaimed the astounded enquirer. "Why, the streets of Paris are running with blood!"

"Certainly," calmly replied the banker. "That is why you can buy them at 60." *Stuart L. Bishop.*

The First Bank Note.

In the matter of exchange, China stole a big march on the rest of the world. Her first paper money was printed in the year 650 A. D. Not until the chartering of the Bank of England, in 1694, did Europe have its first bank notes.

"Circulating forever and ever" is the arrogant inscription on the most remarkable bank note in the world, issued by the Chinese and now in the Museum at Cambridge, England. It is bordered with ornate dragons and stamped with the red seal of the great yellow empire. The colors are still bright and the gold ink as shiny as the day it was applied—back when England was a wilderness. That the paper itself has not crumbled after these 1,269 years, is a wonder in itself. The note is over a foot long.

Marco Polo in describing these

Chinese bank notes, recorded that the imperial mints redeemed old bills on a payment of 3 per cent., and that counterfeiting was punished by death. Redeemable in gold or silver, they were exactly like modern paper money. Later on, about the year 1400, counterfeiters got so numerous and so adept that China switched from paper to metal, for her medium of exchange.

The paper of the first Chinese note was made from the bark of mulberry trees. It bears the inscription, "To circulate on the same footing as standard cash. To counterfeit is death. The informant will receive 250 taels of silver and in addition the entire property of the criminal."

Competition vs. Opposition.

The difference between competition and opposition is as follows:

Competition is an honest man's means.

Opposition is a two-edge sword.

Competition is tempered with fair play.

Opposition puts a premium on trickery.

Competition brings improvements.

Opposition suggests schemes.

Competition makes friends.

Opposition creates enemies.

Competition nourishes profits.

Opposition kills them.

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- 1 National Clock Register on 9 drawer Mahogany Floor Cabinet.
- 1 Map Cabinet, "2 Seven Drawer Cabinets," "Sanitary Base."
- 9 Office Filing Case Trucks.
- 5 Edison Dictating Machines.
- 3 Egly Registers.
- 1 Electric Coffee Grinder.
- 2 10 ft. Wash Sinks.

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Capital - - - \$500,000
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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

Assets \$3,572,588



Insurance in Force \$66,109,220

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Per Cent Interest Paid on
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**An Important
Extension**

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

Those unable to assemble
complete data on the TEN-
TATIVE RETURN, al-
ready filed, should improve
this chance. Anything over-
looked may be supplied.

The professional accountant
who has had diversified ex-
perience in TAX MAT-
TERS, is best able to
straighten out these prob-
lems. He brings to their
solution the benefit of com-
parison. His work is ana-
lytical.

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

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

Let us serve you.

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Foodstuffs in Early Days on the Muskegon River.

Grandville, June 1—Foodstuffs were harder to obtain in early days than now.

Almost everything in that line came to the Michigan woods from across the lake by boat, sailing craft at that. When navigation closed in the fall there was no more communication between Chicago and the lumber woods of Western Michigan. When the Muskegon store ran out of supplies we of the North woods had to go without until spring.

This was the condition before the advent of the railroads. Michigan settlers suffered some hardships in those days of which modern civilization knows nothing.

Pork, beans, potatoes and bread formed the staples of which the woods folks partook and lived like kings at that. One year there was a failure of the potato crop—at least so far as the lumbering country was concerned—and we lived on pork and beans. I was a small chap at the time and the menu that winter became very stale to my palate before spring. With the opening of navigation, potatoes were again in evidence and they looked to the starved eyes of the boys like apples of gold. The price—\$1.50 per bushel—was something remarkable for that time, the years immediately preceding the Civil War.

Butter and cheese were articles of luxury. I well remember father telling of the godsend that came to a lumbering camp one fall when, soon after a big lake schooner was wrecked, some of the shanty men, visiting the lake shore, ran upon a variety of foodstuffs, among them being a big cheese.

This cheese weighed not less than 200 pounds and was scarcely injured by its soaking in the waters of the lake. At any rate it was taken to the cook's shanty and formed a staple article of diet for a good share of the winter. Something like two inches of the outside had been water-soaked the remainder being in prime condition. Barrels of flour, too, were appropriated, more than two-thirds the contents of the barrels being uninjured.

With the close of navigation on the lake the denizens of the Michigan woods went into winter quarters. Usually the Muskegon merchants stocked up sufficiently to last until spring. However, they were not always proof against miscalculations, as in the case of potatoes above mentioned.

Our butter came in firkins of from sixty to 100 pounds, and such stuff as it was! It would hardly be considered for packing stock to-day. Strong butter was the rule. In fact, the peculiar flavor of that firkin butter from across the big lake lingers with me still. Until I had advanced considerably into teenage I never tasted good farmer's butter, hence having acquired a taste for the firkin product, when genuine butter put in its appearance I had to learn to like it.

While I was clerking in a backwoods store I had some butter experiences that were more humorous than tragic. The stores in the river settlements seldom had an opportunity to buy farmer's butter since the few settlers back from the river used hog grease in lieu of the product of the cow. We were always, however, supplied with Illinois firkin butter of the strong variety, of which the woodsmen partook without thought of making a wry face.

The first home-made butter came in one day, fetched by a settler's wife who lived in the edge of the village and who had one cow. I had heard some queer stories about this woman—that she placed her pans of milk under the bed to raise the cream. Boy like, I hated the sight of Mrs. Blank and her pail of butter.

The store boss had not instructed me as to what to do in case a woman with butter should call. I bought the

butter, paying in sugar, which was the same as cash. After the woman was gone I looked over the rolls of butter with a critical eye. It looked good all right. We seldom had calls for butter and I began to fear that my purchase was to prove a miniature white elephant. When the boss came in I said nothing about my purchase, fearing he would reprove me for such reckless extravagance. Everybody on the river knew Mrs. Blank and everybody hated her because she was a cantankerous virago, her big, husky, log-driving husband being henpecked to a degree that made him a whipped cur in her presence.

"Why don't you get some nice sweet farmer's butter, instead of that strong old firkin stuff?"

The speaker was Hi Parkson, a jobber whose patronage was worth considering. The moment he uttered the words I thought of Mrs. Blank's butter, which I had hidden in one of the drawers under the lower shelf. Pulling out the drawer I produced several rolls of yellow butter that was good to look at. The eyes of the jobber bulged in astonishment.

"Sakes alive!" he gushed, "Why this is something like it. Why didn't you tell me you had butter when I bought some of that firkin grease 'tother day?"

I assured the gentleman that this was only purchased that day and was reserved for choicest customers.

My heart was in my throat for fear the man would ask the maker's name. He smelled and tasted, smacking his lips with the utmost satisfaction. He said he would take the lot at a price which made the sale fairly profitable.

"Ah—wait a minute," as I was about to tie up the purchase, "Of course, you know who made this butter.

"Why, y-e-es--"

"Who was it, boy? I'm mighty particular you see."

I did see and also believed that my sale of the obnoxious woman's butter had gone glimmering. I wouldn't lie, however.

"Ah, Mrs. Blank, eh!" he chuckled, dabbing his thumbnail into one of the rolls, taking a big taste. "My gracious but that's fine. If that woman made this butter I know it is good! When will you have another lot of her make?"

I was nearly taken off my feet with the relief that came. I knew then that Mr. Parkson had never heard the story of how Mrs. Blank raised her cream to the skimming point. The butter gave satisfaction and I sold other relays of the same make to the jobber.

About midsummer I saw a red-faced woman coming toward the store bearing a wooden bucket covered with a rather soiled cloth. It was another farmer's wife who lived five miles away. Another lot of butter I was sure. As the boss was in, and no customers at the moment, I slipped out the back door relieved to know that the boss was on hand to take care of the customer.

It was the rule at the store that nobody should be turned away who had anything to sell. I waited outside until the deal was consummated and the woman gone before I re-entered the store.

"Here you are, Jimmy," ejaculated the boss, pointing to a big tin pail standing on the floor at the end of the counter. I saw it was two-thirds full of an oleaginous mess of cow grease, streaked and not palatable looking.

"What is it?" I asked.
"Don't know. The woman said it was butter. She carried it five miles through the hot sun and she was sweating like a steer when she came in. I hadn't the heart to turn her down. She took her pay in sugar and went away satisfied. Take it out to the swamp yonder, Jimmy, and bury it!"

I obeyed the order to the letter. Old Timer.

No man is born into the world whose work is not born with him.

Wise Investment of Retail Profits Essential to Success

The merchant who some day becomes financially independent is the one who not only makes a satisfactory profit in his business, but who invests those profits wisely.

He doesn't let surplus capital stand idle, he isn't content with a nominal interest yield—nor does he tie it up in excess stock. He buys safe securities, with good interest yields, that stand fair chances of showing an extra profit in higher market value later, and that are quickly salable if the capital is needed.

It is our business to suggest such investments. Our representative is in your city regularly. He will call without obligation, if you write us.

HILLIKER, PERKINS, EVERETT & GEISTERT

BELL M. 290. SECOND FLOOR MICHIGAN TRUST BLDG. CITY 4334

STOCKS

BONDS



TRUST ESTATES

Trust Estates, whether created by will or agreements, are especially adapted to meet the needs of women and children. Such an arrangement relieves them from all responsibility and the dangers of making investments and conserving principal.

Trust Companies, with their training and experience, insure the best results. Their knowledge of investments makes possible a high return upon the principal of the estate.

Trust Companies have perpetual charters and that makes certain their availability at all times. Their large resources stand for safety, their equipment and organization for efficiency, and the volume of their business for economy.

WHY NOT NOW CREATE A TRUST, OR PROVIDE FOR ONE LATER?

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Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
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American Light & Traction

Common Stock has been one of, if not *the* favorite security in the Grand Rapids market for many years, selling *as high* as 440 during the last three or four years, its lowest being 125 which price prevailed for a very few hours some few weeks ago.

The stock pays 10% in cash and 10% in stock annually, yielding a high income return.

You can now purchase the secured 5-Year Notes of the Company on a basis to net you 7 $\frac{1}{4}$ % and at the same time acquire with the Notes an option on Common Stock of the Company at

\$142 a share until May 1, 1922

\$147 a share until May 1, 1924

\$152 a share until May 1, 1925

This means that you can put your money into a high type of investment security—because the secured note of the AMERICAN LIGHT & TRACTION COMPANY must be considered such a security—and yet have practically the same chance for profit on the appreciation in value of AMERICAN LIGHT & TRACTION Common Stock as any purchaser of such common stock would have at this time.

Making a speculative profit by taking a corresponding risk is common practice and the unskilled investor usually loses.

Taking an option on a probable profit without taking the corresponding risk is the last word in skilled investment and such opportunities are usually afforded only during panic times such as the present.

We say panic times advisedly, because what we have really been doing is to go through a credit panic during the past several weeks, the peak and danger point of which is undoubtedly now past.

Because of the standing of the management of the Company, the wonderful properties, the conservative policy of the Company, and its strong financial position, securities of the Company are recommended by local banks probably more highly than any other securities which have ever come into our market.

The American Light & Traction Company owns the gas plants in such cities as Detroit, Michigan; Grand Rapids, Michigan; Milwaukee, Wisconsin; St. Paul, Minnesota; etc., the communities in the list representing some of the fastest growing industrial centers in the country. The growth of the city of Detroit alone from a quarter of a million to a million now is sufficient to make any ordinary gas company enjoy wonderful prosperity.

We offer subject to confirmation and allotment our participation in:

\$6,000,000

AMERICAN LIGHT & TRACTION COMPANY

5-Year, 6% Secured Gold Notes

PRICE 93 $\frac{3}{4}$ and ACCRUED INTEREST

TO YIELD OVER 7 $\frac{1}{4}$ %

This note carries detachable warrants entitling the holder to purchase $\frac{2}{3}$ of a share of Common Stock for each \$100 Note he may hold at

\$142 per share to May 1, 1922

\$147 per share to May 1, 1924

\$152 per share to May 1, 1925

The American Light & Traction Company owns over 99% of the capital stock of 14 operating companies engaged principally in the production and sale of gas and electricity for light, heat, and power, *servicing a present estimated population of 2,400,000* which includes *most of the important manufacturing cities* in the country, notably, Detroit, Michigan; Grand Rapids, Michigan; Milwaukee, Wisconsin; Madison, Wisconsin; St. Paul, Minnesota; San Antonio, Texas; St. Joseph, Missouri; Binghamton, New York.

These Notes *will be further secured by deposit* with the Trustee of over 99% of the capital stock of the St. Paul Gas Light Company and over 97% of the capital stock of the Milwaukee Gas Light Company.

The Common Stock of the American Light & Traction Company has enjoyed cash dividends during the past 17 years, *the rate since 1911 having been 10% per annum* and in addition since 1909 10% annually in stock.

Net earnings of the American Light & Traction Company for 12 months ended March 31, 1920 *amount to \$4,201,139* as compared with *annual interest* requirement on these notes of \$360,000. During this period the consolidated gross earnings of the Company and the operating company were \$22,686,216 and net earnings \$5,826,016 as compared with interest and other deductions of the operating company's annual interest on these notes amounting to \$1,984,877.

The operating companies have been in existence from 20 to 60 years and have shown uninterrupted growth regardless of general business conditions.

We give these notes our unqualified recommendation.

HOWE, SNOW, CORRIGAN & BERTLES

INVESTMENT BANKERS

Grand Rapids Savings Bank Bldg.

Grand Rapids, Mich.

KEEP BUSINESS BUOYANT

To Prevent Wreckage and Avert Disaster.

In these days when the seas of business are uncertain, it is more than ever necessary to keep each business concern buoyant. Doing so is sure to prevent wrecks and to avert disasters.

The thing most likely to become too heavy, weight down the business and lessen its buoyancy is overhead. Now, when all the buoyancy of which the business is capable may be needed, it is wise to keep the overhead down to the lowest possible point. This is no time to expand overhead at the expense of the business. It is the time to increase the volume of business without increasing the overhead.

The greater the volume of business done on a given overhead the greater the buoyancy of the business. The smaller the volume of business done on a given overhead, the less the buoyancy of the business.

Many an employe has gone to jail because his employer has placed too many temptations in his way. It has been so much easier to go wrong than to go right that he has taken the wrong course. The more temptations placed in the way of employes, the greater the danger of leaks that will seriously affect the buoyancy of the business.

The system upon which the business is operated needs to be such that it's easier for the employe to do the right thing than the wrong one. A method of checking is needed that will detect the first wrong step. It endangers the buoyancy of the business to wait until there is a long track of wrong steps.

One of the surest ways of preventing thefts is to be able to detect a theft at once. Some large stores have worked out systems by means of which, in the course of a few minutes, they can tell if any article is missing from any department.

The less time the thief has to make his getaway, the greater the chance of catching him. The less his opportunity of repeating the operation undetected, the smaller the quantity of goods stolen.

Goods in stock are of even greater value than money. One can only get a dollar for a dollar bill, but goods that he pays a dollar for he sells for more than a dollar. It is for this reason that even greater care needs to be given to keeping an accurate stock record than in keeping an accurate cash record.

Mistakes in business, like rats in a wooden ship, gnaw holes that may result in serious leaks. Rats are killed as soon as caught and these rats gnaw no more holes. When mistakes are found, just as effective steps should be taken to prevent that same mistake being made again. In this way dangerous leaks in the business can be prevented.

The only man who ever makes a mistake is the man who never does anything. The difference between the wise man and the fool'sh man is that the wise man never makes the

same mistake twice. It is a wise precaution to run the business on a system that will catch all possible mistakes. Make the same mistake but once and the buoyancy of the business will be maintained. Continue to make mistakes and the business will soon be full of holes.

Too much stock has sunk more than one business and caused the red flag of the auctioneer to be raised as a warning to others of a business wreck in the path of navigation. Nothing lessens the buoyancy to so great an extent. Just at this time, it is more than ever necessary to keep down the stock. If prices start downward, the overstock will acquire still more dangerous weight with every drop.

Keeping down the stock and speeding up the turnovers increases the buoyancy of the business. It makes it draw less water. It makes it possible to pass, with safety, over shoals which otherwise would wreck the business. Therefore, it is well to keep such an accurate record of the stock and take inventories so frequently that there will be no possibility of any item of stock piling up without the knowledge of the man at the top.

When a ship runs onto rocks or sand bars it immediately loses its buoyancy. To prevent such catastrophes, the greatest possible care is taken to watch and chart changes in seas and channels.

When a business runs upon the rocks or the sand bars of market demand, that business loses its buoyancy. To prevent such a catastrophe, the changes in business conditions must be carefully studied.

Buying demands of the public are constantly changing. There is not a line of business where this is not the case. There are some things that people were buying a generation ago that they are not buying to-day. Business channels are constantly changing. Where it was clear sailing a generation ago there may be shoals to-day.

The changes that are taking place to-day are far greater than usual. To prevent disaster, it is necessary to study the demands of the people and to rechart the business seas as the commercial storm caused by the war subsides.

Dollars of sales don't necessarily measure the volume of business done. A dollar is not nearly as accurate a measure of value as a yard of length or a pound of weight. The yard remains the same but the dollar will not always buy as many yards. The pound remains the same but the number of pounds of any commodity required to equal a dollar constantly changes.

To-day a dollar isn't worth much more than 50 cents were in 1914. If a man is doing the same volume of business to-day that he was doing then, his dollars of sales will be double those of 1914. Besides buoyancy is needed, but it is a mistake to buoy up hope and optimism with the soap bubbles of sales volume indicated by the inflated dollar.

The thing to watch is the actual volume of goods sold, and the amount

of service people have paid for. Count the yards, the pounds and the dozens when figuring the volume of business rather than the number of dollars rather than the number of dollars.

Several Methods of Combatting the Fire Peril.

The merchant owes it to his employes, as well as to himself, to see that good housekeeping is practiced through his entire establishment. By good housekeeping is meant the keeping of premises clean and free from accumulations of rubbish of all kinds in cellars, attics, yards or other places.

Uncleanliness and fire hazard go hand in hand. Even buildings of the most fire resistive materials may have fires among their contents if there is poor housekeeping in the store. The store where piles of litter are evident is likely to be the store where discipline is so slack that the workmen are permitted to smoke while on duty; where fire escapes are insufficient; where stairways are blocked and where fire hazards in general are overlooked.

It is especially dangerous to allow accumulations in which oily matter is present as this creates the additional hazard of spontaneous combustion. In this connection it should be noted that many of the sweeping compounds sold for general use, are impregnated with oil and frequently have caused fires from spontaneous ignition. Inflammable rubbish should never be placed in wooden barrels and where greasy cloths are used; they must be kept in metal containers with self-closing tops.

A fire occurred in one store where spontaneous combustion broke out in a wooden barrel filled with oily scraps. The management in this instance had provided self-closing metal cans, but at the time that fire occurred these were found to be nearly empty, although some of the cans had oily rags piled upon the covers. Here, of course, the employes were at fault although the employer should have made certain that the rules covering the rubbish hazard were carried out.

Where inflammable materials accumulate rapidly as in the manufacture of light dresses and waists, the litter should be removed several times a day. In the Triangle Shirtwaist Co. fire, the presence of such material was instrumental in the rapid spread of the flames and the consequent heavy loss of life.

The report upon a certain department store fire reads: "There was considerable rubbish in the basement, and in the rear of this and adjoining buildings there were piled about twenty cords of wood, which helped the fire gain headway. Loss about \$200,000."

No loophole should be left open in instituting safeguards. As an example of fire occurring where least expected, the records tell of one plant in which all waste incident to operations was carefully disposed of, but in which cloths that had been used in waxing floors were left by a cleaner in a cardboard box near a steam coil, thus, through spontaneous combustion, causing a fire which did considerable damage.

Special attention should be accorded the shipping and receiving rooms and the accumulation of excess packing material and empty boxes strictly prohibited. Wherever excelsior, paper straw or other combustible materials are used for packing purposes, only a single day's supply should be kept on hand and this should be stored in a box or bin lined with metal and provided with a counter-weighted door having a fusible link, to insure automatic closing in case of fire.

In storing all bituminous coal, care should be taken to see that the pile is not placed where it will become either dampened or heated, since it may then ignite from spontaneous combustion. Where oil is used as fuel, the storage supply should be isolated in an underground tank and the pipes leading to the burners should be inspected frequently for leakage at joints.

Electric wiring should never be placed in service until it has been inspected by the proper authorities and all electrical machinery should be safeguarded. At Newark, New Jersey, eleven lives were lost in a fire which was started by a spark from an electric motor installed near a lacquer spraying machine. The motor had not been inspected as it should have been under the City Building Code.

In another instance the management of a storage warehouse was informed that the electric wiring was unsafe but did not remedy the condition and a \$170,000 fire resulted.

The overheated bearing of machines sometimes cause fire and their lubrication should be assured. It often happens that oil overflows from bearings and drips upon the floor. To avoid the spread of oil it is customary in some plants to use a box of sawdust as an absorbent. This, however, is dangerous practice and should not be countenanced since the presence of oil renders the sawdust subject to spontaneous combustion. Sand is considerably safer for this purpose, but it is still better to install metal drip pans which carry the overflow back to the main tank.

"Anything Else To-Day?"

A department store makes capital of the time a customer has to wait for change or parcels. The customer's attention is called to a "reminder list" containing a large number of articles, arranged in alphabetical order, handled by the store.

On the left edge of the card is a blank column. In this is inserted in red ink a cross-mark opposite each article that is on special sale. New cards are issued the salespeople every morning by the advertising department, the red cross-marks having first been entered by hand and the date stamped on the card.

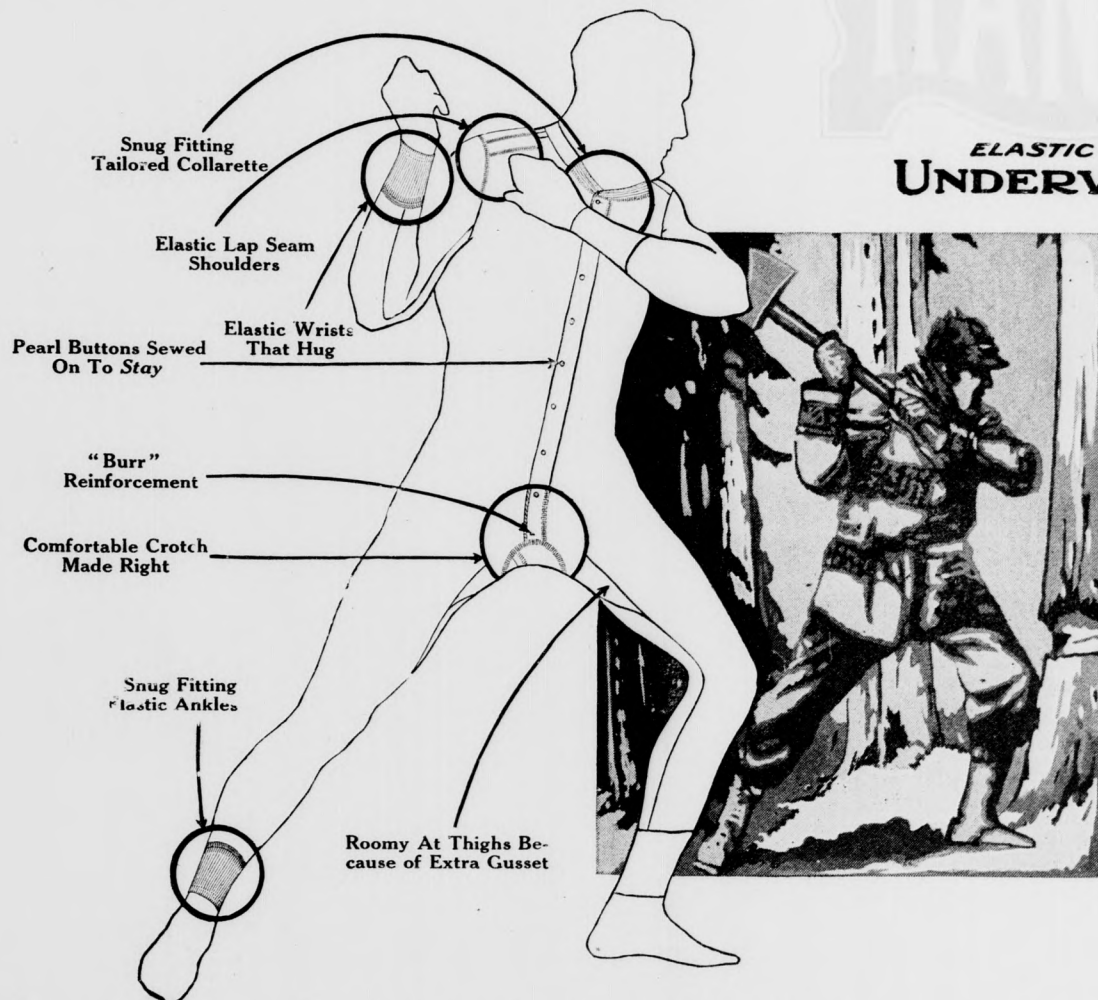
One purpose of the card is to serve as a reminder of some needed purchase which the customer might overlook. Another is to enlist her interest in the articles marked, to the extent of prompting her to visit other departments. Each salesperson is provided with several of the cards, which are kept lying on the showcase or table, within easy reach.

C. C. Johnston.

Hanes new 10-lb. union suit will clinch sales-leadership!

Trade

Mark



ELASTIC KNIT UNDERWEAR

Hanes Guarantee:

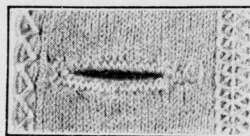
"We guarantee Hanes Underwear absolutely—every thread, stitch and button. We guarantee to return your money or give you a new garment if any seam breaks."

INTO this Hanes yellow label medium-winter-weight union suit is put the greatest combination of quality materials and workmanship found in popular priced underwear. Every detail is a convincing sales-argument. Check up every one of them in the accompanying illustration.

Unusual wear-value is guaranteed by the long-ply, full-combed

Hanes quality yarn and pure silk trimming; roominess and comfort-fit at thighs are assured by an *extra* gusset. Flat-lock, non-irritating, unbreakable seams; pearl buttons and strong sateen button stays; reinforcements to meet every strain; non-gaping buttonholes—all these features make Hanes give the greatest value ever offered at the price.

Made in two popular colors—No. 1556, White, and No. 1558, Ecrú.



Actual Size Illustration of Hanes Non-ripping Corded Buttonhole

Hanes Heavy Weight Men's Underwear

You are assured of the same guaranteed quality in every garment of the Hanes line—men's winter-weight union suits, and shirts and drawers. They are supreme at the price. Hanes wear-saving, sales-making features are found in each garment. Men's drawers have snug-fitting sateen waistband; Union Suits have the closed crotch that stays closed.

The "Hanes" Labels

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

Hanes Union Suits for Boys

You stock these wonderful Boys' union suits with the certainty that they will sell and repeat year after year! Mothers buy them for their exceptional quality; for their extra comfort, extra wear and extra warmth! Sizes 20 to 34, covering ages from 2 to 16 years. 2 to 4 year old sizes have drop seat. Four desirable colors—ecru, natural or peeler, silver gray and bleached white.

Your jobbers can show you Hanes samples—or can get them for you

P. H. HANES KNITTING COMPANY, Winston-Salem, N. C. New York Office: 366 Broadway

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

COMMUNITY CONSCIOUSNESS.

Why Merchants Should Work For Local Development.

Community consciousness may be defined as a keen appreciation of common interest." A frantic crowd cheers like mad on Northrop field as Chicago does down to defeat. The cry goes up, "What is the matter with Minnesota?" Back comes the ringing answer, "She's all right." What does it all mean? Simply a case of intense community consciousness. Individual prowess is forgotten. Minnesota has beaten Chicago. Every tongue is singing, "Minnesota, Hail to Thee."

The family gathers at the home fireside on Thanksgiving Day or Christmas Eve. It is with one voice they sing, "Home Sweet Home." The individual is merged in the group, another manifestation of community consciousness.

Our country was at war. Armies were raised. Red Cross chapters were multiplied. Liberty bonds were lavishly taken. Everywhere self was subordinated to the common good. In the heart was the song, "My Country 'Tis of Thee, Sweet Land of Liberty." In this outburst of patriotism we find another manifestation of intense community consciousness.

Community consciousness fully recognizes the independence of town and country, producer and consumer, capital and labor, merchant and customer, age and youth. It is the opposite of self consciousness and implies a willingness to subordinate self to the common good. The problem involved in community service is to develop the same love, loyalty, sacrifice for the home community that so many give so freely to the college, home and nation.

Self consciousness and community consciousness are the inspiration of two types of life, competition and co-operation. Under competition it is every man for himself, and the devil take the hindmost. Under co-operation it is each for all and all for each. The one is the life of the jungle and the other the life of protected homes. Under competition we find autocracy, up-holding lordship. Under co-operation we find democracy, promoting good will and fellowship. The autocrat believes that might makes right. Under one scheme of life the strong exploit the weak. Under the other, he profits most who serves best. Competition engenders hate, jealousy, lock-outs and war, while co-operation engenders brotherhood, the reign of law, with peace and good will on earth.

Self-consciousness or community consciousness, which shall it be? The scriptures record that in ancient Jewish days the King proclaimed to his people, "Choose this day whom ye will serve. As for me and my house, we will serve the Lord." The same eternal question is before the world to-day. "Choose whom ye will serve." Shall it be Autocracy, the offspring of self-consciousness, or Democracy, the offspring of community consciousness? Perckan.e. in choosing the

latter we make the same choice as did the Jewish King of old.

Community consciousness is but the essence of the great commandment, "Love thy neighbor as thyself." The favorite slogan of many a community club is "Get acquainted with your neighbor. You might like him." Then he might like you. Mutual liking begets mutual good will which is the forerunner of the highest and best community development.

And who is my neighbor? Read again the old, old story of the good Samaritan and the man who fell among thieves on the road to Jericho. Such neighbors can be found everywhere, on the farm without help or in the office of the speculative trader; in the sweat shop of industrial slavery; in the store overwhelmed by mail order and chain store competition; in the dance hall or saloon where joy is sought through vice; in the legislative hall where "pork" seems to be the supreme object of statesmanship. When the club finds these neighbors, what then? Will the club do as did the Levite, pass by on the other side, or emulate the Good Samaritan and do the things which will bring relief to the sorely afflicted victims of wrong social and economic conditions?

Again, community consciousness is a condition of mind and heart, "As a man thinketh in his heart, so is he." When the members of the club are strongly imbued with community consciousness, there is no carping criticism. Men do not then gather in public places to talk about what "they" do or what "they" do not do, but rather of what "we" are doing or can do to overcome the self-consciousness that splits the community into competing groups, sections, factions and interests. The one vital concern of mind and heart will be, "What can 'we' do to advance the best interests of the entire community?"

Unfortunately, however much to be desired is loyalty to the common welfare, the frailty and weakness of man has ever made him extremely self conscious. He is ever asking, "what is there in it for me?" However, it may be as in the days of our Revolutionary forefathers, an intelligent self interest will make us see the need of subordinating self to the community. The sound philosophy of Franklin is still good. "If we don't hang together, we shall hang separately." When men do not choose by persuasion, the better way, they often choose it by compulsion. A tidal wave at Galveston, an overwhelming flood at Dayton brought reform to American cities. The frightful world war, and a colossal world debt is a tremendous compelling force for the substitution of co-operative ways and methods for the ways and methods of competition. Mighty changes will follow the war, not the least of which will be the drawing together of men in closer community relationship, the development of love, loyalty and patriotism for the home town.

Frank T. Wilson.



You'll Find "APEX" Superior In Every Particular

"APEX" Underwear has attained an unapproachable reputation for *satisfying every wearer*. The fit is right, the appearance is right, and the price is right.

"APEX" UNDERWEAR for Men, Women and Children

When you sell a customer a suit of "APEX," you won't have to cross your fingers and hope to goodness it pleases—

"APEX" always pleases.

At your request we will send a sample assortment for close inspection.

The Adrian Knitting Company
Adrian, Michigan

The Child's Power to Assimilate and Use Information.

Written for the Tradesman.

Many years ago I read a story—I do not remember where I saw it—a tale of a man reputed to be very deeply versed in books, and who turned for the solution of any problem to his great library, who in some manner offended the King. Or perhaps the King just took it into his head to find out whether the man's wisdom really amounted to anything. Anyway, he caused him to be shut up in prison and commanded that he should stay there until out of his vast store of information he could think up some way to get out.

The poor man stayed in prison many years, cogitating upon the injustices in the world and the cruelty of kings, and looking out of the barred windows at the beautiful world from which he was excluded; spending hours in the reading of his great tomes in search of some method by which he might escape.

One day a little boy passed by, and, seeing the man looking out wistfully through the bars, asked him why he was staying there.

"I am cruelly kept here by the King," the well-informed man replied, "until I can read up in books or think out myself some way to get out."

"Is the door locked?" asked the boy.

"Of course it is," replied the wise man. "When they shut people up in prison they always lock them in. I have many books which tell about it, and in some of them are pictures of the great keys that they use. Also I have seen the very keys and locks in museums, in which I have passed many days before I was locked up here. And, too, the jailer who brings me my food always has a great bunch of keys, and I hear him rattle one of them in the lock on the door of my cell."

"Have you tried the door?" the boy insisted.

"Why, no," the man said. "This is a prison; prison doors are always locked—what would be the use?"

"Try the door now," said the boy. The wise man did so, found the door unlocked and walked out, as he might have done at any time in all the years before. The door never had been locked.

A person can be highly intelligent without saving very much—perhaps without having any—of what we may call book knowledge, or he can have a great deal of book knowledge without being intelligent at all. In the mental examinations which were held in the United States Army during the war nearly two million men were put through a test to ascertain their relative intelligence as a basis for proper assignment to duty as privates, non-commissioned and commissioned officers. The results were very startling for they showed unmistakably that seventy out of every hundred men in the United States, regardless of their schooling, were of intelligence "average," "low average," "inferior," and "very inferior." A little more than sixteen were classed as "high average," nine as "superior," and between four and five (4½ per cent.) as "very

superior." Forty-five were below "average."

The number of men examined was so large, and so representative of our population, that there can be no question about the fact that the statistics thus gathered present a true picture of the relative grades of intelligence among our American men of all classes. And it demonstrates beyond dispute that the educational problem presented to parents and to schools is much more that of how to develop intelligence than of how to impart learning.

At the very outset of a child's life one must begin to awaken the intelligence which already is there not so much by imparting facts as by encouraging and directing its exercise. To see accurately, to distinguish between large and small, round and square, soft and hard; to recognize, compare and contrast flavors, odors and colors; to fit things together, to hear keenly, to adapt means to ends—these are the expressions of increasing intelligence, and the use of the faculties through which they find expression begins with the earliest activities of the child.

He uses these faculties himself, even if nobody directs or pays any attention to him; but his use of them can be made enormously more profitable by intelligent direction and cooperation on the part of the parents. When you give your little child the soft red, yellow, blue and other colored worsted balls, the square triangular and other shaped blocks, and all the other things that constitute the apparatus of the modern kindergarten; when you play games designed to test his power of observation, his sense of taste, smell and hearing, his memory of what he has seen; when you encourage him to draw and paint, and to write out little stories describing what he has seen, you are developing his intelligence. By the use of that intelligence he will be able to digest and build into his active life for all the years to come the things he learns from books and from experience.

It is for this reason that the school teacher knows so well from what sort of homes her children come. She can see in a child who quickly responds to what she tries to teach one whose home surroundings have developed intelligence, and in another who can learn by rote without really understanding one whose home life has been dull and uninspiring. It is for this reason that the earliest years of a child's life—long before he goes to school—are so vitally important in fixing to a great extent his grade of general intelligence. By the time a child is six years old the chances are that this thing is largely settled for life.

Prudence Braish.

(Copyrighted 1920.)

Too Harmless.

"Here's a clock I paid you three bucks for," began the customer.

"Sure. Nothing alarming about that," began the conciliating dealer.

"No! Nor about the clock neither! I wound the dumb thing up tight and she won't make a sound in the morning!"

BRAENDER TIRES

BULL DOG NON SKIDS

THE GREATEST
AND MOST EFFECTIVE MANUFACTURED



Send for
information
on our
new
Giant
Bull Dog
Tire
for
Fords
and
Dodge
Automobiles

The extra
ply Tire
will give
more miles
and is the
cheapest in
the long run

MICHIGAN HARDWARE CO.
GRAND RAPIDS, MICH.

MANUFACTURED BY
BRAENDER RUBBER & TIRE CO.
RUTHERFORD, N. J.

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.

DUE TO THOSE HIGHER UP.

Many Complaints Against Retail Grocers Held Unjust.

Whenever natural misfortune or artificial monopoly, conspiracy or control causes or makes possible an increase in the price of a given commodity, it is the retailer who in the end must face the consumer, break the bad news to him, sell him the commodity, charge him the price and collect it if he can and make whatever he can out of the transaction.

As the consuming public has been exasperated beyond endurance by repeated and continual increases to the unbearable cost of living, it is the retailer who has to take the lion's share of the reproaches quite regardless of what proportion of the profit he secured.

The law under which the Federal Trade Commission was created contains a single declaration of principle which the commission is charged to enforce. This declaration reads as follows:

Unfair methods of competition in commerce are hereby declared unlawful.

Since in the end every unfair practice results in an increased price to the ultimate consumer, and since the retailer is the man who must collect that tribute whether he gets it or not, this declaration and the work of the commission is bound to be of immediate and vital importance to retail merchants.

This declaration means that in commerce there shall not be trickery nor chicanery; that there shall not be the rule of might as opposed to right; that unfairness, meanness, ruthlessness and dishonesty have no place in American business. It means that goods may not be misbranded as to their quality or quantity. It is a declaration against short measure, short weight and short count. It should be a protection for the retailer with respect to the quality of the goods which he puts on his shelves and which he must deliver to his customers.

When any one believes that unfair practices are being indulged in in commerce and he addresses the Federal Trade Commission with a brief statement of the facts as he understands them, the commission makes a preliminary investigation, and if in the end it has reason to believe that it is to the interest of the public that the matter be formally enquired into, then it issues its complaint in writing, directed toward the concern against whom the accusation has been made. The accused is then given forty days in which to prepare his reply in writing, and thereafter a full hearing is had, the respondent being present in person or by attorney with every opportunity to cross-examine witnesses and examine documentary evidence. After that there is placed at his disposal all the processes of the commission so that he may produce his own witnesses and compel the production of books and papers or any other documentary evidence which he may wish to employ in his de-

fense. In the end, the commission may find either that the acts complained of have not been committed or, if committed, may not properly be said to be unfair. In which case the whole matter is dismissed.

If, however, it is found that the things complained of have actually been done, and that they are contrary to the public interest, the commission's order to cease and desist from the practices complained of is issued. But thereafter the respondent may, if he believes that the decision is unfair to him, appeal to the Circuit Court of Appeals of the United States and thence to the Supreme Court of the United States; so that every possible safeguard of law is thrown about the proceedings.

Experience has shown that nearly two out of three of the complaints which are brought to the commission's attention are not such as to warrant any formal proceedings, and these matters are dismissed without annoyance to the respondent, without publicity and without public knowledge.

In the five years of the existence of the commission there have been 1,886 of such applications for complaint made. These cases have passed through the procedure which I have outlined, with the following result:

On preliminary examination and without publicity or embarrassment, 924 of these cases have been dismissed, 534 are still in the process of such preliminary investigation, and in the remaining 428 cases the commission has instituted formal proceedings, resulting in the issuance of 582 formal complaints—the excess being due to the fact that in some applications there were a number of respondents who were proceeded against individually. Of these 582 adversary proceedings, 290 have been disposed of, while 292 are still pending. Of the 290 disposed of, 55 were dismissed, the Government, on full hearing, having failed of preponderating proof or the respondent having made a sufficient showing of defense. Of the remaining 233 cases the order of the commission to cease and desist was issued, and here comes what I believe to be one of the greatest examples of the inherent fairness of the American business man, for out of the 233 cases where the business concern after trial and hearing and after having had brought home to it the consequences, often unsuspected, of its conduct upon competitors, 193 of the respondents have voluntarily agreed to accept the order to cease and desist and to stop the bad practice.

In the remaining forty-two cases the concerns complained against by other business concerns resisted to the end and the order to cease and desist was nevertheless issued.

Thus we find that the Federal Trade Commission seeking to administer a fair and just law and dealing with fair and just people in a spirit of fairness and equity finds a minimum of controversy and a maximum of accommodation.

William B. Colver,
Member Federal Trade Commission.

THE PAY OF THE TEACHERS

Allan Rockwell Valiantly Champions Their Cause.

Grand Rapids, June 1—I note with mingled pity and amusement the column and a half of vituperative tirade in a recent edition of the Michigan Tradesman under the caption "Wages Paid Our Teachers Fifty Years Ago," over the romantic and appropriate non-de-plume of Old Timer. Every little while some old timer breaks out in a similar manner and it has always been a wonder to me that some one at whom his remarks are directed does not come back at him. The only reason I can give for their silence is that the ethics of the teaching profession forbids reply to so silly and illogical arguments as those presented by Old Timer and his cohorts and so, as one who for nine years was a member of this highly paid(?) profession, and as it is now fifteen years since I left, thus having cut myself loose from all ethical restraint, I take the liberty, without fear of losing my job if I do so, of expressing my views upon the article in question.

It is thought by some that the teacher should take up his work for the love of the profession and the good he can do, without regard to compensation, but he it noted that Old Timer would be the first one to raise his voice in protest at any attempt to pension them in their old age. I trust the reader will pardon me for speaking of myself, but it is of myself and contemporaries in the teaching profession of fifteen years ago that I know most. After nine years of high school teaching and supervision, by gradual advancement, I received the last year the fabulous and princely salary of \$1,300. And this was easily \$500 above the average wage paid teachers at that time. And I a graduate of the University of Michigan, while all around me were men younger than myself, with only eighth grade education, and with what I egotistically thought no more ability than I possessed, making \$3,000 to \$4,000 per year as superintendents of milk condenseries, beet sugar factories and wagon shops. These men were being paid two and a half to three times as much for canning condensed milk as I was for my earnest attempt to build good citizenship. It did not take me long to decide that nine years devoted to charitable purposes and love of profession was quite sufficient for the time being and I made up my mind to cut loose and, if starve I must, I would do so in a heroic effort to better my financial condition. As a result I laid up more real coin of the realm the first year out of the profession than in all the nine years in.

Old Timer speaks of the crass ignorance displayed by some would-be teachers in their examination papers, but so long as men like him break out periodically in a mad tirade against this underpaid and, by him underestimated profession, keeping down wages and driving competent men and women into more lucrative occupations, so long will we have a scarcity of competent teachers and a resultant attempt of inefficient aspirants to fill the ranks.

Frequently we read in the news items of the newspapers that Miss so-and-so has been engaged to teach some school at \$75 or \$100 or \$125 per month, and Old Timer says it "is a mighty commonplace teacher who gets less than \$60 to \$75 per month these days." Ye Gods, what wages when common moulders of iron get \$12 per day! Verily these are calico wages, for he speaks of calico in the same paragraph. It is the height of silliness for anyone to jump onto the poorest paid profession in existence as a vent for his pent up wrath against graft and high taxes. He reminds me of the Government investigation of the high price of sugar by jumping onto the little corner grocer who makes a cent a pound and lets the

real arch offenders go scot free. On \$65 or \$70 per month the modern school teacher must be the last word in dress, not a calico one, head all subscription papers, donate to the church, etc., thus leaving a goodly portion of her princely income in the district or some one like Old Timer will become peeved, get out his hatchet and cut off her contract.

Let us not forget that brains are not measured by the same standards as brawn and that no competent teacher should be asked to work for less, nor even the same, wages as a common laborer. The inventor of the little hooks on shoes became a millionaire out of his invention and the men who manage our large industries draw large salaries for the brains they have.

Are shoe hooks, condensed milk and brick building of more importance than character and good citizenship? The warp and woof of a nation is its school system and yet many narrow minded and penurious tax payers, upon getting their tax receipts, will at once enter into an abusive tirade against the school. If Old Timer objects to fair wages for teachers and a resultant competent school system, let him move to Mexico or Russia where they have no school system and where they attempt to keep people in darkness in order that autocrats may rule.

I don't know who Old Timer is, where he lives, nor on what he feeds, but I will venture to assert that if he lived at the time of which he speaks and was teaching school at \$20 per month, he stuck to it only long enough to get a few dollars with which to buy out a peanut stand or other business on some four corners where he could make real money and be a man among men.

I agree with him that many wage earners these days are paid wages beyond what they are worth, but school teachers and hod carriers are not to be mentioned in the same breath, for so far as the school teachers are taking a tuck in their ideas of salary is concerned, up to the present writing they have not cloth enough in their incomes in which to take a tuck that would be perceptible under the most powerful compound microscope.

In conclusion, I would suggest to Old Timer that if he thinks the teaching profession so lucrative, he get into it, and if his examination papers were marked on crass miscarriage of judgment, as he claims some modern would-be teachers' papers show crass ignorance, we venture the prophecy that he would amply qualify for a life certificate. A. F. Rockwell.

J. H. Hammill, general dealer at Springport, writes as follows: "I cannot say too much in favor of the Michigan Tradesman. I have taken it for thirty years and read it each week carefully and I know what I am talking about when I say that it is the very best trade journal in its line I ever saw. It is a splendid guide and a great help to any one handling any kind of merchandise. It is a money maker and the pointers, suggestions and advice are all good all of the time. The Price Current and other market quotations are much better than in any other trade journal or daily paper that I have ever seen. Mr. Stowe, through the Tradesman, is doing and has done a wonderful lot of very valuable work for the trade. Every business man should be a subscriber. There is much more I could say, but all merchants who have read the Tradesman know how Mr. Stowe has fought our battles ever since the paper was founded, thirty-seven years ago, and he is doing it yet."

Announcement

To the Trade:

IN December 1917, the Attorney General of the United States began a prosecution against Colgate & Company. The indictment in that case, as construed by the Court in the course of the litigation, merely charged that we refused to sell to customers who did not adhere to our suggested resale prices and that this was a violation of the Sherman Law. The case went to the Supreme Court of the United States, which decided that the policy in question was entirely lawful and that any manufacturer has a right "freely to exercise his own independent discretion as to parties with whom he will deal."

Basing his action largely upon the same evidence which he had before him in 1917, the Attorney General has now brought a second suit against us. We are again indicted for an alleged violation of the Sherman Law. The charge this time is that we protect resale prices by a system of agreements with customers, not merely by refusing to sell to price cutters.

We deny this charge and shall contest this case as we did the former. It is our intention to continue refusing to sell to those whose resale prices we regard as unfair both to our customers and ourselves.

Colgate Co

Don't Run Short of Staple Merchandise.

Written for the Tradesman.

One of the most difficult problems confronting the dealer with limited capital is to draw the line between overbuying and being "out of stock." The problem is particularly acute today when credit lines are tightly drawn and few merchants can afford to tie up their capital in a heavy accumulation of merchandise.

As a general rule, the policy of carrying small stocks and replenishing frequently with fresh merchandise is regarded as sound merchandising but like most other policies it is easily overdone.

No matter how tight credit conditions may be the merchant must have merchandise and if he hasn't sufficient courage to keep a full stock of the things that he knows are going to be in demand he might as well quit business.

There is nothing which hurts the reputation of a store more than being constantly "out of stock." So far as staple articles are concerned such a condition should never exist. Skillful buying, methodical planning and accurate record keeping ought to be sufficient to obviate this sort of thing—in connection with nationally advertised products particularly.

When a customer goes into a drug store, for instance, and asks for a nationally advertised brand of tooth-paste, he receives more or less of a shock when he is informed by the salesclerk that the store is all out of it, and if he suffers a similar experience in that same store in connection with another nationally advertised product, the chances are that store will never see him again.

There is a gent's furnishing store in upper New York which seems to be chronically "out of stock." This is so much so that one is forced to the conclusion that this store never carries any of the better known lines of gent's furnishings. You may ask for a well-known line of underwear and you will be told that your particular size is "not in stock just now" and you will be asked to buy another line that you never before heard of. If you ask for a nationally known brand of shirts you are apt to receive a similar response.

Of course, some patrons will take anything a salesman offers but the great majority of consumers know what they want and they are going to get it and if they cannot get it in your store they are going across the street to your competitor.

Even when a customer accepts the substitute you offer you need not congratulate yourself that you are "getting away" with anything because the chances are the consumer had some definite reason for desiring the brand he asked for and the substitute you sold may prove disappointing. In that event he will nurse the dissatisfaction against your store and you will lose his trade without ever knowing why.

Of course it is not possible for a dealer with limited capital to carry a complete stock of everything that is on the market, but there is a way of ascertaining the articles in your line that are principally called for and it

ought to be a comparatively simple matter to keep such merchandise always in stock.

If your capital allows you to buy only small quantities at a time, you can guard against running short only by a more careful system of stock-keeping. After all, stock-keeping systems and record-books are the cheapest part of a retailer's equipment, and there is not an excuse in the world for any merchant to run short of staple merchandise no matter how difficult credit conditions may be or how limited his capital.

Trouble Makers.

Written for the Tradesman.

Every retailer encounters the same group of "trouble makers" every business day in the year. To classify or give a complete list of these business setbacks would be almost impossible. The following, however, are the main offenses, and are offered as warning:

The slovenly approach—When a customer enters your store he is entitled to all manner of courtesy.

The foolish question—After the sale has been made don't draw, "Is there anything else?"

Failure to thank a customer—Of all commercial crimes in the calendar this heads the list; by all means say, "Thank you," and smile when you say it.

The unnecessary word—After the customer has said, "Yes," stop talking lest you talk yourself out of a sale by adding one word more than required.

The undignified query—Abstain from such remarks as, "Been waited on yet?"

Poor price quoting—"That's \$2," also, "Did you want to pay that much?" have no place in the sales-talk of dignified merchants.

Making false promises—The misleading statement and the false promise are boomerangs which always rebound on the head of those who make them.

Misrepresenting merchandise—Some do so in ignorance, others without reason, and a few "stone-age" retailers wilfully. All are traveling under false colors and flirting with financial disaster.

Store Gossip—The gossip is a pest. The store must be a trading place, not a nest of gossip.

Absence of price tickets—The mysterious price-mark and the two-price dodge went into the discard along with the "barker" and the "puller in."

Careless handling of the word "Guaranteed"—To guarantee an article you must be sure the assertion made is backed up by printed words of the maker else you will find yourself in deep water more than once.

Being "short" on standard goods—let you customers be told too often, "Sorry, we are all out of that but we have 'something' just as good," and the impression will soon prevail that your store is not up-to-date. To remedy, use the old-fashioned but efficient "want book."

And last, the windows—The windows of a store are the mirrors of its worth. A trim, neat window induces trade to buy; a place where goods are allowed to remain, drives trade next door.

Domino Syrup Sells All the Year 'Round

Grocers can sell this unusually good syrup at all seasons. Besides many uses on the table, it is excellent for cooking, preparing light, summer desserts, and as a "dip" over ice creams, fruits, etc.

Domino Syrup is a cane sugar syrup of the same high standard of quality as Domino Package Sugars. This high grade syrup has become a popular Domino product.

In convenient family sizes.

American Sugar Refining Company

"Sweeten it with Domino"

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

RED CROWN

PURE FOOD PRODUCTS

A Quality
LINE

THAT IS RIGHT

Selling Big in Every State

Retailers Supplied
by Wholesale Grocers

Acme Packing Company

CHICAGO, U. S. A.

INDEPENDENT PACKER



The Only Royal Road To Success.

After eighty-nine years in this world we have arrived at certain conclusions regarding business which may be worth printing.

Life is what we make it, and business is a big part of life. Unless we are in it to succeed, it is best not to be in it at all. The way to succeed is to be diligent, faithful, honest, and to spend less than one gets.

Seventy years ago we commenced learning business, getting, besides board and washing, forty dollars the first year, sixty dollars the second, and one hundred dollars the third year at the end of which we had saved one hundred dollars.

The wages were not sufficient to buy any vices, and so we got along without them. The hours for work during the day have never been counted.

Early it was learned that business is the science of human service. Often work itself is better than what one works to get. A poet, dead long ago, wrote that "Labor is worship." The man who labors for the love of it is the man who is doubly paid.

Truth is the corner stone of all honorable and successful business—truth, not only in printed word, but in every phase of business—in talking, in buying, in selling, in advertising—in treating everybody fair.

For the store, for things one has to sell, advertising is the fire under the boiler of business, and one must keep these fires hot to attain and maintain success.

One step will not take a person very far—he must keep on stepping in order to get there. One word will not tell folks who you are—you must keep on telling.

The first requisite of success is not to achieve the dollar, but to confer a benefit—for then the rewards will come as a matter of course.

Co-operation, in business, is going to be the most far-reaching word in the English language, and please do not forget it. E. W. Barber.

Loyalty.

Quite the finest trait in the human heart is that of Loyalty.

In Loyalty is found the fullest expression of brotherly love.

It is the actual working out of the universal brotherhood of man.

It is the basis of business success, the foundation of the home, the church, the country, and of society itself.

The dishonest man cannot be loyal for Loyalty is honesty.

The grumbler cannot be loyal, for Loyalty is unselfishness.

The unfaithful man cannot be loyal, for Loyalty is fidelity.

Here Are the Winners In the Coffee-Week Window-Display Contest

Eastern Division**First Prize—\$100**

H. Batterman Co., Brooklyn, N. Y.

Second Prize—\$50

Harvey Call Co., Waynesburg, Pa.

Third Prizes—\$10 Each

H. C. Bohack Co., Inc., Brooklyn, N. Y.

J. Woodland & Son, New Bedford, Mass.

Calvin Smith & Sons, New Castle, Pa.

John B. Scott, Rochester, N. Y.

Cash and Carry Grocery, Oswego, N. Y.

Boyce Brothers, Poughkeepsie, N. Y.

Milton Dreyfous, Philadelphia, Pa.

Gustave Hoops, Brooklyn, N. Y.

Hagop Goolishian, Lowell, Mass.

S. Bacharach, Hartford, Conn.

Fourth Prizes—\$5 Each

The Gager-Crawford Co., New London, Conn.

J. Murphy, Philadelphia, Pa.

S. Steenson, Philadelphia, Pa.

J. Schoenherr, Philadelphia, Pa.

Harry Messinger, Egg Harbor City, N. J.

Chas. M. Werner, Philadelphia, Pa.

Grocery, 547 Washington St., Wellesley, Mass.

Connor & Connor, Store No. 2, Charleston, W. Va.

Arthur P. Hermsdorf, Manchester, N. H.

Winkelman Bros., Inc., N. Y. C.

Murray Bros., Canandaigua, N. Y.

A. Klapproth, Philadelphia, Pa.

Pratt & Sons, Braintree, Mass.

Walrath-Stevens Co., Salamanca, N. Y.

John T. Connor Co., Havershill, Mass.

Woodford's Cash Market, Portland, Me.

R. E. Foy & Sons, Quincy, Mass.

Louis H. Meentemeier, Schenectady, N. Y.

Wm. Rinckhoff, New York City

Wm. J. Daiber, Philadelphia, Pa.

W. H. Pagell, Montclair, N. J.

Wm. Veizky, Bridgeport, N. J.

F. E. York, Cory, Pa.

Ruggiere Bros., Brooklyn, N. Y.

The Bryant Grocery, Chrome, N. J.

Solomon Mann, Plainfield, N. J.

Co-operative Grocery Stores Co., Canton, Mass.

Worcester Market, Worcester, Mass.

Adolph Stoecker & Son, Brooklyn, N. Y.

A. J. Heidman, Philadelphia, Pa.

Uphams Corner Market, Dorchester, Mass.

Miller Wolf, Philadelphia, Pa.

Shaw Bros., Philadelphia, Pa.

Chadwick Grocery Co., Tacoma, Wash.

Harry J. Inveen, Tacoma, Wash.

Cover & Hammel, Denver, Colo.

Golden Rule Grocery, Seattle, Wash.

Chas. M. Decker Bros., Orange, N. J.

Harry Goldberg, Irvington, N. J.

Kash Karry Grocery, Newburgh, N. Y.

Sims Bros., Williamsport, Pa.

Kurz Bros., Philadelphia, Pa.

Einhorn Bros., Philadelphia, Pa.

Louis Leiberman, Philadelphia, Pa.

Geo. F. Jewett & Co., Milford, N. H.

John T. Connor Co., Jamaica Plaine, Mass.

J. A. Field, Springfield, Mass.

A. D. Ritterhoff & Co., Inc., New York City.

M. Rohrmiller, Albany, N. Y.

D. M. Welch & Son, New Haven, Conn.

Western Division**First Prize—\$100**

The Dern Food Co., Colorado Springs, Colo.

Second Prize—\$50

Albert Cohn, Los Angeles, Cal.

Third Prizes—\$10 Each

Kent Trading Co., Kent, Wash.

Eklund & Sons, Hoquiam, Wash.

Greenough's, Spokane, Wash.

Feiling & Ingram, San Francisco, Cal.

Geo. W. Garner, South Berkeley, Cal.

Lindberg Bros. Grocery Co., Mt. Vernon, Wash.

Alexander's Store, Pendleton, Ore.

The Richardson-Johnson Grocery, Auburn, Wash.

Sylvester Mercantile Co., Anaconda, Mont.

James Martin, Renton, Wash.

Fourth Prizes—\$5 Each

T. L. Thomas, Portland, Ore.

Quality Grocery Co., Pocatello, Idaho.

The Modern Grocery and Market Co., Denver, Colo.

Billingham Consumer's Association, Billingham, Wash.

Moon & Reep Grocery Co., Everett, Wash.

The Star Grocery, Perigo & Son, Hood River, Ore.

James F. Keenan Co., Seattle.

Irwin Bros., Seattle, Wash.

Frank Booth, Glendale, Cal.

Klines, Corvallis, Ore.

Puyallup Mercantile Co., Puyallup, Wash.

Standard Grocery, Seattle, Wash.

Chas. C. F. Dixon, Payson, Utah.

United Mercantile Co., Ltd., Rexburg, Idaho.

Reder & Phillips, Olympia, Wash.

Coolbough Coffee Co., Boise, Idaho.

Chadwick Grocery Co., Tacoma, Wash.

Harry J. Inveen, Tacoma, Wash.

Cover & Hammel, Denver, Colo.

Golden Rule Grocery, Seattle, Wash.

E. E. Gerard, Orting, Wash.

D. W. Smith, Colo. Springs, Colo.

Fuller & Co., Palo Alto, Cal.

The Porage Pot, Phoenix, Ariz.

Rutherford Mercantile Co., Leavenworth, Wash.

John Batdorf, Burlington, Wash.

Central Division**First Prize—\$100**

Seitner Co., Canton, Ohio.

Second Prize—\$50

Richelieu Grocery, Pekin, Ill.

Third Prizes—\$10 Each

Witt's Market House, Minneapolis, Minn.

C. A. Banks' Store, Waupun, Wis.

D. C. Wilbur Store, Marshalltown, Iowa.

O. L. Anderson, Stillwater, Minn.

Arthur E. Gesch, Milwaukee.

Busy Bee Grocery, Hicksville, Ohio.

J. B. Hanson, Minneapolis.

John C. Hexom & Son, Decoran, Iowa.

The Denecke Co., Cedar Rapids, Iowa.

Gillespie Co-operative Society, Gillespie, Ill.

Fourth Prizes—\$5 Each

A. Fidell, Cleveland, Ohio.

V. C. Thompson Co., Warren, Ohio

Kowalk Bros., Fremont, Ohio.

Roberts' Grocery, Detroit, Mich.

A. K. Ritter, Akron, Ohio.

The Deshier Farmers' Elevator Co., Deshier, Ohio.

Roy Curtiss, Wadsworth, Ohio.

Khoenle & Wantz, Massillon, Ohio.

Carlson's Department Store, Beresford, S. D.

The Our Stores Co., Springfield, O.

J. W. Schaefer, Beardstown, Ill.

Joseph W. Leigh, Chicago, Ill.

I. E. Applegate, Busy Bee Grocery, Hicksville, Ohio.

J. H. Piper, White Hall, Ill.

B. H. Clark, Vassar, Mich.

Wells Bros. Commercial Co., Coffeyville, Kans.

H. J. Dahn & Son, Minneapolis.

John Sonnenberg & Son, Milwaukee, Wis.

Hesse Bros., Detroit, Mich.

A. P. J. Ewers, Keokuk, Iowa.

Farmers' Store, Minneapolis, Kans.

Frank H. Wahlig, St. Louis.

W. J. Leighton, Grinnell, Iowa.

May & McMillan, Crosstown Market, Cincinnati, Ohio.

Hjermstad Bros. Co., Red Wing, Minn.

Armstrong & Moehl, Cedar Rapids, Iowa.

Vavra Bros., Cedar Rapids, Iowa.

E. R. Lay, Marshalltown, Iowa.

Long Pine Farmers' Co-operative Co., Long Pine, Neb.

August Scheele Co., Elgin, Ill.

Scott-Embree Grocery, El Dorado, Kans.

B. B. Brattelo & Co., Story City, Iowa.

Welsh's Cash Grocery, Portage, Wis.

Karl Krieg, Freeport, Ill.

Larrie Labnsan, Petersburg, Ill.

Minneapolis Mercantile Co., Minneapolis, Minn.

Schlange & Yenner, Louisville, Iowa.

W. H. Schwartz, Fremont, Ohio.

Mrs. P. Cushing, Covington, Ky.

Jema Bros., Virginia, Minn.

Louis Everding, St. Louis, Mo.

Oscar Schlenck, Cincinnati.

Edward Boxman, Moline, Ill.

Sam Rifkin, St. Louis, Mo.

Dack's Cash Grocery, Cherryvale, Kans.

Kennedy & Gardner Co., Iowa Falls, Iowa.

Suellentrop Grocery, Great Bend, Kans.

Frank H. Clemens, Cannelton, Ind.

Geo. H. Giffel, St. Louis, Mo.

Colby's Pure Food Grocery, Cleveland, Ohio.

Southern Division**First Prize—\$100**

M. Scher, Richmond, Va.

Second Prize—\$50

Hermann Schmidt, Richmond.

Third Prizes—\$10 Each

W. P. Mudd Co., Houston, Texas.

Jesse E. Longe, Beaumont, Texas.

Auditorium Grocery Co., Houston, Texas.

C. A. Stiefelmeyer, Cullman, Ala.

W. W. Crook Grocery, El Campo, Texas.

W. A. Graham Co., Pryor, Okla.

Charlottesville Tea and Coffee Co., Charlottesville, Va.

Grauley Delicatessen and Grocery Co., Norfolk, Va.

The Castner-Knott Dry Goods Co., Nashville, Tenn.

H. T. Newland, Lenoir, N. C.

Fourth Prizes—\$5 Each

H. A. Ernst, Seguin, Texas.

Randolph Market, Hagerstown, Md.

Frese Grocery Co., Savannah.

J. P. Kercheval, Berryville, Va.

Jones & Carmine, Norfolk, Va.

J. A. Dixon & Co., Sherman, Tex.

Geider & Son, Oklahoma City.

George Wood, Oklahoma City.

W. N. Johnston Sons Co., Mooresville, N. C.

J. W. Davidson, Whitewright, Tex.

D. E. Craddock, Dallas, Texas.

L. M. Acker, Gordonsville, Va.

The Grocery Alive, Waco, Texas.

Frick's Market, Richmond, Va.

Mervin Levy, New Orleans, La.

A. B. Latta, Holdenville, Okla.

Wasserman Grocery, 31 Corondelet St., New Orleans, La.

NOTE — The number of photographs submitted in the Southern and Western Divisions did not permit the award of the full number of Fourth Prizes in these sections.

JOINT COFFEE TRADE PUBLICITY COMMITTEE, 74 Wall St., New York

KNOW YOUR GOODS.

Fruit of Knowledge is More and Better Sales.

I know a man who had been in the silk business for forty years, working his way up from stock-boy to department mahager, and yet he couldn't explain the difference between crepe de Chine and Georgette crepe.

He could identify them, of course, but he didn't understand them well enough to describe their characteristic differences.

Yet it took only five minutes' time and a thirty-five cent "linen glass" to make clear to him these differences.

Now if this department manager, who had been in the business for forty years, didn't know the difference between two of the "best sellers" in his department, what can be expected of green salespeople?

The keynote of the selling problem, as I see it, is not "approach" or "how to judge the customer's character" or "words to use in closing a sale." These may help, but the big thing is knowledge of the merchandise.

A customer interested is half sold. A customer informed will stay sold, and will often be proud to show his friends what he knows about the thing he bought.

The customer will be as much interested as the salesperson in how the article is made; what's good about it, and why; what service it will give; features of use or service that will arouse the customer's confidence in it.

In the early days of the Palm Beach suit—not so many years ago—a salesman was trying to sell one to a rather peppery gentleman, not very well impressed with it.

"It isn't wool, is it?" snapped the possible purchaser.

"No, sir," admitted the salesman. "It's got cotton in it."

"Well, I don't want a cotton suit!"

"But it's a dandy suit, and it'll wear fine."

"Nonsense! A cotton suit can't be any good." And the scarcely-possible customer started to put on his coat.

Fortunately the department manager happened to be within sight, and a question to the salesman showed him the trouble. It took the department manager but a few moments to explain that the suit was made of cotton and mohair; that mohair comes from a goat just as wool comes from the sheep, but it is straight and lustrous, instead of curly.

The customer was interested. He was interested in the suit, and he listened with confidence, because the department manager knew what he was talking about.

The sale was finally made—but that is not the important result of the occurrence. The incident led to a meeting of all the salespeople, at which some of the suits were examined, and a microscope, in competent hands, disclosed the precise structure of the cotton, the wool and the mohair fiber.

In another department the salespeople had heard a talk, illustrated with lantern slides, showing the chief features of the styles in women's garments of various periods, often consulted by designers for inspiration and suggestion.

The department manager came up while a customer he knew was trying on a coat.

"That's one of the Directoire styles," said the department manager, "with the comfortable big collar and lapels they borrowed from men's coats at that time."

"Yes," responded the customer with a smile, "the salesgirl was just telling me about it." The unconscious teamwork strengthened the customer's confidence in the saleswoman, besides increasing her interest in the coat.

On the other hand, many a piece of merchandise is sold that refuses to stay sold.

For instance, a man buys a hat. It has a pencil-curl brim, and he has never worn one of that shape before. However, he likes its looks, and the enthusiasm of the salesman helps him decide to buy it.

Next day he is back with the hat. "Don't want it," he explains.

What has happened?

Probably his wife, or his sister or his son has said it doesn't look well on him. His enthusiasm has evaporated. The salesman is not there to argue. So he decides that the hat isn't as good as he thought it was and back he comes with it.

Let us suppose that the same salesman had known hat styles, and had explained them, instead of talking generalities about how well it looked on him, and how good it was at the price.

Suppose the salesman had explained that the pencil curl was a new departure in hat brims that made a flat brim more graceful; that it was so new that most people were not used to it, but the man who bought one now would be in style for some time to come—and so on.

Then, when the customer showed his family the hat, he could pass on what he had learned, and he would "sell" the hat to his family.

Many a return may be traced to such a cause—the customer was satisfied at the time, but was not given reasons with which he could satisfy others, who might easily spoil the whole sale.

"This is a pretty bag," remarked a woman in a department store.

"Yes, ma'am," agreed the girl behind the counter, "it's patent leather."

The bag was bought, and a few days later the same customer appeared, highly indignant.

"My husband says this isn't leather at all," she exclaimed, "and now I can see that it's nothing but oil-cloth!"

Now the fault was not with the bag, for it was cheaper than leather, and would not have cracked like patent leather. The customer was aroused by feeling cheated. Had she known the facts, either the question would never have arisen at home, or else she would have been able to explain to her husband.

The merchant of to-day realizes how important it is that salespeople know their goods. In the first place, it helps them to do a better job; in the second place, it makes them more interested in their jobs.

Most salespeople think of their daily

work as selling "this or that" for "so much." They must trade up customers if they can; they must be courteous toward the customer and honest with the firm. Sometimes, of course, enthusiasm may be raised several degrees by the hope of a "P. M.," but this does not increase the knowledge that makes the sales that help the store.

Now, "this or that" is more than a

dead piece of matter with a price tag on it.

It is the cunning product of clever brains. It has a history. It is the child of Idea and Skill.

Give the salespeople some of this knowledge and you will find that in-difference blossoms into enthusiasm. Better still, the fruit of this enthusiasm is more and better sales.

Ernest S. Jaros.

MADE IN GERMANY.

Written for the Tradesman.

Whenever I see that hateful phrase,
My mind recalls those dreadful days,
When all of Europe was overrun
By "Terrible Turk" and murderous Hun.

My memory with unerring aim,
Goes back to Northern France again,
And through the cities towns and farms,
Which fell a prey to German arms.

I hear again the tocsin sound
A wild alarm for miles around,
And out from factory home and school,
They came to foil the tyrants rule.

Thousands of refugees in hurried flight,
Through the roads through day and night;
Driven from home and loved ones dear,
Racked with pain, despair and fear.

Oh! how I wish I could forget
The horrible visions that linger yet,
By day and night, within my mind,
Crimes that horrify all mankind.

Grand old cities, which centuries made
Centers of science, art and trade
Now wrecked and mangled, beyond repair,
By shells and bombs, dropped from the air.

Wonderful factories, strip't of wheel,
Now shapeless stones and twisted steel,
Defiled, as none but vandals can
Who loathe and hate their fellowman.

Roads once border'd by stately trees,
No leaf nor twig now stirs the breeze
To shade the traveler on his way,
While the sun shines with blistering ray.

I leave the road, I walk through field;
No harvest there such earth will yield,
No words of mine can well describe
The devastation on every side.

Two hundred miles now bleak and bare,
Where once were grown with patient care,
Succulent vine and golden grain,
That ne'er will know the harvest again.

In earth now yawn great holes and pits,
And angle iron, barbed wire, and bits
Of shells defile, in such a way,
No crop will grow for many a day.

"Made in Germany"—I think again
Of murdered babes and mangled men,
Of ravished maids—old men in yoke,
Of poisonous gas to burn and choke.

Ruthless attacks of submarines,
A thousand devilish, fiendish schemes
To maim and kill, wreck and destroy
All that stands for peace, hope and joy.

Of ravished Belgium's heroic stand,
Against invasion of her land,
Of deadly bombs drop't from the air,
On wounded men, in hospitals there.

Of vacant chairs and empty sleeves,
A million mothers on their knees
Praying to God to safely keep
Their sons from harm on field and deep.

Of blasted hopes, grief and despair,
That fill each heart and home over there;
Of sightless eyes, and bodies wrecked,
Of graves, and tombs, with flowers decked.

Of countless crosses, white and still,
In every vale, on every hill,
Where some ones loved ones fought and bled,
That we are not by Kultur led.

"Made in Germany"—that hateful phrase
Should fill our minds for a million days,
And every eye should loathe the sight
Of all things made by German might.

Brett M. Cobb.

Fear---Fever---and Future

Our letter of May 15th created considerable comment. We have made considerable investigation since issuing it and think these facts are worth considering.

Most of our present troubles are imaginary induced by fear of a terrible something, which has brought on a fever, causing everyone to look into the future with apprehension. If each one will sit down quietly and think this matter out in his own way we are sure you will feel much better and look toward the future with a greater confidence. Think about how our involved industrial life has evolved and what life is and its purposes. Every man knows from this stand-point that these are the best times we have ever had. In the United States our standard of living has always been far ahead of the rest of the world. Everyone is employed at high wages and enjoying better food, better clothes, better homes, automobiles, better educational facilities, better charities and better everything. Those who are growling for the return of the old times should compare them with what we have now. Our belief is that the disturbed conditions following the world war will be readjusted gradually, if people generally will take a sane view of things and work honestly. In the readjustment some articles may fluctuate up and down wildly, due to undue speculation in them, but on the whole we can see no violent change in the market. The farmers and merchants are the back-bone of the country. In spite of fads and theories, the world is going on just the same. In visiting all over our territory, we have yet to find a merchant who is not doing more business than he did last year and yet some of them say business is not good. Recent sales induced by financial or other reasons have shown that the buying power of the public is just as good as it ever was, when the public thinks that the values and prices are commensurate.

THE ATMOSPHERE IS CLEARING. LIBERTY BONDS ARE HIGHER. EARLY RELIEF OF RAILROAD CONGESTION IS INDICATED BY COMMERCE COMMISSION IN MOVING CARS BY SHORTEST ROUTE AND PUTTING THREE HUNDRED MILLIONS AT DISPOSAL OF RAILROADS. UNDER PRODUCTION OF EVERYTHING ASSURES ACTIVE DEMAND FOR PROSPECTIVE SUPPLIES AT FULL VALUES UNTIL TAXES ARE REDUCED AND GOVERNMENT CEASES TO ABSORB CAPITAL THAT BUSINESS REQUIRES. THEREFORE IT IS PROBABLE THAT THE WIDELY ADVERTISED DEPRESSION MAY BE LATE IN ARRIVING AND LOOKS AS IF INDEFINITELY POSTPONED FOR THE PRESENT.

Cotton Goods have again advanced in many cases this week. The price of raw silk has strengthened and the market for silk products is very good. Certain items of Notions have advanced this week. It is said that Hosiery and Underwear for Spring 1921 must be from 10 to 35 percent higher. Sales of Ready-to-

wear continue unabated, at prices which show a profit. Those who have had large sales are again in the market for merchandise.

Primary markets are strong and firm. Some Wholesalers are now having their usual semi-annual Clearance Sales. Some seize on these facts as an indication of a break coming. We do not feel this way, hence, we are not having large sales at this time.

OUR MERCHANDISE IS PRICED AS LOW OR LOWER THAN YOU CAN BUY AT THESE SO-CALLED SALES. We repeat our advice. DEPEND ON US. BUY YOUR MERCHANDISE FROM US AS YOU NEED IT. DON'T FORGET THAT YOU CAN GET DELIVERY FROM US QUICKLY. To show how our prices compare, we are listing a few items of White Goods and Colored Wash Goods, subject to prior sale.

WHITE GOODS.

- 36" Novelty barred WHITE GOODS suitable for shirt-waists and dress, doubled and rolledYard 37½c
 No. 56—40" Plain WHITE DRESS VOILEYard 30c
 No. 1226—36" Plain WHITE SKIRTING GABAR-DINEYard 53½c
 No. 2277—40" IMPORTED SWISS ORGANDIE, white onlyYard 90c
 36" Fine Striped WHITE PIQUE, fine qualityYard 60c

COLORED WASH GOODS.

- 36" Rex Fine Mercerized POPLIN in colorsYard 52½c
 36" Fine Canton SILK MULL for underwear and underslips for fine Voile Dresses, all colors...Yard 66½c
 27" Magnolia Fine Canton SILK MULL, all colors...Yard 37½c

LOT V 500.

- 40" Fancy Printed DRESS VOILES, all new 1920 designs, medium and dark grounds, odd and cut pieces that sold at 50c, 60c, 72½c and 82½c, several lots to close outYard 50c

PRINTED VOILES.

- 40" New fresh PRINTED VOILES, all new designs, Yard 36¾c
 40" Fancy PRINTED DRESS VOILES, new 1920 designsYard 41½c

PLAIN VOILES.

- 40" Plain DRESS VOILES in all the leading shades, Yard 36½c

COME AND VISIT US. WE CAN GIVE YOU OR YOUR BUYERS SOME VERY SPECIAL LOTS, INCLUDING MERCHANDISE IN ALL DEPARTMENTS. IT IS TO YOUR ADVANTAGE TO KEEP IN TOUCH WITH US, BOTH FOR MERCHANDISE AND INFORMATION ON MARKET CONDITIONS.

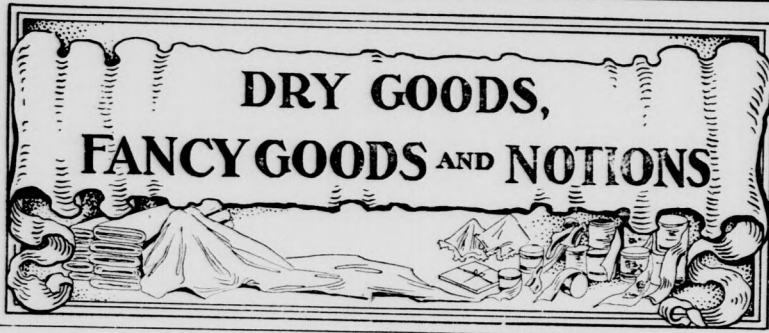
=====**City Day Every Wednesday—Specials All Departments**=====

GRAND RAPIDS DRY GOODS CO.

GRAND RAPIDS, MICHIGAN

EXCLUSIVELY WHOLESALE

NO RETAIL CONNECTIONS



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.

Women's Skirts to be "Quite Short" Next Fall.

Style recommendations for the women's wear trade, as announced by the National Cloak, Suit and Skirt Manufacturers' Association at the conclusion of its semi-annual convention at Cleveland, verify the prediction made last March that women's skirts for the coming season will continue short. The association, in fact, advises that skirts will be "quite short." Other recommendations reflecting the trend of women's fashions for fall and winter of interest to retail shoe merchants, are as follows:

"The styles for the coming fall and winter," says the association's style committee, "represent a season of unexpected brilliancy, allied with simplicity and good taste, and the fashionable woman has much over which to rejoice.

"The fashion creators have mastered the art of blending line and color combining this with perfect tailoring. The result is that every type of garment is a picture of studied art. The perfect blending of rich, warm colors, without a discordant note, amplify youth and grace."

1. The popularity of the wrappy, dressy type of coat is unquestioned. These garments carry with them an air of elegance and charm. The new wrappy coats are attractively cut to give slim, straight lines and also offer a great deal of latitude to the individuality of the wearer. They can be adjusted in many smart and classical ways.

2. The short, nobby sports coat have been recognized as part of every well regulated wardrobe. They carry with them a snap and dash all their own. Features of these coats are the soft woolen materials in various colors, full convertible collars, attractive belt devices and jaunty pockets.

Collars are developed with distinct originality. They are large, and draped high about the head and face in the most comfortable and becoming fashion. When worn open, they cling close to the shoulders, giving a slender, drooping shoulder line. Some of the collars reach as deep as the elbow. Many are of fur, some a combination of cloth and fur, and others are of self cloth, enhanced frequently by embroidery, stitching, cording, tucks, or buttons, or a smart combination of trimming that corresponds with the trimming of the coat.

It is hard to find anything more be-

coming than the long, slim line, tailored suits. The long waist effect is often noted, while the breaking of the monotony of even bottoms is achieved through the clever use of scallops, panels, godets or points. This type of suit can be worn with or without a belt. Collars are also attractive in their variation of style. They are always convertible, adding double charm, as they are equally good-looking when worn open or closed.

2. There is something especially youthful about the loose back and belted front misses' suits. These suits are without even a suggestion of a flare. In fact, there is an inclination to taper in at the bottom, often brought about by means of large, distended pockets at the hip-line. Smart touches of Oriental embroidery, bands of fur, stitching or cording cleverly accentuate the soft graceful lines of these suits.

3. There is also a certain appeal in the short, slim line misses' suits. Some of these suits are loose and boxy with deep bands of fur or embroidery at the bottom. Others follow the slim lines of the figure and flare at the bottom. Many roll open in the front displaying smart gilets of fur, rich embroidery, or some other color or fabric contrast. These gilets often button up to the neck and form a high Medici collar.

"The skirts are all made on slender, graceful lines, and are worn quite short, completing the youthful effect.

"Trimings, fur, embroidery, stitching, braid, cording, pipings and buttons are used extensively as trimings."

High Prices and Expanded Credit.

Replying to a Senate resolution, which asked the Federal Reserve Board to state what have been the causes of the continued expansion of credits and Federal Reserve note circulation, the Governor of the Board recently answered that, among many contributing causes, five are paramount. These are, first, the great war itself; second, the great extravagance, national, municipal and individual; third, the inefficiency and indifference of labor, resulting in lessening production; fourth, a shortage of transportation facilities, preventing the normal movement of commodities; fifth, the vicious circle of increasing wages and prices.

The Reserve Board further expresses the opinion that for many months past, "the expansion of bank credits in this country was proceeding at a rate not warranted by the production and consumption of goods." This is a judgment which would seem to require particulars, and the particulars are stated. A week ago, at the

conference held at Washington with the Advisory Council, representing bankers from all parts of the United States, this resolution was unanimously adopted:

The whole country is suffering from inflation of prices with the consequent inflation of credit. From reports made by the members of this conference, representing every section of the country, it is obvious that great sums are tied up in products which if marketed would relieve necessity, tend to reduce the price level and relieve the strain on our credit system.

That situation was ascribed in the resolution largely to the blockade of transportation facilities, which prevented the prompt sale to consumers of goods held by merchants on the basis of bank loans. But the Board itself goes somewhat further, in remarking that the credit now absorbed in "frozen loans" represents both commodities held back for lack of transportation and commodities held back for speculation. One partial sidelight on the extent of this holding-back is given in the last Federal Reserve Bulletin, which reports for one Western district stocks of various merchandise on hand ranging 6½ to 30 per cent. above the same date last year, and for one Southern district a similar increase of 9 to 72 per cent. It is fair to say that the period of 1919 with which comparison is made was a time when merchants' shelves were unusually bare. Nevertheless, the increase is very large.

What, then, is to be the remedy? The Reserve Banks began six months ago to advance their rates for rediscounting loans of other banks, but

without effecting the curtailment of credit transactions. "There has been no such liquidation; on the contrary, commercial loans have steadily increased." Therefore the time arrived when pressure should be applied; when "unnecessary and habitual borrowings should be discouraged" and when "liquidation of long-standing, non-essential loans should proceed." This is precisely what has been going on, during the past week or so, in

In Getting
COSTS
 Write to
BARLOW BROS.
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SHORT CUTS

Henry Smith
FLORIST
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We are manufacturers of
Trimmed & Untrimmed HATS
 for Ladies, Misses and Children,
 especially adapted to the general
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CORL-KNOTT COMPANY,
 Corner Commerce Ave. and
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 Grand Rapids, Mich.

Straw Hats The Selling Season Is Now On

Let us send you a line of Work Hats for Men, Boys, Misses and Ladies at prices ranging from \$1.60 to \$3.25 per dozen. Also have a good assortment of Children's Hats in white or black, from \$2.25 to \$21.00 per dozen.

Quality Merchandise—Right Prices—Prompt Service

Paul Stekete & Sons
 WHOLESALE DRY GOODS GRAND RAPIDS, MICH.

Athletic Underwear

Fine and Work } **Shirts**

Men's and Boys } **Khaki Pants**

ON THE FLOOR

Daniel T. Patton & Company

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

various wholesale and retail markets. It is, we suppose, the real key to the general situation, as the abnormally high rates for loans on Stock Exchange securities and merchants' paper were the key to it at the beginning of the year.

The Board very properly advises "gradual liquidation" and avoidance of "drastic steps" by banks. But the process is none the less the first essential step in that "deflation" which the people and the economists have been discussing for a year or more. It will be observed that the course of actual events has carried the discussion pretty far away from the theories lately promulgated that the high prices and the inflated trade were solely a consequence of an increased Reserve note circulation.

Fundamentals of Successful Retail Advertising.

1. First aid to the buying public.
2. Absolute accuracy and frankness in advertised statements.
3. Readable type, original display, good customers, clear cuts.
4. Clear expression; plain, forceful language.
5. New presentations, distinct styles, clever merchandise.
6. Systematic and logical presentation of facts.
7. A cheerful, optimistic tone.
8. Justice to customer and merchandise in descriptions.
9. Absence of misleading and veiled statements.
10. The store's personality reflected.

Why Fire Should Be Regarded as a Disease.

Fire is a disease; it is caused by the unhealthy condition in a building. These conditions are sometimes organic, that is, part of the building itself; and sometimes functional, this is, part of the operations carried on in a building.

An ounce of prevention is worth a pound of cure, with fire as well as any other evil, but not one man in a thousand acts on this principle.

With fire the business man will figure it out this way: I have my insurance; that will take care of my financial loss, and the fire department will put out the fire, and between the two, he feels satisfied. His attitude is no more sensible than if he considered his sick benefit sufficient compensation for his personal illness, or waiting until he was on his death bed before calling in a doctor.

'Taking chances' is part of life and business. Some people prefer to take as few chances with fire as possible. To the business man who feels this way about the continuance of his business, it is worth while to point out what can be done with the fire danger.

Most fires can be prevented; and those that cannot, can be discovered and put out with a minimum loss and damage. This is because we have reliable appliances for detecting fires, and for putting them out by manual and automatic means, in a way, means spending money, but money so spent is an investment. Part of the money thus spent is returned by a saving in insurance premiums.

Safeguarding a building against fire, calls for the services of a specialist who is informed about the causes of fire and how to remove them. The first work of the specialist is the examination of the building from the outside, to see what dangers it faces from its neighbors, and the buildings in the vicinity.

This is called the "outside danger" and can be guarded against by the use of fire shutters, and wire glass windows. All skylights should be covered with a heavy screen, to prevent fire-brands from dropping on glass and falling through and starting another fire.

Inside the building, are what are called 'fire hazards'—the probable causes of fire. These hazards exist in the heat, light and power appara-

tus; in the accumulation of rubbish, and the storage of unused articles. These fire causes are found in all buildings and they can be removed or safeguarded so as to practically remove the danger of fire starting.

It is a matter of common experience, that a well designed and well built machine is of reduced value if provision is not made for keeping it in effective working order. The principle of maintenance is just as necessary in dealing with the problem of fire as it is with anything else.

Eternal vigilance is the price of safety as well as liberty, and a factory or other building that is to be made safe and continued in that desirable condition must be carefully looked after.

Frank Stowell.

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

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.

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.

Associated with several million dollar companies.

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

STRENGTH

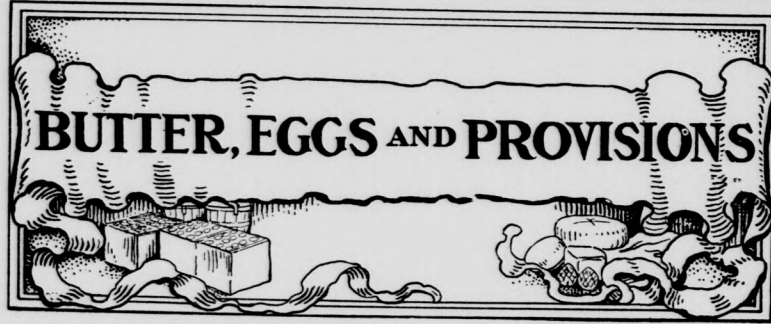
More than 2,000 property owners co-operate through the Michigan Shoe Dealers Mutual Fire Ins. Co. to combat the fire waste. To date they have received over \$60,000 in losses paid, and even larger amounts in dividends and savings, while the Company has resources even larger than average stock company. Associated with the Michigan Shoe Dealers are ten other Mutual and Stock Companies for reinsurance purposes, so that we can write a policy for \$15,000 if wanted. We write insurance on all kinds of Mercantile Stocks, Buildings and Fixtures at 30% present dividend saving.

Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y



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.

Further Facts in History of Michigan Pomology.

Written for the Tradesman.

In reviewing the events that give historical character and value to the fifty years of service performed by the Michigan Horticultural Society, one fact makes a stronger impress upon my mind than any and all of the others which have come within my purview. From the inception of the Society to this day in all the proceedings that have secured a place in the permanent record or in the memories of living members there has been no attempt to commercialize the information secured by observation and experience. Every man who by experiment learned to use methods in advance of his fellows freely gave publicity to his knowledge for the benefit of others. There was no thought of secretly using the valuable findings to gain an advantage over another engaged in the same business. If a peach grower found that a salt of potash applied at the right time to the soil accentuated the color of his product, he straightway went to a meeting and told his fellow orchardists about it. If an apple grower found that Red Canada would give far better results if top worked on some strong stock than if grown as a root graft, he told his neighbors about it. If a grower learned that late cultivation in summer produced succulent growth and the fruit buds did not mature to withstand the rigors of winter, he proclaimed it to the world.

If a plum grower learned that he could fight the curculio as successfully and at a quarter the expense by spraying as by shaking the "little turks" into sheets, he straightway opened his mouth and told all the plum growers what he found out. The only secret competition that crops out to the advantage of the grower is shown in the delight of surpassing a neighbor by a gift of some vegetable or fruit brought to maturity a little earlier than usual or of larger dimensions than anything previously grown through some method of manipulation or fertilizing. But there was never a thought of hiding the process for personal gain.

I once took a lawyer who was a specialist in patents to one of these meetings of fruit growers at which there was a most interesting discussion of locations for orchards. I asked him how he liked the conven-

tion and he replied, "It was a most interesting meeting, but a blamed lot of chump to give away all the tricks of their trade. It was like slinging a lot of silver dollars in a crowd and letting each help himself."

As I think it over it seems to me this unselfish spirit which refuses to take advantage of the ignorance of others who may become competitors in the markets, is a trait in the horticulturist that singles him out as a marked character of unusual value to his fellow men.

It was not until near the close of the last century that the stereopticon came in as a valuable ally in the dissemination of valuable experience to the fruit growers. My recollection is that it was first used successfully to illustrate addresses in 1896 at a convention in Grand Rapids.

These later years of the 20th century were occupied largely by steps of progress in fighting insects and diseases and the enactment of laws providing for inspection of orchards and nurseries and imported stock and compelling growers to eradicate insect and fungus enemies. A start was made in anchoring sentiment for greater attention to the processes of marketing, including the standardization of packages. The element of satire in treating of the tendency to reduce the size of packages from a dry quart to a wine quart; from a peck to a fifth of a bushel while still maintaining the appearance of the larger size, was used very effectively in securing legal standards and penalties for deceit. It is only fair to say that these illustrations of dishonest practices rarely, if ever, originated with the growers and it was because of their protests that remedial legislation was resorted to in protecting the honor of the grower and the pocket of the consumer. Low pruning as a protection to the bodies of orchard trees received a decided impetus during these years as a result of some disastrous losses by winter killing of mature trees. Great progress in the use of cover crops was made in this period as a protection to the soil, a method of checking too succulent growth and as a process of adding fertility as the difficulty of securing barn-yard manure increased. The value of nitrogen gathering plants as supplementing other plant foods began to be more and more appreciated and modified the methods in husbandry to a wonderful extent. The im-

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

SEND US ORDERS **FIELD SEEDS**

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.



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

THE PIOWATY STANDARD

IS THE

MODERN STANDARD

IN MERCHANDISING FRUITS AND VEGETABLES

A visit to one of our branches will convince you

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

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.

proved methods of fruit storage without ice by controlling temperatures to suit the various types of fruits and holding them over glutted market conditions were given increased attention and the large orchards had fruit houses as permanent features of equipment.

In the last three years of the century great emphasis was given to home, street and garden embellishment and village improvement. Many stirring and scholarly papers were presented and the discussions were characterized by an awakened appreciation of beauty as an asset in horticulture and as a factor in child training and home influence. This brought into the field of discussion a new insistent and aggressive element. This was due largely to the efforts of Secretary Reid, who retired from his post which he had filled so successfully for fourteen years, in 1899. He was succeeded by Charles E. Bassett, of Fennville, an orchardist and journalist who brought to the position the results of training at the Agricultural College, supplemented by successful orchard practice and the management of a journal developed in the midst of a great fruit growing section. As the new century opened the Society reversed its activity in trying to create an interest in forestry and through the active assistance of one of its officers Hon. Robert D. Graham, who was in the State Senate, secured the enactment of a law providing for the establishment of a State Forestry Commission, which immediately became

very active and influential in starting a successful movement which culminated later in the Public Domain Commission, the work of which is now carried on with the co-operation of all departments of the State government. Soon after the retirement of Secretary Reid, at the opening of 1900, the venerable Honorary President of the Society, Theodatus T. Lyon, passed from among us greatly honored, respected and beloved. During the last years of his life, aside from an occasional message at the Society, Mr. Lyon lived quietly on the proceeds of the State Experiment Station at South Haven and, although feeble in body and mind, was thoughtfully remembered by his friends of the Horticultural Society. Hon. Charles J. Monroe, more than any one of them, rendered personal service that mellowed the trials of extreme age and provided the attention that harmonized his personal relationships.

Mr. Lyon's last will placed the trusteeship of his property in the custody of the writer of these notes, to be finally turned over to the State Horticultural Society to assist in permanently providing the interests to which he had so successfully devoted his life. This was the nucleus of the endowment fund, the income from which has been an ever present help in times of need and often the work of the Society would have languished but for this legacy so well planned by the "Father of Michigan Pomology." Charles W. Garfield.

Lack of success is largely the fruit of wasted opportunity.

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

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. Eesley Milling Co
The Sunshine Mills
PLAINWELL, MICHIGAN

Improved

"Taylor Made"


Honey Comb Chocolate Chips



You've tried the rest
Now Buy the Best

W. E. TAYLOR, Maker
Battle Creek, Michigan

DEAD HEADS



on your books are not more serious than deadheads on your shelves in the shape of slow-selling articles that occupy room which should be given to "live ones."

Van Duzer's Certified Flavoring Extracts

have never, during the seventy years since they were placed on the market, been in the deadhead class. They are sure, steady sellers. Their absolute purity and superior quality, which never varies, satisfy and hold the most particular and on account of their richness and strength, because of which they go farther, they are preferred by the economical.

Van Duzer Extract Company New York, N. Y.
Springfield, Mass

DON'T FORGET **RAMONA**

"THE PARK BEAUTIFUL"

IS NOW OPEN

Boating, Fishing, Swimming
The Ideal Place For Your Picnic

PLAN IT TODAY

RAMONA THEATRE

KEITH VAUDEVILLE—"The Ramona Kind"

EVERY AFTERNOON AND EVENING
MATINEES 3:00—NIGHTS 8:30

DANCING EVERY EVENING AT THE CASINO AT 8:15

Bel-Car-Mo

Peanut Butter

Here is a wholesome food staple that you can guarantee to your customers as first quality and feel that its manufacturers will back you up every step of the way. Display "Bel-Car-Mo" in your store and tell the trade that you carry this delicious Peanut Butter.



8 oz. to 100 lbs.

Order From Your Jobber

WHEN YOU MARVEL

at the better goods and prompter service which

THE VINKEMULDER COMPANY

gives, remember that you are dealing with the oldest produce firm serving the community.



Michigan Retail Hardware Association.
 President—Geo. W. Leede, Marshall.
 Vice-President—J. H. Lee, Muskegon.
 Secretary—Arthur J. Scott, Marine
 City.
 Treasurer—William Moore, Detroit.

June Business Hints For the Hardware Dealer.

Written for the Tradesman.

June should be a big month for the hardware dealer. It marks the climax of the spring business, and the opening of the summer trade. There is also to consider the wedding gift business, a great deal of which the hardware dealer can secure by judicious advertising.

The June gift trade should have a prominent place in the merchant's selling plans for the month. Cutlery, plated and silver ware and cut glass make popular presents; while the hardware store contains a wide range of articles suitable for wedding gifts and which respond to the growing popular demand for "something useful."

Of course, the gift trade is an all the year round affair, though not on so large a scale at other seasons of the year. But now, the June bride tradition affords a handy peg whereon to hang some convincing reasons why the customer in search of wedding gifts should come to the hardware store.

To this end, put on one or two good displays along wedding gift lines, use the newspapers to appeal to this trade and talk up wedding gifts—and particularly useful wedding gifts.

Incidentally, a tin shower window is an appropriate variation to the regular gift display. A shower, be it known, is a minor preliminary to the wedding itself; a little social affair at which the bride-to-be is the guest of honor, and a lot of the more distant friends are invited who normally will not attend the wedding itself yet wish to give something.

In this connection a good opportunity is afforded to drive home the importance of a well equipped household.

One merchant put on a good contrast display. He divided his big front window into two sections. One section represented the kitchen of today and the other the kitchen of yesterday. For the kitchen of yesterday he showed the oldest cookstove he could find in town and a few articles of almost prehistoric tinware. The kitchen of to-day showed a modern range, with the most complete of modern equipment. A display of this sort has a great educational value for the young bride and brings home to her the idea of starting home life with proper equipment.

Throughout these displays several

dominant ideas should be included. First, a preference for useful gifts. Second, the fact that the hardware store caters especially to the gift trade. Third, the importance of a well equipped kitchen with modern labor saving devices.

These three ideas should stand out in your displays and your newspaper advertising.

Camping out, vacations, yachting trips, fishing excursions and similar outings are rapidly maturing in the minds of outdoors enthusiasts. June is the time for the retailer to advertise along these lines. A good display is a camping out scene—a happy suggestion of the delights to be attained by setting up a tent in some out of the way spot on a picturesque river or lake and for once in a way fending for oneself. Such a display will appeal to the man who wants to go somewhere but is tired of ordinary outings.

Throughout the month, give the window displays a seasonable aspect. There are so many timely lines to be pushed, the only difficulty will be to find space and opportunity to display them all. Displays of athletic goods, baseball and lacrosse outfits and football supplies are all appropriate. Where there is water, yachting and boating accessories should not be neglected. Motor boat accessories deserve some attention at this time of the year. It will pay to get personally or by circular letter in touch with the motor boat owners of your community.

Fishing tackle, too, must not be overlooked. Rods, reels, lines, bait and hooks and other accessories help to make effective window displays; and what is better still, they make good sales, for where is the community that does not possess its band of enthusiastic fishermen?

It is a little early for guns and ammunition, but still no harm is done by reminding the community that you carry these lines, and that it is just as well for the sportsman to buy in June as to wait until the fall. He may have the money now and may not have it later on. In any case, guns, powder tins, shot and ammunition of all sorts make an effective display.

You can make an effective appeal also to the motorists by a display of automobile accessories. This line is timely and will be in good demand.

Although a considerable amount of painting has been done, the hardware dealer has only to take a walk around his city, town or village to realize the immense opportunities still waiting to develop business along this line.

Don't allow yourself to get the idea that paints sell themselves. They

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

OFFICE OUTFITTERS
 LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

237-239 Pearl St. (near the bridge) Grand Rapids



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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

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

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

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

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

have to be pushed; and, more than that, a considerable process of education is required to bring the paint prospect to the point where he will even begin to consider the subject of painting at all seriously. Hence, the paint campaign is no undertaking for a quitter. If you have started, keep it up; push, and push hard.

Here, personal work is eminently worth while. As opportunity offers, go out and canvass some of your prospects. Keep a sharp look out for new prospects. Take note of any houses that especially need painting, get the addresses of the owners, and send them advertising matter, or, better still, have a talk to them. This isn't as easy a method as waiting in the store for business to come, but it brings in a lot more business.

A good paint display is not amiss this month. Be sure that the window is not overcrowded, and that the color combination of the labels is carefully selected. In pushing paint sales, other lines are also helped. Customers who buy paint are usually the property owners; and you give a good impression if your paint lines are well selected that will help establish your store as a reliable and dependable one.

It will pay also to keep tab of new-lweds who make their homes in your community. They are among your best prospects. Compile a prospect list of the new homes in your community; and devise a follow up campaign to interest them and induce them to trade at your store. If necessary, make a personal call and introduce yourself. If business is worth having, it is worth going after.

It is good policy to put your best selling efforts behind the timely lines. In view of the general uncertainty, it seems desirable to carry over as little stock as possible. Hence, put your best salesmanship to work this month, and aim to clean out the hot weather lines as early as possible in the season. The normal tendency, later in the season, to put off buying until another year will probably be enhanced this year by the growing impulse to economize.

With the advent of June it is time to consider your vacation. The average dealer is reluctant to break away from behind his business; feels, in fact, that it can't get along without him. But there is no real saving in doing without your holidays. Put

your very best effort into the rest of the summer, before and after; but for the two weeks or thereabouts make a clean break-away from business and give your mind a rest.

Victor Lauriston.

For Sale.

One ford car with piston ring, two rear wheels, one front spring. Has no fenders, seat or plank; burns lots of gas, hard to crank. Carburetor busted, half-way through; engine missing, hits on two. Three years old, four in the spring; has shock absorbers and everything. Radiator busted, sure does leak, differential dry, you can hear it squeak. Ten spokes missing, front all bent, tires blown out, ain't worth a cent. Got lots of speed, will run like the deuce, burns either gas or tobacco juice. Tires all off, been run on the rim; a good ford for the shape it's in.

Not Just the Same.

"Do you find married life the grand, sweet song you expected?"

"Well, it is at least a grand refrain." "Refrain?"

"Yes; I'm called upon to refrain from smoking, refrain from cards, refrain from going to lodge, and when there isn't anything in particular to refrain from, just to refrain."

MCCRAY

SANITARY

REFRIGERATORS

For All Purposes

Send for Catalog

MCCRAY REFRIGERATOR CO.

944 Lake St. Kendallville, Ind.

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

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

PAPER

All Kinds

For Wrapping

For Printing

TRY US

The Dudley Paper Co.
Lansing, Mich.



Toilet and Bath

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

DICKINSON'S

PINE TREE BRAND



TRADE MARK

SEEDS

The Albert Dickinson Co.

MINNEAPOLIS

CHICAGO



Grand Council of Michigan U. C. T.
 Grand Counselor—C. C. Starkweather, Detroit.
 Grand Junior Counselor—H. D. Ranney, Saginaw.
 Grand Secretary—Maurice Heuman, Jackson.
 Grand Treasurer—Lou J. Burch, of Detroit.
 Grand Conductor—A. W. Stevenson, Muskegon.
 Grand Page—H. D. Bullen, Lansing.
 Grand Sentinel—George E. Kelly, Kalamazoo.

What Personal Appearance Means To the Salesman.

I have always believed that some things should be carefully considered by a salesman: First, his haircut. Then the collar, shirt, clothing, shoes. The appearance of his face and hands. Out of a group of a hundred salesmen, you will seldom find more than ten men who are well groomed and who have a clean appearance.

A sales conference in New York at one time analyzed more than one hundred men having other men pass on the men examined. Eight men had hair cuts that passed; twenty had collars that were the right size and right style; ten had neckties that harmonized with their shirts; fifteen had shirts that fitted and were of the right sleeve length; twelve had suits that fitted and were pressed and clean; while only eighteen had shoes that fitted with heels that were not run down.

It is a hard matter to criticize a salesman's appearance, but if the salesmen are not carefully groomed, absolutely clean from head to foot, and trim in appearance, they lose greatly as the customer approaches them. Any salesman can dress better for the same amount of money. The trouble with most salesmen is that they compromise and buy cheap things. They do not study colors and almost invariably they are too flashy. If their appearance is right, customers sense it very quickly, and the customer unconsciously buys more readily.

Now, as to language. There are more than 600,000 words in the English language, but the average salesman uses less than 5,000 in his daily selling. There are four simple ways of improving his English. First, study grammar, using a simple book entitled "Business English for Evening Schools" by William E. Chancellor. I selected this book out of seven hundred grammars. The book can be digested in four to six weeks, and will give any sales person an entirely new idea of business English. Another method of improving your language is to read books rich in descriptive matter, such as those which Dickens wrote. Dickens was an artist in describing things. Of course, the stories are good in themselves, but the idea is to learn how to describe things ac-

curately and create mental pictures for the customer.

Another way to improve your English is to write continuously. Sit down every night and write two or three advertisements on the merchandise you are selling. Show them to your wife or to your associates in business, and get them to criticize them. Writing six advertisements a week of one hundred words each, means that you have written six hundred words each week, and if you continue it every week for a year, you will write thirty thousand words in a year. This would show how meagre is your vocabulary.

Another method is to cultivate the acquaintance of lawyers, preachers, men with college educations. Spending a half hour or so with such people will show you the importance of clean, pure, business English. These people were compelled to study good English. They had to go through college to get their degrees. They associate with people who talk pure English.

If a salesman's appearance is one hundred per cent. and his language is accurate, clean, and free from slang he has an advantage over the other salesmen, who are careless about their appearance and pay no attention to their vocabularies.

One of the reasons why the salesman in the average store is so far behind in his selling education work is because schools have never been established for him. Manufacturers pay little attention to him, while the average employer is always afraid he is going to ask for more money.

In the more progressive stores the employer is glad to encourage his sales people to expect more, based on their actual sales.

The salesman of the next generation is going to lift himself entirely out of the groove of present day salesmanship, and I think he will do it largely by studying his own appearance, his own language and his general intelligence. Improvement must and will come through his own efforts.

Frank E. Fehlman.

If you want to be a clear-cut talker be a clear thinker.

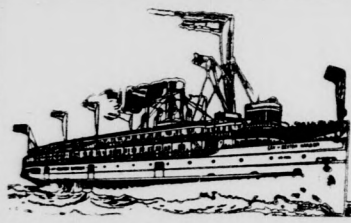
Bell Phone 596 City Phone 61266

Lynch Brothers Sales Co.

Special Sale Expert's

Expert Advertising
 Expert Merchandising

209-210-211 Murray B'dg.
 GRAND RAPIDS, MICHIGAN



GRAHAM & MORTON
 Transportation Co.

CHICAGO

In connection with
 Michigan Railroad
 BOAT TRAIN 7 P. M.
 Tuesdays, Thursdays
 Sundays

Freight for CHICAGO ONLY

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.

New Hotel Mertens

GRAND RAPIDS

RATES

Rooms, \$1.50 up;
 with shower, \$2 up.
 Meals, 75 cents or
 a la carte.
 Wire for Reservation.

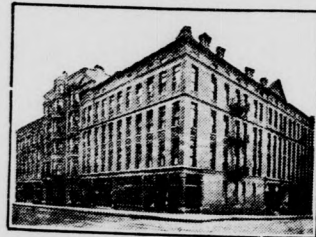
Union
 Station



75 Steps East

Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
 Division and Fulton

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

CODY CAFETERIA IN CONNECTION

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

Beach's Restaurant

Four doors from Tradesman office
 QUALITY THE BEST

GOODRICH BOATS

TO CHICAGO

Sunday, Monday, Wednesday and
 Friday Nights

7:15 P. M. STANDARD TIME

FROM CHICAGO

Tuesday, Thursday & Sat'day Nights

7:45 P. M. STANDARD TIME

Fare \$3.85 Plus 31 Cents War Tax.

Boat Car leaves Muskegon Electric
 Station 7:15 P. M.

Daily Service Effective Soon.

Route Your Freight Shipments

"The Goodrich way."

Over-night service.

Goodrich City Office, 127 Pearl St., N. W., Powers Theater Bldg.
 Interurban Station, 156 Ottawa Ave., N. W.
 W. S. NIXON, City Passenger Agt.

Why Not Tell the Truth About the Farmer?

Grandville, June 1—It seems to me the farm papers, have a queer way of advertising the conditions as they exist on the farms of this country. A stranger to America, dropping down here for the first time and wishing to inform himself as to the actual conditions, would naturally turn to one of the high class agricultural journals for information.

This is what he would find in one of the leading farm papers which claims to have one million subscribers.

"The fact is that with the greatly increased cost of farm supplies and farm labor, farmers have been getting less than the cost of production for their main staples, such as wheat, milk, poultry products, pork and beef."

Why ignore facts? Why not be honest with the reader? What good can come of such misleading editorials? The farmers themselves know they are being fed very diluted taffy and certainly cannot admire such ill advised advertising of the farm situation. Surely to belittle the business of the agriculturist in no wise helps along the prosperity of the tiller of the soil.

Right here, within sight of townspeople, three weeks old calves sell for \$12 and more, six weeks old pigs, \$10; apiece right out of the farmer's pen. Now what do you think of such an editorial as the above in the light of the real facts in the case? There seems to be a sort of propaganda going the rounds of the agricultural press striving to make somebody believe that the farming business was never in such desperate straits as it is at the present time.

One can scarcely find a farm paper that does not editorially bemoan the sad condition of the farmer and pose as the defender of agriculture against unjust laws which exist only in the minds of these inciters to discontent and hard feelings toward members of other callings in life. Such misleading, not to say downright lying editorials, get the men who work the farms nowhere, nor do they add to that milk of human kindness that is necessary for our people to dwell together in harmony and peace.

At such times as these it is anything but a mark of good citizenship to stir up the passions of one class against another. Are not such editorial comments calculated to injure the farmer himself by making farming as a life business undesirable? Will not these ideas, false in every particular, serve to depreciate the value of farm property, by so doing, making the farmer's lot still harder?

In the same issue of the farm journal from which the excerpt above is taken, is an article from a farmer way down in Maine, entitled, "How I Grew My Prize-Winning Potatoes." This article in itself serves to refute the editorial, since from five acres this man raised and sold enough potatoes to bring him a net profit of \$1,911.11. Yet with this item staring him in the face from the columns of his own paper, the editor proclaims that farmers are raising crops at a loss!

Such gross mis-statement of facts is in a sense nauseating and it is a wonder that farmers will pay out good money to be fed such rot from the editorial sanctums of their agricultural press.

Facts are stubborn things and facts are directly the opposite of these editorial fulminations of the rural press. The paper in question is not the only offender in this line.

There are numerous small towns all over the agricultural states made up mostly of retired well off farmers and their wives. They won a competence from the soil long before the present boom in agricultural products struck the country. There never was a time in the history of the United States when the farmer was so well conditioned as he is to-day. More profitable farming was never the lot of the American farmer. To be-little

these facts by the farm press is no credit to the acumen or good sense of these men who seek to make themselves solid with the tiller of the soil by a gross misrepresentation of farm conditions.

Go over the country; study the situation in every phase and what do we find? Whole farms have been paid for in the sale of crops from a single year. Some of the celery lands in Western Michigan have sold as high as \$1,500 per acre. Good muck land adapted to cabbage and onions brings \$1,000 per acre. Men would not be foolish enough to pay such prices if there was no profit in farming.

Why these big farm journals continually run down their own calling is something passing the comprehension of the ordinary mortal. These farm journals are the trade papers of the business. What would the mercantile world do to a trade journal that was habitually discrediting the trade, pointing out its failings, and that everything was being done at a loss? The bird which befouls its own nest isn't looked upon with approval. Old Timer.

Echo No. 2 From the National Convention.

Cass City, June 1—The National convention was called to order Monday, May 17, by R. I. Barge, President of the Atlanta Association, after which we all sang America and the invocation was offered by Rev. C. B. Silmer. Hon. James L. Key, Mayor of Atlanta, then gave an address of welcome. He said the retail grocers had conformed to the Government suggestions better than any other class and he did not feel that the Government had used them right by establishing its own stores. Referring to the weather, which was rainy and cool, he said he knew there would be a lot of boys there from the Northern and Central States and so they had ordered this particular kind of weather so they would feel perfectly at home.

John H. Schaefer, of Iowa, responded by thanking the Mayor and expressing our appreciation of the genuine Southern hospitality that we had received. He stated there was only one way that prices were regulated and that was by supply and demand. When the price of any article got topheavy, then the people would leave it alone and the price would drop. To show the consistency of some things he spoke of a fair price committee in a certain town, which was not represented by any grocer, but which had as one of its members a lawyer who recently had charged a fellow for handling his case \$2,750, besides sending him to prison. This, of course, was not profiteering.

We were next welcomed by Hon. E. R. Black, President of the Chamber of Commerce, who said nothing has evolved more during the past few years than the retail grocery business. Twenty-five years ago, as you entered a grocery, you would find sack of peanuts at the door, and inside would be a basket of apples and a barrel of bulk pickles and no Government regulations either. Now the peanuts are covered, the apples have gone to 5c each and the pickles are all bottled. One thing he regretted was that he had two boys coming on who were going to miss the things he enjoyed as a boy. The grocery used to be the seat of politics, but now everything is changed. It didn't seem possible that America, an easy-going country, could change to a war country over night and yet she did. She wanted to whip the Germans and she did. Napoleon said an army travels on its stomach, meaning that it traveled no faster than it could be supplied with food. The Navy achieved a great thing when it transported 2,000,000 men across the ocean, but equally as great was the taking across of food to feed

these men. Every family had to conserve and suffer privation for the time being and when the whole story is written it will be found that no one did more than the men who handled the food. The retailer is the link that binds the home to the producer. He is the one who is in personal touch with the housewife, who is really the essence of home and country. The boys who laid down their lives in France, together with the billions expended, have proven to America that the greatest thing a man can render to his country is service.

Phillip A. DePuyt, of Rochester, gave the response, in which he stated that we as delegates were glad to be here where there was a wealth of experience and where every angle that affects the retailer could be discussed.

Mr. Kamper, of Atlanta, in his address of welcome explained why the registration fee of \$3 was charged. He said he believed the psychology of paying for something would keep all of the delegates in all of the sessions of the convention; in other words, they would all stick together and the convention's success would be assured.

National President John A. Ulmer was then introduced and there followed the introduction of past presidents.

Report of National President Ulmer was then given, in which he gave a fine review of the year's work, spoke of the fine record that Mr. Hattenbach had made and expressed deep regret that he had to be taken so suddenly.

The committees of rules and order of business, credentials and resolutions were appointed and I had the pleasure of acting as chairman of the first named committee.

E. W. Jones.

General Conditions in Wheat and Flour.

Written for the Tradesman.

There has been quite an improvement in crop prospects during the past two weeks, due to plenty of moisture and ideal weather conditions for the growth and development of wheat in the Southwest. Conditions in the spring wheat territory are also excellent for growth, although the acreage is from 10 to 15 per cent. less than a year ago.

Soft winter wheat prospects have also improved, although the average will not run much above 70 per cent.

Crop estimates of winter wheat have been raised from 483,000,000 bushels to 510,000,000 or 515,000,000 bushels and if the crop continues to improve or even hold its own, the indicated yield on the present condition of the growing crop of winter and spring wheats is approximately 800,000,000 bushels, which, with a carry over of 200,000,000 or better, will provide us with approximately 1,000,000,000 bushels of wheat for the 1920 crop year consumption.

Flour reacted quite sharply last week, varying from \$1.50 on hard wheat flour down to 25 cents per barrel on soft wheat flour.

It is absolutely out of the question to make an accurate prediction as to just what the market will do on flour and wheat during the next sixty days. It may go some higher and it may go considerably lower. Consequently, we believe it advisable to purchase flour for immediate shipment only to cover normal requirements.

There is relief being given grain people by the railroads. The Illinois Central Railroad in one instance load-

ed out 300 cars of grain and the same day placed 260 empty cars for grain loading, so it is evident those who have had supplies bought will soon be able to obtain delivery.

We may not expect cheap prices on flour and wheat, but, as stated above, it is wholly out of the question to make an accurate prediction as to just what will take place in wheat and flour markets during the next sixty days. Consequently, it is the best policy to be conservative and purchase as required. Lloyd E. Smith.

How Cash Discounts Pay.

"My cash discounts pay my rent, a friend told me recently," writes Jerome C. Mendel, Executive Director of the Retail Millinery Association of America, in the bulletin of that organization, "to which I inquired, 'What rent do you pay?'"

"Two hundred dollars a month," he replied.

"This is but one advantage of taking the cash discount. There are others. For instance, the merchant who builds up a reputation for discounting his bills is often given special concessions by some houses. Such a merchant will frequently be offered bargains in goods which the manufacturer is closing out or which the jobber happens to pick up at a price and which can be made to bring in a nice retail profit. All along the line the special favors go to the retailer who takes the cash discount.

"There is another point in favor of the practice which probably is not appreciated by every merchant, and this point has to do with the rate of interest. As an example, suppose you receive a bill offering a discount of 5 per cent. in ten days—30 days net. If instead of taking the discount, you wait the full thirty days and pay the full amount, you have lost an opportunity to obtain interest on your money at the rate of 90 per cent. a year.

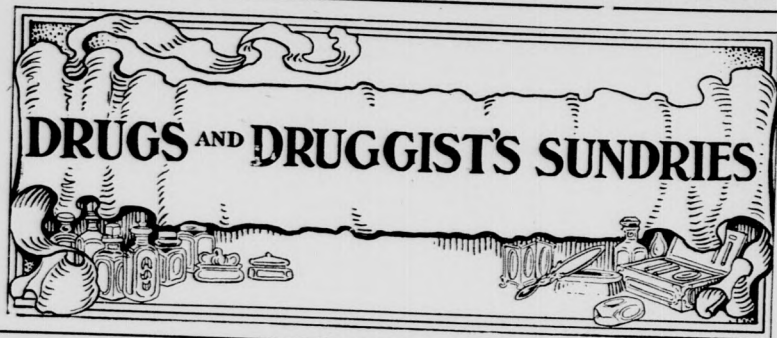
"True by taking the thirty days you have the use of your money twenty days longer, but it is doubtful if you are realizing 90 per cent. on it in that time.

"If you are offered a discount of only 3 per cent. in ten days, (30 days net) and take advantage of it, you are earning interest on your money at the rate of 54 per cent. a year, which is as good as the best oil stock."

Richard D. Prendergast left last Saturday for Washington, D. C. This week he devoted most of his time to attending the annual convention of the National Credit Men's Association at Atlantic City. He will return to Grand Rapids about Wednesday of next week.

The Lithuanian Co-Operative Corporation has been organized to engage in the grocery, dry goods, meat and bakery business at retail, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,000 paid in in cash.

The Specialty Candy Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.



Are You Getting Your Share of Razor Trade?

In some respects the safety razor is in a class by itself as regards selling possibilities. Did you ever stop to think of that? The druggist won't do much prescription work unless people are sick in his neighborhood, but the grocer never has to worry about where business is coming from. People get hungry every day. They may buy a lot of stuff Saturday night, and have a big feed Sunday. But there they are back Monday morning with a market basket to fill. The grocer's business is steady, he can engineer a quick turn-over, whereas the druggist has money tied up in many articles which may not be called for in months.

Now a man's beard is in the same class with his stomach. It needs attention every day. Some men may go two days without a shave and some even go more, but they can't get away from the problem for long. The old beard bristles again, you get a clean shave, and the next day you are as badly off as ever. For the man who can't handle a razor the proposition is serious and fills a goodly part of his life.

The writer remembers being in the rear room of a drug store late one night. The drug clerk was giving himself a quick shave and handled the blade with all the dexterity of a professional barber. He was using strokes alarming in their rapidity, but he never broke the skin or cut himself in the slightest degree. The wealthy head of an educational institution happened in and watched the clerk enviously as he finished the final strokes and proceeded to wipe off the lather.

Said this gentleman: "I would give right now a thousand-dollar bill if I could do that. I could never learn to handle a razor, and shaving has been a serious problem to me all my life. I have in my pocket now a letter inviting me to spend some weeks in the mountains. The spot is out of the beaten path, I know, so before I can even consider this invitation I must ascertain if the place has a barber. No barber—no trip for me." This episode was mentioned to an intelligent barber. He said: "I know how these fellows feel. They must present a clean face every morning. If they can't reach a barber, they're up against it."

"Can't a man learn to shave himself?" he was asked.

"Almost any boy can learn," was his reply, "but some people have no aptitude for tools, and a razor is one of the most delicate of all tools. My

opinion is that after a man reaches maturity without learning to shave, it is next to impossible to teach him the knack."

You can take these views for what they are worth. The fact remains that the safety razor has been a great boon to thousands of men. Various establishments carry in stock safety razors. You can find them in notion stores, hardware establishments, department stores, and so on. Frequently the procedure is to place them in a corner of a show case. When a customer comes in and calls for a safety razor, they are brought out and spread on the top of the case for his inspection. Can't we do better than this? The safety razor can be made to advertise itself, mutely but effectively. There are plenty of men who ought to have a safety razor, and would like to have one, but they have gotten into the habit of depending entirely on the barber, and have never given the matter of shaving themselves any serious thought.

The barber is on hand six days in the week, but in many towns he can't be reached on Sunday, the day of all days on which a man wants to look his best. It is not easy to stretch a Saturday night shave over Sunday, although many are forced to try it. The safety is useful to have in the house in case of sickness, handy for boat voyages or railway travel, and especially valuable when camping or spending vacation days in a resort that boasts of no barber. We call to mind a man who goes to his barber regularly six days of every week. This man, on his vacation during the past summer, shaved himself for twenty-one days with complete success. On his return to the city he went back to his barber, but he swears by his safety razor.

The safety razor manufacturers are carrying a tremendous national advertising campaign, and have been doing so for years. There is no let-up about it. Look at the advertising pages of the current magazines. Is any article more persistently advertised than the safety razor? This advertising costs big money, and you get the benefit of it. A special case in the center of the store is always good for featuring purposes. In such a case you could assemble a very respectable showing of razors, soaps, brushes, shaving creams, witch hazel, bottled bay rum, toilet waters, everything you have pertaining to shaving. Watch the advertisements. Some of them are in striking colors. When you see something good, clip it and paste it on the front of the

case, or at the top of the case, under the glass.

"What has this fellow got here?" they say to themselves. "It must be something important." Then according to their various natures, they edge up, or slide up, or walk boldly up, and read it. Put the proposition squarely up to them in some neat placards.

You Can Shave Yourself—Others Are Doing It.

A placard like that confronting a man every time he comes into the store will make him think. He'd like to be able to shave himself, but he keeps asking himself: "Can I?" The problem with him is continuous. It isn't a question of shaving himself once a month. The need is with him daily. Sooner or later he is going to get into a place where he can't reach a barber. He is going to have to turn down a nice invitation or get into some disagreeable fix. And, if you can keep your goods to the front, sooner or later he is going to buy a safety razor. If a man wants a regular razor, and can use it, there is no reason why he can't have it. Many of these men, though, buy safety razors to use on trains. But the man who can't use an "open face" razor really needs help. Evidently there is a big business done in selling safety razors, and you ought to get your share of it.

Successful stores of to-day were made so through the simple plan of making sure of repeat sales through quality merchandise.

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.

Arctic

QUALITY

Everybody likes Ice Cream and the pure, clean, sanitarly-made ARCTIC is the favorite. The public knows that "Arctic Dealers" are careful merchants who guard their customers' interests.

Write us for information regarding the necessary steps to take for you to become an Arctic Dealer.

ARCTIC ICE CREAM CO.

Grand Rapids, Mich.

Claude G. Piper, Manager

Peculiar Methods Pursued By American Express Co.

Kalamazoo, June 1—During the last few months you have had more or less to say about the American Express Co. and its somewhat unsatisfactory methods in effecting settlements.

Along that line we wish to give you some data relative to shipment from us. Sept. 20, 1919, it accepted from us c. o. d. shipment to Chase Motor Supply Co., Emporia, Kans., and as we had not received money from the, under date of Dec. 22, 1919, we invoiced them for the total amount \$15.60.

Several letters have passed between us since that time, and on March 9 they wrote us that shipment was located in their "No Mark Bureau" Kansas City, Mo., and asking if they would return same at no expense, would we accept them in lieu of cash payment of claim to which we replied as follows:

"We are in receipt of yours of March 9, which has reference to E. M. Div. Claim No. C-1285-C \$15.60. We are under the impression that these springs are the ones we shipped. We will accept these springs back, free carriage on a basis of \$5.60 and \$10 in currency or its equivalent. If this does not meet with your approval, please honor our claim for \$15.60. It is about time that this matter was adjusted, as six months have elapsed since shipment was made."

Without further correspondence the package was sent to us by their driver, but we refused to accept unless letter of March 11 was considered. Our reasons for this were that it cost us several dollars to sell these goods and the profit would be lost. Furthermore, we did not know the condition of the goods inside.

Under date of May 5 they write as follows:

"I am advised by our agent at Kalamazoo that this shipment has been returned from our No Mark Bureau in good condition and is now resting on hand for you to accept delivery. If this is the case, I am taking the liberty of closing my files on the subject, as I do not feel that this company is further interested."

To which we replied under date of May 7:

"We are in receipt of yours of May 5 regarding Chase Motor Supply Co. and am somewhat surprised at contents and refer you to our letter to you under date of March 11 and the basis of our settlement, and we do not see how you expect us to accept these goods back, that have been in your possession over six months."

In response to that letter they sent the local adjuster to call on us, and we in-

formed him we were ready to accept the return of these goods when the conditions upon which they were to be returned were carried out by the company.

During the visit there was something said relative to the value of these goods, and a statement was made that they could have been sold for considerable more money than the original sale was made for, as we were entirely out and in fact the market generally was bare of this product and a premium was being offered for them. At the present time, however, we are well stocked and no doubt others in our line of business are in the same position, and the Express Co.'s claim of improper marking, we think is far fetched.

Under date of May 18 they write us as follows, to which we have made no reply, pending your good advise which we trust will be received in a few days.

"I have before me your favor of May 7 and regret to note that you decline to accept the foregoing shipment in lieu of cash payment of this claim. I am advised by our agent at Kalamazoo that contents of this shipment were in first-class condition and that you stated shipment is now worth more than at time of forwarding, but requested that we allow you \$10 on this shipment while in our possession. This request, in my estimation, is very unreasonable, and it is not my intention to comply in the least, as the delay of shipment is not fault of the company, but instead fault of poor marking on your part, which caused the shipment to become derelict en route and to be forwarded to our Over Without Marks Department. This shipment is now resting on hand at our On Hand Department at Kalamazoo and if it is your desire to accept this shipment without further cost you may do so; otherwise we will close our files on the subject. As stated above it is not my intention to allow you any more than shipment."

What course should I pursue in this matter. Frank H. Clay.

On the face of things, it looks as though everything hinged in the justice or injustice of the claim of the American Express Co. that the package was not properly marked. If the marking was correct and the claim of the Express Co. based on a false assumption, there is no good reason why the Express Co. should not adjust the matter in exact accordance with the proposition of the shipper.—Editor Tradesman.

A reliable cost system eliminates guess work, stops profit leaks, makes sure that your merchandise is rightly sold for the right profit.

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Table listing various drugs and their prices, categorized by Acids, Ammonia, Balsams, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Potassium, Roots, Seeds, Leaves, and Tinctures. Includes items like Boric (Powd.), Fir (Canada), Cassia (Saigon), and various oils and salts.

Advertisement for Allen Qualley Chocolates. Features the text 'TANGLEFOOT The Non-Poisonous Fly Destroyer' with an illustration of a fly. Below is the name 'Allen Qualley Chocolates' and 'SAINT PAUL, MINNESOTA THE BEST BY TEST'. A list of chocolate varieties follows, including Rip Van Winkle, Hindustan, Blackstone, Joan of Arc, Poppies, Nut Meats, Marguerite, Nut Nougats, Radisson, Dellwood, Frivolite, Town and Country, Cherry Allyns, and Cambridge. The ad concludes with 'Hazeltine & Perkins Drug Co. Grand Rapids, Michigan'.

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Hominy
Rolled Oats
Egg Cases
Yeast

DECLINED

Hemp Seed
Rape Seed

AMMONIA

Arctic Brand
12 oz. 16c, 2 doz. box 3 00
16 oz. 25c, 1 doz. box 2 00
32 oz. 45c, 1 doz. box 3 25
Moore's Household Brand
12 oz., 2 doz. to case 2 70

AXLE GREASE



25 lb. pails, per doz. 18 80

BAKED GOODS

Loose-Wiles Brands
Krispy Crackers 18
L. W. Soda Crackers 16
L. W. Butter Crackers 13
Graham Crackers 13
Fig Sni Bar 25
L. W. Ginger Snaps 13
Honey Girl Plain 25
Honey Girl Iced 26
Coconut Taffy 28
Vanilla Wafer 40
Subject to quantity discount.

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 60
Cream of Wheat 9 00
Grape-Nuts 2 90
Pillsbury's Best (Cer) 3 80
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 4 15
Ralston Food, small 3 15
Saxon Wheat Food 5 50
Shred Wheat Biscuit 4 90
Triscuit, 18 2 25

Kellogg's Brands

Toasted Corn Flakes 4 20
Toasted Corn Flakes
Individual 2 00
Krumbles 4 20
Krumbles, Individual 2 00
Biscuit 2 00
Drinket 2 60
Peanut Butter 3 65
No. 1412, doz. 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. Fcy, Parlor 26 lb. 10 00

BRUSHES

Scrub
Solid Back, 8 in. 1 50
Solid Back, 11 in. 1 75
Pointed Ends 1 25

Stove

No. 1 1 10
No. 2 1 35

Shoe

No. 1 90
No. 2 1 25
No. 3 2 00

BUTTER COLOR

Dandelion, 25c size 2 00
Perfection, per doz. 1 75

CANDLES

Paraffine, 6s 16
Paraffine, 12s 16 1/2
Wicking 40

CANNED GOODS

Apples
3 lb. Standards @2 25
No. 10 Standards @7 00

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

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 50
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

CHEESE

Brick 34
Wisconsin Flats 33
Longhorn 36
New York 36
Michigan Full Cream 35

CHEWING GUM

Adams Black Jack 70
Beeman's Pepsin 75
Beechnut 90
Doublemint 70
Flag Spruce 70
Juicy Fruit 70
Spearmint, Wrigleys 70
Yucatan 70
Zeno 65

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
El Rajah, Diplomat-icas 70 00
El Rajah, corona 74 00
El Rajah, Epicure, 50 74 00
El Rajah, Epicure, 25 83 00
El Rajah, Ark, 50 65 00
El Rajah, President, 50 100 00
Olin, Monarch, 50 65 00
Mungo Pk., 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, \$2 per 1,000
Lots of 2,500, \$3 per 1,000

Worden Grocer Co. Brands

Harvester Line.
Record Breakers, 50s 75 00
Delmonico 50s 75 00
Panatella, 50s 75 00
Epicure, 50s 95 00
Favorita Extra 50s 95 00
Presidents, 50s 112 50
Royal Lancer Line
Favorita, 50s 75 00
Imperiales, 50s 95 00
Magnificos, 50s 112 50
La Azora Line
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
Lewis Single Binder 58 00
Manilla Cigars
From Philippine Islands
Lioba, 100s 37 50

Other Brands

Charles the Eighth (Domestic), 50s 70 00
E. L., 50s 56 00
Hemmer 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 58.00
Boston Straight, 50s 56.00
Trans Michigan, 50s 58.00
Templar Perfecto, 50s 95.00
Iriquois, 50s 56.00

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 Bunte, 15c size 53
Bunte, 1/2 lb. 55
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 43
Lowney, 1/2s 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

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

COFFEE ROASTED

Bulk
Rio 25@28
Santos 37@40
Maracabo 43
Mexican 43
Gutamala 42
Java 50
Mocha 50
Bogota 43
Peaberry 41

Package Coffee

New York Basis
Arbuckle 38 50

McLaughlin's XXXX

McLaughlin's 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. 12 00
Leader, 4 doz. 9 90

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 60
Carnation, Baby, 8 doz. 5 90
Pet, Tall 6 60
Pet, Baby 4 45
Van Camp, Tall 6 60
Van Camp, Baby 4 45
Dundee, Tall, doz. 6 00
Dundee, Baby, 8 doz. 6 00
Silver Cow, Tall, 4 doz. 6 60
Silver Cow Baby 6 doz. 4 50

MILK COMPOUND

Hebe, Tall, 6 doz. 4 20
Hebe, Baby, 8 doz. 4 00
Caroline, Tall, 4 doz. 4 35

CONFECTIONERY

Stick Candy Pails
Horehound 33
Standard 32
Cases
Pure Sugar 6 00@4 75
Boston Sugar Stick 38

Mixed Candy

Broken 32
Cut Loaf 32
Grocers 24
Kindergarten 35
Leader 33
Premio Creams 44
Royal 30
X L O 27
French Creams 33

Specialties Pails

Auto Kisses (baskets) 31
Bonnie Butter Bites 35
Butter Cream Corn 40
Caramel Bon Bons 37
Caramel Croquettes 33
Cocoanut Waffles 37
Coffy Toffy 40
Fudge, Walnut 35
Fudge, Walnut Choc. 35
Champion Gum Drops 28
Raspberry Gum Drops 28
Iced Orange Jellies 32
Italian Bon Bons 32
AA Licorice Drops 5 lb. box. 2 15
Manchus 31
Nut Butter Puffs 35

Chocolates Pails

Assorted Choc. 37
Champion 38
Honeysuckle Chips 53
Klondike Chocolates 45
Nabobs 45
Nibble Sticks, box 2 75
Nut Wafers 45
Ocoro Choc. Caramels 43
Peanut Clusters 50
Quintette 37
Regina 32
Victoria Caramels 43

Gum Drops

Champion 28
Raspberry 28
Favorite 31
Superior 29
Orange Jellies 32

Lozenges

A A Pep. Lozenges 35
A. A. Pink Lozenges 35
A A Choc. Lozenges 35
Motto Lozenges 37
Motto Hearts 37

Hard Goods

Lemon Drops 32
O. F. Horehound Drps 32
Anise Squares 35
Peanut Squares 38
Rock Candy 40

Pop Corn Goods

Cracker-Jack Prize 7 40
Checkers Prize 7 40

Cough Drops

Putnam Menthol Boxes 2 25
Smith Bros. 1 65

COOKING COMPOUNDS

Mazola
Pints, tin, 2 doz. 7 75
Quarts, tin, 1 doz. 7 25
1/2 Gal. tins, 1 doz. 13 75
Gal. tins, 1/2 doz. 13 50
5 Gal. tins, 1/4 doz. 21 00

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, specialy printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 75
3 lb. boxes 76

DRIED FRUITS

Apples
Evap'd, 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. 26
Thompson Seedless, bulk 24

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. 2 80

Hominy

Pearl, 100 lb. sack 5 50

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

Taploca

Pearl, 100 lb. sacks 11
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant, 3 doz., per case 2 70

FISHING TACKLE

Cotton Lines

No. 2, 15 feet 1 45
No. 3, 15 feet 1 70
No. 4, 15 feet 1 85
No. 5, 15 feet 2 15
No. 6, 15 feet 2 45

Linen Lines

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,

HIDES AND PELTS

Table listing various hide and pelt types such as Green, Cured, Calfskin, and Horse, with their respective prices.

Table listing wool types including Old Wool, Lambs, and Shearlings with prices.

Table listing tallow types: Prime No. 1 and No. 2 with prices.

Table listing wool types: Unwashed, medium; Unwashed, rejects; Fine; and Market dull and neglected.

Table listing honey types: Airline No. 10, 15, and 25 with prices.

Table listing horse radish: Per doz. with price.

Table listing jelly: Pure, per pail, 30 lb. with price.

Table listing jelly glasses: 8 oz., per doz. with price.

Table listing mapleine in 2 oz. bottles, 4 oz. bottles, 8 oz. bottles, pints, quarts, gallons, and half barrels.

Table listing mince meat: None Such, 3 doz. case for; and Quaker, 3 doz. case for.

Table listing molasses: Fancy Open Kettle, Choice, Good, Stock, and Half barrels 5c extra.

Table listing nuts-whole: Almonds, Terragona, Brazils, Fancy Mixed, Filberts, etc.

Table listing nuts-shelled: Almonds, Spanish; Peanuts, Spanish; Walnuts, California; Walnuts, French.

Table listing olives: Bulk, 2 gal. kegs; Bulk, 5 gal. kegs; Stuffed, 4 oz.; Stuffed, 15 oz.; Pitted (not stuffed); Manzanilla; Lunch; Queen, Mammoth; Olive Chow.

PEANUT BUTTER



Table listing Bel-Car-Mo Brand Peanut Butter in 8 oz., 2 doz. in case, 24 lb. pails, 12 lb. pails, 5 lb. pails, 10 lb. pails, 15 lb. pails, 25 lb. pails, 50 lb. tins, and 100 lb. drums.

PETROLEUM PRODUCTS

Table listing petroleum products: Iron Barrels, Perfection, Red Crown Gasoline, Gas Machine Gasoline, V. M. & P. Naphtha, Capitol Cylinder, Iron Bbls., Atlantic Red Engine, Iron Bbls., Wint' Black, Iron Bbls., Polarine, Iron Bbls.

Table listing pickles: Barrel, 1,200 count; Half Bbls., 600 count; 5 gallon kegs.

Table listing small barrels: Barrels, Half barrels, 5 gallon kegs.

Table listing gherkins: Barrels, Half barrels, 5 gallon kegs.

Table listing sweet small barrels: Barrels, 5 gallon kegs, Half barrels.

Table listing pipes: Cob, 3 doz. in box.

Table listing playing cards: No. 90 Steamboat, No. 808, Bicycle, Pickett.

Table listing potash: Babbitt's, 2 doz.

Table listing provisions: Barreled Pork, Clear Back, Short Cut Clear, Pig, Clear Family.

Table listing dry salt meats: S P Bellies.

Table listing lard: Pure in tierces, Compound Lard, 80 lb. tubs, 69 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails.

Table listing smoked meats: Hams, 14-16 lb., 16-18 lb., 18-20 lb., Ham, dried beef, sets, California Hams, Picnic Boiled, Hams, Boiled Hams, Mince Hams, Bacon.

Table listing sausages: Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese.

Table listing beef: Boneless, Rump, new, Pig's Feet, 1/2 bbls., 3/4 bbls., 1 bbl.

Table listing canned meats: Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Vienna Style Sausage, 4 1/2 lbs., Virginies, 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 Bacon, Sliced Beef.

Table listing mince meat: Condensed No. 1 car., Condensed Bakers brick, Moist in glass.

TRIPE

Table listing tripe: Kits, 15 lbs., 1/4 bbls., 40 lbs., 3/8 bbls., 80 lbs.

Table listing casings: Hogs, per lb., Beef, round set, Beef, middles, set, Sheep, a skein.

Table listing uncolored oleomargarine: Solid Dairy, Country Rolls.

Table listing rice: Fancy Head, Blue Rose.

Table listing rolled oats: Monarch, bbls., Rolled Avena, bbls., Steel Cut, 100 lb. scks., Monarch, 90 lb. scks., Quaker, 18 Regular, Quaker, 20 Family.

Table listing salad dressing: Columbia, 1/2 pints, Columbia, 1 pint, Durkee's large, Durkee's med., Durkee's Picnic, Snider's large, Snider's small.

Table listing saleratus: Packed 60 lbs. in box, Arm and Hammer, Wyandotte.

Table listing sal soda: Granulated, bbls., Granulated, 100 lbs. cs., Granulated, 36 2 1/2 lb. packages.

Table listing salt: Solar Rock, 56 lb. sacks.

Table listing common salt: Granulated, Fine, Medium, Fine.

Table listing salt fish: Middles, Tablets, 1 lb., Tablets, 1/2 lb., Wood boxes.

Table listing Holland herring: Standards, bbls., Y. M., bbls., Standards, kegs, Y. M., kegs.

Table listing herring: K K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, per box, Boned, 10 lb. boxes.

Table listing trout: No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 3 lbs.

Table listing mackerel: Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., No. 1, 10 lbs.

Table listing lake herring: 1/2 bbl., 100 lbs.

Table listing seeds: Anise, Canary, Smyrna, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape.

Table listing shoe blacking: Handy Box, large 3 dz., Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish.

Table listing soap: James S. Kirk & Company, American Family, Jap Rose, Kirk's White Flake, Lutz Bros. & Co., Acme, 100 cakes, Big Master, 100 blocks, Climax, 100s, Climax, 120s, Queen White, Oak Leaf, Queen Anne, Lutz, Naphtha, 100s.

Table listing Proctor & Gamble Co.: Lenox, Ivory, 6 doz., Ivory, 10 oz., Star, Classic, 100 bars, 10 oz., Swift's Pride, 100 9 oz., Quick Naphtha, White Laundry, 100, 3 1/2 oz., Wool, 24 bars, 6 oz., Wool, 100 bars, 6 oz., Wool, 100 bars, 10 oz., Peerless Hard Water, 50s, Peerless Hard Water, 100s.

Table listing Swift & Company: Classic, 100 bars, 10 oz., Swift's Pride, 100 9 oz., Quick Naphtha, White Laundry, 100, 3 1/2 oz., Wool, 24 bars, 6 oz., Wool, 100 bars, 6 oz., Wool, 100 bars, 10 oz., Peerless Hard Water, 50s, Peerless Hard Water, 100s.

Table listing Tradesman Company: Black Hawk, one box, Black Hawk, five bxs, Black Hawk, ten bxs, Box contains 72 cakes, Scouring Powders, Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, Snow Maid, Washing Powders, Snow Boy, 100 5s, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs., Soap Powders, Johnson's Pine, Lantz Naphtha, Naut O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, Rub-No-More, Sunbrite.

SNUFF

Table listing snuff: Swedish Rapee, 10c 8 for 64, Swedish Rapee, 1 lb. gls, Norkoping, 10c 8 for 64, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for 64, Copenhagen, 1 lb. glass.

Table listing soap: James S. Kirk & Company, American Family, Jap Rose, Kirk's White Flake, Lutz Bros. & Co., Acme, 100 cakes, Big Master, 100 blocks, Climax, 100s, Climax, 120s, Queen White, Oak Leaf, Queen Anne, Lutz, Naphtha, 100s.

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Table listing washing powders: Snow Boy, 100 5s, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., Snow Boy, 20 pkgs., Soap Powders, Johnson's Pine, Lantz Naphtha, Naut O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, Rub-No-More, Sunbrite.

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SEASONING

Table listing seasoning: Chili Powder, Celery Salt, Sage, Onion Salt, Garlic, Penelty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, Tumeric.

Table listing starch: Kingsford, Muzzy, Powdered, Argo.

Table listing Kingsford: Silver Gloss, 40 1 lb.

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

Table listing Muzzy: 48 1 lb. packages, 16 3 lb. packages, 12 6 lb. packages, 50 lb. boxes.

Table listing syrups: Barrels, Half Barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2 2 dz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5 1 dz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, 2 doz., Red Karo, No. 5, 2 dz., Red Karo, No. 10, 1/2 doz.

Table listing pure cane: Fair, Good, Choice.

Table listing table sauces: Lea & Perrin, large, Lea & Perrin, small, Peppercorn, Royal Mint, Tobacco, England's Pride, A-1, large, A-1, small, Capers.

Table listing tea: Japan, Medium, Choice, Fancy, Backed-Fired Med'm, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs.

Table listing gunpowder: Moyune, Medium, Moyune, Choice, Young Hyson, Choice, Fancy, Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy.

Table listing Ceylon: Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy.

Table listing twine: Cotton, 3 ply cone, Cotton, 3 ply balls, Hemp, 6 ply.

Table listing vinegar: Cider, Benton Harbor, White Wine, 40 grain, White Wine, 80 grain, White Wine, 100 grain, Oakland Vinegar & Pickle Co.'s Brands, Oakland Apple Cider, Blue Ribbon Corn, Oakland White Pickling, Packages no charge.

Table listing wicking: No. 0, per gross, No. 1, per gross, No. 2, per gross, No. 3, per gross.

Table listing yeast cake: Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz., Yeast Cake, Fleischman, per doz.

Table listing yeast-compressed: Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz., Yeast Cake, Fleischman, per doz.

WOODENWARE

Table listing baskets: Bushels, wide band, wire handles, Bushels, wide band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, Splint, small.

Table listing butter plates: Escanaba Manufacturing Co., Standard Wire End, Per 1,000.

Table listing churns: Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., Stone, 6 gal.

Table listing clothes pins: Escanaba Manufacturing Co., No. 60-24, Wrapped, No. 30-24, Wrapped, No. 25-60, Wrapped.

Table listing egg cases: No. 1, Star Carrier, No. 2, Star Carrier, No. 1, Star Egg Trays, No. 2, Star Egg Trays.

Table listing faucets: Cork lined, 3 in., Cork lined, 9 in., Cork lined, 10 in.

Table listing mop sticks: Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal, No. 7, 20oz cotton mop heads, 12oz cotton mop heads.

Table listing pails: 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, Fibre.

Table listing toothpicks: Escanaba Manufacturing Co., No. 48, Emco, No. 100, Emco, No. 50-2500 Emco.

Table listing traps: Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, Mouse, spring.

Table listing tubs: No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, Small Galvanized.

Table listing washboards: Banner Globe, Brass, Single, Glass, Single, Single Peerless, Double Peerless, Northern Queen, Universal, Our Best.

Table listing window cleaners: 12 in., 14 in., 16 in.

Table listing wood bowls: 13 in. Butter, 15 in. Butter, 17 in. Butter, 19 in. Butter.

Table listing wrapping paper: Fibre, Manila, white, No. 1 Fibre, Butchers Manila, Kraft, Wax Butter, short cut, Parchment Butter, rolls.

Table listing yeast cake: Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz., Yeast Cake, Fleischman, per doz.

Table listing yeast-compressed: Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., Yeast Foam, 1 1/2 doz., Yeast Cake, Fleischman, per doz.



KITCHEN KLENZER



50 can cases, \$4.40 per case

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 1—William E. Gibson, who has been connected with the Judson Grocer Company for the past nine years, has taken the position of flour manager for that house.

George Alden has contracted to purchase the Mayhew residence, on South Prospect street. The consideration is \$7,500. The property is easily worth \$10,000. George evidently spies a bargain in real estate as quickly as he sizes up a prospective customer. He will convert his new purchase into a two family flat.

Ned Carpenter, manager of the Dwight Bros. Paper Co., has taken possession of his summer cottage at the South end of Gunn Lake for the season.

A. H. Dwight, who owns a 600 acre farm at the South end of Gunn Lake, cropped 300 acres last year. This season, on account of the shortage of help, he is cultivating only eighteen acres.

Sunday morning Mr. and Mrs. John D. Martin, accompanied by their daughters, Carolyn and Esther, with Russell H. Freeman and Gerald Cogswell, started out on an auto trip. The first stop was Saginaw, then to Bay City. From there the party will go on to Detroit to attend the session of the Grand Council, which opens June 3, continuing until June 5. Parts of the entertainment features will be a grand ball Thursday evening in the ball room of the Statler Hotel and a banquet at the hotel Friday evening. Automobiles will be furnished all ladies attending this session for sight seeing around the city. John is one of the three members of the grand examining finance committee, the other two members being W. J. Devreux, of Port Huron, and B. N. Mercer, Mayor of Saginaw. It is intended to continue the trip on to Toledo, returning home about June 10.

Guy W. Rouse was discharged from the Blodgett hospital last Saturday. He spent several days very quietly, leaving to-day for Mt. Clemens, where he will remain long enough to take the twenty-one baths which is the remedial panacea of that celebrated health resort.

Traveling salesmen in all lines of industry are protesting against the action of the Interstate Commerce Commission in permitting the Pullman Company to increase their rates 20 per cent. The Commission has received a large number of telegrams from travelers and their associations, and from business houses which employ large numbers of salesmen. They ask for a suspension of the new rates pending a hearing at which opponents of the increase may express their views. The new rates mean that a commercial traveler will have to pay 50 cents extra every time he uses a Pullman sleeper, for in addition to the increased company charge there is the increased revenue tax because of the higher charge. Inasmuch as a salesman is on the road a large part of the time, the increase in traveling expenses involved would be considerable. The salesmen also believe that they should be permitted to deduct their road expenses when making their income tax returns. The Interstate Commerce Commission has, of course nothing to do with that, but it seems unfair to them when the government permits increases and allows nothing.

A California doctor announces that he can produce intoxication by placing the candidate's feet on a sheet of zinc and touching his head with an electrode. Whether the benefits of this invention will be general or not depends upon whether solid ivory is a conductor of electricity.

Always throw your chewing gum and banana peelings on the sidewalk, and thus the pedestrian dodging motor cars out in the middle of the street will have a solid footing.

Spendthrifts are urged to do their buying now, as there are strong indications that a number of articles may be cheaper later on.

Frank J. Seibel, sales manager of the Grand Rapids Dry Goods Co., recently remarked: "Many men mourn because they are compelled to work for a living. I can conceive of no greater punishment than to be placed in a position of forced idleness. Work is never work when we are working to win. There must be some self-interest involved to bring out the best in any individual. Selfish interest is slavery. Self-interest is service. Men worth while can be inspired, enthused, encouraged. Mules and other men can be driven until they balk. You recall the miser who put green goggles on his horse, so the horse would think he was eating green grass when in reality he was grinding nothing but oat straw. The easiest way is down hill and in this direction you are sure to have a helleofatime when you hit the bottom. The going is pleasant, but the landing is what hurts."

Items From the Cloverland of Michigan.

Sault Ste. Marie, June 1—The Conolly Manufacturing Co., one of our leading enterprises, was sold last week to Fred Green, formerly in the grocery business at Pickford, who will conduct the business as heretofore. John Connolly will stay in the Soo for a few months, after which he will move his family to Miami, Fla., where they expect to reside. Mr. Connolly will be greatly missed here, as he was one of our enterprising citizens, also a city commissioner and a successful business man. Mr. Green, the new proprietor, retired from the grocery business several years ago at Pickford and has made his home at the Soo for the past few months. Mr. Green announces that he will continue the farmers' rest room, as heretofore, over the store and the new venture promises to be a success, as Mr. Green will be on the job himself.

Harry Kemp, one of our leading young business men and a member of the firm of the Kemp Bros. Coal Co., returned from an extended wedding trip last Saturday. The newly weds will be at home to their many friends at the Augusta street residence.

In these days of profiteering one is forced to admit that in spite of Horatio Alger, Jr., the dishonest man does not often get rich.

The Soo Automobile Club is making great preparations to entertain the Pikers on their visit here in July, and from all accounts there will be great doings in the Soo at that time.

The baseball season opened here last Sunday and the fans are getting their money's worth again.

Everybody is happy again after receiving the news that our gas plant has purchased coal enough to keep the plant in operation. We are more fortunate than many of our Northern cities, where the plants are shutting down for want of coal.

The Soo lost one of her foremost citizens last week by the death of Ross Whalen, formerly Secretary-Treasurer of the Crisp Laundry Co. He had been ill for several months. He is survived by his widow and one brother, who have the sympathy of a large circle of friends.

Dick Reinhart, of the Soo Beverage Co., is passing around the cigars and also a little porter or old stock this week over the arrival of a son, Richard Jr.

The Civic and Commercial Association held another successful monthly luncheon at the La Sault Club rooms last week and announced that it was about ready to announce a new woodenware factory coming here in the near future. It seems strange that we have not many more factories here, where we have dependable water power and the vast forest products right in our midst, also the best of rail and boat transportation. Now that the coal and power question is a serious consideration, it would seem that factories would consider a location where this important question was solved.

Somehow the rank and file of the people refuse to become excited about the identity of their next President. Perhaps they feel as if they will have to do a day's work anyhow.

William G. Tapert.

How Some Holland Merchants Regard the Tradesman.

A. DeGroot, general store, 154 East 15th street: "Like the paper fine. Find it a great help. It is the best trade journal I ever saw."

Henry Van Ry, grocer, 335 College avenue: "We are interested in everything that is good and I find the Tradesman is a mighty good paper for anyone who is interested in trade to read."

Martin Dekker, shoes, 210 River avenue: "I have taken the Tradesman for some time and like it first rate. It is a fine and useful trade journal."

Nienhuis & Knoll, meats, 212 West 14th street: "We like the paper. It is fine, but are so busy do not read it as we should."

Van Lente Bros., grocers and dry goods, 378 Central avenue: "We like the Tradesman and continue to take it, but the editor, Mr. Stowe is mighty sarcastic at times. I do not see how he gets by with some things he says in his paper."

Harry W. Doornbos, meats, 444 First avenue: "There are so many things in the Tradesman that is a help to any business man that I would not think of doing without it."

When it comes to a pinch there is nothing quite the equal of a new shoe.

New Money.

It gives a store individuality and it creates a pleasing impression on the part of the customers if it gives out new money only in change. This is not so difficult to arrange, especially in the matter of paper money, as the bank will help facilitate the plan. New pennies and nickels may be used too. The mere using of none but new pennies will help get you some publicity. It would be worth while even to pay a slight premium for the new money, and it would certainly be worth while to pay the expense of transportation to have it.

MICHIGAN MOTOR GARMENT CO.
GREENVILLE, MICHIGAN—4 Factories—8 Branches
One Piece Adult Work Garments and
Children's Play Garments.



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.

Death of Venerable Lake Odessa Merchant.

Lake Odessa, May 29—I am writing you to let you know that my father, Mr. E. C. Tew, has passed away. As you seemed to know him, and he seemed to know you, I thought you should know of it. He was buried yesterday, May 28. He was nearly 82 years old. He was active in business until about the first of February when he had the flu, which brought on an old complaint, anemia. About five weeks ago it confined him to his home and every day seemed to weaken him until he was unconscious and passed away.

He was associated in business for nearly thirty-four years with his two sons. Some time ago—perhaps twenty-five or twenty-six years ago—you gave him a write up in your Tradesman, which gives me to understand that you knew something of his excellent character. And I thought you would feel as though you would like to make mention of him in your paper. The business will be conducted as before under the same firm name, the two sons owning the entire business. E. A. Tew.

Biographical.

Mr. E. C. Tew was born in North Brookfield, Madison county, New York, June 19, 1838, and departed this life May 26, 1920, at his home in Lake Odessa, aged 81 years, eleven months and seven days.

On October 13, 1858, he was united in marriage to Miss Hannah M. Mason. To this union was born two sons, Charles E. and Edgar A. Tew, who both survive him.

His companion preceded him in death a little over six years ago, which was a serious loss to him.

At the age of 24 years he came with his family to Michigan. For a time they made their home in Easton township, then moving to Berlin township, and later moving to Lake Odessa. Since engaging in the mercantile business, he has always been associated with his two sons.

He leaves to mourn their loss his two sons and their wives, two grandchildren, Charles E. Tew Jr., Mary Tew Caswell, two great-grandchildren, one adopted daughter, Mrs. Flora B. Coon, her husband and four children.

He in early life gave his heart to

God and was always an active worker for his Master. He had charge of the choir in the Central M. E. church of Lake Odessa for nearly a quarter of a century.

Perfection Itself.

Salesman—Oh, good morning, Mrs. Howskeape. How does the new cleanable refrigerator work?

Mrs. H.—Perfectly! The young folks clean it out thoroughly every night when they come home from the movies.

SAUER'S
PURE FRUIT
FLAVORING EXTRACTS
FOR
PURITY STRENGTH
AND FINE FLAVOR
WINNER OF
17 HIGHEST AWARDS
AT AMERICAN AND
EUROPEAN
EXPOSITIONS
LARGEST SELLING BRAND
IN THE UNITED STATES
32 FLAVORS AND
OLD VIRGINIA
FRUIT-PUNCH
The C. F. SAUER CO.
RICHMOND, VA.

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, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Wanted—We are in position to handle bankrupt or closeout stocks of hardware, mill supplies, electrical and house furnishing goods, automobile accessories, etc. J. Chas. Ross, Manager, Kalamazoo, Mich. 832

Wanted—To hear from owner of good general merchandise store for sale. State price, description. D. F. Bush, Minneapolis, Minn. 827

For Sale—Stock groceries, paints and notions. Fine farming country surrounding town. Building and fixtures leased. Number 905, care of Michigan Tradesman. 905

For Sale—Grocery and meat market in live town in Western Michigan. \$3,500 investment. \$38,000 business last year. Up-to-date fixtures. Good reasons for selling. Address No. 906, care Michigan Tradesman. 906

For Sale or Rent—Large double store building situated in Ravenna, a thriving little town of 600 half way between Grand Rapids and Muskegon. On railroad, also gravel line to both places. Terms reasonable. Mrs. Oscar A. Conklin, Ravenna, Mich. 907

Wanted—A good clean drug stock in good town, without soda fountain. State lowest terms in first letter. Address No. 909, care Michigan Tradesman. 909

CASH REGISTERS

REBUILT CASH REGISTER CO.

(Inc.)

122 North Washington Ave., Saginaw, Mich.

We buy sell and exchange repair and rebuild all makes. Parts and supplies for all makes.

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

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.

If you want to sell or exchange your business or other property no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wis. 833

For Sale—Four-screw cider press. C. W. Yeiter, Alto, Mich. 897

For Sale—Store building, general merchandise, stock and fixtures. A splendid going business. Established nineteen years ago. If interested for further information to G. E. Cornell, Six Lakes, Mich. 899

WANTED—A reliable and experienced hardware man. One capable of handling other men, assuming responsibility and holding a position of trust. Must be able to furnish the best of reference as to character and ability. No other need apply. The Edwards & Chamberlin Hardware Co., Kalamazoo, Mich. 902

SALESMEN WANTED AT ONCE—The largest sale organization in the world wants one hundred men of sterling character, who have ability in advertising, making show cards and the advanced methods in merchandising. Either experienced special conductors or assistants or men of high class caliber to learn our method. Profitable steady work. Address: A. J. Stewart, Sales Manager, 2548 Nicollet Avenue, Minneapolis, Minnesota. 903

FOR SALE—TIMBER—40 acres of oak timber in Lake Co., Mich., five miles from R. R. station. Inquire of C. A. Morrow, 1019 5th St., N. E., Canton, Ohio. 890

For Sale—One Hubbard portable oven, capacity 180 loaves. Bargain. Lock Box 238, Alanson, Mich. 891

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company.

Wanted—Good all around clerk for general store. Must be good salesman. Kuyers-Longwood Co., Grant, Mich. 892

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—We have the largest grocery business in the city. Our town has about 15,000 people. We do \$90,000 business per year. Address A. L. L. care Michigan Tradesman. 889

Elegant 60-room resort hotel on Pine Lake. Completely equipped. Bargain at \$25,000. Cash required, \$10,000; balance, terms. Phillip Muller, Jr., Dushore, Pa. 900

For Sale—Clothing, furnishings and shoe stock of about \$9,000. In thriving town of about 2500 in Southwestern Michigan fruit belt. Address No. 910 c-o Michigan Tradesman. 910

For Sale—Country store, at four corners in rich farming country. Will rent or sell store building. Address No. 911, care Michigan Tradesman. 911

Wanted—Registered pharmacist. City of 50,000. Good salary. Address No. 912 care Michigan Tradesman. 912

DRY CLEANING BUSINESS in best town in Central Michigan. Every thing in equipment of the newest type. One three-story new store, another cheap store building; all house furnishings except a few personal articles. Furnishings of house alone worth several thousand dollars; flat residence in connection with store; everything new and of an elegant type. Owner steps right out and leaves all; must go to California for his health. Write or telephone today for further particulars, to W. J. Cooper, Mt. Pleasant, Mich.

For Sale—First-class grocery in Muskegon. Stock about \$7,000—can cut down to suit. Investigate, P. O. box 97, Muskegon Heights, Mich. 914

For Sale—Iron counters, shelving, showcase, and case of drawers adapted to drug store. Dr. Norton, Fremont, Mich. 915

Wanted—A good retail or wholesale store. Specify best price and give description. Cash buyer. Address No. 916, care Michigan Tradesman. 916

For Sale—Grocery and meat market in Battle Creek. \$45,000 business last year. Up-to-date fixtures. Invoice about \$45,000. Good reason for selling. Address No. 917, care Michigan Tradesman. 917

WANTED—Grain elevator man, familiar with grain and seed machinery, ambitious and capable. A Michigan city, 30,000 population. Address, in own handwriting, stating age, experience, etc., No. 918, care Michigan Tradesman. 918

FOR SALE—A good business in a fine town in the center of the best fruit and farming region in Western Michigan, consisting of a brick store 26 x 66 feet, with full sized basement, also reinforced concrete warehouse 40 x 75, one-half of which is coal shed capacity 200 tons, power elevator and conveyor, other half frost proof and will store five carloads of potatoes or grain. Railway side track. The business consists of selling hardware, repairs, implements, seeds, feed and hay, potatoes, beans and grain, and runs about \$30,000 a year. Old age the only reason for selling. If interested, write D. H. Scott, Northport, Mich. 919

For Sale—Stock of general merchandise and building. Building 60 x 20, with side room 60 x 20, store room in rear, 20 x 20. In small town. This is a change to get rich. Price for stock and building \$3,400. B. J. Collins, Real Estate, Shelby, Mich. 920



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



Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

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

Everyone Must Work to Cut Down Prices.

Every business depression is caused by the people who buy deciding that prices are too high. When the man with money increases the rate of interest at which he will lend it, and continues to increase this rate, the time comes when people will not borrow it from him. They will not buy the use of it at the price he charges. As a result his money becomes valueless so far as business building is concerned. He must sell the use of it at a lower price or it will not be used and it will not earn more money for him.

When the business man boosts his prices beyond a certain point, people cease to buy. No matter how good an excuse he may have for raising prices, no matter how great his executive ability may be, he must supply the goods at the prices people will pay for them and in the manner they demand them, or his business does not prosper. The people who buy are the ones who really dictate to him how he shall run his business. They are supreme.

When the man who works for wages decides that he must have more money, he makes demands for wage increases. If people are buying the product readily and it appears that they will pay more for it he is pretty sure to get this increase, and it is added to the selling price. A time comes, however, if this process is continued, when people refuse to buy and the wage earner not only can secure no more increases in wages but he is not even able to secure work. The people who buy the goods even dictate the maximum wage for the wage earners. The people who buy are truly supreme.

It is the mistaken impression that the people who buy do not compose the supreme council of business that causes business men to fail, causes runs on the banks, and lack of work for the wage earners.

People who buy can get along with less. They can, if necessary, go to the country and become entirely self-supporting. There was a time when the King of England believed that the little colonies of America would have to buy from England whether they wanted to or not. He was mistaken. They not only demonstrated to him that they could be entirely self sufficient in regard to business but that they could be self governing as well. Any person, if driven to it, can live without the aid of any other person. He can raise his own food, he can build his own house, he can make his own clothes. It is only the people who buy things who are supreme. They are the ones who determine the prosperity of business.

Hard times are always brought about by the buying public exercising its power. When it makes a decision not to buy all business slows down. Some businesses stop altogether. The buying public sometimes gives warning. At other times it does not. It has already rendered a decision. Everyone must work to cut

down prices. Everyone must try to produce more, must think more of what he can do than what he can get, or the buying public will decide not to buy and there will be no interest on invested money, no profits for the business man and no wages for the wage earner. The supreme council of business is now in session. It has issued its warning. It is now awaiting the action of the three elements of business which have been considering themselves supreme. This action will determine the sentence the council will pronounce. From this sentence there will be no appeal.

Robert Falconer.

Coffee Boiled is Coffee Spoiled.

Coffee is a pleasant, nourishing and wholesome beverage or article of diet, a joy forever if correctly brewed, but if improperly brewed it is utterly bad to drink and unwholesome.

The roasting is all the cooking coffee requires, notwithstanding the foggy ideas of people who insist upon cooking it again by boiling. Coffee should not be boiled.

For Coffee Boiled,
Is Coffee Spoiled.

Coffee boiled for even a few minutes becomes a solution of tannic acid, which medical science teaches is unfit for human consumption and when taken in large quantities is poisonous. Tannin is fine for tanning leather, but not wholesome as food for human beings.

The properties of coffee are caffeine, caffeic or tannic acid and coffeone or coffee oil. The amount of the latter in the coffee determines its real value. Coffeone or coffee oil constitutes from 8 to 13 per cent. of the weight of the coffee in the green, a part of which is lost in the roasting. Green coffee contains from 6 to 8 per cent. of sugar, which is reduced to about 1 per cent. in the roasting process.

The good qualities of coffee may be injured by over or under roasting. There are four things entering into the making of good coffee, viz.: Quality of the coffee, roasting, blending and brewing. If any of these features are faulty, the coffee in the cup will pay the penalty.

Every dealer should try to teach his customers the method of making good coffee, for the more good coffee there is made, the more coffee there will be used.

The desirable qualities, such as the coffee oil, the fragrance and aroma are all that should be extracted from the coffee and transferred into the liquor in the brewing process. The undesirable or unwholesome qualities, such as the tannic acid, should be left in the grounds and thrown away.

Chemical analysis demonstrates that in the boiling, steeping or percolating methods of brewing coffee there is from two and one-third to three grains per cup of tannin forced into the liquor. It also demonstrates that coffee brewed by the filtration or drop method contains less than one-third of one grain per cup, consequently the filtration method is the better one.

The filtration method is the quick contact of boiling water with the finely ground coffee, then the separation of the liquor and the grounds, for if

the grounds are allowed to remain in the liquor for any length of time after the coffee has been extracted, the tannin will steep or draw out of them nearly to the same extent as though the coffee were boiled or percolated.

The finer coffee is ground the more the oil cells are broken and consequently the more coffee oil is released and transferred to the liquor in the brewing process.

Some people still cling to the old or antiquated ways of preparing foods, the same as they do to other old whims, but most people are anxious to learn and are ready to adopt improvements and during this period of the high cost of living, if improvements may be made in preparing foods so they are more wholesome, more nourishing and of a more desirable flavor we should not hesitate to adopt them, for no doubt many of the things science teaches along these lines spell economy in our living expense account.

The joint coffee trade publicity committee of the National Coffee Roasters Association is spending vast sums of money in teaching the value of coffee as an article of food, and among the things it is trying to teach is to not boil coffee, to not use adulterants of any kind and to not use eggs, egg shells, cold water or any other substance to clarify or settle the finished product.

Wright T. Orcutt.

Ultior Object of Selling on Installment Plan.

In the wider application of the installment purchase idea in the retail stores is seen an effort to increase the number of visitors to the establishments. The problem of how to get customers into the store, especially during the time when the public rebelled against high prices, it is said, was one of first consideration. The installment arrangement as a means toward increasing patronage became something of a favorite, particularly as companies were found willing to finance such enterprises. Now most of those articles, which sell for prices that would prove a drain on the customer's pocketbook if paid for in a lump sum, are being sold on easy terms, but through methods that cause the patron to visit the store in order to make payments. Speaking of this phase of merchandising, a store executive said:

"Arrangements can be made so that easy-terms of payment can be arranged for the customer and at the same time enable the store to realize to the full amount on the purchase. Some risk is run, of course, through defaults, but the losses on this account have not been much and can be easily covered. As prices rose to record levels, the retail field has seen great steps made in the application of the installment idea to the purchase of wearing apparel and other things to which this arrangement was not formerly applied.

"Beyond the sales which attractive installment terms accomplish, the principal advantage is in having the customer visit the store to make the payments. In the course of these visits it is to be expected that other sales will be made. By locating the

office where such payments are made in a place that will mean a trip through merchandise sections of the store which have an appeal, what the store actually accomplishes in a sale on the installment plan is a stipulated number of sightseeing tours which cannot help benefiting the establishment."

Tobacco Smokers Burn \$50 a Minute.

Tell a smoker that he, as a class, causes \$50 fire damage in every minute of his wakeful hours, and he will promptly demand proof.

Here it is: The annual analysis of the year 1918 compiled by the National Board of Fire Underwriters discloses that among "strictly preventable fires" the heaviest contributing cause was "matches, smoking, etc.," creating a damage for the year 1918 of \$16,453,562 exceeding by \$5,000,000 the next nearest cause; viz., defective chimneys and flues.

Deducting from each day eight hours as the period of sleep when the smoker is regretfully forced to bank his fires for the night, there remain sixteen hours in which to scatter matches, stumps and matches as seeds for a harvest of fires.

Accordingly, a daily fire loss of \$45,000 distributed among sixteen hours represents approximately \$3,000 an hour, or \$50 a minute.

Now, in order to shake the accusing finger with even greater severity at slaves of smoke, there should be properly eliminated from the population all non-users of the weed, of either sex and of various age.

This elimination so increases the financial responsibility of smokers and users of matches that it would properly be a fair assumption that the carelessness of this class of citizens causes a damage of at least \$100 a minute.

The increase of \$1,000,000 over the loss of the preceding year evidences that the propaganda in the form of display signs in public places, educational moving pictures, small fines for violation of smoking ordinances, etc., has not been sufficiently effective.

The suggestion was offered in these columns not long ago that manufacturers of cigars, cigarettes, and smoking tobacco could assist very materially in a safety and caution campaign if they would print in large letters on each box or carton an arresting warning against carelessness.

A vast amount of valuable space on tobacco containers is now either unused or else devoted to unnecessary decoration.

If, for example, smokers, before lighting up, were reminded that they caused a fire damage every minute of \$50 or more, it is certain that during that particular smoke they would be careful, and since both carefulness and carelessness are largely mere matters of habit a habit in the right direction might be formed by this simple expedient.

Or, if mere kindly suggestion is unavailing then put a little more muscle in the arm of the law. If automobile drivers can be charged varying fines for careless driving, which exposes to hazard only a few lives, surely a penalty should be inflicted upon a careless smoker who jeopardizes possibly the lives of hundreds.