

MICHIGAN TRADESMAN

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Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 30, 1920

Number 1919

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OPEN THE DOOR

Open the door, let in the air;
The winds are sweet and the flowers are fair;
Joy is abroad in the world to-day;
If our door is wide it may come this way.
Open the door!

Open the door, let in the sun;
He hath a smile for every one;
He hath made of raindrops golden gems,
He may change your tears to diadems.
Open the door!

Open the door of the soul! Let in
Strong, pure thoughts which shall banish sin.
They will grow and bloom with a grace divine
And their fruit shall be sweeter than that of the vine.
Open the door!

A Delightful Drink
Boston Breakfast Blended
B.B.B. COFFEE B.B.B.

Popular in Price
 A Trade Winner



JUDSON GROCER CO.
 GRAND RAPIDS MICHIGAN

PLAN TO CELEBRATE YOUR FOURTH AT

Ramona Park

COME EARLY AND STAY LATE

DANCING Day and Night	Land and Water SPORTS	Something Doing Every Minute
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Special Sensational Balloon Ascension

With Triple Parachute Drop, by Daredevil Jack Webster

AT NIGHT THE MOST
Stupendous and Magnificent Display of Fireworks
 EVER SHOWN IN GRAND RAPIDS

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.

SPECIALIZE!



A Dayton Display Fixture Makes Fruit a Leader!

If you supply some one thing better than anybody else customers are bound to come to you in increased numbers to satisfy their need for it.

A Dayton Display Fixture enables you to keep fruit better and so to keep better fruit, to display it more effectively, to serve your customers with greater accuracy and with less delay. A

Dayton Display Fixture

makes fruit a special feature of your store. It displays to best advantage many times the quantity shown in any other way. The perforated, sanitary, metal bins in white enamel finish are scientifically constructed to insure proper aeration and prevent decay.

Shown on a Dayton Fixture fruit and vegetables appear to be of higher quality. Your store will quickly become known as the place to make such purchases, drawing customers from a wider radius than you could otherwise reach. Those who come to buy fruit will buy other things at the same time.

There's a Dayton to meet the need of any store—write today for illustrated catalog.



THE
DAYTON
DISPLAY
FIXTURE
COMPANY

Dayton,
 Ohio

Patented

MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JUNE 30, 1920

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MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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Grand Rapids.

E. A. STOWE, Editor.

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five years or more old, 50 cents.Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.**GETTING THEIR DESERTS.**

The indictment by a New York Federal Grand Jury, of a substantial list of oil companies and promoters of their stock, is one of those incidents which occur quite invariably after a speculative mania. Precisely the same kind of public exposure and prosecution marked the breakdown of nation-wide speculation in 1907 and 1903 and 1893. It would not be altogether fair to describe the present procedure as a belating bolting of the barn-door, because many states have already provided through their "blue sky laws" as much protection to investors as was possible through statutes. But that kind of legislation could not go much further than prohibiting actual incorporation in a given state of questionable enterprises. The "promotions" which the courts have now taken in hand were the mails; and it was through the interstate business, conducted through co-operation of the Post Office and the Federal Department of Justice that they have been brought to account.

The victimizing of small investors by these "oil companies" has been a matter of notoriety during many months. The success of such undertakings usually depends on the existence of a popular appetite for speculation and of surplus money with which to gratify it, but also on the existence of such actual facts in a given industry as will excite the speculative imagination. The crazes over mining companies are the most familiar, the fraudulent promoters in such case would usually sell stock in mines which had failed to strike ore, but which were located near some notoriously rich producing properties and could, therefore, be advertised as having the same potentialities.

Between 1899 and 1903 the mere pretense of an "industrial amalgamation" was sufficient. The huge combinations in the steel trade had made fortunes on the Stock Exchange for holders of the shares, and the public was easily induced to believe that

any industrial combination ensured equally good luck. In the years before 1901 the textbooks of political economy used to describe the London promoter of the eighteenth century, who was overwhelmed with subscriptions after advertising "an enterprise the nature of which cannot now be disclosed but which promises exceptional profits," as illustrating a by-gone chapter of history. The almost forgotten "Franklin syndicate" of 1901, however, which ended its successful career in the criminal courts of that period was a perfect duplicate.

The "oil stock mania" has had the same psychological basis as the others. Newspapers were full of authentic reports of the unprecedented demand for mineral oil, the shortage of production, the rising prices and the spectacular success of important oil-land development companies. The facts that production in the newly opened fields even of these concerns was wholly precarious, that for every "gusher" discovered there were half a dozen failures, and that this happened when the best expert talent available was used for investigating the prospects, made little impression compared with the mere fact of the advance in the stock of those concerns. The promoters of fraudulent concerns made use of this popular state of mind, but the indictments returned in New York assert that they did more than merely talk of speculative possibilities. One of them is accused of selling at a dollar per share more than a million oil shares which cost the promoter 20 cents a share; another, of representing that successful wells had been drilled when all attempts at finding oil on the property had been abandoned; another, of advertising "gushers" in operation when the enterprise had only a small interest in some town lots which had never even been explored for oil.

The moral of these particular episodes is an old and familiar one; the public at large will doubtless take it to heart until the next speculative mania comes along. But if the courts manage this time to inflict exemplary punishment on the perpetrators of the frauds, it is possible that the good results will be more lasting.

LOWER PRICES INSISTED ON.

With the reapers in full swing in the Southwest and moving northward with each succeeding week, attention is now being directed to the grain harvest. More optimism is shown as to the yield of Winter wheat, and decidedly more as regards the outlook for the Spring plantings of all the cereals. Vegetables and fruits are also looking up well in spite of the backward Spring and the rather reluctant Summer. The prospects all

favor abundant crops of both food and fodder, and the indications are that there will be no lack of labor to gather them in any more than there will be any want of money to move them. This matter of the food supply is of the highest importance in the business world. It is the basic condition determining general prosperity or the reverse. Dependent on it, also, is not only the purchasing capacity of those directly or indirectly concerned in the production of foods, but also the prices which these will command and consequently, the ability to buy on the part of the general public. Cheaper foods will also remove one of the reasons for further wage demands and so have a tendency to bring prices to more reasonable levels. It is fortunate, likewise, that the demand for foodstuffs by European countries is lessening, and that a smaller proportion of the new crops will be required by them than has been the case for some years. This will aid in leaving more for domestic use and make it more difficult for speculators to intervene and run up prices.

All these indications are of the kind that would, under normal conditions, point to good business for months to come. Now, while they are taken into account for what they may be worth, they are not regarded as conclusive or even as presumptive. There are two weak links in the chain. One of them is the industrial situation. What with the utterly senseless strikes fomented by unscrupulous union leaders and blindly participated in by the short sighted dupes, production and transportation have been and still are hampered, and partial or entire shut-downs by mills and factories have led to a good deal of unemployment that promises to increase rather than to decline between now and the end of the year. The lack of wages, which is one of the incidents of this condition, is going to mean a want of purchasing power to many, most of whom have been extravagant buyers. The second of the disturbing factors is the resentment on the part of the public at being exploited and being forced to pay exorbitant prices for everything, even though they are receiving twice as much wages as they can earn and are striking at that. This attitude has made itself felt since the beginning of the year, and the resentment has not been much appeased by the various reduction sales which have been held. As a matter of fact, taking the country as a whole, the stimulation to trade resulting from these sales has not come up to expectations. Lower prices are insisted on, but even with these the volume of business promises to be less than heretofore. People are in a more economical mood, many because they have to be. Reduced prices may induce them to

buy, but they will hardly be tempted to buy what they do not actually need, no matter how low these prices may be. This attitude will have to be taken into account by merchants.

COST OF RAISING WHEAT.

Wheat growers made little money in raising the wheat crop of 1919, based on figures of the cost of production secured by the Department of Agriculture. Had the price been \$2.15 instead of \$2.26 at Chicago they would have been out money. The average cost of wheat raising, as shown by the returns, was \$2.15, the winter wheat costing an average of \$1.87 per bushel, and spring wheat \$2.65. The estimates are based on returns from 481 farms.

The Department of Agriculture specialists in the cost of production studies point out in this connection that for the farms covered in the investigation the so-called necessary price—that is, the price necessary to give the producer a fair degree of certainty of making a profit—would be found at a level considerably above the average cost of production. To allow a profit on 80 per cent. of the wheat produced on the farms covered by the investigation the price would have to be about \$2.60, as compared with an average cost of \$2.15. At a price covering the actual cost plus 10 per cent., 75 per cent. of the crop would be covered, but 40 per cent. of the growers would fail to break even.

In the face of these figures and other estimates made by the Department of Agriculture the farmers, taking them on the whole, have not lost any money in the last few years. Most of them have secured better returns than ever before. They have bought more automobiles, pianos, victrolas and other luxuries, have spent more money in traveling and for the necessities. They have bought more land and paid off more mortgages than ever before and have more money in the bank.

The Tradesman regrets the necessity of chiding a Sandusky druggist, elsewhere in this week's paper, for undertaking to foist on the people a candidate for governor who has always been antagonistic to the retail trade and who has done more than any other man in Michigan to hold the retailer up to scorn and ridicule as the arch profiteer of the age. An appeal for mercantile support from a man who has gone out of his way, time and again, to discredit the retail merchant in the estimation of the public, comes in very bad grace from a druggist who holds a non-partisan office under the auspices of the State.

Many a poor wretch who is not supposed to amount to anything on the earth will be surprised to wake up in Paradise.

Not a Pleasant Outlook For Either Party.

Grandville, June 29—When old men of 75 years get \$26 per week of five and one half days, and young girls in the same factory are drawing \$7 per day, how can one look for cheap goods and lower prices for the consumer?

I heard a man of that age make this statement and have no reason to doubt his word. It goes without saying that such wages are abnormal, and that a slump is due in the not far distant future. Under such conditions the party which wins the national election this fall is due for a rough road to travel.

It is no uncommon thing to hear men arguing that this great boost in wages is wholly due to the Wilson administration. A man or party that can do such wonders is certainly worthy the approbation and love of the workingmen. The Democrats brought big wages, then why not continue that party in power for another four years?

It is useless to say that it was the great world war and not the acts of any party which advanced wages to unheard of proportions. The fact is that the present is the golden age of the workingman and woman, and some few of them, with an eye out for future calamities, are making hay while the sun of prosperity shines, saving up for that rainy day that is sure to come. While a few are doing thus wisely, a large majority are spending the shekels with a lavish hand, having no thought of the morrow.

The administration entrusted with Governmental affairs for the next four years, be it Democrat or Republican, will have a thorny road to travel and will suffer for the slump in all things which go to make up the economies of life.

Tariffs can be of little avail at present. The party which wins must face the curses of those who, should history repeat itself—which we have no reason to doubt—are thrown out of employment, seeking employment and finding none. The golden age of the working people and the farmer has lasted several years; that time of unexampled prosperity has not come to stay. We of America have to deal with a world which, once resurrected from the cataclysm of war, will again, and that very soon, compete in the markets of the world with every product of this free land.

World competition is something that makes for lower prices, lower wages and a vast falling off in consumptive demand for American made goods. Doubtless the spellbinders who will go before the people with their fine-spun theories during the campaign will fail to take into account that which is inevitable, and which will blast some of the fondest hopes of the politicians, as well as the hope of the common people.

The war, which has been the cause of unexampled American prosperity, closed two years ago. Europe is no longer idle on farm and in factory. The bustle of newly aroused industry is already becoming apparent throughout France, Belgium and other countries desolated by the kaiser's war. Once again is America to come in industrial competition with the lesser paid workmen of the old world.

New conditions or, rather, the revival of old ones are rapidly forging to the front and we, as a people, must face them manfully. The fact that the war and not a free trade tariff saved democracy from itself four years ago is so plainly manifest as to need no recounting here.

The slump which is to follow the war cannot long be delayed. Doubtless it will not come until after a new President and Congress are elected. It is because of this fact that the party winning this fall stands for a tremendous jar from the electorate when cheap goods and low wages inflict the land.

No party, no set of men, be they wise as Solomon, will be able to stem the tide of adverse fortune which is already in the offing. The American people, so long accustomed to big wages and high prices, will be called to an accounting during the regime of the party placed in power next fall. The economic conditions soon to follow will tax the best minds of the Nation, and the newly elected officials and the party which they serve are surely in for drastic criticism for not holding to the impossible.

Because of falling prices, a general letting down of inflated conditions, the newly-elected President and party will be held accountable whether wisely or not, so that there will be plenty of excitement and heart-burnings during the years to come.

The prospect of Republican victory seems bright, yet in the long run, it is debatable if the party of Grant and Lincoln would not fare better in the future if relegated once more to defeat at the polls.

Hard times under a Republican administration would surely lead to a return of the Democrats to power. It does look as though less prosperous times are sure to come in the immediate future regardless of which party wins the November election.

It would be the wise thing to prepare our people for this change in so far as possible, yet the buncombe of the hustings isn't likely to be suppressed and square-toed facts put before the people during the campaign so soon upon the country. Old Timer.

No Substitute for Sugar in Packing Corn.

About two years ago the Bureau of Chemistry studied the use of several sweetening materials other than granulated sugar in the preparation of the ordinary unfermented beverages. Then, as at present, sugar was only available in limited quantities and the Bureau of Chemistry was able to suggest formulae in which the proportion of granulated sugar previously used was replaced by more available sweetening material, such as malt syrup. The Bureau of Chemistry has recently turned its attention to the suitability of such materials for packing canned corn, either as the sole sweetening agent or in various mixtures with granulated sugar. In this connection, experimental packs of corn have been put up in Florida. The Government

chemists in charge of the work have reported that as yet no satisfactory substitute has been found.

Lansing Grocers and Butchers To Picnic.

Lansing, June 29—The Lansing Grocers and Meat Dealers Association is going to have a picnic at Pine Lake the first part of August, date to be fixed later. We would appreciate it if you would give us a little publicity in the Tradesman. A cordial invitation is extended to all. We are sending list of committees on the picnic.

Grounds and Concession—John Affelt and Frank Preuss.

Publicity—Frank McConnell and L. R. Manning.

Sports—M. C. Bowdish, Eugene Gauss and Fred Barrett.

Soliciting Prizes—Frank Hoff, Mr. Daher and Percy Roback.

Manager—Bessie M. Dishler.

Barmecide Feasts.

Reindeer in Alaska, hippopotamus in Louisiana, whale from the Atlantic, Belgian hare, milch goat—these are the myths of promise upon which consumers feed and are unfilled. Pass the pork and beans!

New Perfection Flour

is governed in the manufacturing process by a thousand extra details, and while some of them are small, each one represents a reason why New Perfection is so much better than ordinary flour.

Are you selling your share?

Watson-Higgins Milling Co.
Grand Rapids, Michigan

VACATION CO-OPERATION

For several years past we have followed the plan of having all of our salesmen take a vacation at the same time, and this has proven very satisfactory to us, and our customers' co-operation has made this possible.

All our salesmen will take their vacation this year from July 3rd to July 12th, and we again ask your co-operation in making this possible without impairing our service to you.

We ask you to send us your orders by mail or telephone during this period, and feel sure that we may count upon your co-operation again this year.

We hope it will not put those who wish to secure the cash discount to any inconvenience to mail their checks to us within the usual discount period.

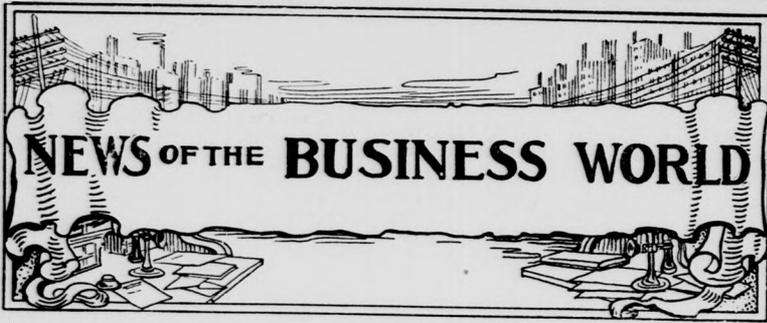
Assuring you in advance of our appreciation of this co-operation, and promising that your orders will receive our usual prompt and very best attention, we are,

Yours very truly,

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Fountain—Mrs. B. F. Brunke has engaged in the millinery business.

Grant—Arthur Chaney succeeds F. W. Titus in the meat and grocery business.

Lake Odessa—Merritt R. Wade succeeds Naber Bros. in the grocery business.

Ionia—Rich & Anderson have engaged in the grocery business at 111 Depot street.

Stephenson—The Bank of Stephenson has increased its capital stock from \$20,000 to \$50,000.

Saginaw—The Hubbell Auto Sales Co. has increased its capital stock from \$10,000 to \$300,000.

Lansing—The Capital National Bank has increased its capitalization from \$100,000 to \$300,000.

Fremont—Charles E. Miller succeeds F. A. Sessions in the grocery and men's furnishings business.

Saginaw—Williams Bros. have opened their new confectionery store and ice cream parlor at 314 Genesee avenue.

Benton Harbor—The Michigan State Investment Co. has increased its capital stock from \$180,000 to \$500,000.

Marquette—Frank Morris has opened an ice cream, soft drink and confectionery store at 412 South Front street.

Charlotte—J. C. Weaver & Son have remodeled and redecorated the Phoenix hotel and changed its name to the Weaver Inn.

Mason—C. J. Whiting has removed his grocery stock to the Dunsbacke store building, which he recently purchased and remodeled.

Hubbardston—Willard P. Dobson, grocer and meat dealer, dropped dead June 22, at his store, while waiting upon a customer. Mr. Dobson was 60 years of age.

Portland—The Michigan Trust Co. has sold the stock and business of the Wolverine Soap Co. to A. A. Meeth, of Lancaster, Pa., former manager of the company.

Lansing—R. L. Briggs, recently of Williamston, has purchased the store building and grocery stock of William Hyde, 2000 East Michigan avenue, taking immediate possession.

Lansing—August C. Roller, meat dealer at 422 South Washington avenue, has sold his stock and equipment and leased his store building to Bert Eckert, for many years engaged in the meat business at Alma.

St. Louis—Nickels, Mertz & Co., who conduct a chain of bazaar stores in Saginaw, Mt. Pleasant, Midland and Ithaca, have opened a similar store here. General merchandise and

groceries will be added to the stock.

Battle Creek—The Gleaners have purchased the Linihan elevator and two large warehouses. The business will be taken over July 15 and be conducted under the management of M. E. Newell, formerly of Grand Rapids.

Flint—Automotive, Inc., has been organized to conduct a general garage and automobile supply business, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$500 in cash and \$29,500 in property.

Detroit—Frank M. Hill has merged his drug business into a stock company under the style of the Frank M. Hill Drug Co., with an authorized capital stock of \$15,000, \$12,000 of which has been subscribed and \$2,000 paid in cash.

Stevensville—The Stevensville State Bank has been organized with a capital stock of \$25,000. Officials have not as yet been named, but it is known that Fred Jung, Teller of the Farmers & Merchants National Bank, of Benton Harbor, will be Cashier.

Fowler—Whittaker Bros., hardware and farm implement dealers, are remodeling the Sturgis Opera House block which they purchased last December into one of the most modern hardware stores in the State. They expect to occupy it about Sept. 1.

Millburg—The Millburg State Bank opened for business a few days ago. J. C. Rogers is President and C. A. Bowers Cashier. The banking quarters have not been completed, but business is coming in just the same. Millburg is an important fruit packing and loading center.

Lansing—The C. J. Rouser Drug Co. and H. C. Krause, former stockholder in the company, have purchased the store building and stock of the Lansing Drug Co. at 325 North Washington avenue. The business will be conducted under the style of the Rouser Drug Store, No. 3 and will be managed by H. C. Krause.

Lansing—The Capital National Bank of Lansing, announced an increase in its capital stock from \$100,000 to \$300,000, giving it the largest capital of any bank in Lansing. Organized fourteen years ago, its growth has been very steady, deposits now totaling \$4,500,000. The Bank has a surplus of \$100,000 and undivided profits of \$100,000. The savings deposits have increased 20 per cent. since Jan. 1.

Manufacturing Matters.

Benton Harbor—The Baker-Vawter Co., manufacturer of loose leaf and steel filing equipment, has increased its capital stock from \$1,500,000 to \$3,000,000.

Detroit—The Imperial Welding Co. has increased its capital stock from \$15,000 to \$30,000.

Detroit—The Schoof-Gracey Body Co. has increased its capitalization from \$10,000 to \$50,000.

Detroit—The Detroit Auto Dash Co. has increased its capital stock from \$400,000 to \$500,000.

Bay City—The Kuhlman Electric Co. has increased its capital stock from \$100,000 to \$150,000.

Allegan—The Standard Steel Box Co. has changed its name to the Hughes Steel Equipment Co.

Detroit—The Michigan Steel & Metal Co. has increased its capital stock from \$25,000 to \$350,000.

Detroit—The Diamond Power Specialty Co. has decreased its capital stock from \$20,000 to \$1,000.

Detroit—The Whitehead & Kales Co., ironworker, has increased its capitalization from \$250,000 to 1,000,000.

Detroit—Crowley, Milner & Co., department store, has increased its capitalization from \$2,500,000 to \$6,250,000.

Marine City—The Independent Sugar Co. is the only sugar plant in the United States at present refining Cuban raw sugar.

Bronson—The Visel-Darling Co., Inc., manufacturer of display fixtures, etc., has increased its capital stock from \$25,000 to \$40,000.

Fennville—The Fennville Canning Co. has opened its plant for business. It is pronounced by competent judges to be one of the finest in the State.

Frankenmuth—The Frankenmuth Flouring Mill Co. has sold its plant to the Star of the West Milling Co., which will conduct both mills under the same management.

Dundee—The Dundee Foundry Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$13,825 has been subscribed and \$2,855 paid in cash.

Detroit—The Bigelow Clay Products Co. has been incorporated with an authorized capital stock of \$200,000, all of which has been subscribed and \$115,000 paid in property.

Detroit—The Warsaw Candy Co. has merged its business into a stock company with an authorized capital stock of \$7,500, all of which has been subscribed and paid in, \$5,000 in cash and \$2,500 in property.

Detroit—J. Traurig & Co. has been incorporated to manufacture bedding, etc., with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in, \$1,000 in cash and \$7,000 in property.

Detroit—The Alton V. Grigg Lumber Co. has been incorporated with an authorized capital stock of \$200,000, of which amount \$175,000 has been subscribed, \$100,000 paid in in cash and \$21,826.87 in property.

Pontiac—James T. Reynolds & Sons has been incorporated to manufacture and sell "Lac-A-Fly" and other articles of similar merchandise, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Standish—The International milk plant being erected here is nearing completion and it is expected to be ready in about sixty days. The own-

ers, The Belle Isle Creamery Company, Detroit, will make other improvements here on their new plant.

Vicksburg—The plant of the Judson Governor Co. has been purchased by the Peck Iron & Steel Company of Kalamazoo. It will be remodeled and placed in operation early this summer as a branch of the local concern for the manufacture of foundry supplies.

Calumet—The Calumet & Hecla Co. continues to develop "mines" in its old sand piles. It is preparing to spend \$2,500,000 on the construction of a regrinding plant to treat the old Tamarack sands. The material to enter into the plant was contracted for before war prices came into existence and the expenditure is going to provide a big plant, one rather larger than the Calumet & Hecla plant, at least in the amount of equipment.

What's the Matter With America These Days?

Too many diamonds, not enough alarm clocks.

Too many silk shirts, not enough blue flannel ones.

Too many pointed-toed shoes and not enough square-toed ones.

Too many serge-suits and not enough overalls.

Too much decollete and not enough aprons.

Too many satin upholstered limousines and not enough cows.

Too many consumers and not enough producers.

Too much oil stock and not enough saving accounts.

Too much envy of the results of hard work and too little desire to emulate.

Too many desiring short cuts to wealth and too few willing to pay the price.

Too much of the spirit of "get while the getting is good" and not enough of the old fashioned Christianity.

Too much discontent that vents itself in mere complaining and too little effort remedy conditions.

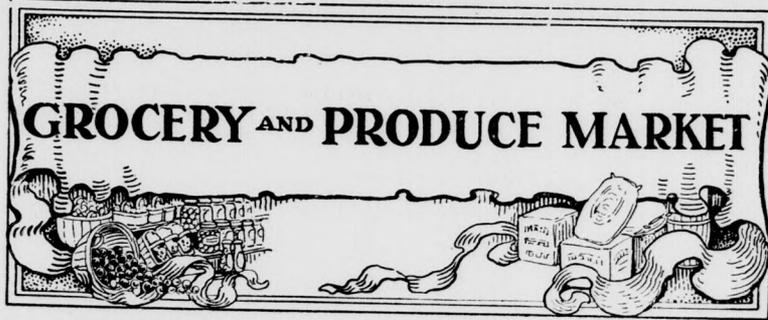
Too much class consciousness and too little common democracy and love of humanity.

Slave or Master—Which Are You?

Are you going through life half slave, half freed? Are you tied down by certain habits which enslave you? Are you a slave to your appetite, a slave to your palate? Are you a slave to tobacco, a slave to some drug? Are you a slave to laziness, to apathy—a slave to the easy chair? Are you a slave to your peculiarities; a slave to your temper or your nerves? Do you go all to pieces over little things—little annoyances which should not trouble a man or woman of poise or self-control?

Many people are slaves of their nerves. They can't stand this and they can't stand that. They can't sleep in a room with a clock ticking, or stay in a room where anyone is chewing gum or talking aloud! Are you a slave to any of these things? Are you a slave to fear and worry and business cares? Are you a slave of some political party, of some church denomination, of prejudices, of superstition, or of your likes and dislikes?

Are you slave, or are you master?



Essential Features of the Grocery Staples.

More and more it is being forced upon the attention of the wholesaler that motor truck freight routes are helping out admirably in the present situation of freight congestion.

Merchants are learning that the truck is no longer a mere substitute for the horse and wagon. The truck replaces them and, besides, it has taken its place with electricity and steam as a means for moving freight.

By this system it develops there is no losing of freight through yard congestion and delay in switching. The truck starts and goes right through and never can be lost in terminals or on the way. This leaves the rail lines to do the long distance haul unhampered by the necessity of unloading and dropping out less than carlots or carlots.

Sugar—The raw sugar market is easier for the week, owing to a complication of conditions, all of which make for lower prices. One of them is that Cuban holders are now offering rather freely at a decline, but without many takers among American refiners. Some of these offers are as low as 18c, cost and freight. Refiners are largely out of the market for raws now. This, of course, is having its effect upon prices. The bringing in of raw sugars from all over the world, owing to the very high price here, has broken the back of the market and the Cuban holders are realizing this fully. Refined sugar is unchanged and still scarce. Some of the refiners are talking lower prices, but there has been no such slump as has occurred in raws. Some dealers are wondering why the allotment of sugar for home canners has not been provided for in place of commercial canners. They seem to have been overlooked. Pro-rata distribution of sugar for manufacturing and canning concerns, according to refinery capacity, has been decided upon. Sugar represents 60 per cent. of finished jam and pelly products, according to Marcus Blakemore of Louisville, President of the National Preservers and Fruit Products Association. If retailers do not try to accumulate stocks it is said there will be enough sugar to go around the trade for the next two months. Retailers are still struggling with the question of charge prices for the sugar they sell, although it is generally sold, it is said, according to the basis on which it is bought from the wholesaler.

Tea—In spite of the weakness in most lines of tea, the demand during the week has been small. No interest is being taken in new Formosa

tea because prices are almost prohibitive. Trade do not seem to be inclined to anticipate their wants, even at the reduced prices. It is difficult to predict the immediate future of the tea market. It is certain that unless the market has more support from buyers than it has been having recently prices will probably drop a little further.

Coffee—The market is weaker, largely owing to weak news from Brazil. The option market is affected more than the spot market, but the latter is feeling the weakness to some extent. All grades of Rio and Santos show a shade decline for the week, with very dull demand. Mild coffees are also feeling the slump and can be quoted at about 1c per pound lower than a week ago. In some cases the decline is only ½c and in others it is 1½c.

Canned Vegetables—No change in the tomato market. New peas are about ready for delivery as soon as the pack is fairly out of the way. The can situation, while still serious, has been eased to some extent by an announcement that an arrangement was being made by which the canners were to be taken care of within certain limitations. Speaking of peas again, it looks like a big pack in many of the packing sections, owing to the peculiar weather. The corn crop also looks very good and will yield well if the present weather holds. The can shortage has affected the business in California fruits in No. 10 cans, as canners are refusing orders in that size.

Canned Fish—Maine sardines are firm and in light supply on spot considering the season. This is attributable to the short pack and unsatisfactory railroad service. Jobbers are doing a fair amount of buying. California packs are quiet. They compete with foreign in some lines to the detriment of both offerings. Salmon has developed no new features but rules the same as to prices. Tuna Fish of the new pack is not selling at the opening prices.

Dried Fruits—Spot prunes have been quiet in all offerings. Holders are not inclined to sell in the face of the higher range of new crop, but no speculative element as yet has set in to buy up the balance here and in the interior. Raisins are firm and scarce. Outside of adding that the demand can hardly be supplied, there is little that can be said of the situation. Brokers are sending wires to jobbers over a wide territory, but cannot buy except at prohibitive prices. New crop goods are still as much of an unsolved problem as ever as to price ranges, but offerings are light among the independent packers.

Currants are firmer as a result of last week's developments. They are being taken steadily by a broader class of buyers as a result of the raisin shortage. Futures for fall shipment are also attracting attention. New crop Northern Royal Apricots have been offered for July-August shipment at 29c for fancy, 26½c for extra choice and 25½c for choice, bulk basis. Growers are demanding 27c for orchard run, and are not willing to sell freely at that price. It is believed that other offerings of new crop will be made in the near future, causing a more definite future market. Peaches are in steady demand with spot supplies light. As new crop will not be here until October some buying for fall requirements is developing. No prices on the new crop have been named. Pears rule quiet.

Corn Syrup—The chief problem before distributors is to secure adequate supplies from primary points. Luckily for them the demand lacks force so that the present restricted local stocks are sufficient for the passing requirements of the trade.

Cheese—The market shows a little better tone. The receipts are not quite up to normal for this time of year, being somewhat late. The average quality is very good and there is an improvement in the demand. Old cheese is in very light supply and there is a good demand.

Provisions—The market on lard is steady and unchanged, with a good local consumption. The market on lard substitute is weak, quotations 1c lower than previous quotations. There is an adequate supply to meet the present light demand. The market on smoked meats is steady and unchanged. There is an ample supply to meet the present demand. The market on dried beef remains firm with quotations unchanged. The market on barreled pork is steady, with unchanged quotations, there being a moderate supply and a very light demand. The market on canned meats is steady and unchanged.

Rice—The better grades of domestic rice are steady, but other kinds are dull and favor the buyer. Foreign rice is not plentiful, but the demand is tame. Spot supplies are light as little is coming in from primary points.

Store Fixtures—These have advanced in price, such as show cases, counters and refrigerators, 25 per cent. This is said to be owing to labor cost and price of materials, etc.

Brooms—An advance is announced of from 25c@\$1 per doz., which takes up the increase in the new labor scale of July 18 next. If there are advances in sticks, etc., this will have to be added. Scrub brushes have advanced fully 25 per cent., covering labor, materials, etc.

Molasses—A routine demand from the grocery trade is in progress for all offerings at the range of prices quoted.

Salt Fish—The mackerel market is quiet; buyers are taking stock as they need it, but are not anticipating. New Cape Shore mackerel is coming in a little more freely, but is still too high for the buyers generally to take hold. The packers of lobster announced during the week that they proposed

General Conditions in Wheat and Flour.

Written for the Tradesman.

There have been no material changes developed since last week. The tendency of both flour and wheat is still downward. Spring and hard winter patents declined 10c to 20c per barrel; soft wheat patents held about even, although they were weak, and the demand slow for all grades of both hard and soft flour.

It appears to be a waiting game; the trade preferring not to buy in large volume until they have a better idea of what new wheat flour is going to bring, and undoubtedly this is good policy.

The transportation problem is a serious one, and inability of the railroads to move wheat from producing sections to terminal and distributing points fast enough to keep up with the fall demand for flour may prevent much, if any, decline from the present range of prices.

There is hardly any doubt if the wheat can be moved a decline from the present basis will develop; although, we are not going to have cheap wheat, nor cheap flour, by any means, and, in fact, they are not desirable. We must have reasonably attractive prices on wheat to encourage the producer to seed heavily this fall, as we are working on altogether too narrow margin of reserves.

In other words, we are consuming practically as much as we are producing, which leaves no surplus whatever to tide us over in event of a short crop, and it is an unsatisfactory condition, fraught with serious consequences in event of a short crop of wheat another year.

As stated above, the tendency of both flour and wheat at the present time is downward, and it seems to be the proper policy to buy as required for the time being.

We rather look for something definite within two or three weeks, however, or not later than July 20.

We will know by that time what the result of the winter wheat harvest has been and will have a better line on what the railroads are going to be able to do in the way of moving grain from production to consumption centers. The ability or inability of the railroads to move grain in sufficient quantities to meet requirements is going to be a big factor in the price situation.

Lloyd E. Smith.

Mistook the Object of the Remedy.

Douglas Fairbanks tells about a certain some one who purchased a bottle on a drug store counter labeled, "No more colds! No more coughs! —25 cents."

He came back in a few days, saying the mixture had done no good, as his cold was worse than ever after drinking the entire bottle.

"Drunk it all," gasped the druggist. "Why, man, that was an india rubber solution to put on the soles of your boots."

Every now and then some employe gets the idea that the store cannot get along without him, and he threatens to leave unless paid more than he is worth. He usually meets with a surprise.

FOOD PRICE RECESSION.

Less Feared This Year Than Ever Before.

Food prices are not coming down with the slump which has characterized many other lines of merchandise; and for the very best of reasons that they never went up through the general process of speculative inflation, thanks to the Hoover programme of control.

Food prices did advance materially during the war, it is true, but nowhere nearly as sensationally as other merchandise did, and then rarely because of any multiplicity of turn-over, each accompanied by its added burden of speculative price. The end of the war found foods more nearly on a parity with the law of supply and demand than most articles and the trade very close-hauled.

It therefore happens that if deflation must ensue—and the food trades are not unwilling to make their share of sacrifice in aiding it—the trade finds itself in splendid condition to withstand it. Credits are well within hand and borrowings on a strictly necessity basis. There are no large accumulations of any thing, and—however unpopular it may be with the packers—jobbers generally are under very light obligations in the way of future purchases on which they must gamble. Therefore, if prices should slack off—even violently, which is unlikely—the losses would be slight.

It is a fact that the war taught the grocery trade many things; among them none more useful than keeping out of the "future" trap. Buying futures has always been alluring because of the chance it offered to make a larger profit than that through legitimate "distributing functions. But chances were more than even that the jobber found, late in the season, that he would have done quite as well to have waited and bought on the spot market.

Of course, the tremendous demand of the past three years has made all such contracts attractive and profitable, but the rules against hoarding and limiting permitted margins of profit, killed the charm and brought speculative stocks to a minimum in the legitimate wholesaler's warehouse. Not even the coaxing of the canner has this year been able to turn the jobber back into his old habits. He has proposed, in time of uncertainty, to "let George do it," George being, of course, the canner. And the latter, being strengthened by the more liberal attitude of banks and the co-operative financing companies of the trade, will probably pack for their own stocks goods to be sold on a spot market more generally than ever before.

Prices are likely to be rather high, but they will have a nearer parity to actual cost than in past years, and all hands will make a surer if smaller profit. The only fear is that the canners will be unable to pass the burden along to the grower and that acreage will be too restricted for comfort. In that event packs will be light and prices high, but no one appears to be worrying much about it. Price recession is less feared this year, perhaps, than ever before.

Much interest prevails in the final

outcome of the jobbers' opposition to the "f. o. p." contracts of the California fruit trusts. The Raisin Company has promised to desist from exacting the making of purchases on the "pig-in-a-poke" basis and so has the Almond Association, but the Prune and Apricot Association is out with a modification of the idea that looks strangely like the same thing in a camouflaged form.

Briefly stated, this plan appears to be that goods are purchased on an "s. a. p." basis, which is all that the buyer wants. He can still reject or confirm his early orders at the time the price is made. But the joker appears to be in the proviso that if he finally elects to take his full orders he gets them at the opening price—or the same thing as "f. o. p."—whereas if he scales down his order he must pay a quarter of a cent more than the opening price. Ergo, what's the difference?

The Raisin Association is, meanwhile, booking "memorandum orders"—whatever they may be—to

stand until such time as opening prices are named. The feeling is in the trade that if the plan of the prune growers works out well, of penalizing anyone who scales down his original memorandum requirements, it may be adopted by the big concern, though none of its officers have as yet said so.

This growing unpopularity in speculation in food products is indicated not only in the feeling of prudent merchants but has taken tangible form as an established popular ideal, in some instances even shaping itself into definite laws making speculation in food products illegal.

In Canada, for instance, speculating in sugar is now an indictable offense. The board's order restrains refiners from selling to other than wholesalers, manufacturers or retailers; wholesalers from selling sugar other than manufacturers or retailers; retailers from selling to other than manufacturers and consumers, and that in quantities no greater than normal requirements in trade or household; all other persons from selling sugar in

excess of the reasonable requirements of the buyer's household.

The profit which sugar dealers may make is restricted to 2 cents per pound, or 5 per cent. The Canadian refineries are forbidden to sell raw sugars acquired up to September 30 next, except to another refinery, or with special permit from the Board of Commerce. Refineries are required to file with the board copies of every contract for raw sugar.

All the foregoing regulations are effective until September 30 next, and persons concerned may file any objection they have to make with the board which promises to make special orders where justice and reasonableness demand.

Refiners are also restrained from increasing their price on granulated sugar without the consent of the board, which means that until such consent is obtained the retail price to the consumer stands at 23 cents a pound on an average, and no more than 23¼ cents a pound in special and isolated cases.



THE SIGN OF

QUALITY

Women Who Take Pride in Their Baking

insist on getting only the best flour. The women of Michigan are justly famous for their achievements in baking delicious bread, biscuits, rolls, etc., for the home. For generations the fair women of the "Wolverine State" have been using

Lily White

"The Flour the Best Cooks Use"

You can't fool women on flour. Those who are experienced know the flour that wins for them the best results.

Look for the
ROWENA
trade-mark
on the sack

The mills that produce LILY WHITE FLOUR have for nearly sixty years taken the same pride in their flour as have the women who used it so successfully. Flour like LILY WHITE can only be made from the choicest wheat, conscientiously handled from raw material to finished product. It is cleaned, scoured and washed several times before broken and milled. Far more dirt, chaff and underisable materials are eliminated than expert flour users realize. That is why the flour is of such good color, so nutritious and wholesome.

Use LILY WHITE for bread, biscuits and pastry and you'll be proud of your baking. Women who use LILY WHITE FLOUR find it absolutely satisfactory. It is guaranteed.

VALLEY CITY MILLING CO.

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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.

The order is made a regulation under section twenty-six of the Board of Commerce Act, and persons indicted under this regulation will be prosecuted by the attorney general of the province in which the offense is committed.

While the trade generally is developing more and more opposition to government regulation in matters which ought to be left open to the prudential judgment of business men themselves, there is a singular lack of antagonism to any kind of influence tending to discourage enforced speculation.

However strong business men may feel in their dislike of speculation they have always felt that so long as "the other fellow" speculated he practically forced them into doing the same, and the willingness to have the whole subject "killed by law" is doubtless due to a sense of the necessity of compelling everybody to follow the same line of action, rather than leaving the many prudent merchants at the mercy of the venturesome few.

This in turn is born of the lesson of the war. During the Hoover regime sharp regulation was accepted, not so much because it was popular as because of the recognition that the only way to compel uniform conduct—so long as anti-trust laws prevent concerted action—was through government dictation in accordance with trade sentiment. The remnants of satisfaction now prevailing are worth watching because many men who have always been outspoken in their opposition to government control are accepting such instances as the above with surprising gratification.

Ostrich Trimming Shown in Models of Hats.

The vogue for ostrich as a millinery trimming is growing stronger as the preliminary Fall season advances, according to the bulletin of the Retail Millinery Association of America. Hackle is also improving in favor steadily. Some bulletin descriptions:

"Burnt ostrich is used to make the novel crown of a smart hat of black satin. Spiral rows of the ostrich, caught by a perpendicular band of black hackle, cover the crown, the flues jutting so as to give an extremely wide effect. The brim if satin is narrow and tight, and is fitted under the broad crown.

"Black satin is used to make the round crown of a hat that somewhat resembles a Napoleon shape. The turned-back brim is made of a flat ostrich plume covered by maline. Dangling from one side of the brim is a short plume of the ostrich.

"Copper faille silk is heavily embroidered in gold to make a large sailor shape. The crown is round and soft and the rolling brim is adorned with a design of the gold embroidery.

"Orange angora and black cellophane, arranged in spiral rows make the high crown of a striking hat that has a brim of satin. A flange of black satin, outlined with orange worsted chainstitching, covers the upper part of the brim and is turned back in front. A band of black ribbon circles the crown and is drawn through the flange of the brim and tied in a bow on the extreme edge."

Market Letter---June 30, 1920

There are many theories and man-made laws but none of them approach the law of supply and demand in determining prices. We are all prone to see things as we would have them and not as they really are. Theories may sound well but don't determine prices. Study these facts and draw your own conclusions.

1. SILK

Raw Silk in the last ten days increased about \$2.00 per pound and many manufacturers are buying or beginning to wish they had. The price of silver has increased and the far Eastern Countries, like China are feeling better. The silk distributing system has been torn asunder. Most of the speculators and mush-room Jobbers have disappeared. The strong conservative Houses are still on the job. Silk merchandise is selling continually and unless the Mills buy raw silk, the time will come when such merchandise will be very scarce and hard to get, which means higher prices. The present price level is not quite double pre-war prices, which is not proportionately high, so long as we stay on this level of prices.

2. WOOL

The price of raw wool especially on lower grades has been shaded from 5 to 10% and if present situation continues this means that we will have an orderly recession in prices of woolen goods and that all those who distribute this merchandise will have an opportunity to sell their stocks at a profit. Labor costs are increasing constantly. The general impression seems to be that all businesses have insisted on the usual percentages of profit with the result that the apparent net profit in actual dollars is several times that of pre-war years, of which profit it has been necessary to pay a large part in taxes. It would seem that the extra margins which have been asked and received all along the line are now being cut down or eliminated. This means a small shrinkage in prices where the margin has been reasonable and a large shrinkage in prices where the margin has been unreasonable. This is one of the reasons why the market cannot be looked at as a whole and why certain articles are priced reasonably and others not and why you are warranted in buying certain articles and others not.

3. COTTON

Middlings Cotton is a little higher this week. Exports of Cotton for the eleven months ending May 31, 1920, totaled 6,673,959 bales as against 4,663,726 bales for the same period ending May 31, 1919. The weather has been better recently but there is no question but that there will be a very short Cotton crop this year. Gray Goods are holding steadily with small buying. 64 x 60—5.35 yard sold as high as 25c and on the break went to 19c. A little buying put the prices back to 24c and the present market is 22½c which shows that Cotton Gray Goods are in a strong position and any concerted buying causes a rapid increase in prices. Cotton Yarns were raised to ridiculous prices and have receded some but the most yarns are from 50 to 100 percent in advance of the price of a year ago. Cotton Novelties have in many cases been excessively priced and the minute the rush of buying fell off they tumbled as a natural consequence. Staple Piece Goods are selling every day in good volume. Primary markets are standing firm and say they will shut down rather than to take lower prices. Everyone is looking for lower prices and it looks as if the trend is in that direction. It is well to remember that merchandise must be made before it can be sold and so far as the rest of this year is concerned, there cannot be much change in prices unless an unforeseen financial panic should develop, which has nothing to do with the question of supply of merchandise. All factors show that the present situation is caused by financial pressure and not by over-supply of merchandise. The supply of merchandise is about the same as it was a short time ago but the demand is changed largely by the consumers ability and willingness to pay. The merchant who carries staple merchandise and buys it in frequent small quantities is the man who is doing the business. The majority of the smaller merchants are doing this, but others—particularly large department stores—have plunged on the market in the past and in some cases, have too much merchandise, which they are trying to sell at discount prices. Collections are as good as ever and our business is over double the volume for last June. In the last twelve months, the United States has exported over 7,000,000 bales of cotton. Our annual consumption is now about 7,000,000 bales. If the crop is less than 10,000,000 bales where will the difference come from when there is practically no carry-over. THE TENDENCY OF MILLS TO DECREASE COTTON MANUFACTURING AND OF DISTRIBUTORS IN REFUSING TO PLACE FUTURE ORDERS, CAUSED BY FINANCIAL PRESSURE, IS IMPERILING THE FUTURE OF THE CLOTHING NEEDS OF THE UNITED STATES AND IF PROLONGED WILL CAUSE A MUCH SCARCER SUPPLY OF MERCHANDISE WHICH MAY LIFT PRICES AGAIN. THINK IT OVER!

We believe that business this Fall will be good and have purchased merchandise accordingly, so that we can take care of your needs. A good deal of our troubles have been caused by poor transportation facilities and we have not delivered any merchandise for Fall but after July 1st we hope to get this merchandise and begin delivery of our Futures. You can throw the burden on us for Fall, and buy from us as you need the merchandise. You need not bother about next Spring now. We say frankly that we believe that Wholesalers generally will refuse to operate on the present basis for next Spring. The Mills say that they will refuse to run if they do not get orders, but we think after they have tried this a few months that they will change their ideas, with the result that some prices may be less next Spring. While this process or readjustment is going on, it will decrease the supply of merchandise which will have an important bearing on the question of the maintenance or further increases in prices. That the increases in prices are not all past is evidenced by increase of carpet prices last week of 2½%.

We shall be glad to give any further information desired, if you will ask for it. We always try to give you facts and not fancies.

The best evidence of what we think of the market is perhaps illustrated by the fact that next month we expect to occupy our entire building, begin manufacturing, and add several new departments such as floor coverings, etc. We are also further increasing our sales force in order to adequately cover the territory.

We take pleasure in announcing the opening of our Detroit branch office at 181 Griswold St. Our Mr. J. F. Bookey, formerly of Saginaw, has been promoted to take charge of this Detroit branch and the following salesmen are now selling our merchandise in Detroit with headquarters at our sample room:

Hugo Boertman,
Gordon J. Aulbach,
N. G. Lyman,
L. N. Seger,
L. Samuels.

For the present we will only have a sample room in Detroit but if business continues to develop as we expect, we will then carry a stock of merchandise there.

GRAND RAPIDS DRY GOODS CO.
GRAND RAPIDS, MICH.

EXCLUSIVELY WHOLESALE

NO RETAIL CONNECTIONS

MENACE OF DIRECT SELLING.

The forced sales of clothing, shoes and underwear to the public by manufacturers who can find no other market for their merchandise at this time are the subject of considerable speculation in the various trades and by retail merchants as well. Many are prone to the opinion that, once the emergency is over, the practice of selling direct from factory to consumer will not be continued. There are others, however, who hold a contrary view and feel that, once the manufacturers have demonstrated to their satisfaction the advantages of direct selling, the method will be more generally practiced. It has been found that the public will waive many established service features if the values offered prove attractive. Thus the huge shoe sale in the Grand Central Palace, New York, demonstrated that both men and women were willing to fit themselves without the aid of salesmen, provided they were convinced that the footwear offered was a good bargain. In the same way, during the opening days of the clothing sale in Madison Square Garden, New York, men crowded the place and did their own picking of sizes in order to purchase suits and overcoats at savings. The rule throughout these huge sales was to accept no returns and exchanges or to allow other common services.

To manufacturers who have been considering the advisability of direct sales one of the chief drawbacks has been the expense attached to establishing a modern store, with all the furnishings and trappings now thought necessary. And if he wasn't frightened at this outlay the manufacturer saw reasons to be afraid of such a project in the many service features which appeared to be part and parcel of the retailer's job of satisfying the public. Then there was always the argument which occurred that, after all, a man made out better by "sticking to his own last" and leaving the other man to his. In other words, a manufacturer is not ordinarily cut out on the pattern of a retailer, and does not possess the qualifications necessary for engaging in both producing and distributing.

It is the view of those who see some impetus given to the direct sales idea by the present happenings that the results achieved by direct selling have not been overlooked in manufacturing quarters. The chief point stressed is that the lesson impressed on the manufacturers is that, where real values are offered, the store fixtures and the various service features or their absence do not count so much with the bargain-hunting consumer. Besides the economies effected many other advantages occur to those who have studied the direct selling plan. The representative of one house sees in it the great development of the future, and the only one calculated to place manufacturing on a sound basis. He said:

At present the greatest economic loss in production is uncertainty of outlet. As the present system operates in lines where manufacturing and distribution are carried on separately the producer is always in the dark. It is to the advantage of the distributor to keep him so, or at least that is the way the distributor looks

at it. As a matter of fact, blind manufacturing methods, or the production of articles without reference to a registered demand, is an equal loss to both parties because the loss has to be made up some way. Perhaps it might be better to say that the distributor gets an advantage if he out-guesses his competitor. Production that is not guided by a fixed consumer demand has its fluctuations of prices and its recurring periods of over and under supply. While distributors can keep conditions in that state, the keen and well-informed dealer can always get the advantage of his slower thinking competitor, so that the loss is shifted to him.

Outside of the economies that can be effected when there is a certain definite outlet for his product, the manufacturer avails himself of many other benefits in selling direct. For one thing, he is not dependent upon the whims of buyers. It is unnecessary to refer to the many cases where the buyer has shown a personal preference for one manufacturer over another in spite of the dictates of good business policy. From my own experience I could quote a score of cases where our line has been thrown overboard by a new buyer taking charge of a department, not because the customers were dissatisfied or that our brand failed to show a good sales increase every season, but because the buyer had his favorite. Now, in cases like that, we have our building to do all over again and we know that every one of our customers in that store will be persuaded to take a competing brand.

Then, outside the whims of the buyers, the manufacturer has the store policy to contend with. We have often made it a rule not to accept a department store account because of the very uncertainty connected with it. The practice of sacrificing a well-known line in order to draw trade to some of unknown brands on which greater profits are to be secured is by no means confined to a few stores.

Of course, in a general review of those lines suited to direct selling there are certain articles more adaptable for sale than others. Groceries, cigars and other such things do not require those service features that attach to the selling of clothing, shoes, underwear and other kinds of apparel. It is a simple enough thing to devise a system that subordinates the individual to fixed methods of accomplishing his work in the sale of staple articles that come in cans or packages. It is more difficult to overcome the personal problem in the retail selling of suits and shoes and underwear. In other words, retail selling forces in such lines cannot be developed so quickly. The right men must be found, and, not being found, must be trained.

It strikes me, however, that the development of direct selling will be along the line of setting aside certain territory where stores will be opened. This will prevent conflict with independent retailers in that section. Gradually, as the system is perfected, the manufacturer will extend his territory of direct sales.

While there has been strenuous opposition on the part of retail interests to this invasion of their field, a word must be said for the manufacturer who sees a similar competition growing up in his sphere. Many of the stores now operate their own manufacturing departments, and the movement is spreading. At first the idea of the stores was to control the output of certain factories and put out the products under their own brands. This has been succeeded by actual manufacturing by store-owned plants. In the growth of this practice manufacturers should see an argument for their entering the field of direct selling, because the stores have passed on the economy of the idea and its other advantages. One risk the manufacturers who sell direct will not run which the stores now doing

their own manufacturing are subject to. By having numerous outlets the manufacturers guard against the failure of any one store to sell its fixed quota. The individual store, on the other hand, must sell its normal amount in order to make its manufacturing pay.

POLITICAL NINCOMPOOPS.

For some months the papers of the land have been filled with political chin-whack concerning a bonus for ex-service men. It is high time that this bull peddling should be ended. These penny ante politicians are only kidding themselves. They cannot convince our soldiers that they have their best interests at heart. Soldiers are not fools, and they have long since seen through this cheap and dirty little game to graft votes. It is an insult to their intelligence and an insult to their patriotism. The writer has within the past three months talked to at least three hundred ex-service men concerning the bonus and knows that at least 85 per cent. of them do not want it. Our would-be political friends are likely to find themselves kicked out of their pretty little jobs because the men who proved they were men enough to fight are mighty sore at being regarded as panhandlers and objects of charity.

One soldier said as he showed his discharge: "No d— politician can buy this from me! It represents two years of service abroad, long hikes, hunger and suffering, and it represents the greatest thing I have ever done for the greatest country on the face of the globe."

Patriotism is not purchasable and the coming election will prove that every thinking ex-service man wants men elected to office who are not the kind of politicians that would be identified with such a proposition. France and England have not insulted their soldiers by flinging bonuses at them. Why should the United States?

CANNED GOODS SITUATION.

The canned food market has passed through a quiet week as a result of a chain of circumstances which are still in operation and which promise a continued absence of large jobbing orders, especially as the July 4 holiday will slacken the demand during the current week. Lack of buying interest in spots and futures is directly traceable to the tight money market and as lesser factors are the railroad congestion and the strike of the porters in many freight warehouses. The carriers are giving somewhat better service, as permits to ship goods from factory points are more easily obtained than formerly, but the trade is still suffering from the handicaps which are occasioned by the delayed receipt of goods. The railroad situation has not improved enough to encourage factory buying to any extent, although it has enabled jobbers to move their stocks to better advantage. It is natural, in view of these conditions, to find the market a tame affair, with the only demand of limited volume for immediate requirements. There is not enough future or spot trading to develop spectacular features.

Success is as natural to man as harmony to music. Failure is as unnatural as discord.

UNION WEAPON OUTLAWED.

Justice Rodenbeck's decision against the Amalgamated Clothing Workers, in the Rochester suit for an injunction and damages arising from the strike against the Michaels-Stern Company last summer, makes a sweeping application of these principles:

That a strike for a lawful purpose, such as the unionizing of a factory, becomes unlawful from the moment force or intimidation is employed to make the strike a success;

That even in the absence of other proof that the managers of a strike intended to use violence in furthering the ends of the strike, the law will infer from the occurrence of violence and from the failure of the union officials to punish such violence that the use of force was in fact contemplated by the strike managers and that the strike was therefore, unlawful even in its inception.

In accordance with these principles Justice Rodenbeck holds that the national organization of the Amalgamated, its general president and general secretary and other defendants, including members and officials of the Rochester local, are answerable in damages for the losses caused to the Michaels-Stern Company through a strike which was illegal because force and intimidation were resorted to in its support.

The drastic decision, unless it is overturned on appeal, establishes the law for the State of New York; and because that State is very liberal in its labor law the decision will have great influence in other jurisdictions. Its reasoning answers to everyday ideas of human probability. When crafty and law-defying strike managers—all union men of this type are thugs and lawbreakers—put hirelings and dupes on picket duty they know that intimidation and actual violence are the natural, probable and almost inevitable results of such measures. And if they accept the gains resulting from such use of force, they must be held to have intended such use and, therefore, to be legally answerable for the employment of illegal measures.

The first impatient reaction to this decision is the feeling that union labor has lost a valuable weapon in its fight with capital—the weapon of picketing—because this decision makes union officials and membership responsible for the consequences of picketing. If in practice this means that picketing must be entirely abandoned, that is the fault of the weapon. Labor, failing of its ends by lawful means, cannot take the law into its own hands. Society is bound to insist that in their warfare with each other, neither capital nor labor shall resort to tactics that imperil the fundamental right of protection of life and property.

Labor union organizers, walking delegates, business agents, strike managers and sluggers will hereafter draw \$60 per week and \$8 per day for expenses from the federator of labor. This does not include the sums they wrest by blackmail and graft from their unwilling victims.

Obtaining Loyalty and Co-Operation From Employees.*

An organization or body of men already in existence, and working under certain conditions is far more difficult to whip into line than an organization that has been built up and nourished from its inception, or from the time the business was started. I would rather confine my talk to what has been accomplished at the "Bootery," and if any information can be gotten from these remarks the purpose will have been accomplished.

To answer the query in one sentence, I would say that it depends largely on the employer, his individuality and personality, to get or demand it with as little effort and expense as is consistent with good sound business judgment. Let us consider the paid executive, whose duty it is to perfect a business organization as a whole, for it is the entire organization that must work in harmony, if you want to obtain loyalty and co-operation from the individual. The familiar saying, "A chain is no stronger than its weakest link," illustrates this point, and the much used phrase, "One bad apple will spoil a barrel of them," emphasizes this fact. Whether you be the employer or whether you are the paid executive, the same rules would apply. If you, as an employer, delegate someone of your organization to this responsibility, it is up to you to give this person enough scope that will enable him to put into effect any ideas he may have that he thinks will accomplish the results. Have it known that this party is appointed for the work and that any matters pertaining to the organization must be taken up with him, and he in turn refer any matters of policy to his immediate superior, and you will collectively decide what action is to be taken and the order put into effect.

There should be absolute harmony among the executives, and a thorough understanding regarding the duties that each should perform, to insure lack of friction. If the man in charge issues an order, which is countermanded by his superior, the employe will be sure to notice this and will have no respect for any future orders that may be given. It is the better plan to have any matters of policy discussed in executive conferences, and a decision agreed to by all the members, who will endorse the action when put into force by the executive who is in charge.

The organization of C. H. Wolfelt Company in November, 1919, was not unlike a great many other firms whose rapid growth created such a volume of detail that the two executives, then in charge, were unable to handle. It was at this time that the position of general manager was created and the work of reorganization begun. The first thing we did was to invite suggestions of constructive criticism, furnishing blanks for this purpose. At first there was not a ready response. Some thought it was but a means to get their expressions and use them to a disadvantage; some were encouraged with the "I don't care what happens" thought, "I am going to tell the

*Address by Harry F. Miller, General Manager, C. H. Wolfelt Co., "The Bootery," delivered at convention of California shoe merchants.

truth," and gave their candid reasons. It was really from this class that we received the foundation from which to work.

We then put into effect our twice weekly meetings, on Tuesday and Friday, which were for the purpose of having an open and free discussion and expression from employes, to take up matters of educational work and to give the individual an opportunity to bring before the meeting any matters that they thought were detrimental to the interests of the firm.

The meetings at first did not meet with a hearty response or with the approval of the majority. First, because they had never attended any meetings of this kind and, did not realize what benefits could be derived therefrom. Second, some said they were past their school days and could not learn any more, and again, some said, "What did we get out of the last meeting?" etc. Expressions such as these were just what we wanted, and it was not long until we were able to determine just where the weak links in the chain were. We started in immediately to find out the particular grievance of each man. Not a few said: "What's the use, we don't get anywhere if we do." One of them, an employe of eight years, said, "I have been promised this and that, and I have never gotten it and I am one of the oldest men in the house. I am never even considered when some thing comes along." I asked him what he was doing to merit the consideration he thought was due him. He did not know anything in particular just then, but he always worked for the interest of the firm and had not gotten a square deal. After explaining to him that he would be given every consideration if he would get in line with the new order of things, he tried again, but his enmity was so deep rooted that it could not be overcome. He eventually resigned to take up an entirely different line of work, after being in one line for eight years. Here, of course, was a man who did not have the right kind of stuff in him. He harbored his grievances every day and had no thought for anything else; he had very few calls and scarcely any personal trade. When asked why he would continue on at a place that he thought had treated him so badly, he replied that he had to work some place and this one was as good as any, so long as he had to work.

Another employe did not feel in the mood of getting into line and resigned, and still another could not run the shop according to his ideas and he resigned.

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That's what you want to build your trade on. The BERTSCH shoe answers every requirement for style and service, and is rightly priced.

It appeals to the great mass of people, men who want a dollar of value for every dollar paid out. You cannot go wrong on the BERTSCH Line.

Get acquainted with this wonderful line now, if you are not already selling it. It's the most consistent seller and best trade builder offered you today.

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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.

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Men's E and EE	6 to 12	\$2.50
Boys'	2 1/2 to 6	2.25
Youths'	11 to 2	2.00
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Misses' (Spring Heel)	11 to 2	1.75
Child's (Spring Heel)	8 to 10 1/2	1.50

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

By persistent effort in trying to hold the force through education and persuasion, we finally got down to a working basis, with as near to perfect an organization as could be gotten in so short a time.

In our meeting we particularly encouraged individual thought and suggestions on "How to better conditions." We offered a cash prize to the salesman who wrote the best answer on "How to increase our sales." This contest did more than any plan we tried to give us a line on "Who Was Who" in the "Bootery." Nearly all of them spoke of service to the customer, and each paper gave us many new ideas that we had not thought of or had forgotten about. The other papers, as we read them, showed us at a glance just how much time and thought were given to the writing. Some wrote just enough to get by, but we were pleased to note that the majority tried to give their best ideas of "How to increase our sales."

Through this plan we were able to select a floor man, whom we gave the title of assistant manager, and who has since proven the wisdom of our convictions. We have since agreed to hold our meetings once weekly on Tuesday mornings, a half hour before the store opens. Where we had destructive criticism about the meetings when they were first started, we now have a desire and a willingness on the part of everyone to bring something of interest and helpfulness to these meetings that will "help the other fellow." At present, not only the sales people attend but the cler-

ical force as well, because they appreciate what benefits can be gained. We make these meetings as informal and free from restraint as possible, and where we had the timid and faltering employe, we now have the sure and strong worker.

This has been brought about only through a well-defined policy of the "Square Deal" and its application. Someone has remarked that "Hell is full of good intentions."

I have it known that the office door is open at all times to the employe, and act on the conviction that you are dealing with human nature and not machinery. The human element will always prevail and unless you take this into consideration, you will make slow progress. You may be able to get the work done by forcing the employe under penalty of discharge, but you will never be able to build up an efficient, loyal organization by such tactics. You cannot throw a stone at an employe and have him catch an apple, neither can you reprimand him for something that he has perhaps his side to explain. By getting both sides of the question and giving the employe the benefit of the doubt, you will gain more than by acting on the spur of the moment.

I must not fail to mention remuneration. Our salesmen being on a straight commission basis, this problem has given us little concern. The office and shipping department are on a salary basis and I always try to anticipate, when possible, the requirements of each employe, the impor-

tance of the position, and what the average salary is being paid for any one particular position. In determining salaries, I take into consideration the responsibility of the position and the loyalty and interest and ability shown by the employe. I recite one instance of a girl who had been in the employe of the store for a number of years. I was not familiar with the salaries at the time she approached me for an increase, and when I learned that she was not receiving what her ability could demand, or what the position could be refilled for, I advised her at once that I thought it was worth more and that she would receive the increase at once. I do not like to have the employe ask for an increase in salary. I watch the salary list as closely as the sales sheet, and where the employe shows sufficient interest in her work, or suggests improvements or changes that will improve conditions, I try to compensate them for their extra efforts by a recommendation for more pay. This encourages them

to greater effort which means dollars and cents to the firm in time saving and plugging up the leaks. I believe in the doctrine of paying perhaps just a bit more than the average. Nothing was ever gained by false economy and one cheap employe can cause more grief and waste more time in one week than it would require perhaps months to straighten out.

In summing up I would say there is no better way to obtain loyalty and co-operation from employes than to give loyalty and co-operation. Give and ye shall receive, was quoted hundreds of years ago and still applies to our present day methods. Do not make promises that cannot be fulfilled or that you do not intend to keep. Give your employes the kind of environment that is conducive to progress through activity; give them the square deal always; follow the golden rule in making your decisions and you will not only obtain loyalty and co-operation, but your sales and profits will increase beyond your fondest expectations.



Children's Barefoot Sandals

It is just as essential that there be quality in children's play oxfords and barefoot sandals as there is in any other style shoe. That is where you make no mistake in Buying Hirth Krause Quality Shoes.

These shoes are especially priced for children:

- 3225—Child's Barefoot Lotus Sandals, sizes 5-8 \$1.15
- 3325—Child's Barefoot Lotus Sandals, sizes 8½-11 1.30
- 3425—Misses' Barefoot Lotus Sandals, sizes 11½-2 1.45
- 3237—Child's Tan Play Ox. Stitch Down Int. Tip Heel, sizes 5-8 1.15
- 3337—Child's Tan Play Ox. Stitch Down Int. Tip Heel, sizes 8½-12 1.30
- 3437—Misses' Tan Play Ox. Stitch Down Int. Tip Heel, sizes 12-2 1.45

Keep your stock alive by having on hand the shoes for summer that the children want.

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WHITE CANVAS PUMPS AND OXFORDS IN STOCK FOR IMMEDIATE DELIVERY



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- 2725—Wos. White Canvas Plain Pump, Covered Toe Low Heel, Turn D 2.75
- 2724—Wos. White Canvas Plain Pump, Cov. Toe Louis Heel, Turn D 2.75
- 2726—Wos. White Canvas Colonial Pump, Cov. Toe Louis H., Turn C-D 2.35
- 2718—Wos. White Canvas Colonial Pump, Covered Louis Hl., McK. D 2.25
- 2764—Wos. White Canvas Plain Pump, Covered Louis Heel, McKay E 1.80
- 3502—Misses White Canvas H C Lace, McKay E 1.65
- 3902—Childs White Canvas H C Lace, McKay E 1.55
- 3820—Misses White Canvas 5 Eyelet Oxford, McKay E 1.25
- 7154—Men's White Canvas Bal. Oxford, McKay E 1.65
- 7156—Men's White Canvas Bal. Oxford, McKay E 1.80
- 7157—Men's White Canvas Bal. Med. Toe, McKay E 2.25

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What Constitutes Unfair Practices in Trade.

Fair practices are the normal. Unfair practices are the abnormal and they are symptoms of a business disease or disorder. Unfair practices divide themselves, generally, into combinations and monopolies on the one hand and unfair competition on the other hand.

In the beginning of English law, unfair competition contemplated solely the protection of trade marks, and originally the wrong was conceived to be merely a wrong against the owner of the trade mark.

The next step was when the courts extended the principle so as to recognize that not only the owner of the trade mark might suffer from its infringement, but his customers—that is the public—had an interest which it had a right to have protected. The public had a right to be guarded against substitution. It had a right to get what it asked for. The element of public interest thus introduced has steadily grown both in statute law and by court decision, until it is no longer the private right but the public interest about which revolves the whole theory of the law with respect to fair and unfair trade practices, as well as monopolies and conspiracies in restraint of trade. While the private wrong is still recognized and a remedy by private suit is provided for it, the private wrong is secondary. The public interest comes first.

It was in Queen Elizabeth's time that the state began to move against monopoly. One of the most pleasant past-times of royalty in the ancient days was to grant monopolies to its favorites. The granting of special privilege and so creating a privileged class, seems to be a universal vice of all forms of government and one that first weakens and then destroys the government itself. In Queen Elizabeth's time, almost four hundred years ago, a monopoly was first declared to be illegal. It was for the manufacture and sale of playing cards and twenty-five years later, namely in 1624, Parliament enacted the Anti-Monopoly Act. About half a century after that the King was forbidden to create or grant new monopolies.

Generally speaking, unfair practices may be said to fall into classes as follows:

1. Misbranding of articles as regards the materials or ingredients of which they are composed, their quality or their origin or source.

2. Adulteration of various products, misrepresenting them as pure or selling them under such names and circumstances that the purchaser would be misled into believing them to be pure.

3. Bribery of buyers or other employees of customers, with money, valuable presents, etc., to secure new customers or induce continuation of patronage. The payment of specified percentages of the purchase of commodities to employees of customers who practically control the purchases through their recommendations, has been and still is deplorably prevalent in some industries. The total amount of these commissions runs into enormous sums. If the practice can be prevented, it will save much money to the sellers of the goods, making price reductions possible or render-

ing further increases in prices unnecessary, and tend to better business morals. A variation of this practice is found in the practice sometimes indulged in of bribing an employe of a customer to introduce foreign substances into the product of a competitor, spoiling its usefulness and procuring the business of the concern. The Commission has suggested to Congress that a federal criminal law against commercial bribery should be passed and this suggestion has been vigorously approved by many great associations of business men. No voice is heard against the proposal but Congress has not yet found time to consider the matter further than favorable committee reports.

4. The payment of bonuses by manufacturers to the salesmen of jobbers and retailers, with or without the knowledge of their employers, to procure their special services to push the goods of the manufacturer has like wise been condemned. This practice has long been in disfavor among the jobbers and retailers and the Commission has been assisting in ridding the trade of it. Akin to this practice is that of making very large contributions of money to conventions or associations of customers, though this practice has been prohibited only when associated with other practices all tending unduly to restrict competitive advantage.

5. Procuring the business or trade secrets of competitors by espionage on their plants, by bribing their employes, or by similar means.

6. Procuring breach of competitors contracts for the sale of commodities, by misrepresentation or by other means.

7. Enticing away of valuable employes of competitors in such numbers as to disorganize, hamper or embarrass them in business.

8. Making of false or disparaging statements respecting competitor's products, his business, financial credit, etc.

9. False or misleading advertising. There are obviously many varieties

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

Make This Your Bank



Established 1853

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

WANT TO DO IT

In a way which will meet with your unqualified approval

CLAY H. HOLLISTER
President

CARROLL F. SWEET
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V.-Pres. and Cashier

of this practice. A few of the statements condemned have been those respecting prices at which goods are sold, methods employed in the advertiser's business, which, if true, would give it advantages over competitors in the matter of prices; misrepresentation that goods are sold at cost; false claims to Government endorsements of products; and advertising special cut-price sales at which goods are sold at the usual or ordinary prices.

10. Widespread threats to the trade of suits of patent infringement for selling or using alleged infringing products of competitors, such threats not being made in good faith but for the purpose of intimidating the trade. False claims to patents or misrepresenting the scope of patents. Statements of this character have been at times sufficiently broad to give claimants a monopoly of an industry. In one instance a manufacturer procured a patent on a variation of a well-known and long used process of manufacturing a product and thereafter claimed to have a monopoly of the product, threatening all competing manufacturers and the trade with suits for infringement. The intervention of the Commission finally freed the industry from the restraining influence of these threats. A further, unfair practice of patentees has been the making of vague and indefinite threats of infringement suits against the trade generally, the threats being couched in such general language as not to convey a clear idea of the rights alleged to be infringed but nevertheless causing uneasiness and fear in the trade.

11. Tampering with and misadjusting the machines sold by competitors for the purpose of discrediting them with purchasers.

12. Trade boycotts or combinations of traders to prevent certain wholesale or retail dealers or certain classes of such dealers from procuring goods through the usual channels.

13. Passing off of the products of one manufacturer for those of another by imitation of product, dress of goods, or by simulation of advertising or of corporate or trade names.

14. Misrepresenting the materials of which competitors' products are composed, and the financial standing of competitors; preventing competitors from procuring advertising space in newspapers or periodicals by misrepresentation respecting their financial standing or other misrepresentation calculated to prejudice the advertising medium against them.

15. Misrepresentation in the sale of the stock of corporations.

16. Sale of rebuilt articles of various descriptions—for example, rebuilt automobile tires, and of old motion picture films slightly changed and renamed—as and for new products.

17. Harrassing competitors by fake requests for estimates on bills of goods, for catalogs, etc.

18. Giving away of goods in large quantities to hamper and embarrass small competitors.

19. Sales of goods at or below cost to accomplish the same result.

20. Sales of goods at or below cost as "leaders," coupled with statements misleading the public into the belief that they were sold at a profit by reason of the sellers superior facilities for manufacturing, purchasing, etc.

21. Bidding up the prices of raw materials to a point where the business is unprofitable for the purpose of driving out financially weaker competitors.

22. Loaning, selling at cost, or leasing to dealers, at nominal considerations, storage and merchandising outfits such as pumps and tanks for gasoline and coffee-urns for coffee, on the condition that they be used only in the distribution of the products of the manufacturer. The effect of the widespread use of this method is to render it very difficult, if not impossible, for competitors coming coming into a field to find purchasers

among the trade since the equipment of dealers must be used only in the distribution of products of particular manufacturers. To illustrate the consequences of the practice, in one instance a very large corporation which had been engaged in foreign trade, sought after the opening of the war to go into domestic business and found itself practically unable to sell, because of outstanding equipment contracts. The expenditure of hundreds of thousands of dollars was required in purchasing the business of concerns with outstanding leases or contracts for the use of equipment before any substantial business could be done. Only the great financial strength of the corporation enabled it to enter the business at all. Of course, in the end, the public paid the bill. Such loans or leases of equipment have been prohibited in several industries.

23. The use by monopolistic concerns of concealed subsidiaries for the carrying on of their business, such concerns being held out as not connected with the controlling company.

24. Intentional appropriation or converting to one's own use of raw materials of competitors by diverting shipments, etc.

25. Giving and offering to give premiums of unequal value, the particular premium received to be determined by lot or chance, thus in effect setting up a lottery.

26. Any and all schemes for compelling wholesalers and retailers to maintain resale prices on products fixed by the manufacturer. The Commission is seeking, with the sportsmanlike aid of the Beech-Nut people to have this question settled by the United States Supreme Court in a test case. Meanwhile the Commission has urged upon Congress a law that will recognize and protect with proper safeguards, the good-will property right which a maker of identified goods may have after he has parted title to the goods themselves.

27. Combinations of competitors to enhance prices, maintain prices, bring about substantial uniformity in prices, or to divide territory or allot customers.

In addition to the practices already enumerated, there have been cases where a number of practices associated together were condemned because of their combined effect unduly to restrict competitive opportunity and where it could not be said probably that any single practice standing alone would have been condemned. A clear idea of these can probably only be had by reading the findings and orders of the Commission in the particular cases.

Though the Commission was organized in the spring of 1915, only one decision of the Supreme Court of the United States has thus far been made interpreting the provisions of Section 5 of the Commission's organic act. This decision actually determined only a point of pleading, that is, the Court held that the Commission had not pleaded that the particular practice had a dangerous tendency actually to restrict competition. It appears from the opinion, however, that the Court is inclined to establish two classes of practices as being in violation of the Act—First: Those practices which have heretofore been regarded as opposed to good morals because characterized by deception, bad faith, fraud or oppression, and, Second: practices regarded as against public policy because of their dangerous tendency unduly to hinder competition or create monopoly. Apparently, if a practice has this dangerous tendency it will be regarded by the Court as in violation of the Act, even though not heretofore declared to be an unfair method of competition.

By far the greater part of the practices thus far condemned by the Commission fall within the first class described by the Court. Some of them depend for their unfairness, however, on their tendency unduly to hinder competition. Whether such a practice has this tendency depends on the proof in the particular case.

Trade Practice Submittal.

Through the use of what the Commission terms a Trade Practice Submittal, a number of practices have been declared by the members of particular trades and industries themselves, meeting with the Commission, to be unfair methods of competition, harmful to the trade and to the public and their use eliminated by common consent.

When a large number of complaints come to the Commission touching a given industry or when a complaint is made alleging an unfairness of some practice which is either an ancient practice or one almost universally employed, the Commission feels that a single case may not present all the facts and that a decision upon the facts involved in an individual case would tend to be harmful rather than helpful, it employs a procedure which it has called Trade Practice Submittal. This procedure has also been employed by the Commission in a

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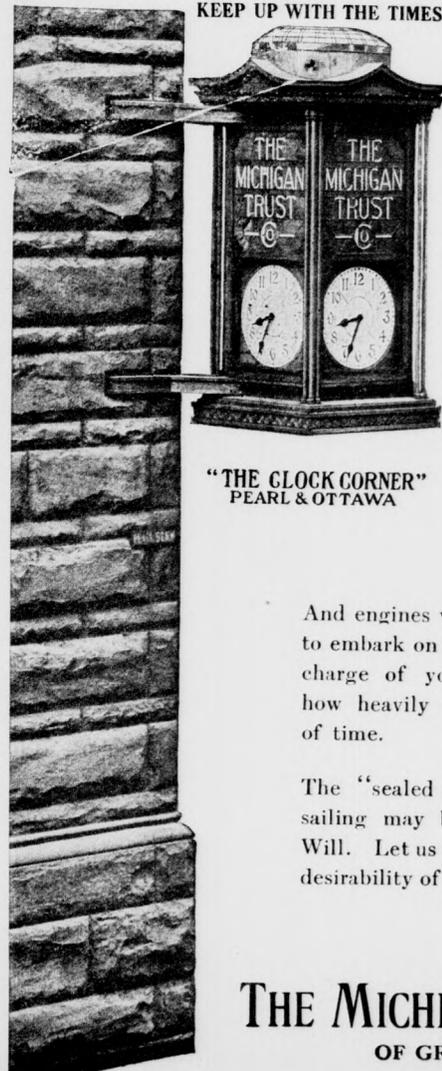
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up

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The "sealed orders" governing our sailing may be contained in your Will. Let us advise with you on the desirability of such "sealed orders."

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

number of instances at the request of the industry itself.

The proceeding is to invite as complete a representative body of men as possible in the industry to meet with the Commission and there discuss frankly and fully any and all practices which the industry and not the Commission, may have questioned as to whether they are fair and good or bad and useless; or whether they are unfair. Open and free discussion is invited and in the end, the Commission makes no decision or ruling nor any expression of opinion, but asks the meeting to say out of the experience and technical knowledge of the members of the industry, what are good things and what are bad things. This decision of the industry itself is taken by the Commission as a guide.

A typical trade practice submittal was had in the creamery industry. A great many complaints had been received by the Commission respecting practices alleged to amount to unfair methods of competition and some investigation had been made. It was apparent that a number of practices might be eliminated by common consent, if the concerns in the industry would, in good faith, simultaneously discontinue them.

Accordingly an invitation was issued to the trade by the Commission to have representatives meet with the Commission's representatives and determine what practices they regarded as unfair and which they were willing to eliminate. The convention assembled with 125 representatives of the industry from fourteen states. A large number of practices alleged to be unfair were brought up for discussion and voted on separately by the industry and in the end, eleven of them were condemned by men of the industry as being wasteful and unfair.

In creating the Federal Trade Commission Congress wrote a single sentence which seems to me to sum the ideals of American business and to be at once the Constitution, the Bill of Rights and the Declaration of Independence of American business. These are the words:

Unfair methods of competition in commerce are hereby declared unlawful.

This declaration means that in commerce there shall not be trickery or 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.

In administering this law, the Federal Trade Commission follows scrupulously a procedure carefully laid down by Congress. When any one believes that unfair practices are being indulged in to his injury 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 to the concern against whom the accusation has been made. This issuance of the complaint is no judgment of guilt, but a resolution for an orderly trial of the matter.

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 defense. In the end, the Commission may find either that the facts 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 about 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 those matters are dismissed of without annoyance to the respondent, without publicity and without public knowledge.

In the five years of the existence of the Commission, there have been 1978 of such applications for complaint made. These cases have passed through or are passing through the procedure which I have outlined, and with the following result:

On preliminary examination and without publicity or embarrassment, 954 of these cases have been dismissed; 570 are still in the process of such preliminary investigation and in the remaining 454 cases the Commission has instituted formal proceedings, resulting in the issuance of 603 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 603 adversary proceedings, 294 have been disposed of while 309 are still pending. Of the 294 disposed of, 56 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 238 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 238 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, 194 of the respondents have voluntarily agreed to accept the order to cease and desist and to stop the bad practice.

In the remaining 44 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.

A Hardship on Business.

Business is suffering under a very real hardship. It is the same hardship that President Roosevelt saw when he secured the creation of the Bureau of Corporations. It is the same hardship which President Wilson recognized when he advocated the broadening of the functions of the Bureau of Corporations by the creation of the Federal Trade Commission. It is this: Laws made to apply to business are of necessity inflexible, while business changes day by day. What is good for one industry is bad for another. What amounts to a mortal sin in one industry may be actually a virtue in another. So it is that we have a body of anti-trust laws drawn to meet certain known business sins, but, in the very nature of their drawing, so inflexible as to work hardship. There is agitation for repeal of the anti-trust laws. I am certain that public sentiment will not consider this, and I am just as certain that it would not be wise if it were possible to be done.

These anti-trust laws are not only

inflexible, but the multitude of decisions which have been handed down have, of necessity, created a zone of doubt through which business has to pass, and yet, where, each step it takes, it fears a pitfall.

Business men consult their attorneys; the best that are to be had. They state their case. They say what they would like to do, and about the best advice they can get is "try it, and if you get into trouble we will do our best to get you out."

So it is that there has been a suggestion, repeatedly urged, that the Federal Trade Commission should attempt to give what are called "rulings in advance." That means that a business concern about to embark upon a line of conduct, might come to the Federal Trade Commission, explain its intent and purposes, and ask whether or not such line of conduct would be within the law.

Now, such a ruling in advance is an impossibility. To begin with, no man can say what his conduct is going to be for the next year, or the next month, or the next week, or the next day, or the next hour. He thinks he knows what he is going to do—but he does not.

But, even if he did, experience shows that no man knows what the reflex of any act which he may do, may have upon some other man. He looks at his line of conduct from his own point of view. He is sincere and honest. He believes it is a good thing. But does not know—he can not know—how, in the complex web of modern commercial relations, that act will react upon another.

For the Federal Trade Commission or any other body, public or private, to attempt to rule in advance upon the effect of any unperformed act or acts would require both the gift of prophecy and of clairvoyance. I may modestly say that the Federal Trade Commission, as now constituted, may have many gifts, but not those.

That seems to bring us to an impasse. We can not repeal the law. The lawyers can not tell you what it means, and the Federal Trade Commission can not prophecy. That

leaves business in doubt, and doubt breeds suspicion and fear and despair. Sometimes it breeds defiance of law.

A bill which was introduced in Congress at the last session, and re-introduced in the present session, has appealed to me as offering a reasonable solution. The author of the bill is Mr. Steele, of Pennsylvania, a lawyer and a business man. He proposes in his bill that any concern about to embark in any course of conduct may come voluntarily (he need not come unless he wants to) to the Government and set out clearly just what he intends to do. This expression of intention is to be received, and the business concern is to be given an acknowledgment of the receipt of his declaration. He may then go back and carry on his business in accordance with his expressed intention, and until some citizen shall come forward to complain either that the public interest or business institutions are being definitely injured by that course of conduct, the fact of his publicly filing his declaration shall be a complete defense in any court of law before any government agency against any charges of breach of law.

It provides further, that if such charge is made, full and complete hearing shall be had, and if it shall be found that, the course of conduct is against public interest, then the indulgence may be withdrawn, and thereafter, the business concern shall file an amended plan of conduct or shall be amendable to the anti-trust laws. The decision may be appealed, for review, to the U. S. Circuit Court and to the U. S. Supreme court.

That means then, that if a business concern finds and feels that the inflexible rules of law are working hardship upon it, it may escape those rules of law so long as it does not hurt another. It means, that this device is not forced upon business, but is sought voluntarily. It means, that the very worst that could happen would be that that business concern would be put back in the same position as it was before it had invoked the aid of Mr. Steele's device.

I believe that some such arrangement as that would bring to Ameri-

Fourth National Bank

Grand Rapids, Mich.
United States Depository



Savings Deposits

Commercial Deposits

3
Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½
Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$580,000

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

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

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

HILLIKER, PERKINS, EVERETT & GEISTERT

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

STOCKS



BONDS

INVESTMENT BANKERS
GRAND RAPIDS MICH.

can business that flexibility and understanding of individual cases as would permit it to expand and go forward and continue the giant strides that its boundless energy indicate that it should take.

William B. Colver,
Member Federal Trade Commission.

Insidious and Underhanded Tactics of Stock Companies.

Since the annual convention of stock company agents have resolved that mutual insurance is a menace and should be combated "definitely, systematically and in a spirit of patriotic determination" to put the evil out of existence an active campaign has been conducted by some committee which so far has failed to sign the literature sent out. This propaganda sets forth many of the supposed evils of mutual insurance. Mutual insurance is held to be exceedingly unreliable and a very dangerous thing for any man to buy. The fact of the business is this propaganda is a lot of old rotten junk that has been put out by the stock companies from time to time heretofore. Usually, they dig up some information relative to some bogus mutual and try to make it appear that the troubles of such concern are the troubles of each mutual insurance company of the United States. One of the pamphlets put out had much to say relative to a concern that was organized over in Missouri by some exploiter. He called it a mutual insurance company and claimed that it was organized for the purpose of insuring crops. From all reports, however, it would seem that it was organized and operated for himself and for his agents. Apparently they got all the money. We have failed to see anywhere in this concern any of the earmarks of a mutual insurance company. Mutual insurance companies are organized not by promoters but by the people interested and are operated by them. A stock company may be organized by a promoter or a group of promoters who hope to fill their pockets through the organization. But a real mutual company is organized and operated by the people themselves and for their benefit.

It is not this particular propaganda, however, that is annoying. It seems that in many parts of the country the local agents are insisting that mutual insurance policies be cancelled and stock company policies substituted as collateral where there are loans. This

Association has reports from a number of secretaries who have been so annoyed: One would wonder if the propaganda instigated by the stock company agents in their convention at Louisville last October had anything to do with this particular thing. There is no question as to the stability or as to the reliability of the mutual insurance companies. The particular thing that has been emphasized has been that stock company insurance is desired. Sifted to the bottom it seems that the fellow who desires this stock company insurance is the stock company insurance agent who gets the commission.

There may be other lines along which the stock company agents will work in the campaign to do away with the "menace" of mutual insurance. Mutual insurance companies will go along about their business, serving the people as they have heretofore. They will co-operate one with the other that this service may be better and better as time goes on. They will co-operate that the vexing situations oftentimes brought about by the stock company agents may be met and overcome. There is no question that the mutual insurance companies can take care of themselves, can take care of their business, and, if necessary, can get together and arrange some plan whereby each onslaught of our unknown friends may be met and taken care of.—Mutual Insurance Bulletin No. 79.

What Do You Do in the Last Half Hour?

Do you give the belated customer that courteous attention to which she is entitled, or do you begin your preparation for going home, regardless of customer or stock?

It is most important that the eleventh-hour customer receive every attention. A customer coming to the store at this time is usually a buyer, given half a chance. Very frequently she is tired out as a result of a day's shopping and is especially receptive to suggestions and appreciative of graciousness on the part of a salesperson. Remember that customers pay salaries, and, no matter whether they come early or late, they should be greeted by employes who take a personal responsibility in seeing that they have no just cause for complaint so far as their treatment is concerned.

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

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 to 50%
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.

General Conditions in Wheat and Flour.

Written for the Tradesman.

Grand Rapids, June 22—Both flour and wheat have shown a tendency to decline during the past ten days; in fact, are lower, and offerings of wheat are rather free, indicating farmers and grain men are rather anxious to clean up old stocks before the advent of new crop wheat into the market.

This condition has caused the flour buyer to purchase in very limited quantities; in fact, for immediate needs only, which we believe is the proper policy to pursue until the markets become settled and on a workable basis.

This decline has been expected for some time and is the result of the lowering of bids by exporters, their action being caused by the improved condition of the growing wheat.

However, the trade should not expect cheap prices, as we believe they are out of the question on both flour and wheat; in fact, all food stuffs are bound to bring reasonably high prices for another year at least.

The Government crop report for June shows an indicated wheat crop this year of 504,000,000 bushels; the May report indicated 484,647,000 bushels, so it will be seen the crop prospects increased approximately 20,000,000 bushels during May.

We believe this improvement has been continued thus far in June and that we will probably harvest 510,000,000 to 515,000,000 bushels of winter wheat against 731,636,000 bushels last year, with a five year average of 555,190,000 bushels.

The total indicated crop this year of spring and winter is 781,000,000 bushels; last year 940,987,000 bushels were garnered, with a five year average of 790,634,000, so that while our crop has shown improvement during the past sixty days, it will be under the five year average, with a strong demand for the next twelve months facing us, consequently, as stated above, cheap prices are out of the question. We are looking, however, for some further liquidation, and if the movement of wheat is heavy and transportation facilities capable of moving the grain to market, August and September should show the low prices for the year and prove to be exceptionally good months in which to purchase.

The Argentina government has passed a bill placing a heavy tax on exportation of wheat, which amounts to 46c per bushel, indicating they are short and require practically all of their wheat for home consumption. This is a factor that is bound to affect the American market within the next three or four months and will tend toward higher prices, as Europe has always been a heavy purchaser of Argentina wheat and this tax coupled with a high rate of ocean tonnage to Europe will cause the latter country to buy most of their grain in the North American Market.

Undoubtedly, new wheat flour will be quoted within thirty days and until that time conservative buying is the proper policy, we believe.

Lloyd E. Smith.

Many Failures Due To Poor Accounting Systems.

LaPorte, Ind., June 22—The reason so many small business concerns remain small is because they do not have the goods properly marked for a sale price. Many men know that they pay a certain price for articles and if they add a certain percentage to it for a selling price they are getting their profit.

The writer has known several seemingly prosperous stores start out and for a few years do well. Trade was good and everything was favorable, but eventually the more business they did, the worse off they were, and a creditors' committee was called in to clean up, which usually resulted in 8 or 10 per cent. on the dollar settlement.

In each and every one of these cases there was no evidence of crookedness on the part of the business man, but there was a woeful lack of any records or accounting systems in the business. On the starting out, the proprietor was able to carry many of the details in his head and imagined that was sufficient. As time went on, these matters accumulated. No one else in the store knew and the proprietor was not always able to recall important details at the right time.

A man cannot properly mark his selling price unless he knows what his sales costs are. This is the cost of clerks, rent, light, heat, insurance, interest, donations, advertising, decorating, depreciation on furniture and a salary for himself.

By taking the amount of his sales for a given period, then the amount of sales costs for the same period, he can ascertain the percentage of his sales cost, which must be added to the original price of his goods. Then the percentage of profit is to be added to that amount. Where this is done, you will find a prosperous, healthy growing business, and a man who is not fooling himself.

A good accountant can be as productive as a good sales person. One who is alert can often save his salary many times. This end of the business is a pretty generally neglected one. If a book-keeper is kept, it is generally some one who can be hired as cheaply as possible, and most of the time is put in making fancy work, chewing gum or chinning other folks, and no effort is made to get down under the facts of the business and furnish to the manager from time to time important facts as to the condition of the stocks, bills payable, receivable, discounts, etc.

For instance, an article costs the merchant \$2. He desires to make a profit of 25 per cent. From his records he ascertains that at that time his sales cost 20 per cent. of his sales. By percentage we have now three factors. The sale price will be 100 per cent. 25 per cent. and 20 per cent. are 45 per cent. leaving 55 per cent., which is the cost price of the article sold; divide \$2 by 55, which will give you one percentage. Then forty-five times this added to the \$2 will give the sale price, which includes the original cost, plus sales cost, plus the profit. Where this method is followed, with service that attracts and sells goods, there never need be any fear that a business will go on the rocks; but, as before stated, the accounting system is the foundation and it must be kept accurately and up to the minute so a merchant can keep sales costs as low as possible, consistent with a real sales force.

M. S. Littleton.

Unable to Explain Existing Conditions.

East Lansing, June 29—The writer is surprised that the merchants of this broad land appear to be unable or unwilling to meet with irrefutable facts the challenge constantly thrown at them in the words "profiteer" and "high cost of living." I am surprised that some one does not rise up and show that when a skilled workman can earn enough in one day to pay his board for a whole week and an unskilled workman can earn enough in two days to pay for his board for a week, there is no such thing as "the high cost of living." The people of this country never did so little work as they do now and yet they never bought so many pleasure cars or better clothes or paid for so many amusements. To-day if a man wants more money or more of the good things money will buy, all he has to do to get them is to work more, for the work is surely procurable in any field of activity and at a wonderful rate of pay. The occasion for the unrest, complaint and threats of violence on every hand is beyond my understanding. C. A. Bigelow.

Not a Safe Man To Send To Lansing.

Coral, June 29—The following communication recently appeared in the Grand Rapids Press:

Your editorial on "Resort to Force" was very good, but there are two sides to this. Striking is the only weapon whereby the laboring man ever gained attention. If he were smooth he could do like a certain woolen company, pay the farmer 55 cents a pound for wool and sell it again for \$8 and \$10. They are in my judgment worse than the coal miners. Oil companies, the steel companies, sugar manufacturers and the packers are extracting from the public 100 per cent. or more unjust profits. The 40 per cent. increase the brotherhood is asking these big corporations not only has public on its knees but it looks to me like the Government is kneeling also. The increase in living largely charged up to the labor and farmers is absolutely a small item and incorrect. The 1,600 millionaires who came into existence the last four years is the main reason for H. C. L.

The facts are the common people are carrying the blame for the H. C. L. besides paying the revenue taxes and the income taxes indirectly, which was intended for the other fellow. If the Government and public opinion won't tolerate strikes then let them correct the greatest evil first.

Stanton, Mich. W. E. Rasmussen.

W. E. Rasmussen, the author, is ex-sheriff of Montcalm county and is a candidate for the Republican nomination for Representative in the Legislature from that bailiwick.

At the time Mr. Rasmussen expressed his sentiments on the strike the country was threatened with a railway tieup the like of which no country ever had. Five hundred thousand workers were demanding a 40 per cent. increase in wages and if they didn't get it were going on a strike which would have closed every industry in the country.

At the time Mr. Rasmussen was encouraging the strike there was not a town in Montcalm county which had enough coal to keep the home fires and factory fires burning for a week. Produce dealers and shipping associations were appealing for cars and the Pere Marquette, the principal railroad of the county, was curtailing messenger and freight service because of the lack of coal to steam their engines.

Nothing else would bring revolution to this country so quickly as a Nation wide rail strike of railroad men, but this is what Mr. Rasmussen seems to favor.

He seemed to enjoy the feeling that the railway brotherhood had the public and the Government on their knees. He does not appear to have brains enough to know that the public at least has rights that must be respected before the demands of any organized body of men, whether they be labor unions or what not.

Judging from his communication we would say that if Mr. Rasmussen had been governor of Massachusetts when the Boston police went on a strike, he would have permitted law and order to go to the dogs, instead of doing as Governor Coolidge did.

This is no time to send a man having Bolshevik and I. W. W. ideas to the Legislature and we mistake the good judgment of the farming and business interests of Montcalm county if they nominate and elect Mr. Rasmussen as their representative when they have such a man as Charles L. Meach, of Lakeview, to send in his stead. Good Citizen.

Jamaica Ginger Not To Be Disguised For Booze.

Complaints from the flavoring extract trade to the effect that certain manufacturers are preparing and selling booze under the disguise of Jamaica ginger, or some other name, in violation of the National Prohibition act, have led the officials of the Flavoring Extract Manufacturers' Association to issue a stern warning against the practice and to threaten with expulsion and prosecution all guilty parties.

The offending firms are reminded that they are not only liable to have

canceled their permits to purchase alcohol, and to suffer fines and possible imprisonment, but are also placing the flavoring extract industry of the United States in jeopardy.

Continuing, the warning states that "this association has fought too hard and too long for its very existence to put up at this critical time with any practice on the part of any firm, whether a member of this association or not, that is jeopardizing the existence of this association and the extract business at the very moment when the efforts—the almost superhuman efforts—of the association have been crowned with at least temporary success. It will not see the dearly earned results of its hard work uprooted and its victory lost because of the misdoings and utter indifferences of any firm.

"If any member of this association is proven guilty of having wilfully disregarded the law and regulations of the prohibition officials and the repeated warnings sent out by this association against the sale of flavoring extracts for improper purposes, such member will be dealt with by the executive committee as severely and unceremoniously as it lies within the power of the committee so to do. Such member will not only be denied the privileges, advice and assistance of the association, and expelled from the organization, but will also be dealt with in other ways.

Late News From the Celery City.

Kalamazoo, June 22—The City Market, on North Rose street, has taken on considerable activity since the opening of the strawberry season and will continue to expand in size as the fruit and vegetable season advances.

S. O. Bennett has sold his stock of groceries and fixtures of the Spot Cash Grocery on North Burdick street to the Wm. Maxwell Merchandising Co. Mr. Bennett still retains his "self-serve" store on East Main street, which he opened some time last year.

R. L. Bixler, proprietor of the Kalamazoo Auto Exchange, has moved into his new quarters just South of South street on Portage.

Rieber's Drug Store will soon occupy the store at Portage street, where they will be prepared to serve the public with an up-to-date line of drugs and sundries.

G. H. Sleight, of 749 West Main street, has been making some improvements in his grocery store, preparatory to painting and decorating the walls and interior.

M. Ruster & Sons have purchased a new ford delivery car and Jake Ruster, a member of the firm, is sporting a brand new Nash roadster. Some class Jake.

The International Cash Grocery Co. has recently engaged in the grocery business at 315 North Burdick street.

Doc Trefry and Willie Keyser, two well-known nimrods of Kalamazoo, are very busy telling their numerous friends of their last fishing trip to Magician Lake, where Doc landed a large black bass of the small mouth variety on a blue gill hook. Steve March, the Standard oil magnate, acted as chaperon in the party and can vouch for any statement said nimrods make.

K. Hyma, grocer at 1307 South West street, has been taking a vacation the past week while his son, Nicholas, is home on his vacation from West Virginia, where he is professor in chemistry.

Frank A. Saville.

NEW OFFERING

The Goodyear Tire & Rubber Company

AKRON, OHIO

\$20,000,000 Par Value
7% Cumulative Preferred Stock
Par Value \$100

\$10,000,000 Par Value
Common Stock
Par Value \$100

Offered in blocks of { 2 Shares Preferred } for \$300.00
three shares { 1 Share Common }

The Company has no bonds or funded debt nor can any be issued without the consent of 75% of the preferred stockholders. The issuance of any other preferred stock that will rank ahead of or equal with this issue is also restricted.

BUSINESS:

The Goodyear Tire & Rubber Company is the largest manufacturer of tires in the world, producing at present approximately 20% of the total automobile tire business in the country. Its products consist of pneumatic and solid tires, hose, belting, soles for shoes (Neolin) etc. With its controlled companies it forms a self-contained and independent organization, owning and operating the principal units from raw material to the finished products.

SALES AND EARNINGS:

Gross sales and net earnings have shown remarkable and steady growth for many years. For the last five years they are reported as follows:

Year Ended October 31st	Sales	Net Earnings
1916	\$ 63,950,000	\$ 7,003,330
1917	111,450,644	14,044,206*
1918	131,247,382	15,388,191*
1919	168,914,982	23,277,245*
†1920	225,000,000	30,000,000*

* Before deduction of Federal Taxes

† Estimate based on seven months' operation

NET ASSETS:

During the past twelve years the TOTAL NET ASSETS of this Company have increased from \$1,140,136 to more than \$115,000,000. TOTAL NET CURRENT ASSETS are over \$55,000,000. Valuable patents and goodwill are carried on the books at \$1.00. There is a sound value of over \$122 back of each share of common, which is exclusive of any value for goodwill or patents.

The Company agrees to maintain net quick assets at least equal to 110% of the preferred stock outstanding and net tangible assets of at least 200%.

An annual sinking fund of 2½% of the total outstanding preferred stock is provided, beginning November 1, 1920.

Earnings for the past twelve years applicable to common stock after payment of Preferred dividends have exceeded an average of 54% per annum.

Stock Dividends amounting to 570% have been paid during this period.

Cash Dividends of 12% have been paid each year on the common stock since 1908.

The common stock is now selling in a very depressed market at around \$130 per share and has sold much higher. By taking advantage of this combination offering and paying par for the preferred you get the common at par.

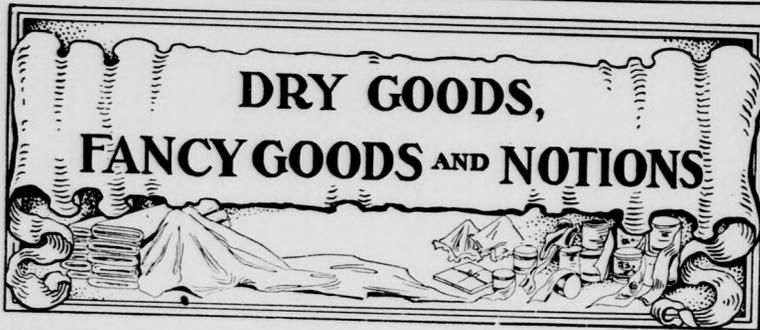
In view of their splendid dividend record and the unusually large equities behind the preferred, we believe that a combination like this would constitute a good industrial investment with a splendid chance for future profit.

This offering of 2 Shares of GOODYEAR TIRE & RUBBER COMPANY PREFERRED and 1 Share of Common for \$300.00 is worth the careful consideration of all discriminative investors.

Stock Department

HOWE, SNOW, CORRIGAN & BERTLES

Private wire connections to all markets.



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.

Harvard Business School Figures on General Store Costs.

A recently completed survey of financial and merchandising problems in the general merchandise store by the Harvard Graduate School of Business Administration gives some facts and figures which will be of interest to our readers, among whom are many in the class under investigation.

The facts and statistics gathered cover selling, delivery and other expense as well as turnover, buying, management, all upkeep charges, sales, etc. Every point, in fact, is important to the man operating a general store.

Common Expense Figure.

The results of the inquiry showed that the common figures for total expense in 1918 in the stores under investigation was approximately 15.5 per cent. of the net sales for the year. This percentage corresponds closely to the figures obtained in previous investigations and shows that the high prices of merchandise and the high costs of operation have about kept pace.

There is one factor, however, in which a variance from the percentage given appeared. This was in the case of such stores as maintained a private delivery service. Here a high percentage of operating cost was found, but taken as a whole 15.5 per cent. was developed as a standard figure.

In this percentage the investigators included not only wages of salespeople, advertising, taxes, insurance, etc., but also the salary of the proprietor or partners, interest both on borrowed money and the proprietor's investment and rent of the store whether owned or leased.

Payroll Biggest Item.

The figures developed showed that the largest item of expense was the pay given to the salesforce, and this varied for the year under inquiry from 2.1 per cent. to 13.08 per cent., with the common figure 5.5 per cent. It was also disclosed that a very substantial portion of the stores spent less than 5.5 per cent. on wages, but that for the total selling expense, which included not only wages, but also advertising, wrapping and other allied items, the common figure was 6.4 per cent.

It was found that only about one-half of the stores responding to the inquiry had any expense for delivery, and that in stores which maintained

their own delivery equipment the cost was about 1.7 per cent. of the net sales. Where a co-operative delivery service was maintained, the cost was found to be about one-fourth the figure given by the stores with independent delivery service and equipment.

Non-Productive Expense.

In the field of buying, management and office salaries, the salaries and wages paid to office employes and also a part of the salary paid to the proprietor or partners proportionate to the time spent in buying and managing were combined with the result that the common figure for all stores was about 2.4 per cent. during 1918.

In the fixed charges and upkeep expense the largest item was total interest, which ranged from 0.54 per cent. to 4.95 per cent. with the common figure 2.2 per cent. for the year for all stores reporting. This was found to be more than twice the common figure for grocery stores, and is attributed to the fact that the turn-overs in merchandise stores is slower. The interest taken into account included that on borrowed capital, and also interest on the average net investment of the proprietors exclusive of real estate which was considered in the rental charges.

Rent Figure Changes.

For rent the common figure was 0.9 per cent. for the year, which is less than that given by the grocery trade, due probably to the fact that general merchandise stores are more generally located in small towns. For the general merchandise stores reporting prior to 1918 the figure common to all was 1.2 per cent. on net sales. Thus 1918 showed a falling off in this charge, which was largely due to the continuance of old leases or old rental charges and the increased financial total of business due to higher prices and greater mercantile activity. The common figure found for total fixed charges, upkeep, etc., which included not only interest and rent, but also heat, light, power, taxes, insurance, repairs of store equipment was 5 per cent. of net sales.

High and Low Stock Turn.

Coming down to the matter of stock turn the highest figure for 1918 was 13.1 times per year, but this was in an establishment in which the larger part of the sales were of groceries. The lowest stock turn for the year was 2.4 times per year. In the stores in which more than 50 per cent. of the sales were groceries there were a few which showed a stock turn greater than four times per year. In general the investigation showed that an increase of stock turn is under ordinary

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circumstances comparatively easy of attainment.

The problems developed in the inquiry showed some interesting aspects according to the bureau's report. The general stores generally buy produce from the farms in their trade area. They have a large percentage of credit business and long term credits are very numerous. On the merchandising problem involved in the general store the report makes some interesting observations.

Divisions of Merchandise.

On the form which was sent to the merchants who made reports each was asked to state the amount of his sales of groceries, dry goods, shoes, men's clothing and furnishings, furniture, hardware and cutlery, crockery and kitchenware, farm implements and other lines. From these reports percentages were compiled which showed the relative amounts of sales in each line. While in a few stores the sales of groceries in 1918 were only 15 per cent., and in a very few others 80 per cent. or more, in a great majority of cases the groceries made up about one-half of the sales. In a majority of the stores the sales of dry goods were about 20 per cent. of the total, shoes 10 per cent., hardware and cutlery 3 per cent., crockery and kitchenware 1.5 per cent., furniture 2 per cent. where carried and farm implements where carried 2.5 per cent.

An interesting fact was that the average sales per customer ranged from \$200 to \$300 per year.

Cash and Credit Lines.

Of the merchants furnishing reports only 13 per cent. sold for cash and credit was given in 87 per cent. In half the stores the credit period was two weeks to one month, in one-fifth of the stores two months, in 15 per cent. three to five months and in 14 per cent. six months.

The annual sales of salespeople ranged from \$5,900 to \$29,000, but the common figure was \$14,000. These figures were significant individually, for they showed that where the sales per individual were low the selling cost percentage ran high. The report therefore concludes that one of the chief means of obtaining economy in the operation of a general merchandise business is to develop plans for getting a higher volume of sales per person.

The review in its entirety is of much value and interest to general store merchants, particularly those who are definitely desirous of gauging their own business and determining how near they are coming to the proper line of operation. The figures in the aggregate and individually show that the general store proprietor, taken as a whole, has much to learn before he becomes an efficient distributor of merchandise.

General Store Operation.

	Net Sales—100 Per Cent		
	Lowest %	Highest %	Common %
Wages of sales force	2.1	13.08	5.6
Advertising	0.03	1.79	0.3
Wrappings and other selling expenses	0.12	0.68	0.3
Total selling expense	2.37	14.16	6.4
Wages of delivery force	0.26	1.47	1.0
Other delivery expense	0.14	1.41	0.67
Total delivery expense	0.47	2.22	1.7
Buying, management and office salaries	1.08	5.4	2.4
Office supplies, postage and other management expense	0.12	0.7	0.2
Total buying and management expense	1.27	5.4	2.8
Total interest	0.54	4.95	2.2
Rent	0.49	2.9	0.9
Heat, light and power	0.06	0.74	0.3
Taxes (except income and buildings)	0.09	0.99	0.4
Insurance (except on buildings)	0.07	1.76	0.37
Repairs of store equipment	0.01	0.38	0.09
Depreciation of store equipment	0.05	0.77	0.3
Total fixed charges and upkeep expense	2.11	8.53	5.0
Miscellaneous expense	0.07	0.98	0.3
Losses from bad debts	0.02	2.64	0.4
Total expense	10.03	29.5	15.5

Gross and Net Profit.

	Highest %	Lowest %	Common %
Gross profit	profit 31.5	loss 9.8	profit 19.0
Net profit or loss	profit 17.7	loss 10.18	profit 3.4

Percentages based on net sales. Common figure is most representative one and may be used as basis for comparison. Net sales equal 100 per cent.

Cotton Supplies and Cotton Goods.

Taking the general course of things during the past week there was a fairly continuous drop in the quotations on cotton. This was all anticipatory of what the next Government estimate on the new crop, as of June 25, is expected to show. All the private estimates agree that the Government report has been most remarkable. The Ginners' Association figures that the new crop will reach 11,440,000 bales. It may even exceed that amount because of the greater use of fertilizer this year. Meanwhile, buying of the old crop has very nearly come to a standstill, both foreign and domestic spinners holding aloof. Not much more will be bought for export until after the new cotton year comes in. It is worthy of note that among the recent actual purchases of cotton in the growing districts have been quantities of the low grade qualities, which range in price from 16 to 24 cents per pound and which the boosters declared was not spinnable. Some curtailment of production of cotton goods is reported from several mill centers and a decided lessening in demand. Significant in its way is the reduction in the prices of yarns, where the greatest amount of profiteering was shown. The spinners have apparently come to the conclusion that they

must be less greedy if they would do any business. Gray goods prices have been shrinking without any great amount of business being done. Certain kinds of fabrics intended for export have been thrown back into domestic channels with somewhat of a demoralizing effect. The biggest factor of 2.20 denims fixed prices during the week at the same level as obtained in February, although higher ones were quoted in the market. The cut in silk prices has forced a decided reduction in those of mercerized hose. In underwear wholesalers are insisting on price decreases and are holding off from even tentative orders. Next month should show a downward trend in practically all kinds of cotton goods if present indications are any criterion.

If you think you know so much about your business that no one can advise you at all, the chances are that you are more conceited than wise.

Testing Tradesman Advertising

Men's Union Made Bib Overalls, Wabash Stripe, about \$27 Value, \$22.50. Men's Plain Blue Bib Overalls, about \$27 Value, \$22.50. Frocks for above, same price. Extra Good Bungalow Aprons, Light percales, about \$18 Value, \$16.50. High grade check, assorted colors, Bungalow Aprons, about \$21 Value, \$18. Extra Good Assortment dark Blue Bungalow Aprons, about \$22.50 Value, for \$19.50. Ask me to call. Mail Orders to W. B. Dudley, Grand Rapids, Mich.



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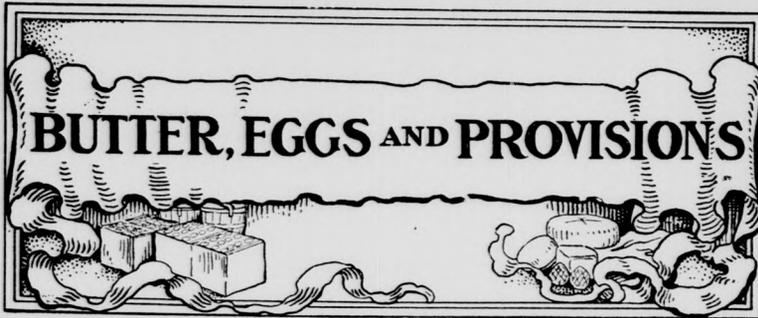
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 President—J. W. Lyons, Jackson.
 Vice-President—Patrick Hurley, Detroit.
 Secretary and Treasurer—D. A. Bentley, Saginaw.
 Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Final Contribution on History of Michigan Horticulture.
 Written for the Tradesman.

During the past fifteen years organizations for the promotion of all types of human service have multiplied and in the realm of horticulture we find no exception to the rule. We have societies diverted to arboriculture, forestry, landscape art, kitchen gardening, glass farming, floriculture and nursery interests. All sorts of commercial associations devoted to specialties like lettuce, carnations, roses, chrysanthemums, etc., have sprung up like mushrooms.

When this whole field was covered by the Michigan Horticultural Society great diversity was given its proceedings and its leadership in rural affairs was unquestioned. Now the multiplicity of organizations and the lack of co-ordination of kindred interests have procured a marked change in the situation and an uncertainty as to the type of activity which the Society can make most useful to the community. Commercial topics seem to dominate the meetings and perhaps this is the province of service the organization must fill.

In these later years a few men have been prominent because of their usefulness, whose names will always add honor to the history of the transactions of the Society.

Prof. James Satterlee, who has been identified with Michigan horticulture for a half century, has served in many useful capacities during these later years and is now the secretary of the trustees of the Lyon Memorial Fund. He is rarely absent from the meetings and has been a valuable counsellor and faithful officer during many administrations.

Secretary Charles E. Bassett was succeeded by Robert Smythe, of Benton Harbor, who has occupied the various executive offices of the Society and has been a painstaking and faithful official, bringing to it dignity, culture and a rich and varied experience in soil tillage.

Harry J. Eustace, immediately upon entering the management of the horticulture department at the Michigan Agricultural College, became a director in the State Horticultural Society and brought his department in the closest possible touch with the Society. One feature he introduced into the annual meetings which caught the sympathies of the membership and added to the interest and zest of the conventions. Through a set of prizes offered by the Society the seniors in horticulture were induced to enter competition for the best five minute address on some orchard or garden topic. These addresses were usually placed in the program the same session with the election of officers and called out the full attendance. The awards were made by ballot of the membership and nothing ever brought into the deliberations of the Society by the College produced so favorable an impression. Prof. Eustace handled the matter astutely and, through his own contagious en-

thusiasm, awakened a lively interest on the part of the college boys, as well as members of the Society.

Four men from Grand Rapids, representing for many years the State Horticultural Society and afterward the Grand River Valley Horticultural Society in all the great National and international expositions from 1870 to 1910, will be remembered for their self-sacrificing work in advertising Michigan as a fruit State. These men were Elwood Graham, father of Hon. Robert D. Graham, Sherman M. Pear-sall, grandfather of Fred N. and Wm. S. Rowe; Wm. N. Cook and William Rowe.

These men knew varieties, had an eye for specimens true to type, understood the art of arranging exhibits in an artistic manner, had high ideals of the educational value of well arranged exhibits and were not unmindful of the service they were rendering the State by bringing graphically before great gatherings of people the most attractive soil products of Western Michigan.

There are no successors to these men who have passed on to their reward, who have arisen to carry on so perfectly the work they engaged in so successfully. Their service was so thoroughly flavored with their love of fruits and joy in gathering, arranging and making them effective, in representing the State, and it was so constant through a long period of years and so natural and unpretentious that not until they had passed away and there was no one to assume the responsibility did the Society come to a realization of the great value of their work.

The program of securing distinguished horticulturists from other states and provinces to attend the conventions grew into a habit when legislative appropriations were available to meet the expense and brought to us men of great experience, power and versatility as factors in the arrangement of useful and attractive conferences.

Among those in later years whom I recall were J. H. Hale, of Connecticut, whose messages were of the greatest value, and W. W. Farn-

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We are always in the market to buy FRESH EGGS and fresh made DAIRY BUTTER and PACKING STOCK. Shippers will find it to their interests to communicate with us when seeking an outlet. We also offer you our new modern facilities for the storing of such products for your own account. Write us for rate schedules covering storage charges, etc. WE SELL Egg Cases and Egg Case material of all kinds. Get our quotations.

We are Western Michigan agents for Grant Da-Lite Egg Candler and carry in stock all models. Ask for prices.

KENT STORAGE COMPANY, 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

worth, from Ohio, whose success as a grower bred confidence in the counsel which he gave freely, frankly, simply and most convincingly. Herbert W. Collingwood, of the Rural New Yorker, was the life of the meetings he attended and the artistic touch he gave to his addresses captivated his audiences.

The freeze of October, 1906, was the most discouraging event that ever darkened the gathering of the fruit growers of Southwestern Michigan. Coming without warning at a season when its blighting effects were absolutely disheartening the business of fruit growers was nearly paralyzed. The records of meetings following this disaster were lacking in enthusiasm and were permeated by doleful utterances of discouraged growers. It took years to overcome the effect of this sudden visitation, but the wonderful recuperative power of the men engaged in plant growing soon manifested itself and the event became a mere historical incident to be referred to with a smile. They knew the wonderful healing powers of nature when stricken and took advantage of every curative process, working a marvelous transformation.

The lessons of the experience were wisely coined and the new plantings were made upon more carefully chosen ground. More thought was put into the choice of varieties and every precaution taken to reduce the effects should another calamity of the kind occur.

One of the most notable meetings of later years was upon the invitation of the Battle Creek Sanitarium. The programme was carefully planned to cover the uses of fruit in connection with the preservation of health and great emphasis was placed upon the hygienic value of the products of horticulture. The hospitality of the host, the joy of the occasion and the practical value of the discussions touched rather unusual lines. Educational value and all contributed to make it a memorable event.

The method of the permanent records of the later years in preparing the annual reports is open to some criticism. There always creep into the deliberations of public gatherings irrelevant matters and utterances not worth a permanent place in a historical record, so that the habit of printing discussions from stenographic notes without the most liberal use of the editorial pencil is open to criticism. The sifting process in interpreting the current proceedings of future students in horticulture thus assumes a good deal of importance and should be in the hands of an experienced editor. I speak of this because I believe the horticultural reports of Michigan should be the best text books for the use of each new generation of fruit growers who shall be able, through the liberal use of the experience of their predecessors, to start out with an equipment which will give them a great advantage in the race for success in husbandry.

In this busy world, however, the record of this experience should be clear, attractive, with useless verbiage squeezed out of it and made easily available by perfect indexing.

The indexes of the later horticultural volumes of the State are practically worthless because of incompleteness and inaccuracy. I have spent hours in locating a single fact that with a good index only a minute would be required. To make a good index involves time, patience and a knowledge of what is required by the busy person looking for facts and data. I trust that this defect will be remedied at once by making for the volume of 1920 a good working index of the volumes issued during the last twenty years. No better or more helpful service could be rendered the coming generation of fruit growers whose liberal use of these volumes spells the elimination of a multitude of mistakes than in using a little of the income from the Lyon Memorial Fund in perfecting an index that will render this literature available.

The success of the Michigan Horticultural Society in the future will depend on the quality of the younger blood brought into its circulation. It cannot live on its past service. It must have a clear vision of usefulness. It must be guided by aggressive self sacrificing men and women who are devoted to the art promoted by the organization. Its meetings must be well planned, so as to clearly indicate the line of service to be given. Its deliberations must cover in good balance the whole realm of horticulture. It must not be dominated by a single branch of the occupation it leads.

Its value lies in bringing to the surface the rich experiences of the most successful cultivators and it must through tact and diplomacy mingle the enthusiasm and "pep" of the younger element and the garnered values in the custody of the veterans. The leaders must recognize that there is not much that is new to be found in current horticultural experience, but each generation requires the old facts and processes presented in new and attractive garb. The products of horticulture add charmingly to the delight of living in this world. The pursuit of horticulture successfully requires the same liberal study and preparation required for success in merchandising, mechanics or the learned professions. Michigan is a more promising field for the occupation of horticulture than any State I know of because of the wide range of products adapted to its conditions. The best fruit, flowers and vegetables will always command good returns. Success lies in putting the best of ability and training into the business.

I have an unbounded admiration for the horticulturist who practices the scientific methods of tickling the soil so it will laugh in bud, blossom and fruit and yield so abundantly as to make the husbandman feel he is a vital factor in the progress of the world. If he can add to this the religious thought that he is as truly an interpreter of the creative genius that manages the universe as the theologian who pronounces from the pulpit his relationship to the Divine purpose, it will be his greatest inspiration to the highest effort.

Charles W. Garfield.

No Gift.

A business-man stepped into a butcher's shop.

"A piece of beef for roasting," he ordered, briskly.

The meat, mostly bone, was thrown on the scales.

"Look here," remonstrated the man, "you're giving me a big piece of bone."

"Oh, no I ain't," said the butcher blandly, "yer paying for it."

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ALL KINDS, SIZES, COLORS, AND GRADES. ASK FOR SAMPLES AND PRICES.

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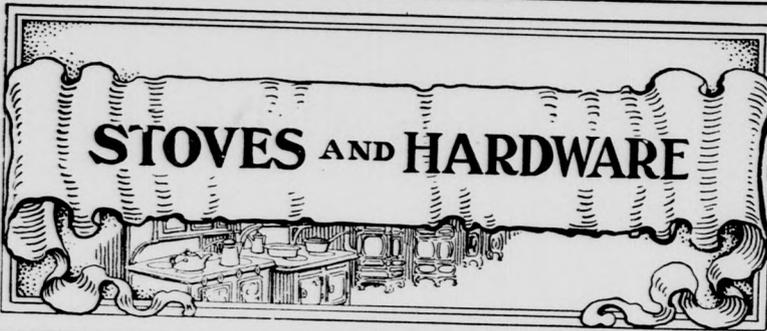
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The pure food staple that is always popular with "kiddies" and through them the store that sells it is bound to be THE STORE of the parents. When attractively displayed enormous sales are the result.

Order From Your Jobber

8 oz. to 100 lbs.



Michigan Retail Hardware Association.
 President—Geo. W. Leedle, Marshall.
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 Treasurer—William Moore, Detroit.

It Pays To Push the Seasonable Goods in Season.

Written for the Tradesman.

With the advent of warm weather there is a certain well defined and perfectly human tendency for the hardware dealer to relax his efforts a little. Indeed, this tendency is more or less evident at all seasons, after the first spurt of enthusiasm in any new line of activity is past. But it is perhaps most in evidence as a result of the enervating influence of a prolonged hot spell.

It is a tendency, however, against which the hardware dealer should fight resolutely. It is good, sound policy to set aside two weeks or even more for a real holiday, and to make like provision for all your salespeople; but effort should be made, outside the holiday period of complete relaxation, to keep your selling efforts right up to the top notch.

The result of any tendency to slacken effort is shown in the effect upon seasonable lines. Every hardware store carries a wide range of goods suitable for the summer months, and that, if they are to sell right, must be sold at the very start of the season. A little less effort and enthusiasm, a failure through momentary indifference to clinch a sale here, lack of interest in a prospect there, temporary slackening even for an hour a day—this weakening of effort makes a lot of difference in the ultimate result, and leaves a considerable amount of goods to be either carried over until next year or disposed of at sacrifice in the slack of the season.

Take refrigerators, lawn mowers, screen doors and windows, hammocks and similar lines. These are all timely, and should be pushed vigorously in the early part of the season. Your very best selling efforts are required then, and you should miss no chance to put the goods across at this stage.

To say "The business is coming nicely, and I'll get my share anyway" is a mistake. It may be perfectly true that you are getting a good share of this business and that you and your salespeople are "kept humping" to attend to customers; but if a little extra effort will make additional sales right now—and it will—it pays you to put forth that extra effort.

Here is an example of the hot weather tendency. You have been running a newspaper ad on, say, lawn mowers. You usually change your copy in the local dailies every other day. This particular day you are

pretty busy, and it is extra hot and uncomfortable. You say, "Oh, it won't hurt to let that ad run Friday and have something with an extra bit of punch for Saturday, to make up." So you let your advertisement outlive its usefulness; and on Saturday with a busy day ahead the "extra bit of punch" dwindles to a very ordinary advertisement.

It is far better to have your program mapped out weeks ahead, to know what topic each advertisement will take up, and to run according to schedule with regular changes of copy. There is a big psychological advantage in realizing from day to day that you are keeping up with a pre-arranged program and that if business falls down, the fault will not be for lack of effort on your part.

The same thing applies to window displays. You have a limited time in which to push your hot weather goods to advantage. To cover the field thoroughly, you need frequent changes of display. The object is to get every timely line before the notice of the public. It is better to put on a lawn display—lawn mowers, clippers, lawn seats, garden hose, etc.—for a couple of days and repeat something along the line for two days more a little later than to run the first display for four consecutive days. That, at least, is the experience of practical hardware dealers who have studied window display from the standpoint of actual, traceable results.

The attitude of the buying public toward timely goods—particularly hot weather goods—is worth studying. There are, of course, some people who at the first hint of warm weather buy to meet their needs. But the great mass of folks are prone to postpone buying from one day to another. Half way through the season, they reach a stage when they reflect: "We have got along very nicely this far. If we buy a refrigerator now we will only get a little use out of it this year. Better put off buying until next spring. Prices may be down then, anyway." This tendency makes it harder, toward the close of the season, to sell timely goods; and is all the more reason why the hardware dealer should push these goods for all they are worth from the very outset. To sell at the fag-end of the season, price concessions are usually required.

Realizing this mental attitude of, probably, the great majority of buyers, the hardware dealer will readily appreciate the importance of pushing his timely lines at the very commencement of the season. More than that, it is important after the first spell of enthusiasm has passed to keep on

pushing these goods while the season is still relatively young. There is a point after which price concessions will be required to make sales, in most instances; and the wise hardware dealer will do as much selling as possible before this point is reached.

FIELD SEEDS

For Use Wherever Seeds Are Sown



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The Tisch-Hine Co.

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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

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

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 Nothing as Fireproof
 Makes Structures Beautiful
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 Warm in Winter
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Brick is Everlasting

Grande Brick Co., Grand Rapids
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Wholesale Hardware



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

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS, MICHIGAN

It will usually pay to emphasize the argument: "You need this article. Why not get it now and get the full benefit of it this year, instead of buying at the end of the season when you will get very little benefit from it?" This argument skillfully reverses the mental attitude of the buyer; and can usually be employed in advertising, window cards, and personal selling, to good advantage. To individual buyers who argue that the goods may be bought much cheaper a little later on, point out that price concessions, if any, are likely to be slight, and that the important point to consider in buying is, not the article itself, but the service it gives. The service given by, say, a modern refrigerator, is worth a lot; and the customer who denies himself this service for three out of the four or five hot months in order to save fifty cents on the price is penny wise and proud foolish.

The same thing is true of screen doors and window screens. "Why wait until the house is full of flies?" Your window show-card can ask. There are many such warm-weather lines the selling of which started as far back as April that can have a follow-up display now. Then there are follow-ups for sales made earlier in the year. Take garden stuff; a lot of backyard gardeners are finding the need of additional tools for cultivation. Or the man who bought fifty feet of garden hose earlier in the season is getting tired of lugging it in and out in an inconvenient, self-destructive coil, and would appreciate the value of a convenient hose reel. Or he may be tired of holding a nozzle and would like to buy an automatic spray. Quite a few sales can be made, either by a follow-up display along these lines, or by personal suggestion to individual purchasers of garden tools, lawn hose and other lines.

A great point is: don't allow your efforts in pushing timely goods to slacken while the season is now young. Now is the time to push, and push hard, and to clear out these lines at regular prices. A little later you will have to shade prices. The more goods you sell now, the more money you will make at this stage—or the less you will lose later on. The prevalent atmosphere of uncertainty as to what the future may bring forth and what conditions will prevail next summer renders it all the more advisable to watch your stocks closely in timely lines and to sell while the selling is good. Victor Lauriston.

How Muskegon Merchants Regard the Tradesman.

F. X. Groleau, grocer, 37 Grand: "Certainly I consider and know the Tradesman is the very best trade paper I ever saw and I have seen the most of them published in this country. It is a great help in keeping one posted, so that you know what the market is and what the future outlook is, so far as any one can tell, and the splendid work that Mr. Stowe has done for the merchants through the Tradesman and otherwise should entitle him to the subscription of every one handling merchandise."

Jeannot & Nelson, shoes, 37 West Western avenue: "We know that the

Michigan Tradesman is by far the best paper that ever came to our desk. It has much valuable information in it for any business man. It keeps one posted, is truly American all the time, very aggressive for the right and goes after crooks of all kinds without regard to party or position and does it without fear or favor from any one. We have taken the Tradesman for some time and would not think of doing without it."

George Stathas, restaurant: "The Tradesman is all right. We like it very much. It keeps me posted and helps me so much in buying. I like it for its stand for patriotism and I agree with all it says in regard to foreigners who come to America to stay. They should be good true Americans or else go back where they come from. I like the Tradesman. It is worth to me many times what it costs."

E. W. Erickson, 41 Beidler: "How do I like the paper? I like it first class. It is a fine paper. It does me lots of good and I enjoy it ever so much."

Earnest F. Hulbert, grocer, 110 Division: "Yes, we like the Tradesman. If we did not, we would not continue to take it year after year."

Otto Schatz, 14 McKinney avenue: "I like the Tradesman fine. I get so many good points on salesmanship that it does one lots of good."

Mistaken Identity.

An artist had painted a sunset of which he was very proud. He invited one of his best friends in to inspect what he called his masterpiece.

"That's fine work," said the friend. "It makes me hungry."

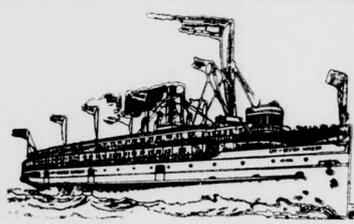
"Makes you hungry!" exclaimed the artist. "A picture of a sunset makes you hungry?"

"Sunset?" replied the visitor. "I thought that was a fried egg."

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PINE TREE BRAND



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TRADE MARK
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SEEDS

The Albert Dickinson Co.
MINNEAPOLIS CHICAGO



Grand Council of Michigan U. C. T.
 Grand Counsellor—H. D. Ranney, Saginaw.
 Grand Junior Counselor—A. W. Stevenson, Muskegon.
 Grand Secretary—Morris Heuman, Jackson.
 Grand Treasurer—Harry Hurley, Traverse City.
 Grand Conductor—H. D. Bullen, Lansing.
 Grand Page—George E. Kelly, Kalamazoo.
 Grand Sentinel—C. C. Carlisle, Marquette.

Annual Meeting of Supreme Lodge U. C. T.

Tuesday, June 22, at 10 a. m. Supreme Councilor Tate, of Utica, N. Y., rapped the gavel that called the officers to their respective stations for the opening of the 33rd annual session of the Supreme Council of America at Columbus, Ohio. After the opening prayer by Supreme Chaplain J. M. Moore, of Ohio, and the Supreme Councilor was satisfied that all present were members of the Supreme Council, he declared the session duly open and ready for the transaction of business. A roll call was then taken, each delegate, representative and officer answering to his own name. Supreme Councilor Tate then appointed the following committees for the convention:

Necrology—B. T. Wilkinson, Ala.; L. E. Koehler, Ind.; Percy Martin, Ore.—Wash.—B. C.
 Resolution—P. M. Emmert, Carolina, H. S. Spivey, Ark.; M. A. Whismont, Carolina.
 Charters and Dispositions—W. S. Trace, Ohio; C. P. Doherty, New England; W. E. Dorsey, Illinois.
 Credentials—J. M. Martin, Texas; E. O. Koeler, Wisconsin; S. I. Dinan, Pennsylvania.
 Mileage and Per Diem—J. M. Dresser, Minn.—N. Dak.; C. E. Waite, Okla.; R. T. Peabody, Cal.
 Press—W. M. Winn, N. Y.; S. T. White, Iowa; John D. Martin, Michigan; Thos. Robinson, Neb.

At the roll call of the opening session, owing to the very severe illness, just recovered from, Supreme Junior Councilor W. E. Emerson did not answer to his name, but was vouched for by the Iowa delegation, that he was resting at the hotel and saving his strength for the more strenuous part of the meeting to come. True to his promise, Billy Emerson was in his station for the opening of the session Wednesday.

The following members from Michigan all reported to roll call on their name: H. A. Ranney, Saginaw; C. C. Starkweather, Detroit; John A. Hach, Jr., Coldwater; M. J. Howarn, Detroit; John D. Martin, Grand Rapids; Eugene A. Welsh, Kalamazoo; Sam Rindskof, Detroit.

Sitting as alternates were W. D. Tracey Flint; Morrice Heuman, Grand Secretary of the Michigan Jurisdiction, and also Geo. A. Pitt, Secretary-Treasurer of Saginaw Council, No. 43. Rindskof, Heuman, Burch and H. O. Piasoff were all at Columbus in attendance of the National Secretaries-Treasurers Association who held their session on Monday, with an attendance of over 100 there. At this meeting a number of very good things of interest to all subordinate and Grand Secretary-Treasurers were brought out. It is well worth the money expended to any subordinate or grand councilor who will send their secretaries to this meeting of the National Secretaries-Treasurers Association.

Right here we want to mention the very commendable act of Lookout Council, Chattanooga, Tenn., which sent to the convention of the Supreme Council a delegation of fourteen past grand councilors, none of which were delegates to the Supreme Council meeting and their expenses were paid by their Grand Council.

At the opening of the Tuesday morning session at 9 o'clock, the report of the Supreme Councilor, R. A. Tate, was listened to with great interest. Next came the report of the Supreme Secretary, Walter D. Murphy, but inasmuch as it was before every delegate in printed form, the motion was made that it be accepted. The report of the Supreme Secretary was very gratifying from the fact that it showed a growth, during the past year, of 15,108 men, good and true, bringing the total membership throughout the entire organization at the end of the fiscal year near the 100,000 mark,

the exact numbers being 96,474 members. There are 561 subordinate councils throughout the entire jurisdiction, fourteen being located in the Dominion of Canada. Of the eight new councils instituted during the past year, two of them were in Canada. The fact was also brought out that during the past year ten councils had surrendered their charters from the fact that the membership of each individual council was not large enough to keep up the running expenses. No membership was lost by these charters being surrendered, because all of the membership transferred to the nearest council in their jurisdiction.

Supreme Treasurer James C. Nesbitt was called upon for his report, but that being in printed form before the delegates, it was accepted as read and the same action was taken on the report of the editor of the Sample Case and the Supreme Executive Committee.

The report of Supreme Attorney John A. Milner was also in printed form before the members of the convention, but he went through some details, explaining different cases that had been referred to him for adjustment. Next came the report of the Auditing Committee. Copies of this report were also spread upon the tables the delegate and in reading the report each delegate and officer had the opportunity of ascertaining the balance in each case was correct. It being necessary under the insurance laws of the Dominion of Canada to have a special representative in that jurisdiction, Past Supreme Councilor F. J. Cox of Winnipeg, has for several years or in fact ever since the first council was organized in the Dominion of Canada acted as chief agent without compensation, but in view of the building up of new councils in Canada and the prospects of still more, Mr. Cox felt the duties devolving upon him were becoming too strenuous to the extent of interfering with his own personal business, and he asked to be released from the office of chief agent. The same was referred to the Auditing committee.

At this particular time a request came in from the anteroom from Miss Virginia Mae Murray, of New York, asking the great privilege of talking to the members assembled. Inasmuch as it had been the pleasure of the members to hear Miss Murray talk before, the request was readily granted and she was received with the courtesy of the members standing with uncovered heads. Miss Murray's report of the great good being done by the Ladies Aid Society was very interesting and one matter in particular we wish to speak of at this time is a family arriving at the pier in New York, consisted of a mother and ten children ranging in age from five months to 17 years and it being quite a problem, especially in New York, to take care of this family as a whole, the society thought they were up against it until the Salvation Army came forward and offered to shelter the lone mother and her brood until the proper disposition was made of them. All the members assembled could do at any and all times for dependent women and children traveling alone to in their power was the deposition of \$1 give them all protection and assistance from any member at any time sent to Miss Virginia Mae Murray, care Ladies Aid Society, New York, will be placed where it will do more good and bring larger returns of interest than any dollar contributed by any one to any other cause.

A report was made by Past Supreme Councilor C. W. Hodson, of Oregon, on the rivers and harbors congress, which was very interesting and brought many views pertaining to the progress being made by this Congress.

At the opening session Wednesday morning a little fire works was started in the old case of which there has been a scrap for the past three years in the Colorado jurisdiction, but after some very good remarks this matter was settled, so far as the Supreme Councilor was concerned, and sent back to the Grand Council of Colorado to straighten the matter out, which was assured by them that it would be done.

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 Meals, 75 cents or a la carte.

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Day Boat Every Saturday.

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The report of the Necrology Committee showed 775 deaths during the past year, which is an increase from last year. A resolution was offered and carried with the recommendation of using Stevens standard price list. Another communication received relative to the sale of a picture of the Ray of Hope, in which the writer thought should be owned by each member of the order of the United Commercial Traveler, but as it appeared to be of an advertising nature it was not favorably received. A letter was received from A. P. Fleckenstein, of Michigan who has for several years appeared before the Supreme board with a very comprehensive and exhaustive report on excess baggage and has been given by the Supreme Council the official title of representative to the Supreme board on excess baggage. Mr. Fleckenstein's letter stated as read that owing to the press of his own business and having nothing of vital importance to report this year, he did not come to Columbus, but his services were open at any time for any matters that needed attention that he could take care of. Two flags were awarded, one to the N. Y. jurisdiction for the largest numerical gain, the other flag being awarded to the Tennessee jurisdiction for the largest percentage of gain. There being a lull at this particular period, owing to the fact that it was necessary to have the reports of some of the committees and they not being quite ready and it being unwise to declare a recess, the time was taken up by Supreme Councilor Tate calling to his station all the newly elected grand councilors throughout the entire jurisdiction, who were present and introducing them to the assemblage referring to them as the new sales managers for the years 1920 and 1921. After they had resumed their seats he then called upon all of the retiring grand councilors who were present and introduced them as the sales managers of the year brought to a close and called the attention of the new incoming grand council that inasmuch as the bunch just retiring had brought under their leadership a very productive year that it was up to the other fellows to hustle good and hard and try to beat them. Every year that it has been the writer's pleasure and privilege to be one of the representatives from Michigan jurisdiction to the Supreme Council it has also been the pleasure of the California delegation to present at the opening session Wednesday afternoon a beautiful bouquet of California flowers in behalf of the California delegation. It was the pleasure again this year, as it has been in former years, for H. L. Judell to present these flowers in the name of the California delegation. Again there being a lull, Past Grand Councilor, L. J. Burch, was called upon to give a talk. The subject he took was a talk on the brotherhood of man and a eulogy on the American flag. This same talk, if given by some other person, possibly might have been given as well, but it was an assured fact by all who heard it that a better tribute could not have been given to the flag that stands to-day for liberty and protection to one hundred and ten million American citizens. A protest was introduced and read against recognition being given to the soviet government of Russia. This resolution was offered by W. B. Emerson, of Iowa, and in adopting the resolution the instructions were to give it to the Associated Press. At this time word was brought to the convention that a talk was to be given on the streets of Columbus on socialism and a resolution was offered by the New York delegation and adopted by the convention to appoint a committee. This committee was to wait on the mayor and police authorities and try and stop this talk being given.

The report of the Jurisprudence Committee Thursday morning was a recommendation in approving one to eight proposed amendments to the constitution. These amendments, if put into effect, would elect the office of Supreme Attorney, Supreme Surgeon and head of the fraternal department and add to the officers of the Supreme Council a Supreme legislative committee and Supreme transportation committee. Some very good talks were made on the floor by Past Supreme Councilor Walter J. Whitaker, of Ohio, Geo. E. Hunt, of New England, and T. J. Phelps, of West Virginia. If the resolutions had been adopted it would have reverted the office of Supreme Surgeon and Supreme Attorney back to the fee system and in a talk by Supreme Attorney John A. Milner brought out the facts of two cases that went by default in Florida, owing to the fact of their not being able to get an attorney there in time. He also cited one or two other cases and in every instance these suits going by default caused the organization considerable more money than the salary paid for the entire services of a man to act only in the interest of the United Commercial Travelers. These amendments were considered about the most important amendments that were offered, because their adoption would undoubtedly have precipitated other amendments which would eventually destroy the democratic spirit of the order. The remainder of the proposed amendments were accepted or rejected almost identically with the recommendation of the Jurisprudence committee, of which said committee, Wilbur S. Burns, of Grand Rapids, was a member. A resolution was offered against railroad officials and their families traveling on railroad passes without even paying the war tax. A bill before

the house at the present time covers that, affording considerable relief to the traveling men.

Owing largely to the absence of very heated and lengthy arguments on the floor and also the elimination of all personal matters the Watt-Sheldon matter, we are very pleased to note, was entirely and satisfactorily settled. Immediately after lunch on Thursday they proceeded to the election of officers, there being no contest until the election of Supreme Sentinel. Three candidates were nominated, T. B. Levies, of Ga.-Fla.; Fred L. Wright, of Wis.; W. B. Mowry, of Kansas. The ballots were prepared and Wright, of Wisconsin, was the low man, which necessitated another ballot being taken, which, though running close, gave the majority to W. B. Mowry, of Kansas and he was declared elected. Louis Worth, of Ohio, was nominated to succeed himself for another two years on the supreme executive committee and two nominations were then made for successor to W. E. Ford, of Ohio, whose term of office expired this year. Nominations were made by Geo. F. Brown, of Kentucky. This nomination being made by Past Supreme Councilor Geo. E. Hunt, of Massachusetts, and Wilbur S. Burns placed in nomination the name of Lou J. Burch, of Michigan, Brother Burch being a member of Cadillac Council of Detroit. The ballot was prepared for all three men with instructions to place two names on the ballot, which to the writer as well as to many others made things a little uneasy. Without any nomination being made, placed on the ballot the name of R. F. Peabody of California; however, when the ballots were counted Louis Worth, of Ohio, was elected to succeed himself and the successor to W. E. Ford was Geo. F. Brown, of Kentucky, with Lou Burch of Michigan crowding him very close.

The showing made for the Michigan candidate was exceptionally good in view of the fact that it was but the second year that Lou J. Burch had ever attended a Supreme Council meeting, whereas Mr. Brown has been going to these meetings for a number of years and has been before the convention as a candidate for other offices. The Michigan delegation did not decide until Wednesday evening to offer a candidate, so the work was all done after the close of the afternoon meeting and up to the opening of the afternoon meeting on Thursday. Had the Michigan delegation had one more day to work, they would have come away from Columbus with one of their members a member of the Supreme Executive Committee and as there will be another vacancy next year, should Michigan put the same candidate in the field they did this year, there is little question about their winning out.

The other election of Supreme officers was then conducted at their respective stations and our good friend, Billy Emerson, or as we should refer to him now, Supreme Councilor W. B. Emerson, of Iowa, from the fact of the very severe illness that he has recently recovered from would not prolong the closing of the meeting any more than absolutely necessary. One fact we have failed to give that before Emerson took his seat a resolution was offered and adopted that before assuming the active duties of the office of Supreme Councilor that Billy take a vacation of two or three months to entirely recover and rest for the active campaign of his office as well as that of the editor of the Sample Case. He then appointed the following committees for the years of 1920 and 1921:

Auditing—Ralph H. Davis, of N. Y.; H. S. Spivey, Ark.; Frank Ball, Manitoba-Sachchawan-Alberta.

Jurisprudence—T. B. Lewis, Georgia-Florida; George K. Preston, Tennessee; S. C. Dinan, Pa.

State of the Order—S. T. Beyer, California; E. A. Dibble, Michigan.

This is the conclusion of what will go down in history as one of the best and most amicable meetings ever held by the United Commercial Travelers of America.

Bagmen Items.

In the afternoon, Tuesday, Imperial Ruler G. E. Hunt, A. M. O. B., made the announcement that a dinner would be served in the dining room of headquarters to the Bagmen present. This dinner was with the compliments of the Imperial Guild, A. M. O. B., and was served by the Ladies Auxiliary, No. 1, U. C. T. Immediately after the dinner was served, a business session of the Imperial Guild was called. A good crowd partook of the repast, which, by the way, was a dandy chicken dinner, and all stayed to the meeting of the Imperial Guild, which was opened by Imperial Ruler G. E. Hunt. The reports given by Mr. Hunt and the Keeper of Records and Revenue, Louis Worth, Bagmen in the past year, there having been two new guilds instituted and 929 new members added. The entire membership at the close of the fiscal year 4,156. The report from this 1919-1920 year will be mailed to all subordinate clerks of R. & R. Some proposed amendments to the Bagmen constitution were introduced and, all being of a nature particularly beneficial to the organization, were adopted. A new Guild was instituted at Terre Haute with a charter membership of sixty-one. At the next initiatory service the membership was increased to 131. Applications are now on file for charters for five new guilds and it looks like there is going to be considerable activity in the order of

Bagmen this coming year. The largest numerical gain made during the past year was by Oasis Guild, Hastings, Neb., which was awarded the beautiful silver cup offered for that particular purpose. A silver cup was also awarded to Delfy Guild, of Philadelphia, Pa. One very interesting thing brought out in this meeting was the very hearty co-operation that exists in so many places between the local council of the U. C. T. and the local guild of the A. M. O. B. In many cases the U. C. T. meeting would be held in the afternoon and dinner served and then the evening would open up with a Bagmen meeting. It was suggested that if this was carried out more, it would bring about a much more hearty co-operation than it does at the present time. The Imperial Ruler then appointed a committee to select and nominate a set of officers for the incoming year and to report as soon as they could. While this committee was in the ante room working, Imperial Ruler Hunt gave one of his mighty good talks, winding up with the admonition to every member to be 100 per cent. American and all would be well. The report of the nominating committee was that the entire roster of Imperial officers be re-elected to succeed themselves for another year, which recommendation was followed and, after they were installed into their respective offices by Past Imperial Ruler H. L. Judell, the meeting was brought to a close.

John D. Martin.

Bottom Facts From Booming Boyne City.

Boyne City, June 29—The Michigan Transit Co. has withdrawn its boat service from Boyne City, leaving our merchants and business men in a very unpleasant situation, as there was no notice of such a course being contemplated and freight of all kinds was in transit or routed by that line, and we had distinct promise of service for the entire season. We are somewhat at a loss to understand what school of business ethics would justify such a course, especially as they have a monopoly of the water transportation on this shore from the important shipping points.

The city dads have installed an electric drive equipment at the municipal gravel pit to replace a gasoline and horse outfit in excavating, crushing and screening the material for its streets and highways. A 35 horse power motor for crushing and screening and a 10 horse power for digging and carrying the gravel to the screen and crusher is the outfit. This equipment, in conjunction with a three ton duplex truck, will give the city a very economical outfit.

Charlevoix is going to put on the biggest celebration July 4 ever staged in Charlevoix county and Boyne City is going to move over and help. The American Legion is going to be very prominently in evidence, according to the plans. They are going to show us what they looked like when they were working for Uncle Sam—if they can get into their uniforms.

The State bee keepers are coming to Boyne City again this year, July 28, for two reasons. Last year the Boyne City Chamber of Commerce made things so interesting for them and they had such a good time that they cannot forget it. Some of the biggest and best apiaries in Michigan are in Charlevoix country.

We hear a good deal about the H. C. of L. and recently we have been thinking we have heard the same song for nigh onto fifty years. We can not remember a time when the housewife, the office man, the working man or the farmer was not lambasting someone for the perfectly awful prices. There is another angle which we wish some wise guy would elucidate. We can not remember the time when the average laborer, be he common laborer or skilled mechanic, could buy so much for a day's work as he can to-day, nor when the farmer could buy so much for a bushel of potatoes or wheat. We never have known the time when an advertisement for office help would not bring more answers, ten times over than one for shop or farm help, nor when the white collar brigade was not howling because the overall bunch was not twice as well paid. What is the matter with clanging the time, when every man or woman who wants to work can get a job at wages that

will pay more than it ever did before? It certainly is a disgrace for intelligent people to be eternally crying and scolding about the hard times. Cut out the gloom and get busy. Maxy.

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 30—Noting in the Tradesman last week that G. K. Coffee was out of employment—for the first time in twenty-four years—George Bode, Manager of the Michigan Shoe Dealers Mutual Fire Insurance Co., telephoned the Tradesman to dig up Coffee and send him to Fremont by the first train. Within an hour after Mr. Coffee reached Fremont he was receiving instructions in the gentle art of soliciting fire insurance in a company which saves the policy holder 30 per cent., as compared with stock company rates. Mr. Coffee wrote his first policy in Newaygo and has been as busy as a bee this week answering telephone calls from former customers who wish to get out from under the thrall of stock company exactions and overcharges. If Mr. Coffee does not double the business of the Fremont company it will not be the fault of the ex-baking powder exponent and his amiable and energetic boss at the home office.

The Grand Rapids Dry Goods Co. announces the opening of a Detroit branch office at 181 Griswold street. J. F. Bookey, formerly of Saginaw, has been promoted to take charge of the new branch and the following salesmen are now selling merchandise in Detroit, with headquarters at the sample room: Hugo Boertman, Gordon J. Aulbach, N. G. Lyman, L. N. Seger, L. Samuels.

Wm. Vander Made succeeds J. F. Bookey as traveling representative for the Grand Rapids Dry Goods Co. in Saginaw Valley territory, with headquarters in Saginaw.

M. J. Christian has engaged in the grocery business at McBrides. The Worden Grocer Company furnished the stock.

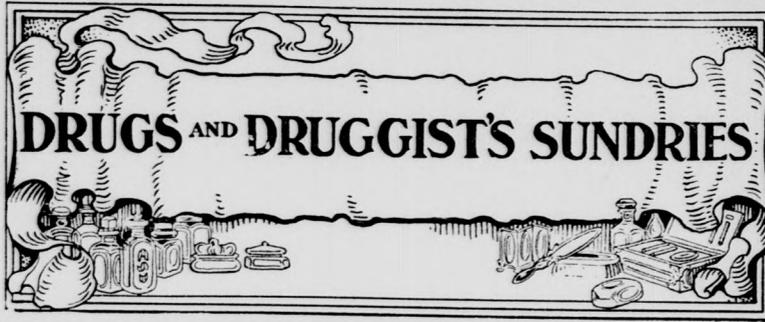
Guy W. Rouse, President of the Worden Grocer Company, returned from Mt. Clemens last Friday, after taking the regular course of twenty-one baths at the Colonial Hotel. He is greatly improved in health and strength and returns to his desk with added zest and enthusiasm.

Mrs. Joseph D. Clement, one of the most prominent women in Kalamazoo, died at her home, 128 Allen boulevard, last Tuesday evening. She had been in poor health for the past few years. Mrs. Clement before her marriage was Miss Lilah B. Allen, daughter of Mr. and Mrs. O. M. Allen, Sr. She leaves her husband, her aged mother, a sister and three brothers. She was a member of the First Presbyterian church and of Lucinda Hinsdale Stone chapter of the D. A. R. in which she was very active.

A pet canary bird, the property of a roomer, which had just been washed by its owner in kerosene, was put on its perch to dry, while its owner went to sleep with a lighted cigar in his mouth. The bird flew down, tried to alight on the cigar and set itself afire. It flew into the kitchen where the owner of the house was filling the tank of a gasoline stove, causing an explosion which wrecked the kitchen. The owner of the house will sue the roomer for damages. The bird will die.

B. A. Gebben, dealer in general merchandise at West Olive, renews his subscription to the Tradesman and says: "Do not let me miss a single copy."

A successful business man is never worried by a competitor who talks loudly.



Michigan Board of Pharmacy.

President—H. H. Hoffman, Sandusky.
Secretary and Treasurer—E. T. Boden,
Bay City.
Other Members—Charles S. Koon,
Muskegon; Geo. F. Snyder, Detroit;
James E. Way, Jackson.

Isn't Mr. Hoffman Getting Over the Line?

Herbert H. Hoffman, retail druggist at Sandusky and President of the Michigan Board of Pharmacy, was formerly a member of the Legislature, where he established an excellent reputation for fairness and sincerity. He was the ardent friend of the merchant and the strong partisan of the druggist, but he refused to countenance any proposition which was not entirely fair and equitable to all parties concerned. The Michigan State Pharmaceutical Association placed in his hands a bill prepared by its Legislative Committee, forbidding any but registered pharmacists to sell alum, epsom salts, Jamaica ginger, etc. Mr. Hoffman introduced the bill in the House and entered upon the work of securing favorable action on the measure at the hands of the appropriate committee, but when his attention was called to the fact that such a law would work hardship on the cross-roads merchant and his customers who may not have easy access to a drug store, he voluntarily struck certain items out of the bill and assured the gentleman who called on him in behalf of the country merchants that he need not go to the expense of appearing before the committee; that the unjust features of the amendment would be stricken out of the bill by him without contest or argument.

This act is in keeping with Mr. Hoffman's general policy to be fair and honest and generous in all his dealings with his fellow men.

In view of Mr. Hoffman's attitude on matters in general, the Tradesman is very greatly surprised to note that he is taking what looks to us like an unfair advantage of his official position as President of the Board of Pharmacy to further the candidacy of E. C. Groesbeck for governor of Michigan on the Republican ticket. There are no points of similarity between the two men. One is candid and sincere in everything he does. The other is elusive, evasive and undependable. Mr. Hoffman can usually see through the shortcomings of men and detect the true from the false, the wheat from the chaff. Groesbeck is a man of pleasant personality, but how he succeeded in pulling the wool over the eyes of an honest man like Hoffman is more than the Tradesman can understand. Mr. Hoffman is certainly guilty of bad taste in using his official connection with a non-partisan board to secure the co-opera-

tion of his brother druggists in furthering the candidacy of a man of the Groesbeck temperament for the highest office in the gift of the people. Groesbeck has always been antagonistic to the retail merchant. As the attorney and lobbyist of the trading stamp propaganda, he has fought the retailer tooth and nail, taking advantage of legal twists and technicalities which high minded lawyers would refuse to employ. In his present position he has made charges of profiteering against retail merchants which he could not sustain. When formally requested to furnish proof of his statements, he ducked and resorted to subterfuge, instead of standing pat like a man. He is a great hand to start things which he never finishes and to make statements which he subsequently fails to sustain. He is so thoroughly unreliable that he would make a poorer governor than Sleeper—if such a thing is possible!

The Tradesman greatly deplors the unfortunate position Mr. Hoffman has placed himself in by permitting himself to be used as a cat's paw by such a man as Groesbeck, who has always been antagonistic to all the things which Mr. Hoffman has aimed to protect and cherish all his life—the integrity and well being of the retail merchant. In sending out form letters to the retail drug trade of the State, enclosing Groesbeck cards and petitions and soliciting druggists to secure signatures to the petitions, he is not only repudiating all the things he has always held dear, but he is furthering the political ambitions of an unworthy man and betraying his fraters in trade by playing them into the hands of their common enemy.

Fumigant for Greenhouse or Conservatory.

Empyreumatic oil of tobacco	300 grams
Camphor	50 grams
Safrol	250 grams
Oil of citronella	200 grams
Alcohol	150 grams

An ounce of this liquid suffices for 2,000 cubic feet of space. It is used by evaporation over a flame. The fumes are harmful to man and animals, and the fumigated enclosures should not be entered for several hours after the fumigant is evaporated.

Variety in Display.

Never forget in the planning of window displays or in the buying of stock that it takes all sorts of people to make even your little business world, and that no two people of them all, perhaps, have just the same likes and dislikes. Buy with a thought of variety in mind. Put variety into your window displays.

Items From the Cloverland of Michigan.

Sault Ste. Marie, June 29—J. H. Moher, one of our well-known merchants and a pioneer resident, died at his home here last Monday at the age of 61 years. Mr. Moher was an important figure in the Soo. For many years he was head of the Democratic party and served as alderman for eight years. Mr. Moher was actively engaged in the meat and grocery business for the past twenty-six years. He had always taken an active part in politics and was recently named as a delegate to the Democratic National convention at San Francisco. He was born at Peterborough, Ont., and came to the Soo about thirty years ago. Besides his wife, four children survive him. The family have the sympathy of the entire community.

W. C. Cornwell, President of the Cornwell Company, was a Soo visitor last week. He was accompanied by his family and made an auto tour throughout Cloverland. He was much surprised with the richness of the soil and the vast farming opportunities offered in Cloverland. There is a possibility of his sending a few thousand head of cattle here to graze as many other cattle raisers are doing.

Lawrence Ermatinger and Emery Gravelle have purchased the grocery stock of the late Edward Bernier, on Portage avenue. The new firm are both promising young business men and will devote their entire time to the business. Their store is in one of the best business sections of the city and the new venture promises to be a successful one.

Henry A. Sherman is our new City Manager, succeeding Mr. Rich. Mr. Sherman is a young man well qualified for this position, having had years of experience with the Northwestern Leather Co. The Soo is to be congratulated on finding so capable a successor for this important position.

Maybe the grand rush for President is due to the fact that Presidents do not have to pay income tax.

The Civic and Commercial Association gave their fifth annual dinner at the Country Club last week. The Association has had a most successful year, having added a few factories and accomplished much through the

publicity committee. William H. Snell was re-elected President for the coming year. The Association looks forward to one of the most prosperous years in its history.

Extensive improvements are being made this week to the Savoy cafe, which is now closed and will re-open about July 1. The remodeling and re-decorating throughout will make the Savoy one of the finest appointed and best equipped restaurants in Cloverland. William G. Tapert.

The Great Losses.

The most serious losses experienced by most business men, pharmacists included, are not those resulting from bad debts, thefts or breakage, but those about which he seldom has knowledge at all. They are the profits he might have had if he had had the acumen to improve opportunities that from time to time presented themselves to him, but which he did not recognize as opportunities at all.

If time is not money for you, it is because you do not know how to use your time or take care of your money.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Summer Vacations

There are always necessities and luxuries which add to the best of vacations.

Popular Copyrights

Paper Napkins

Canned Heat

Bottle Openers

Writing Cases

Pencils

Safety Razors

Bathing Caps

Icy Hot Bottles

Pocket Combs

Water Bottles

Toilet Cases

Talcum Powders

Fine Candies

Electric Fans

Writing Tablets

Cold Creams

Bathing Shoes

Water Wings

Perfumes

Lunch Kits

Ink

ORDER ANY OR ALL OF THEM FROM US.

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		DECLINED	
Milk			
Roller Oats			
Confectionery			
Hides Green			
AMMONIA		Blackberries	
Arctic Brand		3 lb. Standards	
12 oz. 16c, 2 doz. box	3 00	No. 10	@13 00
16 oz. 25c, 1 doz. box	2 00		
32 oz. 45c, 1 doz. box	3 25		
Moore's Household Brand		Beans—Baked	
12 oz., 2 doz. to case	2 70	Brown Beauty, No. 2	1 35
		Campbell, No. 2	1 50
		Fremont, No. 2	1 35
		Van Camp, 1/2 lb.	1 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
		Brick	
		Wisconsin Flats	33
		Longhorn	36
		New York	36
		Michigan Full Cream	35
		CHEESE	
		Adams Black Jack	70
		Beeman's Pepsin	80
		Beechm	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-	70 00
		icas	74 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
		50	100 00
		Odin, Monarch	50 65 00
		Mungo Pk., Perfectos	75 00
		Mungo Park, African	90 00
		Mungo Park, Gold	100 00
		Stand, 50	105 00
		Mungo Park, Gold	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	76 00
		Delmonico, 50s	76 00
		Panarella, 50s	76 00
		Epicure, 50s	97 50
		Favorita Extra, 50s	97 50
		Presidents, 50s	115 00
		Royal Lancer Line	
		Favorita, 50s	75 00
		Imperial, 50s	95 00
		Magnificos, 50s	112 50
		La Azora Line	
		Washington, 50s	75 00
		Panarella Foil, 50s	75 00
		Aristocrats	75 00
		Perfecto Grande, 50s	97 50
		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 (Do-	
		mestic), 50s	70 00
		B. L., 50s	56 00
		Hemmeter Champions,	
		50s	59 00
		Scarlet Runner	36 00
		El Dependo, 20s	37 50
		Court Royal, 50s	61 00
		Court Royal, 25 tins	61 00
		Qualex, 50s	50 00
		Knickerbocker, 50s	58 00
		Boston Straight, 50s	56 00
		Trans Michigan, 50s	58 00
		Templar, Perfecto,	
		50s	100 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	53
		Bunte, 15c size	55
		Bunte, 1/2 lb.	50
		Bunte, 1 lb.	48
		Cleveland	41
		Colonial, 1/4s	35
		Colonial, 1/2s	33
		Epps	42
		Hersheys, 1/4s	42
		Hersheys, 1/2s	40
		Huyler	36
		Lowney, 1/4s	48
		Lowney, 1/2s	47
		Lowney, 1/4s	47
		Lowney, 5 lb. cans	48
		Van Houten, 1/4s	12
		Van Houten, 1/2s	18
		Van Houten, 1/4s	36
		Van Houten, 1s	65
		Wan-Eta	36
		Webb	33
		Wilbur, 1/4s	33
		Wilbur, 1/2s	33
		COCOANUT	
		1/2s, 5 lb. case	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
		Guatemala	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. McLaugh-	
		lin & 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.	7 45
		Carnation, Baby, 8 dz.	6 80
		Pet. Tall	7 15
		Pet. Baby	5 00
		Van Camp, Tall	7 15
		Van Camp, Baby	5 00
		Dundee, Tall, doz.	7 15
		Dundee, Baby, 8 doz.	6 50
		Silver Cow, Tall, 4 dz.	6 60
		Silver Cow Baby 6 dz.	5 50
		MILK COMPOUND	
		Hebe, Tall, 4 doz.	5 80
		Hebe, Baby, 8 doz.	6 00
		Carolene, Tall, 4 doz.	5 70
		CONFECTIONERY	
		Stick Candy	Pails
		Horehound	36
		Standard	34
		Cases	
		Pure Sugar	6 00@5 25
		Boston Sugar Stick	38
		Mixed Candy	
		Broken	35
		Cut Loaf	35
		Grocers	24
		Kindergarten	35
		Leader	35
		Premio Creams	48
		Royal	33
		X L O	27
		French Creams	38
		Speclalties	
		Auto Kisses (baskets)	33
		Bonnie Butter Bites	35
		Butter Cream Corn	41
		Caramel Bon Bons	37
		Caramel Croquettes	34
		Cocoanut Waffles	38
		Coffy Toffy	40
		Fudge, Walnut	37
		Fudge, Walnut Choc.	38
		Champion Gum Drops	28
		Raspberry Gum Drops	28
		Iced Orange Jellies	34
		Italian Bon Bons	34
		AA Licorice Drops	2 15
		5 lb. box.	2 15
		Manchus	34
		Nut Butter Puffs	36
		Chocolates	
		Assorted Choc.	40
		Champion	38
		Honeysuckle Chips	53
		Klondike Chocolates	47
		Nabobs	47
		Nibble Sticks, box	2 85
		Nut Wafers	47
		Oceano Choc. Caramels	45
		Peanut Clusters	52
		Quintette	40

HIDES AND PELTS

Table listing various types of hides and pelts such as Green, Cured, and Horse, with their respective prices.

Table listing pelts including Old Wool, Lambs, and Shearlings, with prices per pound or dozen.

Table listing tallow and wool products, including unwashed and fine wool, with prices.

Table listing honey products, including Airline and Market dull and neglected honey, with prices.

Table listing horse radish, priced per dozen.

Table listing jelly, priced per pail.

Table listing jelly glasses, priced per dozen.

Table listing mapleine, priced per dozen.

Table listing mince meat, including None Such and Quaker, with prices.

Table listing molasses, including Fancy Open Kettle and Stock, with prices.

Table listing nuts—whole, including Almonds, Brazil, and Walnuts, with prices.

Table listing shelled nuts, including Almonds, Peanuts, and Pecans, with prices.

Table listing olives, including Bulk, Stuffed, and Pitted, with prices.

Table listing peanut butter, including Bel-Car-Mo Brand, with prices.



Table listing Bel-Car-Mo Brand products, including 8 oz., 12 lb., and 100 lb. drums, with prices.

PETROLEUM PRODUCTS

Table listing iron barrels, including Perfection, Red Crown Gasoline, and V. M. & P. Naphtha, with prices.

Table listing pickles, including Barrel, Half barrels, and 5 gallon kegs, with prices.

Table listing gherkins, including Barrels, Half barrels, and 5 gallon kegs, with prices.

Table listing sweet small products, including Barrels, 5 gallon kegs, and Half barrels, with prices.

Table listing pipes, including Cob, 3 doz. in box, with price.

Table listing playing cards, including No. 90 Steamboat, No. 808, Bicycle, and Pickett, with prices.

Table listing potash, including Babbitt's, 2 doz., with price.

Table listing provisions, including Barreled Pork, Clear Back, Short Cut Clear, Pig, and Clear Family, with prices.

Table listing dry salt meats, including S P Bellies, 32 00@34 00, with price.

Table listing lard, including Pure in tins, Compound Lard, and various tubs and pails, with prices.

Table listing smoked meats, including Hams, Ham, dried beef, sets, California Hams, Picnic Boiled, and Bacon, with prices.

Table listing sausages, including Bologna, Liver, Frankfort, Pork, Veal, Tongue, and Headcheese, with prices.

Table listing beef, including Boneless, Rump, new, and Pig's Feet, with prices.

Table listing canned meats, including Red Crown Brand, Corned Beef, Roast Beef, Veal Loaf, Vienna Style Sausage, and Potted Meat, with prices.

Table listing herring, including Holland Herring, Standards, Y. M., and Wood boxes, with prices.

Table listing trout, including No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., and No. 1, 3 lbs., with prices.

Table listing mackerel, including Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., and No. 1, 10 lbs., with prices.

Table listing lake herring, including 1/2 bbl., 100 lbs., with price.

Table listing seeds, including Anise, Canary, Cardamon, Celery, Hemp, Mixed Bird, Mustard, Poppy, and Rape, with prices.

Table listing shoe blacking, including Handy Box, Bixby's Royal Polish, and Miller's Crown Polish, with prices.

TRIPLE

Table listing triple products, including Kits, 15 lbs., 1/4 bbls., 40 lbs., and 3/4 bbls., 80 lbs., with prices.

Table listing casings, including Hogs, Beef, Beef, round set, Beef, middles, Sheep, and Uncolored Oleomargarine, with prices.

Table listing rice, including Fancy Head and Blue Rose, with prices.

Table listing rolled oats, including Monarch, Rolled Avena, Steel Cut, Monarch, Quaker, and Quaker, 20 Family, with prices.

Table listing salad dressing, including Columbia, Durkee's large, Durkee's med., Durkee's Picnic, Snider's large, and Snider's small, with prices.

Table listing saleratus, including Packed 60 lbs. in box, Arm and Hammer, and Wyandotte, with prices.

Table listing sal soda, including Granulated, bbls., Granulated, 100 lbs. cs., and Granulated, 36 2 1/2 lb. packages, with prices.

Table listing salt, including Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, and Medium, with prices.

Table listing soap powders, including Johnson's Fine, Johnson's XXX, Lantz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch, Queen Anne, Rub-No-More, and Sunbrite, with prices.

Table listing washing powders, including Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., and Snow Boy, 20 pkgs., with prices.

Table listing scouring powders, including Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, 60 cans, and Snow Maid, 60 cans, with prices.

Table listing soap powders, including Johnson's Fine, Johnson's XXX, Lantz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch, Queen Anne, Rub-No-More, and Sunbrite, with prices.

Table listing salt fish, including Middles, Tablets, 1 lb., Tablets, 1/2 lb., and Wood boxes, with prices.

Table listing herring, including Standards, Y. M., Standards, kegs, and Y. M., kegs, with prices.

Table listing trout, including No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., and No. 1, 3 lbs., with prices.

Table listing mackerel, including Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., and No. 1, 10 lbs., with prices.

Table listing lake herring, including 1/2 bbl., 100 lbs., with price.

Table listing seeds, including Anise, Canary, Cardamon, Celery, Hemp, Mixed Bird, Mustard, Poppy, and Rape, with prices.

Table listing shoe blacking, including Handy Box, Bixby's Royal Polish, and Miller's Crown Polish, with prices.

SNUFF

Table listing snuff, including Swedish Rapee, 10c 8 for 64, Swedish Rapee, 1 lb. glass, Norkoping, 10c 8 for, Norkoping, 1 lb. glass, Copenhagen, 10c, 8 for 64, and Copenhagen, 1 lb. glass, with prices.

Table listing soap, including James S. Kirk & Company, American Family, 100 7 85, Jap Rose, 50 cakes, 4 85, Kirk's White Flake, 7 00, Lantz Bros. & Co., Acme, 100 cakes, 6 75, Big Master, 100 blocks, 8 00, Climax, 100s, 6 00, Climax, 120s, 5 25, Queen White, 80 cakes, 6 00, Oak Leaf, 100 cakes, 6 75, Queen Anne, 100 cakes, 6 75, and Lantz Naphtha, 100s 8 00.

Table listing Proctor & Gamble Co., Lenox, 6 doz., 6 00, Ivory, 6 doz., 8 15, Ivory, 10 doz., 13 50, and Star, 8 00.

Table listing Swift & Company, Classic, 100 bars 10 oz., 7 50, Swift's Pride, 100 9 oz., 6 00, Quick Naphtha, 8 00, White Laundry, 100, 8 1/2 oz., 7 50, Wool, 24 bars, 6 oz., 1 95, Wool, 100 bars, 6 oz., 3 15, Wool, 100 bars, 10 oz., 13 50, Peerless Hard Water, 50s, 4 10, and Peerless Hard Water, 100s, 8 00.

Table listing Tradesman Company, Black Hawk, one box, 4 50, Black Hawk, five bxs, 4 25, Black Hawk, ten bxs, 4 00, and Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

Table listing scouring powders, including Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, 60 cans, and Snow Maid, 60 cans, with prices.

Table listing washing powders, including Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., and Snow Boy, 20 pkgs., with prices.

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SEASONING

Table listing seasoning products, including Chili Powder, Celery Salt, Sage, Onion Salt, Garlic, Penolty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, and Turmeric, with prices.

Table listing starch, including Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, and Argo, 48 1 lb. pkgs., with prices.

Table listing Kingsford Silver Gloss, 40 1 lb., with price.

Table listing Kingsford Gloss, including Argo, 48 1 lb. pkgs., Argo, 12 3 lb. pkgs., Argo, 8 5 lb. pkgs., Silver Gloss, 16 3 lbs., and Silver Gloss, 12 6 lbs., with prices.

Table listing Muzzy, including 48 1 lb. packages, 16 3 lb. packages, 12 6 lb. packages, and 50 lb. boxes, with prices.

Table listing syrups, including 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., and Red Karo, No. 10, 1/2 doz., with prices.

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WOODENWARE

Table listing woodenware baskets, including Bushels, wire handles, Bushels, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, and Splint, small, with prices.

Table listing woodenware butter plates, including Escanaba Manufacturing Co. and Standard Wire End, with prices.

Table listing woodenware churns, including Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., and Stone, 6 gal., with prices.

Table listing woodenware clothes pins, including Escanaba Manufacturing Co., No. 60-24, Wrapped, No. 30 24, Wrapped, No. 25-60, Wrapped, No. 1, Star Carrier, No. 2, Star Carrier, No. 1, Star Egg Trays, and No. 2, Star Egg Tray, with prices.

Table listing woodenware egg cases, including No. 1, Star Carrier, No. 2, Star Carrier, No. 1, Star Egg Trays, and No. 2, Star Egg Tray, with prices.

Table listing woodenware faucets, including Cork lined, 5 gal., Cork lined, 9 in., and Cork lined, 10 in., with prices.

Table listing woodenware mop sticks, including Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal No. 7, 20oz cotton mop heads, and 12oz cotton mop heads, with prices.

Table listing woodenware pails, including 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, and Fibre, with prices.

Table listing woodenware toothpicks, including Escanaba Manufacturing Co., No. 48, Emco, No. 100, Emco, No. 50-2500 Emco, and No. 100-2500 Emco, with prices.

Table listing woodenware traps, including Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, and Mouse, spring, with prices.

Table listing woodenware tubs, including No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, and Small Galvanized, with prices.

Table listing woodenware washboards, including Banner Globe, Brass, Single, Glass, Single, Single Peerless, Double Peerless, Northern Queen, Universal, and Our Best, with prices.

Table listing woodenware window cleaners, including 12 in., 14 in., and 16 in., with prices.

Table listing woodenware wood bowls, including 13 in. Butter, 15 in. Butter, 17 in. Butter, and 19 in. Butter, with prices.

Table listing woodenware wrapping paper, including Fibre, Manila, white, No. 1 Fibre, Butchers Manila, Kraft, Wax Butter, short c'nt, and Parchment Butter, rolls, with prices.

Table listing woodenware yeast cake, including Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., and Yeast Foam, 1 1/2 doz., with prices.

Table listing woodenware yeast-compressed, including Fleischman, per doz., with price.



KITCHEN KLENZER



80 can cases, \$4.40 per case

SODA

Table listing soda products, including Bi Carb. Kegs, with price.

SPICES

Hobbies For the Individual and the Family.

Written for the Tradesman.

"The person who adds to his vocation in life an avocation," some one said in a discussion of educational matters which I read a while ago, "becomes independent of the world." Does that mean anything to you? Are you a man, woman or youthful person "independent of the world" because of an accomplishment or fad peculiarly your own?

There are persons to whom vocation and avocation are one, to whom all the delights of recreation are embodied in their daily work; but such persons are few. Moreover, on general principles one should have something altogether different from the occupation of his working hours—something calling for a change of interest, the use of muscles and capacities. Otherwise one is pretty sure to become narrow and limited in scope and vision. Real mental and physical recreation is exceedingly important.

How and where do you take yours? Must you always go outside of your home to find it? I am not referring now to out-of-doors sports—golf, tennis, fishing, picnics—I mean that form of play in which constantly and habitually you find your relaxation from the routine of your daily occupation. Does it compel you to go away from home and to exhaust yourself and your physical and financial resources by extravagance in time, money and strength? Does it mean late hours, stuffy air to breathe, unwholesome excitement and nervous strain? More important still, is it something which takes you away from your family, something in which they have no interest—to say nothing of its being something of which you would be rather ashamed to have them know?

We all can think of people so devoid of resources within themselves that they have to go to the theater or the movies every night, and to whom Sunday evenings, when such places usually are closed, are times of insufferable boredom—particularly if their training has been such as to inhibit even a game of solitaire with cards on Sunday. We all know people who night after night, year in and year out, play cards, and all but die of ennui when there are no cards, or no one to play with; or rush from dance to dance, or "throw money to the birds" in cabarets. I think such persons are only to be pitied. They are true exhibits of the product of homes in which no effort was made to unify the circle or to awaken the interest of the children in worthwhile avocations. Even if they read, they exemplify the tragedy in the condition described recently in the New York Evening Post in the statement that there is "a dearth of novels." A dearth of novels, with all the vast bulk of great literature virtually unread!

I know a busy man who devotes his spare time to the microscope, spending absorbed hours not only in seeing the wonder of creation through the magic glass, but in pointing them out to his children. They accompany him on expeditions to the country in

search of specimens and help him in the making of slides.

A friend of mine has a remarkable collection of old line engravings, for which he searches the second-hand shops and with which he amuses himself in a fashion inexplicable to his poker-playing business friends. A fellow-member with me in a woman's club has a unique collection—perhaps the largest in the world—of playing cards, some of them very ancient, the gathering and study of which have led her into fascinating and obscure corners of history and mystical philosophy in all quarters of the world.

Another woman, well past middle age, keeps up her music, and delights herself and her friends by the study and performance of all manner of interesting compositions outside the beaten tracks. In the pursuit of quaint and curious compositions she finds unending recreation and many valuable discoveries.

The delightful thing about a worthwhile hobby is that it leads you into other roads and fields. The study of birds takes you straight on into that of trees, shrubs, butterflies and bees. Geology and mineralogy lead on into other branches of science; amateur electricity now opens the way into an endless and hitherto unknown domain of existence.

Watch, encourage and guide the tastes of the members of your family. Your boy's collection of what may seem to you just miscellaneous rubbish may offer the opportunity for you to display interest, help him to systematize it and make it worth while, and, what is more important, provide him with a hobby of infinite delight and character profit in the years to come. Encourage every tendency in this direction.

Most of all, encourage those things which tend to center the interest in the home, to bind together the members of it. Lose no chance to make the home the most interesting place in the world for parents and young people. Right now is the time to prevent by careful guidance and substitution the growth of the habit of going away from home for entertainment and relaxation. But you can't do it by rules or prohibitions. You have simply got to make the home a place worth staying in.

You must have family avocations, things the whole group can do together—reading aloud of intensely interesting books, story-telling, acting of charades and little plays, a reasonable amount of dancing and occasional parties. I am not inveighing against the theater, movies or card-playing; they are well enough in their way and in judicious quantity. I am trying to emphasize the duty and the opportunity of the home makers to cultivate in the individuals of her family and in the family as a whole those inner resources which guarantee against waste of energy and meaningless boredom in all the after life.

Prudence Bradish.

(Copyrighted 1920.)

Instead of worrying about some competitor getting along faster than you, study his methods and find out how he does it.

SEVEN BIG SELLERS

AND THERE ARE

SEVENTEEN MORE



RED CROWN
INSTANT SERVICE
CANNED MEATS



Reine Packing Company
CHICAGO, U. S. A.



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



Dealings in Wool and Woolens.

It has been announced that the Hughes plan for marketing Australian wool has failed to receive approval. This contemplated the keeping up of prices by placing an embargo on exports and regulating the quantity to be put up on sale. There is just now a glut of wool everywhere and very little buying. At the same time those holding it are trying to prevent the drop in prices which such a condition invites. In this country the growers have been making an effort to get bank support in carrying their holdings until a market can be found. They have managed to get some support through the Federal Reserve Board which may tide them over for a time. But whatever relief is obtained can be only temporary. With wool prices dropping in every other country they cannot be held up here. The wool growers are making the mistake of trying to convince people that wool is the essential thing and that mutton and lamb are merely the by-products, when in reality the reverse is, or ought to be, the case. The weakening in the cost of wool, taken in connection with other matters, is producing its effect on woolen fabrics. In a short time the openings will occur for the next light-weight season, and it is predicted that the prices then announced will show decided cuts. It is tolerably certain that this must be the case if there is to be any considerable amount of ordering which will stick. The mills have had all they can stand of cancellations and are not desirous of repeating the experience. But the clothiers and garment makers know they cannot keep paying the high prices for fabrics and turn out goods to sell at a profit. Something must give way.

Grape Jelly Being Made From Waste.

The increased use of grape juice, possibly due to the prohibition wave, is likely to lead to the production of a very acceptable quality of jelly at prices heretofore unobtainable in the food trade. California advices indicate that from the grape pomace of the industry a new product is being turned out in rapidly increasing quantities which is finding a ready sale in the trade.

Pomace consists of the skins, pulp and seeds left in the presses after the grapes are crushed for grape juice and has been heretofore almost entirely a waste product. The United States Department of Agriculture, with the co-operation of a large producer of grape juice in the State of New York, has completed experiments showing that jelly can be made from pomace with very little expense for materials except sugar. The presses, cooking kettles and other food packing machinery required are already in most of the plants.

The price of grape jelly as now produced is about twice that of apple jelly. If the waste were utilized, jelly could probably be produced at about the same cost as from apples. Enough grape pomace is produced in New York and Michigan each year to make more than 20,000,000 eight-ounce glasses of jelly, it is estimated.

It will be profitable also to separate the seed and market it for its oil

value. Under old methods the operating and assembling charges were too great for the comparatively small amounts of seed produced, but by using the pomace for jelly a large part of the handling cost is removed from the grape seed charges. The oil content of grape seed is comparatively small, and it should be recovered by solvent extraction rather than by pressing or expelling. The product is a very light colored, palatable oil and suitable to all purposes for which table oils are used.

Jelly made from grape pomace should not be labeled "Grape Jelly." The label should plainly indicate the origin and should show the percentage of added tartaric acid.

Proceedings of Local Bankruptcy Court.

Grand Rapids, June 28—In the matter of Donald R. Wood, city, a voluntary petition in bankruptcy has been filed and the matter has been referred to Benn M. Corwin, referee. The first meeting of creditors has been called for July 7.

In the matter of William Phelps, Nashville, the first meeting of creditors has been held. Claims were proved and allowed. Glenn Bera, of Nashville, was elected trustee and his bond fixed at \$2,000. The meeting was then adjourned to July 12.

In the matter of the Metropolitan Business Institute, Grand Rapids, the first meeting of creditors has been held. The bankrupt was present by its Secretary and attorney. Creditors were represented by their attorneys. Certain claims being duly proved, were allowed. Creditors failing to elect a trustee, the referee appointed Edward L. Smith, city, and fixed the amount of his bond at \$1,000. Meeting adjourned to July 19.

In the matter of John VerHoeft, Holland, the first meeting of creditors has been held. Bankrupt present in person and by attorney. No creditors present. Schedules amended by adding other creditors. No trustee was elected. Meeting adjourned without date.

In the matter of Andrew VerHoeft, Holland, the first meeting of creditors has been held. Bankrupt present in person and by attorneys. Bankrupt sworn and examined. No trustee appointed. Meeting was then adjourned without date.

June Joys.

Written for the Tradesman.

With a welcome warm and wide,
Nature reaches me her hand,
Content I will abide
With her now in summerland.

June had followed merry May
Bringing though a warmer heart,
Sunbeams lengthened out her day
Till they claimed the greater part.

Set with beauty round about
Every leaf and every blade,
Tardy oaks all leaping out,
Tell us why fair June was made.

Breezes bearing perfume sweet,
Songsters singing in the trees,
Countless wonder at our feet,
Flowers alluring honey bees.

Beeches in their yellow green
Maples dressed in darker hue
Norways still in winter sheen,
Poplar, birch and basswood too.

All are anxious now to say
Though we suffered winter's cold,
June contributes in a day
Joys which pay a thousand fold,
Charles A. Heath.

The Usual Way.

He worked by day
And toiled by night,
He gave up play
And all delight,
Dry Books he read
New things to learn,
And forged ahead,
Success to earn.
He plodded on
With faith and pluck,
And when he won,
Men called it luck.

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.

FOR SALE—Hotel Yeazel, Frankfort, Mich. On shore of Lake Michigan, and two miles from beautiful Crystal Lake. The resorters' paradise. Three-story, brick, thirty-two rooms, steam heat, electric lights, newly furnished. Do a CAPACITY business twelve months of the year. Fine investment. Sell on account of death. Cash or terms. Mrs. W. S. Yeazel. 945

SALESMEN WANTED AT ONCE—The largest special sales organization in the world wants a hundred men of sterling character, who have ability in advertising, making show cards and advanced methods of merchandising. Either experienced special sales conductors or assistants or men of high class caliber to learn our method. Profitable, steady work. Address A. J. Stewart, Salesmanager, 2548 Nicollet Ave., Minneapolis, Minnesota. 946

For Sale—Only bakery in Northern Michigan's best industrial town, good resort trade, big opportunity for live wire, best of reasons for selling. Address No. 947, Care Michigan Tradesman. 947

For Sale—Our stock of merchandise, groceries, dry goods, furnishings, shoes. Will inventory about \$14,000. Will reduce stock to suit purchaser. Store can be rented, or bought at a bargain. Write Ryan & Crosby, Merrill, Mich. 948

For Sale—Hardware stock, inventory about \$8,000. Will take 60 on the 1.00 if taken at once. Must be sold this week. Come prepared to buy. Address McNulty Store, Big Rapids, Mich. 949

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 950

For Sale—Well-established business conducted on cash basis. One of best general stores in Michigan, located in good farming country, post office and summer resort. Did about \$50,000 last year, can easily be increased on account of new lake development of 640 acres adjoining the village. Four miles from nearest competing town and railroad. Address No. 950 care Michigan Tradesman. 950

For Sale—One up-to-date meat market equipment two years old, at a bargain. 1 Broman Bros. cooler, size 11 ft. 6 in. high by 16 ft.; 1 12 ft. counter and glass protection; 1 11 ft. counter and glass protection; 1 10 ft. counter and glass protection; 3 Toledo scales; 1 National cash register; 1 lard press; 1 lard kettle; 1 sausage stuffer; 1 Royal grinder; 1 marble base wall rack; 1 two-rail oak rack; 1 one-rail oak rack; 3 meat blocks; platters; 1 Opalite Office; 1 office stool; 1 office chair. Inquire: H. Winegardner, 704 Flint P. Smith Bldg., Flint, Mich. 951

WANTED—SALESMAN TO CARRY LINE OF window models as a side line, commission basis. References required. O. G. Arnold, South Bend, Indiana. 952

General stock for sale—Groceries, dry goods, shoes, rubbers, and men's furnishings. Invoice stock and fixtures around \$11,000. Sales show nice percentage of increase. High grade 30 x 80 building at reasonable rent. Live country village surrounded by good farms, within 50 miles of Grand Rapids. Reason, outside business. This will bear close inspection. Money maker for live man. Address No. 953 Care Michigan Tradesman. 953

House and lot near Republic Plant, Alma, to exchange for stock of groceries. J. B. Cleveland. 954

SITUATION WANTED—Experienced accountant-auditor-banker-fire insurance special and adjuster-office manager-advertising - correspondence - chamber of commerce-collections. M. S. Littleton, 305 Maple Ave., LaPorte, Ind. 943

If you are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances column, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

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.

For Sale—A stock of general merchandise, no shoes, in a thriving town. Good business, best location in town. Reason for selling, poor health. Address lock box 99, Marlette, Mich. 933

CASH REGISTER for sale—Four-drawer National. L. E. Phillips, 120 South Burdick St., Kalamazoo, Mich. 942

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

If you want to get out of business, write The Big 4 Auctioneers, Fort Pierre, South Dakota. 931

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. 933

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids. 934

Electricians Attention—Splendid opportunity to open an electric store, as there is but one in town. Address Lock Box 181, Petoskey, Mich. 939

FOR SALE—One BUTTER-KIST POP-CORN MACHINE. New last fall, and in first-class condition. Price \$600 cash. Arthur W. Maskey, Allegan, Mich. 940

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. 941

CLEAN SHOE STOCK for sale, or exchange for farm or city property. Sickness. Address No. 941, c-o Michigan Tradesman. 941



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



Toilet and Bath

PARTNERS IN ADVERSITY.

A booklet by the Bankers Trust Company affords the material for some startling comparisons which are stimulating to our modesty. While we were running up dazzling credit figures because of the war, England was running up debits at an equally unheard-of rate, and, what is more remarkable, is overtaking them in a manner impossible for any other people, and yet strictly in keeping with British "business as usual." In the six years which are the basis of our seventeen billions of credits against the world England spent £11,268,000,000, or more than in the previous 225 years. Of this eleven thousand million sterling the British taxpayers paid in 36 per cent. and the remainder only was borrowed. Of the £7,368,000 borrowed, more than £6,011,000,000 was furnished by Englishmen, £1,027,000,000 by ourselves, and £330,000,000 came from other nations. But England lent to her Dominions £186,000,000 and to her allies £1,666,000,000, so that her credits exceed her debts on this item. For the purposes of the war the British people charged themselves over £215 apiece, to say nothing of military losses. The British dominions come even nearer the economic ideal of meeting war costs from taxation currently, New Zealand having raised 75 per cent. from taxation, Canada nearly 50 per cent. and Australia 40 per cent. It is doubted that there was any actual growth of British national wealth during the war, but in the depreciated currency there is a nominal increase of nearly £10,000,000,000 to £24,000,000,000. As the British debt grew from £711,000,000 to £8,078,000,000, about one-third of the national wealth is under mortgage to the national debt. The debt charge is about £360,000,000, comparing with £24,000,000 before the war, and consuming about 10 per cent. of the national income. In the Napoleonic wars England ran up a debt of £50 per capita, an 8 per cent. charge upon the national income, and in the peace before the kaiser's war had reduced it to a charge of 1.06 per cent. on income, notwithstanding the intervening costs of little wars. After the Great French War British credit was represented by a yield of 4 per cent. on her debt, which had fallen at various periods to little more than 3 per cent., and now is given at 5 per cent. In presenting the budget for the current fiscal year, Mr. Chamberlain said that he had provided for the reduction of debt by £300,000,000, and candidly said that the Exchequer was passing through a period of unexampled financial strain. He did not expect popularity because of the taxation he imposed, but did intend to leave to his successor a national credit second to none. One of the hearers interjected that another such budget would destroy the empire, to which the Chancellor retorted that twenty such would redeem the entire national debt. This is the dogged honesty and industry of the nation which never is nearer victory than when its back is to the wall. It can never do more than is possible, but it will never do what is for it impossible—repudiate an obligation. Remembering that some of

its burdens were borne in our common cause, and that in the future the exports and imports of the two nations must fit like halves of a whole if either is to be prosperous, the British debt is as honorable as our wealth, and should dispose us to every consideration due between partners in peace as in war.

The same may be said in varying degrees of all our allies. It is true that none of them increased its tax burden to bear the war costs as largely as ourselves. It is true that the currencies of all of them are more disordered and depreciated than ours after the Civil War, and it is a counsel of perfection that they should correct them by taxation if they want help from us. But in all candor it ought to be remembered that France and Italy have suffered great losses in men and money, and that after all they have increased their tax burdens fourfold. Taxation is the best policy, as the benefit England is receiving attests. But there is a limit, and it becomes us to remember that all these nations are honorable partners in adversity, and that they are not poor relations nor seekers for our bounty. The time is coming when we shall need their good-will, for, unless signs fail, we shall be the target of the world's envy in proportion that we approach England's primacy, or assume some share of it.

FOURTH OF JULY WARNING.

Fire protection is a patriotic duty and the man who is waiting for a law or ordinance to stop him from selling fireworks is not a good citizen.

A tabulation of the monetary cost of the pyrotechnic displays in the United States on the Fourth of July in 1917 and in 1918 indicates the possibilities for destruction of property that may reside in a single fire crackler or sky rocket. In 1917 fires due to fireworks did \$221,904 damage and in 1918 the damage amounted to \$279,391.

For the past few years the National Fire Protection Association has not conducted any special campaign to curtail use of fire works at Independence Day celebrations. The regular practice of the association in sending out bulletins on this hazard a short time before Independence Day was abandoned when the losses from this cause both to life and property had been reduced to a very low figure, but last year there was a recurrence of dangers because communities began again to allow use of fireworks and fire works display of all kinds. Therefore the Association this year is conducting its campaign to arouse municipal and state officials as well as citizens of local communities to the danger of permitting indiscriminate use of all kinds of fire works.

If before every Fourth of July all cities and towns were given a thorough cleaning of rubbish and all use of explosives then restricted as to time and place the police and public wardens might have at least a fighting chance to minimize the disastrous results of our public folly.

The man who earns more than he gets is in line for promotion.

Review of the Produce Market.

Asparagus—Home grown, \$1.65 per doz. bunches.

Bananas—9½c per lb.

Beets—Home grown, 50c per doz. bunches.

Butter—The market continues firm and quotations are about the same as the quotations of last week. Receipts are somewhat lighter, due to the unsettled railroad conditions. There is good demand for fresh creamery at this time. The general quality is very fine and prices will probably remain high until shipping conditions improve. Local jobbers hold extra creamery at 54c and first at 53c. Prints 2c per lb. additional. Jobbers pay 35c for packing stock.

Cabbage—California, \$8 per 75 lb. crate; Tenn., \$5 for 50 lb. crate.

Cantaloupes—Imperial Valley stock is now selling on the following basis: Standards, 45s \$5.00
Ponys, 54s 4.25
Flats 2.50
Honey Dew 4.50

That sweetest of all the melon family, the Honey Dew, has arrived in Grand Rapids. Time was when this melon, with the white inside, was almost a novelty in these parts, hard to obtain and expensive. Now, however, thousands of acres in the Imperial valley of California are devoted to "honey dews," and Grand Rapids is to have plenty of this delightful food this summer.

Carrots—40c per doz. for home grown.

Cauliflower—\$3.50 per doz. for California.

Celery—Home grown is now good size and good quality. The price ranging from 65@75c per bunch.

Cherries—Sweet, \$3.50 per 16 qt. crate; Sour, \$2.50 per crate. The growers are bewailing the action of the local canners in reducing their paying price from 9c to 5c per lb. A few months ago the canners offered to contract for supplies on the basis of 9c, but the growers were so cocky they would not enter into contract relations. Now they are eating the bread of bitterness because of their own folly and stubbornness. The crop is large, but pickers are scarce and many growers assert that they will permit the fruit to rot on the trees rather than sell at 5c per lb.

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

Cucumbers—Home grown hot house, \$1.75 per doz.; Illinois hot house, \$1.50 per doz.

Eggs—The market continues very firm on strictly fancy eggs. Receipts are normal for this time of year and there is a good demand, especially for finest stock. Jobbers pay 39c f. o. b. shipping point for fresh including cases.

Egg Plant—\$4.50 per crate of 24 to 36.

Green Onions—25c per doz. bunches for home grown.

Green Peppers—\$1 per basket.

Lemons—Extra fancy Californias sell as follows:

360 size, per box \$7.00
300 size, per box 7.00
270 size, per box 7.00
240 size, per box 6.50

Fancy Californias sell as follows:

360 size, per box \$6.50
300 size, per box 6.50
270 size, per box 6.50
240 size, per box 6.00

Green Peas—\$4.50 per bu. for home grown.

Lettuce—Iceberg \$4.50 per crate of 3 or 4 doz. heads; home grown, \$2.25 for head and \$1 for leaf.

New Potatoes—\$6 per bu. or \$14.50 per bbl. for Carolina Cobblers; Virginia Cobblers, 50c per bbl. higher.

Onions—Texas Bermudas, \$2.75 per 50 lb. crate for White and \$2.50 for yellow; California 25c per crate higher.

Oranges—Fancy California Valencia now sell as follows:

100 \$7.25
126 7.50
150 7.50
176 7.50
200 7.50
216 7.50
250 7.25
288 6.75
324 6.50

Parsley—60c per doz. bunches.

Pieplant—\$1.50 per bu. for home grown.

Plants—Only two varieties still on sale, as follows:

Cabbage, Late Danish \$1.25
Tomato 1.25

Potatoes—Home grown, \$4 per bu.

Radishes—Outdoor grown, 20c per doz. bunches.

Spinach—\$1.25 per bu.

Strawberries—Home grown command \$2.25@2.75 per 16 qt. crate.

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

Tomatoes—\$2 per 6 lb. basket from Florida; home grown hot house, \$2.50 per 7 lb. basket.

Water Melons—75@95c for Floridas.

Wax Beans—\$5 per bu.

The Man Who Knows.

Written for the Tradesman.
When you think your luck is failing
And the days are dark for you,
Oft it is there's yet awaiting
Some way out to pull you through.

Darkest hours so very often
Fall before the break of dawn
And your hardships really soften
When you think your luck is gone.

There is something in the making
Of a man's career in life,
Which requires an undertaking
With a deal of stress and strife.

Oaks are rooted on the mountain
Where the winds the harder blow,
Waters sweeten in the fountain
If they come from depths below.

Easy things are easy wasted
Easy money easy goes,
Ask the man who both has tasted—
He's the one who really knows.

Charles A. Heath.

The editor of the Tradesman was invited to attend the banquet held in this city last Thursday evening by the Michigan Wholesale Grocers' Association, at which governor Sleeper was expected to be the "honored guest." The invitation was quickly and emphatically declined, because the recipient holds himself in too high esteem to sit at the same table with a cheap humbug like Sleeper. The shifty governor failed to put in an appearance, but the disgrace of inviting him to be present will long cling to the record of the organization which stooped to such an act.