

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JULY 7, 1920

Number 13
July 1920

Public Reference Library,
Library Street

What Are You Doing Now?

It matters not if you lost the fight and were badly beaten, too;
It matters not if you failed outright in the thing you tried to do;
It matters not if you toppled down from the azure heights of blue—

But what are you doing Now?

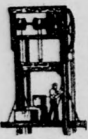
It matters not if your plans were foiled and your hopes have fallen through;
It matters not if your chance was spoiled for the gain almost in view;
It matters not if you missed the goal, though you struggled brave and true—

But what are you doing Now?

It matters not if your fortune's gone and your fame has withered, too;
It matters not if a cruel world's scorn be directed straight at you;
It matters not if the worst has come and your dreams have not come true—

But what are you doing Now?

R. Rhodes Stabley.



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

Interall

REG. U.S. PATENT OFFICE
"The Economy Garment"



Michigan Motor Garment Co.
Greenville, Mich.
4 Factories—8 Branches

FIELD SEEDS

For Use Wherever Seeds Are Sown



Continental Seed Company
Lock Drawer 730
CHICAGO, U. S. A.

Big returns for you on the sale of

Fleischmann's Yeast for Health

Talk this natural beautifier to your customers. National advertising on this subject is sending you the customers—all you've got to do is to back it up.

Give your customers the booklet—

"YEAST FOR HEALTH"

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

Saving Sugar and Fuel

Sugar shortage and fuel famine are the twin domestic problems of our times. They have filled the household with trouble and discord. Their solution is made easier for the house-keeper who knows

Shredded Wheat Biscuit

In making Shredded Wheat Biscuit the natural sweetness of the whole wheat berry is retained—no sugar is required. Being ready-cooked and ready-to-eat it saves fuel and kitchen work and worry. A new factory with improved transportation facilities will soon enable us to supply the full demand for this product. There is no substitute for it.

MADE ONLY BY

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



FRANKLIN GOLDEN SYRUP

Always in Season



For table or for cooking.

Has the pleasing cane flavor and is of the quality of Franklin Package Sugars.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, JULY 7, 1920

Number 1920

MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

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

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;

issues a month or more old, 15 cents;

issues a year or more old, 25 cents; issues five years or more old, 50 cents.

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

CANADA'S NEW REGULATION.

The wholesale and retail grocery trades of Canada are up in arms against the latest sugar ruling of the Canadian Board of Commerce. Memorials of protest are now being formed with the avowed intention of doing everything possible to bring about an early rescinding of the order.

Under the new order the retailer's margin is put at 2c per pound, which means a gross profit of 8 or 9 per cent., whereas the average expense of retailers is 17 per cent. The handling of sugar by any other middleman than the wholesaler or retailer is unlawful. A spread of 5 per cent. between refiners' and retailers' prices is ordered as the maximum. No increase in prices is permitted without the authority of the Board of Commerce. Retailers, according to the new dictum, are restrained from increasing prices on their stocks to conform to increases in market prices.

Refiners are restrained from selling to other than wholesalers, manufacturers or retailers, wholesalers from selling sugar to other than manufacturers and consumers, and that in quantities 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. Profits are restricted to 2 cents per pound or 5 per cent. The practice of advancing prices on stocks when refiners' prices advance is prohibited, and the system is ordered of fixing the price of sugar at a profit of 5 per cent., based on the average invoice cost of all sugar in stock at the time of sale.

With the refiners' price now standing at 21c at Montreal, a retail price of more than 23c per pound is declared to be unfair profit taking on general sales, and in cases where the sale of one-pound lots may involve a loss for the dealer a special price of 23¼ cents per pound may be charged or the dealer may refuse to sell less than four pounds, or may require the purchase of two pounds, charging 47

cents therefor. In special cases, where a spread on refiners' prices may necessitate higher prices, a maximum price of 95 cents for four pounds is fixed.

The Canadian Grocer of current issue declares that the new ruling of the Board of Commerce, as is to be expected, is meeting with considerable opposition on the part of both retail and wholesale grocers throughout the Dominion. Putting the control on the sale of sugar again, and restricting the retailers' price to 23 cents per pound, renders the possibility of the average grocer making any profit on sugar very uncertain. The situation, so far as the retailer is concerned, reverts to that prevailing prior to the removal of the control. Both the wholesale and retail trade are of one voice in declaring the new order unfair and such as to make the handling of sugar not at all to be desired.

E. M. Trowern, Secretary of the Retail Merchants' Association of Canada, on behalf of the grocers has expressed entire dissatisfaction with the order, and a memorial is being presented to the board in opposition to the same.

W. C. Miller, provincial Secretary of the Retail Merchants' Association, stated that he has received hundreds of letters and telegrams from merchants and retail grocers' associations in all parts of the province registering complaints about the ruling of the Board of Commerce on sugar. He further stated that merchants complain that they cannot sell sugar on a basis of 2 cents a pound profit as the cost of doing business is greater than that amount.

Fifteen years after the breeding of Marquis wheat by a Canadian scientist who was searching for the best northern variety statisticians find it difficult to compute how many millions he has added to the wealth of the United States and Canada. They know it is rising into hundreds of millions. Charles Saunders remains poor, but has enriched the world. One of his rivals, a Saskatchewan farmer named Seager Wheeler, who has won five international awards for new wheat varieties, has just been given the degree of LL.D. by Queen's University in recognition of services by which, in the university's words, "every settler is a gainer." Honorary degrees are sometimes said to be granted too frequently nowadays, but none could object to more awards like this. Illinois has its Farmers' Hall of Fame. There is distinction to be won in agriculture as elsewhere, and the universities owe it to themselves to be as prompt in conferring it as they are to recognize achievement in any other field.

INTERESTING QUESTIONS.

"It's hard to teach an old dog new tricks" applies to the Federal Trade Commission as it does to others. Continued efforts to break up distributive channels as classified by experience, invariably without fruition, has not yet taught that great and august body that regulation of factors into their co-ordinated places is a product of proven value and promotes rather than retards efficiency in food service.

It is an old story, this idea that a big retailer should be permitted to buy on a wholesale basis, take both profits (or perhaps shave one of them down slightly), and thereby undersell his small competitor who, from a variety of reasons, must depend on the wholesaler for his supplies. On its face it looks as though it promised lower prices to the long suffering consumer, but, in fact, the dear chap gets little, if any, of the saving. Rather, it only upsets the fairness of competition and helps build up favorites.

Ethically, the whole question is one on which a great deal of grocery trade evolution depends, and the men generally brought under accusation are charged with conspiracy to promote monopoly, whereas their own purpose is contended to be the opposite. In this case it is the wholesale grocers of Iowa, Nebraska and Minnesota, with organization office in Council Bluffs and a branch office in Minneapolis. The officers are accused by the Federal Trade Commission with having sought to deprive certain grocers of the privilege of buying at wholesale prices and the officers are cited by the commission. The newspaper stories have it that the shut-outs were "non-members," but probably investigation will develop also the fact that they were non-members because they were not what the wholesalers regarded as "wholesale grocers."

The position of the wholesalers is that they did not require manufacturers to refrain from selling the grocers in question and the burden of proof will be on the Government. It is not new that manufacturers quite commonly refuse to sell such "irregular" buyers out of their own preference and not at the behest of the jobbers or because of any fear of a "boycott." Many manufacturers feel that it is unfair to sell goods to a few retailers of the better financial status and leave the rest to buy from the jobbers; unfair to 90 per cent. of the retailers and unfair to the jobbers who supply them. Again and again the courts have held that a seller can pick and choose his own customers as he will. Whether it can be shown that in this case they

were compelled by threats of the grocers remains to be proved by the evidence.

But in grocery circles the feeling is strong that the commission is opposing the very principle of equal treatment it ought to defend. Thus far no court has ever sustained the commission's views. If a conspiracy existed illegally it may turn out to have been morally intended.

The real question at the bottom of the situation is whether the greater end conserved should be fair practices in trade as between merchants or piracy and short cuts, which defeat trade fairness, but potentially give the consumer a possible slight reduction in cost.

It is of a piece with the fifty-seven varieties of prosecution for "profiteering," based on no tangible idea of what "profiteering" really is, and all inspired by a mere desire to cut prices at whatever cost, of unprofitable trade conditions and no consideration whatever as to the right of a merchant to a reasonable profit. Thus far practically no representative grocers have been convicted of profiteering, save on some technical twist of the law.

An illuminating exhibit in this direction is the latest investigation by the Harvard Bureau of Business Research into the costs of doing business in the wholesale grocery trade. These figures are sufficiently, carefully gathered to be taken as far more dependable than the excited reports of excessive profits narrated by some ambitious public prosecutor. They show in general that costs of doing business are not greatly changed this year from last and gross and net profits hardly noticeable.

Apparently the gross profit of the wholesale trade was 11.1 per cent., the cost of doing business about 9.1 per cent., leaving a net profit of between 1.9 and 2 per cent. This is a showing, as compared with other lines of merchandising, which hardly indicates "profiteering." Were it not for the rapid turn-over in the business grocers would hardly be able to make both ends meet.

SUGAR HAS SWEETER ASPECT.

That nothing approaching a world sugar famine is in prospect seems well evidenced by the reports recently received from the various sugar producing countries. Equally evident is the fact that the United States does not stand alone in the matter of high retail prices for sugar. About as much is being paid for that commodity in many other countries, with the added disadvantage of smaller supplies as a rule, amounting in most cases to the rigid rationing customary during the war.

Grocer Retiring Presents Store To Employees.

Terre Haute, Ind., July 6—Turning his grocery store, equipment, supplies and accounts over to three of his employees who have proven themselves competent and worthy and declaring himself in favor of "giving the worthy salaried man a chance and seeing him rise," Charles M. Mooney, owner of the Mooney Grocery at 204-206 South Fourth street, retired from the business, in which he has been engaged for more than thirteen years, this week.

Three employees who have been with the firm for periods ranging from five to eight years have assumed the management of the store. They are G. W. Adams, who will have charge of the finance and office; Leonard Tout, who will supervise the grocery department, and O. M. Landers, who will act in charge of the meat department.

The store was turned over to them, together with the funds used as a running account and credits in good standing, for operation. The new managers will operate the store under the original name, take from the net profits at the end of the year salaries for themselves at the rate of \$10 per week higher than those they have been receiving and make payments for the store at the invoice valuation from the remaining profits.

"It would have been cold-blooded to have used the services of those men for five, six or eight years," said Mr. Mooney, "and then thanked them when I had obtained my share of the profits from the business they had made for me and had left them no chance for themselves. I wanted to prove to business men and owners and salaried men that worthy employees may be picked from any concern who, when put on their feet with a fighting chance, will carry the same business on with credit to themselves and success to the firm.

"An inventory was made of the store and stocks, the bank account, the running accounts and even the change in the cash register. It all amounted to about \$25,000. I turned it over completely to those men, stipulating only that the business be run under the old name, that each man raise his salary \$10 per week and that I be paid from the remaining net profits after each inventory when funds for increasing the business have been deducted. I will be paid interest at 6 per cent. on the money and will receive in the end what I would have sold it for if I had sold it to anyone else."

Live Notes From a Live Town.

Owosso, July 6—George Clark, our genial candy man, has bought an interest in the Owosso Paper Bag & Twine Co.

Charles Bartholomew, formerly at Adrian, has accepted a position with the John R. Kelly Plumbing Co. Mr. Bartholomew is a U. C. T. member and adds one more to the number of good men and true in Owosso Council.

R. C. Monks, grocer at the corner of Stewart and Chipman streets, has sold his stock to J. A. Byerly, who will conduct it on the cash and carry plan. This makes six Byerly stores, four of which are in Owosso, one in Corunna and one in Ovid.

Miles C. Newman, formerly a Morrice grocer, who recently sold his stock to A. H. McCoy, was found dead in bed at his brother's residence near Byron last week. Mrs. Neman, a very estimable lady, passed away a few months ago at their home in Morrice.

George D. Whitman, the Ashley restaurant and ice cream man, will open a movie in the Odd Fellow building about July 10, which will be open to the public and movie fans about three evenings a week.

W. L. Wright, senior member of Wright & Cliff, general store, Carson City, is making a trip through the State of New York by motor, accom-

panied by his family. Mr. Wright's close attention to business for the last few years made it necessary for him to have an outing for a few weeks.

A. H. McCoy, grocer at Morrice, has purchased a blacksmith shop in Bancroft and will move his grocery stock to that hamlet in the near future.

We notice on the movie bill boards Mary Pickford in "Suds." Married less than three months ago and taking in washing already.

To-day is our first day's vacation. We tried Rule 1, given in a recent number of the Tradesman, to take only congenial company on your vacation trips, even if you are limited by this rule to yourself. That rule won't work. We've got a boil on our neck. If you really want to rest, go

purchased so much of the best merchandise laid aside for a sale that the event, from a merchandising point of view, was a fizzle. Naturally, a thing of that kind gets the buyer's 'goat' but we prefer having a disgruntled buyer now and then to having a store full of disgruntled clerks. On nights before the big 'specials' are to be put on sale here, we keep the clerks of the department offering them on duty for an hour after the store is closed to customers. During that period, clerks from all the other departments of the store are at liberty to stay and fill their needs if they desire.

Harvard Finds Jobbing Profits Practically Unchanged.

Continuing the publication of the valuable series of investigations into merchandising costs and practices, the Harvard Bureau of Business Research has just issued its report on Operating Expenses in the Wholesale Grocery Business in 1919. It is listed as the nineteenth report of the bureau, the previous ones including such varied lines as shoes, hardware, jewelry, drugs, dry goods and retail grocers.

The present study is based upon the operating expenses of 159 wholesale grocers located in forty States and Canada, whose volumes of annual sales ranged from \$144,000 to \$24,800,000. The figures presented for the many items under operating expense, as well as the facts relating to profits, stock-turns, inventories, etc., are given increased significance because of their comparison with similar facts and figures for the year 1918.

In 1919 net sales of the wholesale grocers were found to have increased substantially over the 1918 sales, in one case the increase amounting to 58 per cent. In only six cases were actual decreases shown, and these were comparatively slight. However, in this connection the report is careful to point out that according to the Bureau of Labor statistics wholesale prices of food in the United States increased in 1919 by about 13 per cent. It follows, therefore, that a real increase in the volumes of goods sold has not been indicated unless the net sales in terms of dollars have increased by at least 13 per cent.

In order to avoid the sometimes misleading effects of the arithmetical average which conveys no idea whatsoever of the number and range of variations from the normal or most usual, the bureau presents its figures under three different headings—the lowest, the highest, the common, which treatment gives to the figures a very high practical value for the business man.

The bureau found that the common figure for total expense in 1919 was 9.1 per cent. of net sales, which means that during the year the grocers managed to prevent any proportional increase of expense over 1918.

That wholesale grocers, as a rule, have been making no fabulous profits is well evidenced by the report which arrives at a common net profit for the trade of 1.9 per cent. of net sales, this figure being about one-fourth of 1 per cent. higher than the figure for 1918. The report also gives figures showing the range of gross profits, the common figure for which was 11.1 per cent.

They found some businesses running at a loss, one establishment showing a deficit of about 2½ per cent.

Exceedingly illuminating is the discussion of stock turns, their rate and their relation to expense. The close connection between turnover and costs is still firmly established. We are permitted by the bureau to say that the lowest rate of stock-turn reported in 1919 was 2.2 times a year; the highest was 14.6 times, and the common figure was 5.2.

ARE YOU A 100 PER CENT. RETAILER?

If not, why not? If you think that you are, do you know that you are? Have you ever analyzed your business? Below is given all that is necessary to make a record which will show you just where you stand in relation to a "100 per cent" merchant.

Each question is valued at so many points as indicated by the figure at the left. Study the questions carefully and credit yourself with what you think is right in the space at the right. The sum total of your credit will give you your standing.

Points	Credits
6—Do you believe in business system in the store?	-----
2—Are you open to suggestions?	-----
6—Do you take an annual inventory?	-----
5—Do you figure profits on selling price?	-----
5—Can you state definitely what your overhead expense percentage amounts to?	-----
5—Have your sales reached a maximum for the expense involved in selling?	-----
3—Do you know what lines pay best and which pay least?	-----
3—Do you plan advertising carefully and set aside an appropriation for it?	-----
3—Do you push nationally advertised goods?	-----
5—Do you discount your bills?	-----
3—Do you make special effort to sell the higher priced, more profitable articles?	-----
6—Do you turn stock at least four times a year? (Allow 1 for one turn; 2 for two turns, 4 for three turns; 6 for four turns.)	-----
2—Do you meet your customers personally?	-----
5—Do you buy from more sources than necessary?	-----
3—Do you neglect departments in the store you are not interested in?	-----
4—Are your windows regularly and painstakingly trimmed?	-----
5—Do you give prompt, courteous service?	-----
4—Do you and your clerks study the merchandise you sell? (Do you know how it is made and best talking points?)	-----
3—Do you make good use of advertising helps?	-----
3—Do you belong to a local, state or national association. (Allow 1 point for each.)	-----
6—Do you attend the meetings? (Allow 6 for any one association meeting regularly attended.)	-----
3—Do you read a good trade journal?	-----
2—Have you a good mailing list?	-----
3—Do you use it?	-----
5—Do your clerks like their boss?	-----
Total 100	-----
	Total -----

In following out the above schedule, do not try to cheat yourself. Of all the people in this world with whom we should be honest, ourselves stand at the head of the list. Carefully review the situation and judiciously answer before you put it down. After you find out just where you stand, go about it in a systematic way and see how you can improve your standing from month to month.

to some lake where no one else is going and no fish in the lake.
Honest Groceryman.

Giving Store Help Early Chance at Specials.

In connection with the statement made recently by an authority on retail store matters, as to the reasons why clerks in many stores get "first crack" at the merchandise offered at special sales, a second executive asserts that the first man was right in his assertion that this should be the case. He declared that this was done in his store, but that little was said about it outside of the immediate store circle.

"I know of more than one instance," he said, "in which the clerks have

"The girls in the department, of course, are given a chance to get what they want, but we have a system that keeps them from corraling all the 'plums' in advance. By handling the matter as we do, no time is lost out of the store day by the clerks. Consequently, there is no neglecting of customers on the days when the big sales are held, as is often the case in stores where clerks are allowed to shop in relays during business hours."

Detroit—The Progressive Machine & Tool Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$15,000 has been subscribed and paid in in property.

A Mile Stone

In the history of all institutions there are dates that are remembered because of some unusual happening.

The month of June in the history of our company has established a new record for volume.

During June, 1920, the Worden Grocer Company sold and shipped the greatest volume in its history. The total figures of sales are very nearly equal to the total sales of the company during the years 1900 and 1901.

This has been possible only through the loyalty of a large number of satisfied customers, and the fact that we have the merchandise and equipment to handle this tremendous volume.

We take this opportunity of thanking our customers for their generous patronage during the past month, which has helped us to establish this new record, and assure them of the company's efforts to make our service more nearly perfect wherever possible.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Detroit—Charles F. Meagher has started in the lumber business.

Port Huron—Wilcox & Welch has opened a retail lumber business.

Elwell—Elwell Elevator Co. has been succeeded by Peoples Grain Co.

Clarksville—Cool Bros. have sold out to Clarksville Co-Operative Elevator Co.

Flint—The Flint Coal Co. has increased its capitalization from \$250,000 to \$500,000.

Detroit—The Detroit Nut Co. has increased its capital stock from \$150,000 to \$250,000.

Kalamazoo—The Home Savings Bank has increased its capitalization from \$150,000 to \$250,000.

Detroit—The General Merchandise Association has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Dobkin-LeDuc Provision Co. has increased its capital stock from \$5,000 to \$15,000.

Manistique—The Manistique Co-operative Co. has increased its capital stock from \$20,000 to \$110,000.

Decatur—The Decatur Co-Operative Association has increased its capital stock from \$10,000 to \$30,000.

Ann Arbor—The Reule, Conlin & Figel Co., clothier, has increased its capital stock from \$16,000 to \$35,000.

White Cloud—The private bank of Sickles Fuller & Co. is being organized into the Newaygo County State Bank.

Whitehall—John L. Johnson has sold his restaurant and cigar stock to Herman J. Olson, who will continue the business.

Shepardsville—F. D. Cleveland has sold his store building, stock of hardware and farm implements and fuel business to Ira J. Frisbie, who has taken possession.

Detroit—The Irvine Motor Sales Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$20,000 paid in in cash.

Vermontville—Situating in a town of 600 population, the Lamb Hardware & Implement Co. has done business to the amount of \$36,000 during the six months period ending June 30.

Detroit—The Foreman Motor Sales Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed, \$10,000 paid in in cash and \$1,000 in property.

Ishpeming—Sigfred and George Quaal, who recently resigned their position with F. Braastad & Co., have opened a furniture store in the Pearson building, Cleveland avenue, under the firm name of Quaal & Quaal.

Clarksville—E. J. Ferney has closed out his grocery stock at Alto and

moved his clothing, men's furnishing goods and shoe stock to this place, where he has re-engaged in business in the store formerly occupied by M. T. La Monte.

Detroit—The Merchandise Distributors Co. has been organized to deal in building and wrapping paper, paints, builders' supplies, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Ann Arbor—When a man giving his name as George Anderson and who claimed Detroit as his home walked into a local bank and deposited a check for \$1,000 drawn on a Detroit bank, he was told that he could not check out on his deposit until the Detroit bank had been communicated with. But Anderson went to a local jewelry store immediately and purchased a diamond ring for \$325 and gave in payment a check on the Ann Arbor bank from which Anderson had been told he could not draw funds. Later in the day the Detroit bank declared Anderson had no account with them. The police are searching for Anderson.

Saugatuck—News has reached here of the death of A. B. Taylor, which occurred in his home in Santa Monica, Calif., June 27. It was here that Mr. Taylor spent the most active years of his life; and by the older residents, who knew him most intimately, he has always been held in esteem and affection, and by them his death will be most deplored. He was born in Milan, Ohio, in 1846, and received his education in the public schools of that vicinity. At the age of 15 he went to Allegan, where his father, the late Rev. J. Rice Taylor, was rector of the Episcopal church, and for a time he was employed in the general merchandise store of H. D. Moore. A few years later he was taken into partnership, and the business was operated under the name of H. D. Moore & Co. He was thus engaged until 1873 when he went into partnership with D. L. Barber under the firm name of Taylor & Barber. This partnership continued until 1879 when Mr. Taylor went into business for himself. He built up a large and successful mercantile trade, and though afflicted with rheumatic trouble in the early eighties, which for the rest of his life confined him to an invalid's chair, by his business genius and acumen he amassed a considerable fortune. He finally branched out in the banking business which for a time he ran in connection with his store. In 1896 he established a general banking business under the name of the Fruit Growers' Bank, which afterward became incorporated and is

now known as the Fruit Growers' State Bank. He was the first President of the Bank after its incorporation and continued in that capacity until 1912. He went to California for a permanent residence in 1910, and except for some minor real estate ventures he has not been active in business since. Mr. Taylor was married December, 1874, to Julia B. Russell, of Chataqua county, N. Y., and she with the three children which were born of the union, survive him.

Manufacturing Matters.

Detroit—The Adams X-Ray Co. has increased its capitalization from \$150,000 to \$400,000.

Detroit—The Brer Rabbit Candy Co. has increased its capital stock from \$20,000 to \$100,000.

Bay City—The City Gas & Electric Appliance Co. has increased its capital stock from \$10,000 to \$25,000.

Lansing—The Ryan-Bohn Co. is completing its foundry and will open it for business about August 1, with 300 employees.

Lansing—The George Lawrence & Son Baking Co. has commenced the erection of its new plant at the corner of Shiawassee and Cedar streets.

St. Johns—R. B. Hawley has installed a new oven in his bakery. It weighs three tons and has a capacity of 200 loaves of bread every twenty minutes.

Bay City—The Bay City Stamping Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$4,100 paid in in cash.

Detroit—The Detroit Leather Re-Manufacturing Co. has been incorporated with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in in cash.

Bruce Crossing—The Community Milling Co. has been incorporated with an authorized capital stock of \$16,000, of which amount \$10,000 has been subscribed and paid in in property.

Half Way—The Half Way Creamery Co. has been incorporated with an authorized capital stock of \$12,000, all of which has been subscribed and paid in, \$3,118 in cash and \$8,882 in property.

Muskegon—The Muskegon Commercial Body Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$8,200 paid in in cash and \$1,800 in property.

Detroit—The Economy Gage & Manufacturing Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$51,000 has been subscribed and paid in, \$100 in cash and \$50,000 in property.

Farmington—The Pig & Whistle Corporation has been organized to manufacture and sell at wholesale and retail, candy and confection, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Ann Arbor—The Merco Engineering Co. has been incorporated to conduct a general foundry and machine shop, with an authorized capital stock of \$25,000, of which amount \$12,700 has been subscribed, \$300 paid in in cash and \$12,400 in property.

General Conditions in Wheat and Flour.

Written for the Tradesman.

Harvesting of wheat in Oklahoma is nearly completed. Threshing returns indicate a yield in some instances as high as thirty bushels to the acre. The out-turn of the crop is better than anticipated.

In Kansas, harvesting is well under way. The wheat seems to be in excellent condition and a good yield is anticipated.

Some sections were slightly affected by the excessive heat of June 20th to 23rd, but they are predicting a crop all the way from 100,000,000 to 130,000,000 bushels.

Missouri's wheat crop will yield in the neighborhood of 30,000,000 bushels this year against over 57,000,000 bushels last year, the State suffering a severe loss.

According to the Government estimates of June 1st, the winter and spring wheat production in Kansas, Nebraska, Missouri, Oklahoma and Colorado is 251,000,000 bushels this year against 339,847,000 bushels last year, and the crop in these States represents 32.2 per cent of the entire winter and spring wheat yield of the United States.

Kansas has a considerably larger carry-over this year than last, stocks of old wheat running from 125,000,000 to 150,000,000 bushels, which will in a measure help to offset the smaller crop produced this year as compared to last.

It must not be forgotten, however, that farmers' clubs and organizations throughout the country are planning on holding wheat for from \$3.00 to \$4.00 per bushel. Of course, there are always quite a large number of producers who are forced to sell the wheat as soon as threshed to obtain ready money, which is scarce with many farmers at this time of the year, and while further reductions in prices are possible and even probable, the trade should not expect to be able to purchase flour very much below the present level.

Before the crop year is over, flour will very likely sell for more money than it is bringing at the present time.

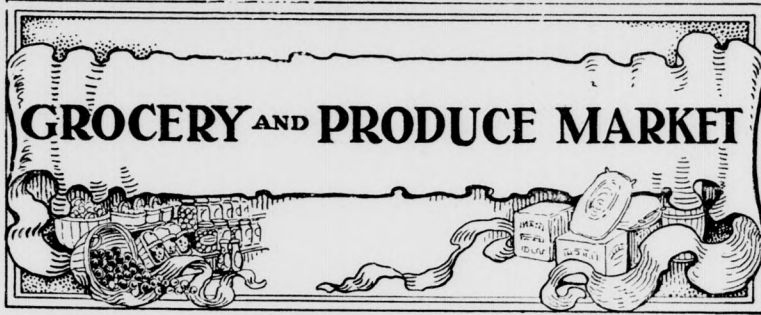
As stated heretofore, the price situation is more or less dependent upon the ability of the railroads to move wheat from the production centers to consuming points. The railroads are in an unsatisfactory condition and undoubtedly considerable difficulty will be experienced in getting the wheat to market as fast as it is required for fall trade.

It is risky to make predictions, as there are a great many influences that may affect the price either way.

It is possible and even probable that somewhat lower prices will prevail than are being quoted at present along in August and September, but cheap prices, we believe, are wholly out of the question and the trade should not be too strongly influenced by bearish arguments. It is doubtful if the better grades of flour sell in small lots much, if any, below \$15 per barrel in halves cotton.

Lloyd E. Smith.

Saginaw—The Parker Dairy Co. has increased its capital stock from \$20,000 to \$60,000.



Essential Features of the Grocery Staples.

Sugar—While for a time there has been much sugar coming in, from various sources this influx is expected not to continue, and will leave the supply in about the same condition as prevailed two months ago. Jobbers' prices are gradually working upward, as higher priced sugars arrive.

Coffee—This is a time when retailers can go out after the coffee business among their rural patrons and sell in quantities to compete with the mail order houses and traveling coffee peddlers. At this season coffee properly made, both hot and cold, is refreshing and invigorating and should sell well, in the light of the fact that fountain goods, popcorn confections, ice cream cones, etc., are selling earlier and heavier this year than in the past. This indicates a lot of summer outing in progress, which makes a demand for this sort of refreshment goods, including coffee. What is a picnic or an ice cream festival, a church or lodge social, without coffee?

Canned Fruits—California peaches are dull on spot, but the supplies are not large and there is no pronounced tendency to cut prices. Apricots, however, are easy, if not actually weak in tone, due to the neglect of buyers and the free offerings of surplus stocks which are largely of the poorer grades. Pears are firm but so scarce that they are nominally held. Futures are unchanged. Packers are developing firmness, but the buyer is not alarmed over the outlook and still refuses to place his future orders at opening prices. Most of the independents who offered discounts have sold out and but little of this class of business is being offered. The high prices of California fruits and the prospects of a surplus in France, due to a heavier pack than usual, has caused some investigation of American market conditions with a view to exporting later on in the season. Apricots, peaches and canned prunes are mentioned as probable offerings. Hawaiian pineapple is firmer and higher on the Coast than it is here on new packed fruit. Wires state that premiums of 40 per cent. over opening prices have been paid. On spot the highest advance yet reported has been 37½ per cent. over. Some buyers who have not covered their wants on futures are now instructing their brokers to buy for their account to the best advantage, with no specific instructions as to the limit of the premiums to be paid. One broker tried to cover in San Francisco at 37½ per cent. over but failed to get the pineapple. Apples are dull on spot on old packs.

There is a limited interest in futures.

Canned Vegetables—Tomatoes rule weak, because of a limited buying demand. While the market favors the buyer, the volume of business of late has been very restricted. Southern canners are quoting the same range of prices which prevailed early in the week. Futures are not selling but there is no desire to cut prices among the canners, who are facing a light pack of high priced goods. Corn is also quiet, both as to spot offerings and futures. Standards rule steady but are only in nominal demand. Fancy Maine corn in local warehouses is now available, since the porters are back on the job and there is an increased movement to take care of the requirements of buyers who were hung up by the absence of spot goods. Fancy easily sells for \$1.80 ex warehouse. Other vegetables are experiencing a restricted demand.

Canned Fish—Maine sardine conditions are unchanged both as to production and market conditions. Canners are limiting their operations as they cannot get cans, one large packer being able to operate only two days a week. Others are following a similar schedule. Goods are being shipped out of Maine as rapidly as possible to avoid the expected advance in freight rates, but the surplus in that State is so light that jobbing centers have not been able to get an accumulation. The distribution is largely to the domestic trade as the exporters are picking up only a few lots here and there. While the market shows a firmer tone in all styles of package no quotable change in prices has occurred. California ovals are selling well, but spot supplies are light and there is not much in transit. Other styles are quiet. Imported sardines are dull on spot but held at full quotations. Salmon is moving in better volume and is steady in tone. Red Alaska is scarce and favors the holder, especially on regular packs. Pinks are in better inquiry than actual demand as buyers and sellers are too far apart in their views as to values to allow for much trading. Chums are dull and neglected. Medium red is steady. Future tuna fish is selling in smaller volume than usual at opening prices on the basis of two cases of blue fin to one of white meat. Some thousand case lots are being signed up, but the distribution shows that the average buyer is holding off.

Dried Fruits—Summer dullness is the ruling factor, as the demand is restricted owing to the abundance of fresh offerings. Prices hold at former levels as there is no disposition to sell freely in the face of an apathetic market and of higher priced new packs. The railroad congestion prom-

ises to result in a slow delivery of the 1920 crop, prolonging the period of sale of last year's offerings, and while the demand is lacking at the moment it is expected that it will more than make up for the present dullness in the fall. While this condition prevails any new developments can hardly be expected from the spot market. Futures are the center of interest, if not of buying. Prunes are the only fruit so far to be definitely established as to price, but in that offering many buyers are holding off until the California Prune & Apricot Growers, Inc., names its 1920 prices. Some factors expect these to be under those of the independents. As the June drop is about over and the size of the coming crop more definitely settled it is believed that the association will name its prices before very long. The California Packing Corporation is offering 20s-30s Imperials at 35c a pound for October-November shipment. Another independent is out with 40s-90s at 13¼c for Santa Claras, Napas or Sonomas for October-November shipment. On 50s-90s from outside districts, that is, other than those specified by the buyer, the price is 12¼c for October shipment. There is little buying interest. An assortment of apricots at 29c has been made for shipment during the first half of July, including 25 per cent. extra choice, 50 per cent. choice and 25 per cent. standards. As a rule the future offerings of this fruit have been limited so far. Peaches are offered f. o. p. by one packer on memorandum orders, with the price to be announced before the end of the month. Raisins are so scarce that the movement is limited. The entire country seems to reflect the bare market which exists here. Currants are firm on spot and abroad. The new crop in Greece is reported to be small, due to recent rains in all districts. The commercial yield is estimated at 110,000 tons, which, with a surplus of 5,000 tons of the old crop, would make 115,000 tons in sight. Deducting the supplies needed in Greece to fulfill Government requirements, the balance available for local and for export account is 106,200 tons, or about 2,000 tons less than last year.

Salt—Very little is offered on spot and dealers are refusing to quote prices except those prevailing at the factory at the time of shipment. The market is firm under the influence of the restricted supplies.

Tapioca—Medium pearl is in small request but small pearl is dull and neglected.

Molasses—Grocers are doing a hand-to-mouth business at present but in sufficient aggregate volume to hold the market steady.

Starch—Corn starch showed an easier tone as a result of apathy among buyers. Other grades are held steady. Japanese potato starch is held with more confidence, as supplies are much lighter on spot.

Matches—Match makers, not the kind referred to in the modern society novel, however, are behind on orders, said to be due to the labor situation, scarcity of boxes and containers and the freight transportation congestion.

Paper Stocks—Retail grocers will note that their duplicating salesbooks

have advanced. A 1 special sell at \$9.75 per 100 as against \$9.63 and \$65 per 1,000 as against the old price of \$60.50.

Mason Jars—Although these jars have advanced they are to be had from wholesalers who bought at the old prices and therefore have been suggested as a good buy before a general increase has taken place.

Soap—A fair test whether a manufacturer can sell direct to the retail trade without the distributing machinery of the wholesaler and on a more economic basis is to be attempted by the Procter & Gamble Co., which announced last week that it would, effective July 1, market its various products from manufacturer to retailer throughout the United States. While the company says its reasons are twofold, that of greater economy in marketing and better service to the consumer, it is believed, there are other motives that prompted this drastic step. The wholesalers have not been on the friendliest terms with the Procter & Gamble Co. for the reason that the profits accorded the jobbing trade were not wholly compensatory. A test of the independence of the jobber was made last spring in the New England states when the big soap company started selling direct to the retail grocers and now it announces that experiment has influenced it in making that policy general over the country.

Provisions—Huge stocks of provisions brought about a decline of about \$1 per barrel for pork, and \$1 per hundredweight for lard Tuesday.

Crazy Times.

Strike and the world strikes with you, work and you work alone; our souls are ablaze with a bolshevik craze, the wildest that ever was known. Groan and there'll be a chorus, smile and you make no hit, for we've grown long hair and we preach despair and show you a daily fit. Spend and the gang will cheer you, save and you have no friend; for we throw our bucks to the birds and ducks, and borrow from all who'll lend. Knock and you'll be a winner, boost and you'll be a frost; for the old sane ways of the pre-war days are now from the program lost. Strike and the world strikes with you, work and you work alone; for we'd rather yell and raise blue hell than strive for an honest bone. Rant and you are a leader, toil and you are a nut; 'twas a bitter day when we pulled away from the old time workday rut. Wait and there'll be a blowup, watch and you'll see a slump, and the fads and crimes of these crazy times will go to the nation's dump.

Ellison & Son Co., dealer in general merchandise at Kinde, renews its subscription to the Tradesman and says: "Your paper is very much appreciated."

Look back at your failures only long enough to profit by the lessons they teach. Then forget them, and look to the future.

The Thomas Canning Co. has increased its capital stock from \$100,000 to \$1,000,000.

Tariff and Labor Conditions Ought To Jibe.

Grandville, July 6—What are denominated problems by the unthinking take up a great deal of the time of the politicians and many of the laymen. There were problems in our early school days that kept the young brains on the wrack for something better to do, but among grown people and in this enlightened age, most of the so-called problems are mere whims of disordered brains, raised, perhaps, by some political hacks for the purpose of causing the common herd to stare in wonder at the men who propound such weighty matters in the affairs of life.

To get down to brass tacks, there are questions of considerable import to the American people which have to be answered in the right manner to insure safety from disaster to the whole industrial fabric. One of these is the question of foreign immigration.

In the past one of the big parties advocated, as well as enacted, strict tariff laws against the importation of pauper-made goods from foreign lands, while at the same time a steady unobstructed stream of cheap labor was coming into the country which, to a considerable extent, denatured the very tariff laws passed to protect American labor.

There was an inconsistency in this that puzzled the less astute among our population. Free labor, restricted goods! An anomaly that worked contrarywise to some of the theories of the tariff tinkers.

And now we are to have the tariff and foreign immigration topics to deal with all over again. The world war abolished these so-called problems from the public mind. Now that the war is over, and peace and prosperity is in the offing, these puzzling questions arise once more to confound the foolish and puzzle the wise.

It will take a wise Congress to deal properly with the immigration and tariff questions, yet these have to be met and dealt with in a manner conserving the best interests of the American people. The days of free trade in human products while a heavy tariff is levied on imported manufactured goods have passed, let us hope to never more return.

There is a spice of selfishness in every man's makeup, no matter how honest and praiseworthy that man may be. While there was much sense in the tariff for protection to American industries, there was a lack of horse sense in our immigration laws that permitted a free introduction of labor from the low wage countries of Europe to compete with American labor.

The protective tariff was originated back in the early days of our Republic, one of its most eloquent promoters being the immortal Henry Clay. Protection versus free trade have waged innumerable political battles in the United States. I am not in this article attempting to defend or decry the tariffs of the past, but wish to point out the absurdity of legislating against foreign made goods, while inviting a free immigration of the makers of these competing articles.

Right now there is a call going up from many of our business men for more workers to fill places not nearly fully manned. What is the result? A demand for the opening of the immigration gates permitting the pauper-paid workmen of Europe free, unrestricted entry into this country.

There can be but one outcome if such a National policy is pursued, the breaking down of the American liberal wage system, an over supply of workmen which all the tariff laws enacted by Congress cannot counteract.

Two men for one job isn't indicative of the best labor conditions. We may admit that the present rate of wages is abnormal and cannot last. Well and good, but to import labor by wholesale in order to bring down wages to a normal condition is going to prove a dangerous expedient.

When the slump comes in prices of wages and products the country will be filled with idle men, doubly so from the fact that thousands, perhaps millions, of foreign workmen have been led to come here because of the alluring prospects held out to them by unwise, unthinking manufacturers.

The wisest course for those who have the making of our laws would be to restrict and not encourage immigration. In fact, if no foreigners were permitted to set foot in America for a term of ten years this country would be much the better for the restriction. In such a condition, should a panic come, it would be less drastic and of shorter duration than it would be with several million foreigners fetched here by the unwisdom of this call for workmen.

Before the world war immigrants flocked to this country in droves. Some years upward of a million landed on our shores, ignorant of American ways and wishes, wholly at variance with our methods of government, fit subjects for the wild-eyed anarchists of the Emma Goldman type to work their murderous propaganda upon.

The population of America is increasing sufficiently fast from its birth rate. It is not necessary to let in the rag-tag and bobtail of Europe

to do our labor for us. On the contrary, let Americans fill our mills and factories, till our farms, work our mines, sail our ships and run our railroads, then will prosperity indeed keep pace with the demands of the country at large, and industrial life continue to surge through the arteries of trade.

It is up to the American people to decide whether we shall continue making good along business lines, whether we shall fulfill the proper destiny of this great country of ours by keeping its business and social affairs strictly within the bounds of American thought and American life or whether we shall permit a flood tide of foreigners sweep us from our industrial feet into the whirlpool of industrial disaster. Old Timer.

No Use For It.

"Have you a work on the Bertillon system?"

"No, but we have one on fingerprints."

"Don't need that. I am a fingerprint expert already."

"Indeed?"

"Yes, I am the mother of four small boys and I put up my own jam."



THE SIGN OF

QUALITY

"Tell me, how do you make such delicious bread and biscuits?"

said Mrs. Newly-wed to one of her girl friends.

"It's the easiest thing in the world. I've never found it any trouble to bake good bread, rolls, biscuits and pastry when I had such good flour as

Lily White

"The Flour the Best Cooks Use"

Look for the
ROWENA
trade-mark
on the sack

LILY WHITE is a flour containing the choicest selection of soft and hard wheat grown in America. Soft wheat improves the flavor and color. It insures the baking of a good looking loaf of bread. The flour is correctly balanced to make as good bread as it does biscuits and pastry.

There is just enough hard wheat in LILY WHITE to make it the Ideal all-around flour.

After being cleaned four times it is scoured three times, then actually washed, so that every bit of dirt is removed from the kernels of wheat. Everything baked from LILY WHITE is light, tender and of delightful flavor.

Give LILY WHITE a good trial. It is guaranteed to give perfect satisfaction.

VALLEY CITY MILLING CO.

GRAND PAPIDS, 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.

Over Five Millions Insurance in Force

Michigan Shoe Dealers Mutual Fire Insurance Company

Fremont, Michigan

STATEMENT FOR JULY 1, 1920.

Insurance in force June 1, 1920	\$4,921,250.00
New Business in June, 1920	167,150.00
Total in force	\$5,088,400.00
Cash on hand June 1, 1920	\$24,298.62
Cash received during June	4,830.20
Total	\$29,128.82
Cash paid out during June	5,112.17
Cash on hand July 1, 1920	\$24,016.65

More than 2,000 property owners co-operate through the Michigan Shoe Dealers Mutual Fire Insurance 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 per cent. present dividend saving.

ONE OF THE STRONGEST COMPANIES IN THE STATE

Dividend for 1920, 30 per cent.

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

THE PIONEER

Michigan Shoe Dealers Mutual Fire Insurance Company
FREMONT, MICHIGAN

LINENS MUST COME DOWN.

One of these days somebody of an enquiring turn of mind will look into the matter of the price of linens. The subject promises to repay investigation. Every one knows the reasons assigned to account for the scarcity of flax and its product. At first it was the cutting off of the supplies of flax from Russia and, subsequently, the havoc caused by the invasion of Belgium. Then came the great demand for linen for airplane fabrics. Since the war there has been even more emphasis on the supposed scarcity of linen, although the abnormal demands for it have ceased. All the time, however, any amount of linen could be had—at a price. This holds true especially at the present time. It also happens that there is a pretty large quantity of flax being grown in a great many countries outside of Russia, and that the visible supplies of this article are very much in the control of the Dundee and Belfast spinners, who seem to be doling out linen in a way to get the highest prices possible while being enabled to buy their domestic flax at a low government-controlled price. This country is, perhaps, the best customer of these canny gentlemen. The latter are said to have on hand huge stocks of flax, but are holding on to it for monopolistic purposes and are keeping up the price of it to the utmost. This is one reason why so much of the cotton damask and union goods is being put out at prices that would be high even for pure linen. Exports to this and other countries seem also to be regulated so as to create the impression of a scarcity that really does not exist. For the ten months ended with April the imports of linen fabrics into this country were about 37,000,000 square yards. For the first quarter of 1920 these imports were very uniform in quantity each month. In April, however, there was a notable increase. This may or may not indicate that the British flax trust is being compelled to let go its holdings. One thing that seems certain is that the prices of linen fabrics are very much higher than are warranted. And the corollary is that they must come down.

GENERAL DEFLATION AHEAD.

Everybody knows that in view of the tightened credit terms, prices of staple goods are bound to fall, and that there must be a general deflation of values. This thing is going to happen not only in this country but in every other one as well. The first big break of the kind came in Japan whose comparatively limited resources made it especially vulnerable when the credit expansion caused by overspeculation had to be stopped. It was noted there that the resultant fall in prices affected not only silk, the speculation in which caused the panic, but practically every other commodity, including foodstuffs. It was a general deflation reaching everything except wages. For the time being, this sudden break was somewhat calamitous. But there are those in Japan as well as elsewhere who profess to see a hopeful aspect in the

result. Aside from the benefits to business resulting from the elimination of speculators, the deflation of values promises to put Japan in a more favorable position for increasing its foreign trade, on which it must depend for its prosperity. In the competition for such trade, which promises to be severe in the immediate future, those countries will have the advantage—other things being equal—which have brought down their prices to the lowest levels. This country is, perhaps, in a better position than any other to make these reductions and, when it does so, the European nations will follow. This inference is supported by the fact that those countries have been adopting the course recently taken here in the reduction of retail prices.

BISCUIT COMPANY UPHELD.

The decision of the Federal Trade Commission that it has no ground for action against the National Biscuit Company will be received with peculiar interest by the grocery trade, where the action has long been a matter of standing concern.

In substance, the decision holds that a "cumulative discount" payable at the end of the month, based on the amount of goods sold during the month, is not unfair trading and has none of the effects originally charged, wherefore the complaint is dismissed. But it does not in any way settle the issue of just how fair and unfair quantity prices are as between the big and little distributor. It simply amounts to a judgment on a discount system not dissimilar from buying on open account and computing the discount at the time a monthly invoice is rendered.

In general, had the Federal Trade Commission been familiar with business practice rather than loyal to its own pet theories of business—it should have known it all along—it would perhaps have framed the issues in a way that would have affected the real issue of quantity price, which clearly sells goods to a big buyer more cheaply than to a small one, and thereby promotes monopoly by giving an unfair competitive advantage to the great as against the small buyer.

In another direction it is interesting as tending to establish the idea of the relation of producer and his subsidiary distributor in the process of selling goods of a branded character. The compensation to the distributor is deferred until the termination of his service, at which time the value of his service is assessed; also in basing the distributor's interest in the goods concerned to a thirty day supply, rather than coaxing him to stock up and perhaps overload to get the right price. In this case the company carries the goods without requiring the distributor to load up beyond his needs with perishable goods.

No man is using his full strength until he is doing the thing he was born to do. No man who allows Doubt and Fear to keep him from his own, is a real man. He is only an apology for one.

GOVERNMENTAL BLUNDERS.

When one reads of indictments of "draft dodgers" running into the hundreds of thousands it seems rather too much of a wholesale business to be altogether credible; and when in the same issue of the newspaper one turns to the latest developments in the Bergdoll case one is tempted to reflect cynically that here the many are taken and the one is left—left, apparently, to roam the country at will in a high-powered automobile, while the smaller fry are liable to be swept up by the dragnet of a Federal Grand Jury's indictment.

If all these thousands are really "draft dodgers," by all means let them be prosecuted with the full rigor of the law. But it is practically admitted that a large number of them are draft dodgers only in a meticulously technical sense. Many of them are thought to have enlisted voluntarily without bothering to comply with all the formalities of draft enforcement in their own districts; not a few have in all probability made the supreme sacrifice in France. This is admitted by the authorities. Nevertheless, they are all lumped together, the sheep and the goats, under a common suspicion of having evaded the most sacred and binding duty that can claim the manhood of any generation. One can appreciate the difficulties in the way of tracing all these names, but this seems to us to be clearly a case where it is not permissible to assume that the difficulties are insuperable. It is intolerable that there should be any risk at all of thus aspersing the name of a man who gave his life for his country on the battlefield. It is hardly less intolerable that a man who did his duty bravely in France should now be called upon through the omission of some technicality, to clear himself of what is tantamount in public estimation to a charge of cowardice. The authorities must find means of avoiding so flagrant a manifestation of injustice.

FORECAST OF WHEAT CROP.

A full report on the acreage, condition and estimated yield of all grains this season will be given by the Government report on Friday. An interesting feature will be the first official figures on corn. Current estimates on the acreage range from about the 102,900,000 acres of last year to an increase of 5 per cent. There is an increase in Kansas, and a decrease is reported in the Southern States. Based on the 102,075,000 acres harvested last year, with an increase of 1 per cent, there would be 104,117,000 acres. A condition the same as last year on this date, 86.7 per cent, would give a crop of 2,855,759,000 bushels, while at 90.2 per cent, there would be 2,967,000,000 bushels.

Little change is expected in the estimate of winter wheat from that of 504,000,000 bushels suggested last month, as losses in the Central West are regarded as about offset by gains in the Southwest. The crop is figured on a fractionally higher basis than last month. A condition of 79.2 per cent., compared with that of 78.2 last month, would indicate 512,000,000 bushels, while 80.5 per cent. gives 519,000,000 bushels. The July 1 esti-

mate last year was 839,000,000 bushels, and the harvest was 732,000,000 bushels.

Spring wheat has improved, there having been good rains and the report at the time of issuance is expected to be lower than the actual crop. Last month's showing was 277,000,000 bushels. The basis is advanced 1.1 bushels per acre for the month. A condition of 91.1 per cent, compared with 89.1 last month would give 304,000,000 bushels, and 95 would show 314,000,000 bushels. The July estimate last year was 322,000,000 bushels and actual harvest 209,000,000 bushels.

TRANSPORTATION CHEAP.

Relatively, transportation is about the cheapest thing modern civilization has devised. We complain at freight rates, we find fault with railroad accommodations and grumble about the increased fares of street cars and traction lines. Every time gasoline goes up a cent we resent it, as we should, and the tire bills are enormous and growing all the time. But, all things considered, transportation is still very cheap, whether it is upon the steam roads, the street car lines, the traction lines or in automobiles. The last named is by far the most expensive at this time, but it is cheaper than walking.

That is the way to make the comparison—by walking. One walks three miles an hour, at considerable expenditure of physical energy. If he will devote the same amount of physical energy to some other task he will be paid enough for the hour's work to carry him fifteen or twenty miles; and if that isn't a fair way of finding out the cost of transportation we know nothing of comparisons. But the time element must also be figured in the bargain.

When one has walked thirty miles he has consumed the whole day. There has been no time for anything else. So it costs a day's time and energy to walk the thirty miles, let us say. Now, one can work an hour or two and earn money enough to pay the railroad or carfare for thirty miles. Then, he can cover the thirty miles in an hour, leaving him the remainder of the day for his own use. Has civilization developed anything cheaper than that?

Price tags help sell goods. Some retailers object to the placing of price tags on the articles in their store for the reason that it reveals their prices to competitors. This is a flimsy objection. If competitors want to find out the prices there are many ways of doing so. It is wiser to conduct one's own store honestly, sincerely, and with friendly service to the customer at reasonable prices and not to waste one's brain tissue worrying about what one's competitor may be doing to the matter of prices. In a big percentage of cases to-day there is practically no competition of prices. The keenest competition is competition of service. That kind of competition is wholesome and makes for the general progress.

He who has misgivings at the start will never finish anything.

MR. BUSINESS MAN:

A nest-egg of surplus money invested outside of one's own business has proved the salvation of many a merchant in panic times when his bank could not or would not extend his line.

It is always good business to have an anchor to windward and it is likewise good business not to have all of your eggs in one basket.

The problem confronting the merchant, however, who wishes to invest money outside of his business where it is safe, liquid, and will bring a good interest return is not of the easiest, for the simple reason that a merchant can not give the time to the study of investment securities that he has given to the business in which he is successful.

We suggest that the WURZBURG DRY GOODS COMPANY 7% Preferred Stock which we are selling at 98½ to net better than 7%, free of tax in Michigan, is a security that a merchant can invest in and not feel that he is setting sail on uncharted seas inasmuch as it is in his line of business and he can easily check it up.

The operation of department stores constitutes one of the soundest businesses in the country today. Their record of success and stability is remarkable.

The Wurzburg Company is one of the most successful department stores in Grand Rapids. Its growth has been steady and comparatively rapid and there is no reason to believe that it will not continue so.

A financial statement is of fundamental importance in every merchandising business and we call your attention to the January 31, 1920, statement of the Wurzburg Dry Goods Company showing net assets of about a million and a quarter with no current liabilities and with no bonds outstanding against the property; that is, with no debt whatever. We also particularly ask you to note that of this million and a quarter of assets, practically a million are current assets which can be liquidated over a period of sixty to ninety days.

Is there any form of security that you know of which you had rather have against a \$400,000 Preferred Stock issue than a million dollars of cash, Liberty Bonds, merchandise and good accounts receivable to say nothing of a well organized, profitable going business.

The earnings record of the Company will also appeal to the business-man. The average annual earnings for three years back amount to about five times the annual dividend requirement on the entire Preferred Stock issue and during the year 1919 the earnings were in excess of five times the dividend requirement and during the present year they are showing a very considerable increase over 1919.

Please note that this Preferred Stock issue cannot be increased beyond \$400,000 without the consent of the Preferred Stockholders and also please note particularly that the Company will retire each year not less than \$20,000 of this Preferred Stock at the call price of 103, unless they can buy it cheaper in the open market.

We might add that we have found that in periods of depression good local preferred stock issues show less shrinkage in market value than any class of security aside from very short time note issues.

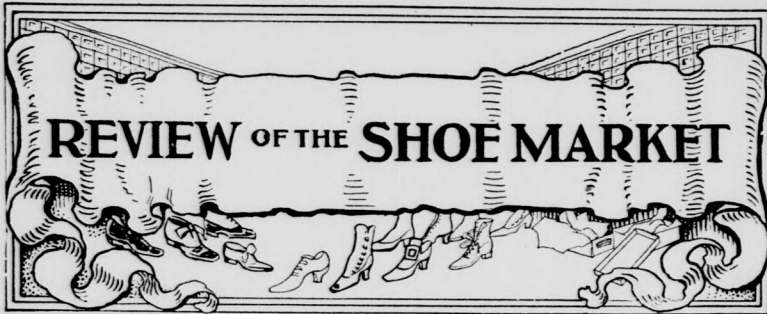
We believe that you, as a business-man, will agree with us that this Preferred Stock issue constitutes quite an unusual investment; that the statement of the Company is almost an ideal one; and that the record of the Company over the past seven or eight years, as well as the record of well-conducted department stores in general, is warrant enough for our endorsement of this Preferred Stock issue as a sound, business-man's investment to net over 7%.

We should be very glad, indeed, to have your order for any amount that you might care to invest in at this time, subject, of course, to our sale of the unsold balance of the issue.

Please write for detailed circular.

HOWE, SNOW, CORRIGAN & BERTLES
INVESTMENT BANKERS
GRAND RAPIDS S - VINGS BANK BLDG. GRAND RAPIDS, MICHIGAN

Statistics and information contained in this circular while not guaranteed are obtained from sources we believe to be reliable.



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

Selection of New and Up-To-Date Styles.

It is a recognized fact that, of all salesmen in retail lines, the shoe retailer is looked upon as being the highest type of all. He takes a pride in fitting his customers, and men are heard every day to speak of how easy it is to drop in this or that store, and be fitted.

However, the first question to be discussed is: Where do we see new and up-to-date styles? The answer is, with the traveling salesmen, or the sample rooms at the market.

Many buyers do not treat the traveling salesmen with courtesy; I mean when the salesman calls on him and suggests that he look at his line. He oftentimes tells him that he is not open for a proposition; he may not be at that moment and, of course the salesman calls on one of his competitors, sells him, and then the competitor begins to be looked up to as the up-to-date store of the town. So this salesman, on his next trip, will figure that it is useless to call on that particular buyer as he will not look at his line.

Some buyers treat the salesman as if their stores created all the new styles, and that his line was out of date, now knowing that the traveling salesman is the advance agent of new styles.

Lines of shoes vary so that some seasons this salesman's lines is in a class by itself, and the next season the other fellow's line has it on them all.

My advice to buyers is to first do this—always have room in your stock for something new—just remember that the factories are running all the time, and that if you can't get it from one you can from another.

The successful shoe buyers, I call attention to buyers of men's shoes, should carry as few lasts as possible. Take the time to pick good ones, he should carry it in all leathers—the climate telling the buyer the leathers he should purchase. He should be just as careful to carry the same last and leather in low shoes, provided in his section of the country there is a demand for low shoes; for this reason, how many customers leave a store dissatisfied with the salesforce, or for not getting the proper wear out of the shoes, or the policy of the store, the percentage will be almost nothing compared with the customers who leave on account of not being

fitted correctly. This, of course, applies to your staple styles.

I will say some stores lose a great many customers because of changing their lasts. Mr. Jones or Mr. Smith comes down one season with shoes 25c or 50c lower than Mr. White, whom you have been buying from—then you forget yourself and buy from Mr. Jones or Mr. Smith, forgetting your greatest asset—your satisfied customer—who will be in due time to get his regular pair of shoes. He comes in and you tell him you have quit his regular shoe, but you can fit him in this one; he may buy, but is not satisfied like he would be if he had had his regular shoe, last and size.

We will figure what staple styles consist of. Your stock should consist of 100 units, 80 per cent. of these units of styles should be staple, 10 per cent. should be figured as extreme or shoe millinery; as to-day, winged tip or brogues, low or high shoes. Play this 10 per cent. of millinery while the playing is good, and when they start to go dead, begin to clean them out not with a sale, but with a P. M. or a special commission to your salesmen. Your stock will show more profit—and you can use the money spent on advertising the cut price on advertising new styles that you still have 10 per cent. of units to buy.

By doing this you always will be looked up to as being the wide-awake and up-to-date merchant and, at the same time, having very few odds and ends to sell at a great sacrifice.

Chas. P. Brady.

Stung!

He had read an advertisement offering to tell any interested person who would send ten cents how to make a cheap shoe last.

He had sent his ten cents.

And when at length he got his answer, which simply told him to take a piece of wood and whittle it into the shape of a shoe, the things he said were what a church member of his standing should not ever have known?

You help your credit none by taking the last day of time on every bill before paying it.

Home Ease STRAP SANDAL In Stock

Glazed Colt—Flexible McKay. St. No. 500—\$2.60
 Write for pamphlet showing other In-Stock Comfort Numbers
BRANDAU SHOE CO.
 Detroit, Mich.

Mayer HONORBILT SHOES
 For Bigger and Better Business

HOOD WURKSHU
 Built Like An Auto Tire



BLUCHER

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

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

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

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

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

The "Bertsch" shoes are shoes your customers want. Reasonably priced ---quick sellers---they will give you a larger volume of sales with increased profit, and the unusual value will mark you as the leading shoe merchant in your city.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

Proper Compensation for Retail Shoe Salesmen.

The question of compensating retail shoe salesmen is a matter that has long been a stumbling block in the progress of the retailing of shoes, and consequently a matter that has been viewed from many angles, and dissected by as many shoe men.

The first and foremost point to remember is the fact that the salesman of to-day is not to be dealt with as was the case in years gone by. Conditions have forced many changes on the trade, and the salesman has come in for his share.

Now, to get down to the proper compensation, I would ask your indulgence while I divide all salesmen into two distinct classes. We will call the one class the "conscientious" salesmen, or rather, the salesman who has his firm and his own future in view. The other class we will term the "automatic" salesman—or the salesman who has no self-interest in anything except the pay envelope. One of these is as detrimental to a firm as the other is beneficial.

After all is said and done a salesman's compensation should be based on his actual worth to those who employ him. For this reason you should have him understand that he is working with you and not for you, towards the success of the store; and in that way the store's interest becomes, to a great extent, his interests. In other words, bring the salesman and his employer closer together, by making their interests as mutual as possible.

This brings us up directly to the point of compensation; and after a careful study of various systems and methods, along this line, I am of the opinion that the proper compensation for retail shoe salesmen should be based on a percentage of sales, together with a suitable drawing account, paid semi-monthly, and added to this a bonus system.

This bonus should be paid on all sales—cash and credit—after deducting the drawing account from the actual amount earned by a salesman on a 7 per cent. basis. The difference to be paid at the end of every six months, but not as a bonus, because it is not a bonus, but compensation earned and to be fair with your men have them know that they have earned this and don't impress them with the idea that you are giving it to them. There are several good reasons for paying this earned surplus semi-annually. First, the salesman has something to look forward to. Second, it has a tendency to keep the men closer on their job, in order to collect—thus making fewer changes.

Again, this method does in no way alter the salesman's efficiency, but to the contrary, as the more goods he sells, the more he has coming to him, though it be as a drawing account, or as a bonus.

This is the only fair and proper method of compensation, as the salesman virtually makes his own salary by his own efforts, and in this way his work becomes mutually beneficial.

Added to this is the ever popular P. M. system, which every merchant who appreciates a clean stock, is

proud to incorporate in his store. This method of compensation, my friends, is not an experiment, but a system worked out, and now in force and a success. Nathan Simon.

Retail Outlook in Women's Footwear.

Leathers: Black and brown kid and calfskins.

Lasts: No marked changes. Vamps slightly shorter, except in high grades. Boots of moderate height.

Heels: Military, Cuban and Baby Louis, with Louis heel favored only for formal wear.

Styles: Low cuts from 40 to 60 per cent. Style trend will be along lines somewhat more conservative, owing to prevailing high prices, which makes novelty extremes hazardous.

Prices: Expected to be somewhat lower, owing to the attitude of buying public, but high costs of materials and labor precludes any general slump. Tendency to "cheaper shoes, not shoes cheaper."

General Trade Outlook: Prospects bright for good, steady trade in foot-

wear of conservative patterns, especially the grades which can be sold at moderate prices. Fundamental conditions of trade and country's prosperity point toward good season during coming fall and winter.

Attitude Toward Buying: Most dealers have done some buying, but no one has bought for his season's full needs. Express intention to place orders at the Rochester, Syracuse and other style shows. Marked tendency to carry shorter stocks and to buy from "hand to mouth" as shoes are needed. This, it is believed, will compel more manufacturers than formerly to install stock departments for the convenience of their customers.

The most profitable sale is the one that brings the customer back to buy again.

Shoe Store and Shoe Repair Supplies
SCHWARTZBERG & GLASER
LEATHER CO.
 57-59 Division Ave. S. Grand Rapids

Quality First



You are making a safe investment when buying Hirth-Krause shoes, for you know that you are getting the best that can be made.

Quality-Long Wear—and the last word in style is what brings satisfaction to your customers.

Hirth-Krause
 Shoemakers for three Generations
Shoes

Tanners and Shoe Manufacturers for Three Generations
 Grand Rapids, Michigan

MEN'S OXFORDS

ARE GOING FAST, GET BUSY AND SIZE UP NOW ON

No. 8762



In Stock Unbranded

- 8762—Fine Dark Mahogany Calfskin, 9 iron oak outer sole, grain inner sole. City Last. A to D, 5 to 11\$8.40
- 8763—Full Grain Mahogany Side, 9 iron oak outer sole, grain inner sole. City Last. B to E, 5 to 11\$6.85
- 8749—Fine Gun Metal Veal, 9 iron oak outer sole, grain inner sole. Tremont Last. C to E, 5 to 11\$7.00

Terms: 3%, 10 days; 1%, 20 days; net 30 days.

RINDGE, KALMBACH, LOGIE CO.
 10 to 22 Ionia Ave. N. W.
GRAND RAPIDS, MICHIGAN



Evil Features of the Excess Profits Levy.

Imperative expenditures of the United States government for some years to come hold out no hope for any considerable and immediate reduction in taxes.

The situation is clear to anyone who will take the trouble to go into it. The nation has in its liability column certain fixed charges that must be met. Business men who have studied the situation see this clearly.

There is no escape from heavy taxation, but there is unlimited room for improvement in the present tax laws. One would have to go far to find a more unwise tax than the excess profits levy, which continues in existence after the conditions which gave rise to its enactment have disappeared. This tax has met with universal disfavor from government officials charged with its enforcement and from business men who pay it.

Many people do not realize how difficult it is to reduce the current expenditures of the government. One of the best analyses made recently of government expenses has been presented by Dr. Edward B. Rosa, of the United States Bureau of Standards. Dr. Rosa calls attention to the fact that of a total of more than \$5,500,000,000 contained in regular supply and deficiency bills 92.8 per cent. was set aside to meet obligations arising from war.

This sum included estimates for the army and the navy and provided for interest on the public debt, pensions, war risk insurance, rehabilitation and care of soldiers, deficit in the wartime operation of the railroads, expenditures of the shipping board, European food relief and a bonus to government employes to cover increased costs of living due to the war.

The remaining 7.2 per cent. was divided as follows: for public works, 3 per cent; primary governmental functions, 3.2 per cent. and research, education and development work 1 per cent.

Expenditures for wars must continue until war's debts are paid. It is unlikely that the people of the country will demand reduction of funds for the army and navy to the extent of leaving the nation unprepared for future wars. Large cuts in civil expenditure would not reduce the total budget to any considerable extent.

It is plain, therefore, that taxes must remain high. The task of Congress and the people who pay the bills is to make the taxes as scientific and equitable as possible with a view always to ease of administration and collection.

The excess profits tax came for-

ward as a war measure when the government became a heavy purchaser of war supplies. In determining on a purchasing policy the government decided against a pooling of products within an industry with one selling price, and instead set prices high enough to give high cost producers margins that would enable them to produce to capacity for war purposes. The excess profits tax was designated to equalize profits under this policy.

Whether this policy was wise or not does not matter here. But the war is over. Plants have returned to peace production. All of the reasons for the tax have ceased with the ending of war conditions.

The principal charge brought against this tax is that it encourages waste and extravagance in the conduct of business when the national industrial and business situation demands economy and efficiency. The inevitable result is an added increase to the already high cost of living. A member of the Federal Trade Commission declares that the tax causes the public to pay \$4 or \$5 for every dollar of the tax collected.

In 1916 when there was no excess profits tax, 61 per cent. of all reported corporations that showed any profit at all reported expenses as 73 per cent. of gross income. In 1917 the percentage had jumped to 87 per cent. There are indications that a large proportion of the increase is traceable directly to the tax.

Within the period given, due to rising prices and increased output, the gross income of all the country's corporations, mounted from \$35,000,000,000 to \$84,000,000,000. The significance in the change of ratio of expense is apparent, for if the corporations which made a profit in 1917 had operated at the same low expense as in 1916, their net profits would have been larger by \$11,000,000,000.

The sum of \$11,000,000,000, had it been saved by the corporations as income, could have been made to yield a very large sum in taxes, perhaps as much or more than was collected in excess profits taxes. It is possible that the ratio of expense to gross income is even higher to-day than in 1917. From the public point of view the excess profits tax may be a beautiful example of the ancient practices of saving at the spigot and wasting at the bung-hole.

All forms of business tax are finally paid in prices. The fault of the excess profits tax is that it is paid in higher prices at the very time in our national affairs when we can least afford it. It is a most unsatisfactory form of commodity tax because there is no way of preventing the business corporation from computing the tax you

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

Assets \$3,572,588



Insurance in Force \$66,109,220

MERCHANTS LIFE INSURANCE COMPANY

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

RELL S. WILSON, Secretary

JOHN A. McKELLAR, Vice Pres

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg., Grand Rapids, Michigan
GREEN & MORRISON, Agency Managers for Michigan



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

11½ Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

have to pay and putting it into its costs. The chances are, that being unable to determine the tax with accuracy, it makes its allowance too high and thus becomes an unintentional profiteer.

The inequalities of the law are without number. Under its administration a concern which can expand its business by obtaining credit has no advantage, and, in fact, it operates under a heavier burden than a business which can obtain no credit.

A corporation organized before the war may have issued bonds equal to its capitalization. A competing concern may have started in business with the same amount of money issuing common and preferred stock. The first corporation pays the higher taxes through no fault of its own, but through lack of ability to see that the tax was coming.

A corporation organized, say, fifteen years ago, which may have doubled its assets is allowed to include as its invested capital for excess profits tax purposes only the original amount paid in, without taking into consideration any increase in the value of its assets, due to appreciation. A rival business organized two years ago with the same assets can compute its excess profits tax on a basis of the larger capitalization. Worse still, being a limitation upon profits, the tax proportionately deters new capital from being risked in competition with existing enterprises, and this at a time when, with supply and demand thrown out of relation by war, we most need increased production and return to a competitive basis.

The tax makes no provision for the capitalization of good-will built up through years of service and advertising. If a corporation with these assets is sold, the purchaser is entitled to include the value of the good-will purchased as capital. There have been many instances of hardship under this arrangement.

Another feature of the tax is that a corporation, as such, may pay a much higher tax than a partnership of the same capitalization, while the situation in some instances may be entirely reversed.

The difficulties of administration of the tax have been pointed out by officials. They are already so far behind in examining returns that they cannot tell when they will catch up. An average man in the street may conclude that the grandchildren of present officials of corporations will have an excellent chance, if the law is not repealed, of going over with a new generation of treasury officials, the tax returns of 1920.

Ben H. Lambe.

Brightening Their Lives.

The clergyman of a poor parish was showing a rich lady around, hoping to touch her heart and so receive a big check for his people.

"We are now passing through the poorest slums," he said, as the car ple have little to brighten their lives." turned into a side street. "These peo-

"I must do something for them," sighed the lady, adding to the chauffeur: "James, drive the car slowly and turn on the big lamps."

A Credit Help For Smaller Concerns.

I find that one of the greatest helps in my business is making out a semi-annual financial statement and mailing it to my bankers and jobbers. In this way I keep them informed on how much business I do each year and can solicit their help easily when I need it.

Until recently I had not been in the habit of making up these statements, but a short time ago I experienced a serious fire loss and had to put in an almost complete new stock of goods. I didn't have all the funds necessary to pay for this merchandise and had to ask for credit both at my bank and from my jobbers. That part was easy; but both the banks and the jobbers said they wished I had some kind of business statement that would enable them to see how I had carried on my business and let them know how safe a credit risk my business offered.

Since that time I have prepared and sent out twice a year a statement that shows in detail how I have carried on my business and what my profits have been.

Helping Him Out.

In the first enthusiasm of married life the young husband had allowed the expenses of the new establishment to run far ahead of his modest income, with the result that he began to spend his evenings going over a considerable package of tradesman's bills, endeavoring with the aid of a pad and pencil to evolve some new scheme of mathematics whereby he could make two and two come to six or seven. One evening the packet was missing from his desk.

"Have you been moving the papers in my desk, dearest?" he asked. "I can't find some bills I left here."

"The horrid old things!" she responded as she came and put her arms tenderly about his neck. "I saw they were worrying you, and I determined to always help you in everything, so I just took them and burned them up!"

Make This Your Bank



Established 1853

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

WANT TO DO IT

in a way which will meet with your unqualified approval

CLAY H. HOLLISTER
President
CARROLL F. SWEET
Vice-President
GEORGE F. MACKENZIE
V.-Pres. and Cashier

Constructive Public Accounting

This Department of Our Main Office

Prepares Income and Excess Profits Tax and other Federal Tax Returns.

Installs General and Cost Accounting Systems.

Makes Audits and Investigations for any purpose desired.

THE MICHIGAN TRUST COMPANY

PEARL AND OTTAWA
Citz. 4271 Bell M. 408
Grand Rapids, Michigan

Quick Service Safety Vaults on ground floor.
Hours 9 A. M. to 5 P. M.

Cadillac State Bank
Cadillac, Mich.

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

4⁰/₁₀
ON

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

Reserve for State Banks

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

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

In the Days of the Maine Liquor Law.

Grandville, July 6—In the days of the "Maine Liquor Law," which was enacted in Michigan for the purpose of keeping liquor away from the millmen and loggers, as well as from the few farmers who were squatted along the Southern two tiers of counties, some queer methods were entered in to for the purpose of evading said law.

Within a short time the enactment of prohibition became a dead letter and whiskey, wine and beer flowed more freely than ever. It was because of this lax enforcement of the law that led a later legislature to enact the license law which held place so long on the statute books of Michigan.

It was argued that so long as prohibition was not enforced, and the public was subjected to all the trouble and expense of caring for the victims of drunkenness, the criminals and suicides, it were better to tax the dealers in liquid damnation, making them bear part of the expense at least of their nefarious caling.

In the lumber woods bars for dealing out "rotgut" were as numerous as houses along the highway. During the reign of prohibition at the outset people imagined the law was meant to be enforced, consequently various subterfuges were resorted to in order to obtain the drink so urgently needed for the "health of the community."

"How in the nation can we live without licker?" one wise old fellow demanded. "We'll all die off of the ager or swamp fever!"

This thought gave some wise ones an idea. The crude woods stores sold a little of everything, one of the most profitable articles being bottled medicine for "breaking the ague." A hundred and one tonics and bitters were thrust on the market for the purpose of alleviating the chills and fever that prevailed every spring and fall along Michigan's lumbering streams.

One of the most wonderful of these cures came to our woods store from far away Holland and was supposed to be a sure enough cureall. It was labeled "Aromatic Scheidam Snapps," and sold like wildfire among the early settlers. It seemed to be a palatable concoction of gin and molasses, and really hit the taste of almost everybody.

One lumberman purchased a case of these wonderful bitters, trusting that by its use a less number of his mill crew would be on the sick list in the autumn. There is no denying that the snapps had a wonderful effect on several of the men who partook of it for their stomach's sake. The engineer at the mill fell ill one day and the boss fetched a bottle of the bitters for his immediate consumption. The directions on the outside mentioned that a wine glass full before meals and at bedtime would cure any case of illness within a short time.

That day, before quitting time, the engine refused to perform and the machinery went dead. A terrible accident had happened to the engineer and his fireman it was reported. The boss hastened to the engine room to find the fireman lying in a heap on a sawdust pile, apparently lifeless. Not far away was the engineer in like condition.

What had happened to deprive these men of life so suddenly?

It proved to be a condition and not a theory which confronted the owner of the mill. A search soon discovered

the cause of the disaster. An empty bottle once containing Aromatic Scheidam Snapps was found. The contents had made dead men of engineer and fireman for the time being.

The millowner was proprietor of the store as well. Angry and disgusted, he repaired to the store, took from his shelves the five remaining bottles of bitters and went forth, smashing them against the stone pier at the corner of the building. From that hour no more snapps were allowed within any of his buildings. It was afterward learned that this famous "ague cure" was manufactured at a small town in Indiana, labeled with a Holland birthmark and sent out broadcast over the land.

Anything that had "ague cure" attached to it, was bound to be given a trial by those people who were subject to semi-annual shakes.

Sometime later a lumberman who operated a mill and store—not the one just mentioned—conceived the idea that home-made blackberry wine would serve to mitigate the rigors of dumb ague and set about manufacturing said cordial on a considerable scale, considering his facilities. He organized a corps of Indians and squaws as pickers and sent them into the cleanings after the berries.

Thousands of burned over pine choppings were overgrown with blackberry bushes which yielded yearly an immense crop of delicious fruit. People had not learned the art of canning in those days, but there were large inroads made on the berries for preserving and drying. Such fruit, together with dry apples, formed the dessert menu of the backwoods homes of that day, and it was a very satisfactory food at that.

The lumberman in question went about mashing and souring his product for the wine barrel. Dark brown sugar was used in the process, hastening fermentation of the mash. The casks used for storing the wine were of 40 gallon capacity and one fall he put up 30 barrels of this wine, supposedly a medicinal drink. As the wine was worth \$4 per gallon at retail he did a land office business for a while, and at one time the lumberwoods boys had a jolly old spree getting outside so much berry juice.

Much of the wine was sold at Muskegon to the drug stores and was, no doubt, legitimately used for medicinal purposes.

Various other concoctions were out upon the market in those temperance days, such as "Burlon Bitters," "Ague Cures" and the like, all tending to alleviate the thirst of those bibulously inclined. Our present prohibitory laws, being backed by strong public sentiment, are not made a mock of as in those old days of the Maine liquor law. Old Timer.

The Wisdom of Work.

When a rabbit knows only one hole, the fox gets him.

Independence is really the self-actment of laws self-resolved.

Change your job often enough and you build a wall against success.

You can't provide a family with loaves and fishes if you do nothing but loaf and fish.

Failure usually finds a victim with the excuse in his mouth of I-nev-had-a-fair-chance."

When you trust to "Pluck" you're

more than just a letter better off than the fellow who counts on "Luck."

The grandfather of to-day's laborer knew poverty. His father knew its cause. He himself knows its remedy.

Oftentimes opportunities are merely the results of hard preparation; not infrequently they are misconceived as obstacles.


There are two men who never get anywhere—one is on the pole of self-satisfaction and the other is in the hole of self-depreciation.

Warwick James Price.

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

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

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, Asst Cashier

The Joy of Living

The joy of living largely depends upon the elimination of care and worry.

A Living Trust is a plan that will relieve you of the care and management of your estate.

"YOU AND YOURS," our monthly trust letter for July, discusses this matter.

We will gladly place you upon our mailing list without charge, upon request.

GRAND RAPIDS TRUST COMPANY
 GRAND RAPIDS, MICH.
 OTTAWA AT FOUNTAIN BOTH PHONES 4391

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.



Few Fire Loss Stories and Their Meaning.

Because a grocer at Richmond (Ky.) dropped a coin while counting the day's receipts, both building and stock were almost a total loss from fire. Dropping a coin may not be a hazard but lighting a match to hunt for it is; and as the grocer went out without seeing that the match was extinguished, the blaze had a good chance to make a good start before his return half an hour later to attend to something he had forgotten. The loss was placed at "several thousand dollars" by the local paper, without insurance; but a factor in the result seems to have been the fact that hose lines had to be stretched several hundred yards to the nearest hydrant before the fire department could do effective work.

Because an employe tried to thaw a frozen pipe filled with petanaphthol with a blow torch, one of the brick buildings of a chemical plant at Newark (N. J.) was destroyed by fire causing about \$20,000 loss. Chief Paul Moore, in reporting the fire, makes no comment; but the combination of circumstances was such that it would be difficult to comment on them in printable form.

Fire of unknown origin, starting early in the morning in the chemistry building of the Michigan College of Mines at Houghton, when all fires and lights had been extinguished since the night before, destroyed the building and contents, with loss of \$75,000. The building was ablaze from cellar to roof when a pedestrian saw flames breaking through the roof. The fire burned itself out, but public hose streams were used effectively in confining it to the building of origin. Chief Ray Eggleston, commenting on the situation, says tersely: "Sprinkle such buildings and employ a night watchman."

Automatic sprinklers and a live night watchman are recommended by Chief Peter Beckerle, of Danville (Conn.), to cope with such a situation as resulted in destruction of a barn of the Danbury street railway used for storage of summer cars. Loss was \$28,000, out of a possible \$50,000. The blaze was incendiary, and the building was frame, with tar paper roof. As the cars in storage were highly combustible, flames had spread throughout the building before discovery, and the department was able

to do little more than prevent spread to other buildings.

An overheated kettle in the still house of a composition roofing concern at Kansas City (Mo.), damaged the plant about \$1,500. It was a wood frame, ironclad building, but as the fire was localized at one end of the building, the type of construction presented none of the usual complications incident to fire fighting in this class of building.

"Outside iron fire escapes were of little use and stairway was blocked by flames. Four persons were badly burned, and were carried out by firemen and sent to a hospital." This is Chief Fred Vanderholt's comment on the fire which did \$10,000 damage to the Ohio Hotel at Sharon, Pa. He added: "Better construction and more adequate means of exit are needed in all buildings of this class. It was a frame building, with tin roof, with restaurant and mercantiles on the first floor and hotel above. There was no interior fire protection, and discovery of the flames was made when a passer saw them burst from the outside entrance to the hotel stairway. Cause is not known.

A careless smoker and containers for oily waste and rags was the combination that resulted in a severe scorching of the stock building of the Detroit Steel Products Company. It was a one-story iron building, in which the blaze was discovered by a watchman. Fire marshal Goldwater recommends metal cans for oily rags, waste and rubbish. This seems to be about all that could be done under the circumstances, as the company has a rule against smoking that is rigidly enforced; but some one got by with it, demonstrating that the surreptitious smoker is a hazard that is hard to guard against.

A discarded cigaret left on a couch in a Chinese restaurant at Eau Clair (Wis.) caused about \$4,500 loss, although the blaze was confined to about 25x30 feet area on the second floor and there was no water damage to the cigar store below. Chief James P. Welsh and his men seem to have done excellent work in so confining the blaze, especially as burning grease in the kitchen added to their troubles. "This was a case of pure carelessness on the part of a cigaret smoker," comments the chief, and adds: "Which we must all recognize as a hard problem to contend with."

Because an employe left the current turned on an electric iron on the fourth floor of a dry goods store at Elmira (N. Y.) when she quit for the night, fire broke out after midnight and caused \$55,000 loss out of \$300,000 values involved. The store was without watchman, and the fire gained such headway that discovery was made by a railroad tower man, some distance away, who telephoned the alarm.

Not a Bad Excuse.

"Lillian," said mother, severely, "there were two pieces of cake in the pantry this morning and now there is only one. How does that happen?"

"I don't know," replied Lillian, regretfully. "It must have been so dark that I didn't see the other piece."

A Good Job.

Written for the Tradesman. Say fellows! I've been thinking About this money game, If hopes are high, or sinking, Its allus jes the same Where aims are only money, I'll tell you this, my boy You're losing lots of honey 'Twas meant you should enjoy.

Life isn't just a dollar, The seal of Uncle Sam Which you must chase and foller Like eggs go long with ham. There's something really better Then bonds or gold or cash Which only are a fetter When comes the final dash.

Jes like a sunny morning A feller's feeling fine If he only heeds the warning Which passes down the line:— That joy is in the making Some feller happy too, You'll like the undertaking Before your job is through. Charles A. Heath.

Every non-producing dollar added to the expense of the business is a dollar taken out of the net profits.

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

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

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.



Lessons For the Student of Child Nature.

Written for the Tradesman.

Once in a long, long time there gets into print a glimpse of the real heart of a real child. Most of the writing that purports to be by, for and about the children is the work of grownups who may or may not—usually not—have any understanding of how the world looks to the eyes of a child, much less what goes on behind those eyes. The self-revelation of little Opal Whitely, which has been printed in instalments in the Atlantic Monthly lately, is, I think, the most remarkable thing of the kind that I ever have seen. Even if I did not know otherwise that it is genuine, I should be convinced by its own character that it is so. No grown person that I ever have met could have produced so perfect a picture of the inner life of a lonely little girl who, left so much to her own devices, had to make friends for herself of animals, birds and even trees. I think Opal Whitely is bound to become one of the permanent figures in the literature of our time, and that her diary produced under such heartrending conditions and such enormous difficulties, is to be a classic in the field of child-study. I commend it most enthusiastically to the attention of every person who has anything to do with the care and understanding of children.

The unreasonable and unintelligent (to the child), wholly unintelligible punishments inflicted constantly upon the little girl by "the mamma who did not understand" constitute a textbook all by themselves and a perfect exhibit of the fact that the punishments almost invariably should have fallen upon the one who administered them. One can for once see how the various forms of what the grown-up regards as "mischief" are conceived by the child in quite another spirit and seen by her in a totally different light.

Consider the standards by which she judged her human friends and described them with a touch of naive genius—"the man who wears gray neckties and is kind to mice;" Sadie McKinzie, who beamed a smile at her out of a face whose freckles were as many as the stars in the Milky Way! who is "awful old—going on forty," and "has an understanding soul."

Dear little heart! She finds the world very beautiful and full of friendliness, even if she does "have thinks that things ought to be different! Why not? When the tame crow stole "the mamma's" thimble and upon Opal's hunting for it and bringing it back she just got spanked "with the hazel switches that grow

near unto the back steps!" "Inside of me," says Opal, philosophizing upon such matters, "I couldn't help thinking she ought to have thanked me for finding the thimble."

Think of the little clay vases that Opal made and put in the oven to bake: "The mamma found my vases of clay. She threw them out the window. When I went to pick them up they were broken. I felt sad inside. I went to talk them over with my chum, Michael Angelo Sanzio Raphael. He is the most tall fir tree that grows just back of the barn."

We tired, cross, nervous mothers may not throw clay vases out of the window. We are better educated, I hope—we know now that "clay-work" is one of the cultivated occupations for children. But we trample on the little souls in other ways not quite so obvious, and our little folks "feel sad inside" and "have thinks that things ought to be different." I have seen a mother throw away a whole afternoon's worth of a child's mind because the mother was bored by the child's effort to interest her in some of its "nonsense." Little you realize you who do these things, that you are destroying ties of friendship and congeniality that you will long for later—after it is too late. And yet the unending surprise to me about a child is its buoyancy of spirit and its forgiving soul. It takes a long time to destroy a child's devotion to its mother, but once it is really lost it never comes again, however much the forms may be maintained.

Opal often printed her diary under the bed, where she was sent as a punishment for some of her usually harmless devices, to stay there until "the mamma" had leisure for spanking. "I printed this on the wood box, where the mamma put me after she spanked me. Now I think I shall go out the bedroom window and talk to the stars. They always smile so friendly. This is a very wonderful world to live in."

One thing shines out of all this luminous tale. Little Opal's real father and mother died before she was six years old, and she was left to the tender mercies of the woman whom she always calls "the mamma." From her experience with them she got her marvelous pot-pourri of culture—names of great figures in history and mythology, bits of poetry, allusions to classic literature. All these things had made their mark upon her sensitive mind in those earliest days when they talked and read to her—before she was six years old!

Naturally a remarkable child, you will say. Perhaps. But I think those happy five years of congenial association with intelligent parents from

babyhood until she passed into the tragic years of which this amazing diary tells brought out something in that little soul that no after-experience could obliterate and that the first six years of the life of any normal child stamp the character in ways that last to the end of life.

Some one is making indelible impressions upon your little child right now before he is six. Who is it? What kind of impressions are they? What are you waiting for? Are you

waiting until he is "not so much bother" before you begin to impress him with your own personality and the things that are to be the permanently basic furnishings of his mind? Or are you one of those blessed people, like Sadie McKinzie, who have "an understanding heart?" How would you be described if your child were now, like Opal Whitely, writing a diary to be read twenty years from now? Prudence Bradish.

(Copyrighted 1920.)

If You Haven't Any Sugar.

We hear it in the morning, and we hear it late at night.
They wire it in, they fire it in, they telephone and write.
From old and young, for far and near,
Hark! hear the hills resound:
"If you haven't any SUGAR, then you needn't come around!"
They tell us plainly what we are, and often what we're not,
Some think we should be boiled in oil, some say we should be shot;
But all agree with grim accord,
They meet on common grounds
In shouting, "Without SUGAR, Bo, you needn't linger 'round."
When we mention tea or coffee we receive the icy stare.
The old-time line of selling talk won't get us anywhere.
For they want it by the carload, and we get it by the pound,
So, when we're out of SUGAR we hate to jog around.
Last week a lucky salesman died, a cuss named "Sporty Lee."
St. Peter sent him down below; no home above had he;
But when Lee reached Old Nick's abode,
He heard with joy this sound;
"If you haven't brought some SUGAR, Sport, you mustn't hang around."



The Carnation Family—Auntie

This is Auntie, also a member of the Carnation Advertising Family.

She is typical of the thousands of young women who are daily learning of the economy, purity and convenience of Carnation Milk both in the home and in the domestic science classroom.

Like the other members of the famous Carnation Family, she is telling millions of magazine readers, among them your regular customers, why they should buy Carnation Milk from you.

Watch for the Carnation adver-

tisements in The Saturday Evening Post and other national publications. Clip them out and display them prominently in your store.

Identify your place of business with this campaign. Let your customers know you are the Carnation Milkman.

Ask our representative or write direct to us for Carnation advertising material and selling helps. Address the Carnation Milk Products Company, 733 Consumers Bldg., Chicago, or 733 Stuart Bldg., Seattle.

Remember, your jobber can supply you

Carnation Milk
"From Contented Cows"



The label is red and white



CLOTHES PINS

ARE you still counting Clothes pins out of a dusty, dirty box hidden away under the counter, and cheating yourself on every sale?

If so, get the EMCO habit quick. EMCO Clothes pins in wrapped packages give the retailer the means of doing a decent business in this old staple at a decent profit.

More than ever before is this true now, because a clothes pin is getting to be worth money and the line is worthy of your best attention.

EMCO Clothes pins come in snappy attractive packages containing 2 dozen and 5 dozen. On your shelves they suggest purchase and help sell themselves.

You always know what and how many you are handing out. You are making a living profit on every sale and your customer gets a Clothes pin that gives satisfaction every time.

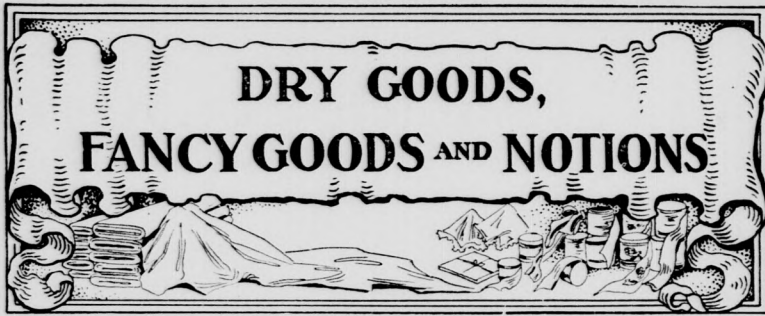
Your jobber has them, or can get them. Ask him or us.

Escanaba Manufacturing Company
 Manufacturers
 ESCANABA, MICHIGAN



EMCO Standard Dishes in Cartons — EMCO Toothpicks — EMCO Plates





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.

Cotton Estimates and Fabric Prices.

Hardly any surprise was caused by the announcement on Friday of the Department of Agriculture's figures on the cotton crop. The first estimate, issued a month ago, showed things at their lowest possible condition. A backward season, resulting in late planting, and some torrential rains in the growing districts combined to make the prospects appear at their worst. But, taking even these into account, the improvement in conditions shown in the new report is very encouraging. Another gratifying circumstance is the fact that, so far from there being a decrease in the acreage planted, there has been an actual increase of nearly 400,000 acres. An estimated crop of 11,450,000 bales is indicated. This is very conservative, as it allows for less than one-third of a bale per acre, and later reports may yet add a million bales to the yield. With the carry-over there is likely to be over 15,000,000 bales available. When it comes to cotton goods, the quantity of the raw material or its price is hardly cutting any figure in determining fabric prices. These are well above what should be obtained even if 50 per cent. were added to the cost of cotton. There are evidences of decided weakness, however, in the situation, prices gradually giving way and a general tendency being shown not to force business. Lower levels on print cloths and sheetings and a revision of those for bleached cottons are on the way. Colored cottons are holding their own a little better, but even those have reached their peak. Yarns have been slowly losing ground. In knit underwear some cancellations of Fall goods have caused uneasiness, while the announcement of Spring prices will be deferred until much later than usual. There has been something of a slump in hosiery.

Situation in Wool and Woolens.

Little new is reported in the wool situation. Business is practically nonexistent and promises to remain so until prices have touched bottom, or at least until buyers believe they have reached that point. Perhaps some line may be had after the coming auctions at London, which begin on Tuesday, are held. The outlook is for further price reductions in all classes of wool and for a lot of withdrawals for lack of bids. Domestic mills seem to be well supplied and are not likely to be very eager to acquire at a time

when they are curtailing production for lack of orders. The American Woolen Company's plants are to shut down for an indefinite period beginning on the 10th inst., and those of many other concerns have followed suit, or will soon. Spring announcements will be quite late, it is said, and price concessions at least 15 to 20 per cent. are indicated. Lately the consumption of wool in the domestic mills has shown a marked shrinkage, the total for May having been 58,600,000 pounds, grease equivalent, as against 66,900,000 pounds for the preceding month. On June 1 the number of looms in operation was much below that on May 1, and there was also a decided drop in the number of spinning spindles. How much goods there is on hand is a matter of conjecture, but it is believed that there will be no lack of fabrics. How large the demand will be from the cutters-up will soon be shown. Garment buyers will be here in number this week and next, and the clothing manufacturers are sounding out their trade with the inducement of price guarantees. The next month or two will be a crucial period in these trades.

Hats For Early Fall.

Fall hats in a steady stream are now pouring on the local millinery markets. Many of them are extremely novel and attractive. In this category comes the early season line of a manufacturer who makes a specialty of hats designed for the matron, as well as for mourning wear. In these hats, according to the bulletin of the Retail Millinery Association of America, panne velvet, velvet, beaver strips and an imported material somewhat resembling silk fringe interspersed with strips of cellophane are the things most favored.

"In some of the models," the bulletin says, "flowers and burnt plumage are preferred to ostrich. These hats are so designed as to give a tall effect, and the lines of the crowns are extremely high. The brims are narrow and even the off-the-face shapes have a second brim which fits closely to the face and gives a soft line. One of the chief characteristics of these models is their light weight. They are so carefully planned that even the heaviest materials are proportioned so as not to add to the weight of the hat.

"Dark brown panne velvet is used for one smart turban. Plumes of coque, in old blue, brown, taupe and tan, circle the round brim. In another neat turban black panne is combined with velvet. The crown is somewhat tam shaped and rises higher on one side than the other. The brim of panne is on one side. Velvet flowers and fruit with shimmering leaves are ap-

pliqued to the high side of the brim. "Imported fringe and velvet are combined to make a really swagger turban. Brown velvet is draped to make the back of this hat. The fringe forms the front of the brim and comes down slightly over each ear, so as to give the Egyptian effect. Burnt goose with curled spirals juts from behind the off-th-face brim of fringe."

The Trouble.

"Yes, I need a housemaid. Why did you leave your last place?"

"Why, it was because the master kissed me."

"And feeling outraged, you left. Quite right and commendable!"

"Oh, I didn't mind, but the mistress happened to be coming down the stair."

We are manufacturers of
Trimmed & Untrimmed HATS
for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.

CORL-KNOTT COMPANY,

Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

In Getting
COSTS
Write to
BARLOW BROS.
GRAND RAPIDS, MICH.



Hot Weather Specials

Soft Collars, Fancy and Plain, with long points.

PERCALE AND } **SHIRTS**
MADRAS }

BATHING SUITS

WHITE HOSE, ALL GRADES

Daniel T. Patton & Company

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

Quality Merchandise—Right Prices—Prompt Service

Use Citizens Long Distance Service



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

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

CITIZENS TELEPHONE COMPANY

Organized Conspiracy To Injure Merchants.

Lansing, July 6—I find in my travels here and there throughout the State that there seems to be an organized conspiracy on the part of some evil-minded people to very seriously embarrass not only dry goods dealers but other merchants as well by circulating false and unfair rumors to the effect that certain merchants, generally the leading store of the city, has been called upon by a Federal agent. After having made a purchase, said agent then notifies the merchant to appear in the Federal court at Detroit or Grand Rapids where he is placed in jail and after a preliminary hearing pleads guilty and pays his fine.

I have followed several of these rumors lately and find that they are absolutely untrue and that no Federal agent has called upon the merchant in question, and therefore said merchant has not been summoned to appear in court and pay a fine, etc. One such case was called to my attention a few days ago where a member of the Michigan Clothiers Association was slandered in this way and I promised to use the Michigan Merchants Association—the Federated organization which has recently been organized—to defend this merchant in a suit against the person who started the slander.

He writes me, however, that his witnesses are wavering and that he does not feel quite justified in causing the arrest of the person who started the rumors or the persons who have been circulating it, and therefore this effort in this case does not materialize. Certain persons of socialistic tendencies in this particular instance seem to have a special grudge—apparently on account of some collections which have been pushed—and it seems to be a conspiracy to intimidate the merchants to lower the prices of their goods regardless of the fact that they cannot do so without selling goods at a loss.

I desire to urge any member who has been similarly embarrassed of such rumors. It is assumed, of course, that each and every one of our members are conducting their business honorably and are not extorting Michigan Retail Dry Goods Association unjust profits. The officers of the Michigan Retail Dry Goods Association, as well as the Executive Committee of the Michigan Merchants Association, which is the Federated organization of the mercantile associations of the State, will support any merchant who has been unjustly slandered, as suggested above. Kindly report such cases to this office and I will give each and every matter personal investigation to see what should be done to defend honest merchants from such unjust charges.

Jason E. Hammond,
Manager Michigan Retail Dry Goods Association.

New Complaint Against Butterick Co.

The Federal Trade Commission has issued another complaint against the Butterick Pattern Company. A few weeks ago, after letting the records in the then pending case against this concern get so thoroughly mixed up through the filing of various motions that no headway could be made, the commission, for the purpose of cleaning the slate, dismissed the entire proceeding without prejudice to future action.

Under the new complaint filed last week the commission has cited the Butterick Company, Federal Publishing Company, Standard Fashion Company, Butterick Publishing Company and Designer Publishing Company, all of New York, in formal complaint of unfair competition in trade and for the use of tying contracts, contrary to the provision of the Clayton act.

The companies are allowed forty days in which to file answer, after which the case will be set for trial on its merits. The commission cites the companies to answer averments that in the sale and distribution of their dress patterns they have tied up about 20,000 retail dry goods dealers with contracts fixing a resale price to the consumer and binding the retailer not to sell or permit the sale on his premises of any competing patterns.

It is further averred that the contracts are enforced by refusals to sell patterns to dealers or to be bound thereby after having made the contract, and by threats of suits and institution of suits for damages.

Lack of Care Responsible For Most Accidents.

Battle Creek, July 6—Carelessness is the advance agent of industrial casualties in modern times as in all the past.

Of all sad words of tongue or pen, the saddest are these, "It need not have been."

Lack of care is responsible for nearly all accidents in manufacturing establishments. Modern industrial research has shown up many defects and leakages and has saved the nations many millions in lives and in property; the searchlight has been turned on and the hand of modern efficiency points accusingly at "Carelessness" and says "Thou art the man."

Safety first appliances or mechanical devices are helpful, as they act as a preventative, and warn of imminent danger; but the greatest service is rendered to humanity when they are properly combined with human forethought and intelligent precaution.

While it is a little thing to extinguish a match carefully, it becomes a great act when it prevents a catastrophe—loss of life, limb or property. Nothing could be more unfortunate than losses involving permanent injury to workers, and waste of valuable property at a time when the world is short on every necessity of life.

Better than all the regrets in the world is one little ounce of prevention. Get into the daily habit at home and at work of looking before leaping, seeing before doing, knowing before chancing.

When the Titanic went down there were only twenty lifeboats available for several thousand passengers. There were no knives available to quickly cut the stout ropes that bound the boats to their deck moorings and none to cut loose the sails and oars when the boats had finally been launched; and to crown the colossal infamy of that fiend called "carelessness," the women and children were forced to jam their freezing fingers into the holes in the boats as they drifted in the night, for some one had pulled the corks from the bottoms and had failed to replace them.

Your first duty as a citizen and as a worker is to see that every precaution is taken to assure the safety of your neighbor and yourself.

Ralph P. Simonson.

Potatoes As Currency.

Potatoes are now being used as the standard currency in certain remote agricultural districts of Poland. The potato is the staple article of food, and its value fluctuates far less than any of the various types of paper money which are in circulation. In the district around Grodno, for example, the American Red Cross reports that all the local help employed in warehousing or in the activities of the field units is remunerated in a weekly wage of potatoes.

H. Leonard & Sons

Grand Rapids, Michigan

NOW READY

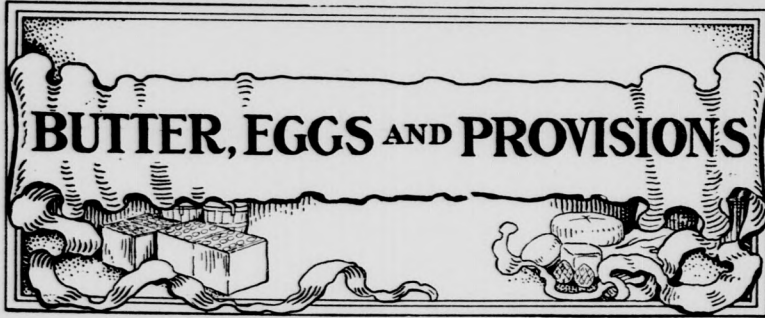
The most staple lines of

TOYS

known to the trade everywhere
are on sale with us at
Manufacturers'
Prices

- Tinker Toys** **Gilbert Toys**
- Celluloid Toys** **Paper Novelty Toys**
- Prang & Ullman Paints**
- Friction Toys** **Sandy Andy Toys**
- Electric Toys** **Steam Toys**
- Mechanical Toys** **Schowhut Toys**
- Kase Flying Aeroplanes**
- Lawrence Planes** **Aluminum Toys**
- Imported Dolls** **American Dolls**
- Bradley's Games** **Parker's Games**
- Juvenile Books** **Embossing Co. Toys**
- Christmas Cards**
- Dolls Furnishing Goods**
- Seals, Tags, Etc.**

We show the best goods and most called for goods from 1,200 factories. Come in and see our lines in person. Holiday dating and early shipments.



Egg Marketing From the Standpoint of Consumer.

A bulletin issued by the New York Division of Foods and Markets from data assembled and compiled by H. D. Phillips of the Bureau of Markets and Cold Storage covers the subject of egg marketing from the consumers' point of view. The bulletin is No. 17 of Vol. II and though dated January, 1920, has only recently been issued. The subject is well covered from well chosen data and if it reaches the consuming public it should do much toward dispelling certain prejudices and misapprehensions.

In discussing "The Importance of the Problem" the author alludes to the high nutritive value of eggs, their universal importance in the dietary and to the consequent effect upon consumers' interests arising from any defects in marketing systems. Also to the wide price fluctuations and misinformation as to causes of this, leading to wild rumors of "corners" and profiteering; also to unfortunate and ill-founded prejudices against certain classes of eggs.

Boycotts are referred to as futile, but the buying power of consumers, if properly directed, is considered a potential factor in forcing needed improvements for the elimination of waste, a better seasonal equalization of supplies and a higher average quality.

"Many of these needed changes," says the bulletin, have to do with better methods of handling the eggs on the farm and while on the way to market. Others can be brought about only when the consumer has come to have a better understanding of the whole egg situation and especially when he has come to have a better knowledge of the real factors affecting the quality of eggs and then on the basis of this knowledge begins to exert pressure on the retailer, and through the latter on the trade in general, by means of intelligent and well-informed buying. The consumer in short, is the court of last resort in the egg business as well as in any other and his aid is of prime importance in bringing about any desirable changes in the trade, no matter how remote they may seem to be from his own immediate concern."

Under the heading "Characteristics of the Egg Supply" the volume and principal sources of egg production are considered, and the interesting statement is made that the entire egg production of New York State is only 10 per cent. of the needs of New York City alone.

Seasonal variations in production are referred to and described as for various sections of the country, and their effects shown by charts of varying receipts at New York.

"Variations in Egg Quality" are considered in a special chapter containing much useful and correct information dealing with color prejudices or fancies, the effects of feed, age, moisture, heat and absorption of odors. Under the caption "When is an Egg Fresh" the bulletin says:

"From the foregoing discussion of the factors affecting the quality of eggs it is apparent that if a good eatable egg is to grace the consumers' table it must be most carefully guarded from the time it is laid against excessive moisture, heat, and strong odors. This applies not only to the farm, where nests in the open air or

the wet and muddy feet of the hens may start the trouble, but also to all the rest of marketing process by which the eggs reach the consumer: to the hauling of them in rainy weather without protection, to leaving them exposed to sun or wet on some railway platform, to taking them from a refrigerator car to a warm room in some wholesaler's window under the combined heat of the store and the direct rays of the sun. Lastly, it also applies with equal force to keeping them by the housewife herself in a too moist cellar, an odoriferous ice-box, or a warm kitchen.

"Any egg, even when kept under ideal conditions, will deteriorate with time. Promptness in getting the eggs from the farm to the consumer is of importance only because it lessens the opportunity of the various factors causing deterioration to get in their work or because the egg can be consumed before deterioration which has started can go very far. But since all the ills connected with moisture, heat, or objectionable odors, may develop in an egg within a very short period if its environment is unfavorable, it follows that the mere time which has elapsed between the laying of the egg and its arrival with the consumer is not an adequate or proper test to be used as the sole determinant of what constitutes a truly "fresh" egg. The only real test is the interior quality and this cannot be determined with certainty until the egg is broken. Temperature, however, is the most important factor affecting this interior quality and, unless its other surroundings have been unusual, the egg which has been under low and favorable temperatures throughout its career will have deteriorated but slightly and will remain a good usable egg for a very considerable period. Thus the eggs which are laid during the cool weather of the Spring retain their good quality even though they reach the markets through devious and round-about ways, while those laid during the heat of summer, even though they be shipped ever so promptly, are apt, to suffer deterioration while en route to the consumer.

"The term, 'fresh egg' as commonly used means any egg which has not been in cold storage. It is apparent from the foregoing that, so far as quality is concerned this term is a very misleading one."

The quality of cold storage eggs receives special consideration, particularly well done. It is shown that under ideal conditions eggs may be carried for several months with very slight deterioration, but that some of the factors necessary for this result are not under control of storsers, leading to a wide irregularity.

"Reasons for prejudice" against cold storage eggs are intelligently analyzed and stated, as to which the bulletin concludes:

"Much of the bad reputation which cold storage eggs have gained is ill-founded. The mere fact that an egg has been held several months in storage does not mean that it has deteriorated to any great extent, for its quality at certain times of the year is actually apt to be better than that of the average 'fresh' egg arriving on the market. The unpleasant flavor usually acquired by a cold storage egg may or may not be sufficient to injure its use for most forms of cooking, depending on the conditions



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

M. J. Dark & Sons

Wholesale

Fruits and Produce

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

Grand Rapids, Michigan

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



WE ARE
EXCLUSIVE
DISTRIBUTORS
FOR
"Dinner Bell"

ALWAYS FRESH AND SWEET

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

E We Buy **E** We Store **E** We Sell
EGGS EGGS EGGS



GRANT
DA-LITE
CANDLER

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

SEND US ORDERS FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

under which it has been stored. Lastly, an egg which has not been in storage over seven months is not apt to have acquired a sufficient flavor to be objectionable nor to have deteriorated far enough to affect its wholesomeness or edible qualities."

The bulletin's treatment of egg qualities closes with a useful chapter on egg testing, giving information which should be of value to the housewife who wishes to study the matter for aid in intelligent and discriminatory buying.

The balance of the bulletin (about half of the whole) is devoted to "The Marketing Process."

Direct marketing by producers to consumers is intelligently discussed and its limitations pointed out, showing that only a small fraction of the total egg supply can thus reach final consumption. Marketing through co-operative associations of producers' associations or consumers' associations or both is given consideration and both the possibilities and difficulties of this development are briefly mentioned. Marketing through creameries and milk stations is also mentioned as a promising development. And direct marketing by egg producers to city dealers, as practiced by many of the specialized poultry farmers is referred to. But it is pointed out that the great bulk of urban egg supply comes from the vast number of general farms too far from the large cities or individually producing insufficient quantities to make use of direct or semi-direct marketing routes, and the natural course of distribution for these is given full consideration, that is, through hucksters or country merchants and the more or less middlemen functioning between them and the final consumers. The bulletin says:

"Some persons object to this round-about method of getting eggs to the cities on the ground that the passage of the eggs through the hands of these extra middlemen adds to the final cost. This does not necessarily follow however. On the whole, they can be gotten to market more cheaply by far in this way than if the farmer shipped them himself in small lots as they are produced. Whenever the distance shipped is considerable the car lot shipment is the cheapest method. To make this possible there must be these country assemblers and middlemen. This is not peculiar to the egg trade. In the handling of any product, in fact, the mere number of hands through which it passes does not determine the marketing cost, for each one may perform some definite function that can be done more cheaply by thus splitting up the process among many rather than putting it in the hands of a single middleman."

The chief trouble with this usual method of handling is given in the waste and deterioration and unnecessary delays that result from carelessness and lack of proper attention or facilities, the chief offender in which is stated to be the country storekeeper who handles eggs merely to attract other business. The evils thus arising in the industry are well described and some consideration is given to attempts to cure them by legislation.

City egg distribution through wholesale dealers, commission agents, jobbers and retailers is studiously analyzed. The functions of these different classes of dealers are well described and their necessity explained. The bulletin aptly says: "What the consumer should really be concerned about is not how many middlemen there happen to be, but, rather, how efficiently the needed service is performed."

The function of the egg exchange is briefly but correctly stated and its utility in facilitating distribution is asserted.

The city retailer comes in for an interesting analysis, as also the bewildering number of quality descriptions, most of them meaningless to consumers, under which eggs are offered in retail trade. And advice is given to consumers to buy with a more careful discrimination so that pressure may be brought to bear upon carelessness or otherwise faulty methods of selection and care. The bulletin urges the establishment of quality grades for eggs adoptable to the use of retailers in general. It refers to the manifest difficulty in establishing such grades under legal authority but the hope is expressed that something may be done in this direction through efforts now being made by the Division of Foods and Markets in conjunction with the department of poultry husbandry at Cornell University.

A chapter entitled, "Fraud in the Sale of Eggs" deals with the misrepresentations—willful or unintentional—that are all too common in the retail distribution. In this connection the sale of cold storage eggs as "fresh" is discussed with a full and correct appreciation of its legality under present law and of the difficulties involved in law enforcement. The attempt to remedy this matter by compulsory branding of the shells of all cold storage eggs is described, the failure of this costly method to effect its purpose is pointed out, and attention is called to the substitute regulation adopted by the New York Council of Farms and Markets now in force in New York State. The bulletin concludes the subject as follows:

"To sum up this whole matter of the substitution of cold storage eggs for fresh; it seems apparent that the basic reason why efforts to prevent the practice are futile is because such efforts are founded on the fallacious notion that in some way a cold storage egg is necessarily a different sort of egg than one which had not been in storage. This is not the case; it may be good, medium or bad—and so may a fresh egg. Even the most skillful egg tester cannot tell the difference between a cold storage egg and a so-called fresh egg, but he can readily detect the difference between a good egg and one which has deteriorated. Therefore, a rule which merely sets off cold storage eggs as opposed to fresh eggs, as this latter term has now come to be used, is futile and impossible of enforcement because it does not reach the real heart of the matter, namely; the sale of deteriorated eggs under the guise of good eggs. The real solution of the difficulty would seem to be to compel the sale of cold storage and all other eggs on a strict quality basis through establishing legal retail grades. Such a provision could be enforced with fair success because adequate tests could be applied and it would serve to give the consumer the necessary protection in making his purchases."

The "Function of Cold Storage" is explained and discussed in this bulletin with an insight and appreciation of economic facts that is as remarkable as it is rare in studies originating outside of the trade itself.

Look for the July advertisement of the
NATIONAL CANNERS ASSOCIATION
It is a message you should read
National Canners Association, Washington, D. C.

49 Market St., S. W., Grand Rapids

W. E. Roberts

Citiz. 1361 Bell M. 1361

EGGS AND PRODUCE

WATERMELONS AND CANTALOUPE

When you order from us, you are assured of the prompt shipment of the best melons obtainable.

VINKEMULDER COMPANY
GRAND RAPIDS, MICHIGAN

MCCRAY

SANITARY REFRIGERATORS

For All Purposes
Send for Catalog

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

You Make Satisfied Customers when you sell

"SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Repeated Turnovers!

The widespread and ever-increasing demand for Virginia Dare Pure Flavoring Extracts is bringing grocers repeated turnovers. It didn't take long for women to realize the superior quality and goodness of

VIRGINIA DARE EXTRACTS

Vanilla 150% Strength
20 other Flavors Double Strength

Push Virginia Dare Extracts and watch your sales and profits jump. 21 Flavors. Test them yourself. Ask your Jobber.

Consumer satisfaction absolutely guaranteed. Money refunded on slightest complaint.

GARRETT & CO., Inc.

Food Products Established 1835
Bush Terminal—Bldgs. 9 and 10, Brooklyn, N. Y.





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

It Makes a Difference How You Handle Customers.

Written for the Tradesman.

The hardware dealer happened to remark that business was good but collections were slow.

"You'd never dream," he remarked, "how much we're carrying on our books. These easy talkers that call us merchants profiteers never think of that, I suppose. We earn our money twice over—once when we sell the goods and a second time when we collect for them."

The hardware dealer excused himself to wait on this customer. He greeted the newcomer as "Bill" and proceeded to sell him a few handy tools—a good "general purpose" saw at \$3.50 and a plane at \$5, with some smaller items. The parcels wrapped up, the dealer commented:

"That comes to \$11.25. I'll charge it, I suppose."

"Bill" meditated an instant; then drew his hand out of his trousers' pocket.

"I don't mind if you do, Jim," he returned, nonchalantly. "The wife's been wanting some new things, and she might as well get them." They gossiped a few moments more, and Bill went on with his parcels.

I wasn't surprised that that hardware dealer had to earn his money twice over, as he put it. Here was Bill ready to pay cash, debating with himself even after credit was offered whether it wouldn't be better to pay cash—and the dealer thrusting the cash aside and giving himself the job of collecting that money anywhere from three to six months hence.

"Why," I suggested, "didn't you say: 'That is \$11.25, Bill,' and let him ask for credit if he wanted it? Then you wouldn't have had that account to collect."

He laughed cheerily.

"I should worry. Why, Bill's as good as the wheat. I wish all my customers were as good as that one," he concluded, ruefully.

I wondered how many of his bad accounts he had acquired in the same heedless way of proffering credit where it wasn't asked; and how much more efficiently he could handle his credits and collections if he limited his credits by giving credit to customers only when asked, instead of thrusting it upon them.

The salesman's handling of the customer makes a lot of difference in selling, too. Numerous instances could be cited where a salesman who

was not on the job has lost business for the store.

The other day a fairly well-dressed young man came into a hardware store and asked for a certain shade of gray house paint. He had the correct number and specified the exact shade he wanted. A young salesman looked over the stock.

"Sorry, sir," he said, without much sorrow in his tone, "but we're all sold out of that shade. There's more on order—it will be in by Thursday."

The customer was going out when an older clerk who had been busy until that moment stepped up to him.

"Perhaps there is another shade you would like. Jim—to the younger clerk—"will you show this gentleman the color card?" Which saved Jim's face; but the older clerk took hold of the sale. "Did you want this paint for exterior work?" he added.

"Porch floor," explained the customer.

"Then we have a special paint for porch floors in a shade almost identical—battleship grey." He showed the color card; and then looked over the stock, finding more than enough for the prospective job. The sale was made in due course, and the older clerk gave some pointers as to how to make a good job of it. Also, he sold brushes for the work.

That was a relatively small sale, secured by tactful handling of a customer and a receptive, not to say enquiring, attitude on the older clerk's part. As I happened to find out later, he had sized up the situation before intervening. He didn't know the customer, who happened to be a school teacher recently come to town; but surmised from his attire that he was a professional man, hence not likely to know much about practical painting. He called for a specific shade of gray, giving the number of that particular shade; further evidence of an accurate professional man rather than a practical painter; yet though he wanted only one color, he had not previously ordered any of that firm's particular brand of paint, and was not ordering to finish a job. Hence, he required the paint for some special purpose, and perhaps really needed a special purpose paint. It was a neat bit of deduction all around; and accurate as the result proved.

Yet had the customer got the paint he wanted, or got ordinary house paint of approximately the same shade in another store, he would have got an unsatisfactory porch floor job.

Apart from deduction, the younger clerk might have handled the problem better. He was not indifferent in attitude, nor impolite; he was prompt to ascertain if the shade first asked for was in stock; yet—he disregarded



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

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

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

COMPUTING SCALES
adjusted and repaired
Send them in
Service guaranteed
W. J. KLING
843 Sigsbee St., Grand Rapids, Mich.

EVEREADY STORAGE BATTERY

PEP

Guaranteed 1½ years
and a size for
YOUR car

SHERWOOD HALL CO., LTD.,
Distributors
Local Service Station,
Quality Tire Shop,
117 Island Street,
Grand Rapids, Michigan.

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
So. Mich. Brick Co., Kalamazoo
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

Jobbers in All Kinds of
BITUMINOUS COALS
AND COKE
A. B. Knowlson Co.
263-207 Powers' Theatre Bldg., 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

Foster, Stevens & Co.

Wholesale Hardware

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

Grand Rapids, Mich.

the fact that an order for exterior paint, such as this very well might have been, was too big an item to let go without an effort. A more experienced salesman would have suggested alternative shades and color scheme, and would probably have brought out the purpose for which the paint was wanted, and made the ultimate sale which the older clerk was able to make as the result of a receptive mental attitude and some quick deduction and suggestion.

Too often salesmen are apt to follow the line of least resistance. If a specific article is asked for, they sell it, or report it out of stock; but suggestion of some alternative involves more effort than they care to put forth.

A customer asked for a paint brush, and was shown a good article—an article he considered a little too good. "Surely you have something less expensive!" he exclaimed.

"I can certainly show you a cheaper brush," returned the salesman, "but while I am getting it, would you mind examining this one closely."

The customer did so. Then he examined the other brush at a price forty cents less.

"Both brushes are good," said the salesman, "but the higher-priced brush represents the better value." And he sold the higher priced brush.

With a sellers' market in most commodities in recent years, the matter of salesmanship has perhaps received less attention than it did before the war. But business is gradually reverting, if not to pre-war prices, at least to pre-war conditions; and the hardware clerk who is a real salesman will find it advantageous to brush up his talents, if he has allowed them to accumulate dust.

Good salesmanship involves, on the salesman's part, a receptive attitude toward the customer. Enquiry as to the customer's real needs and tactful suggestion, will help make many sales that would otherwise be lost to the store.

Victor Lauriston.

Palmer's Profitless Pursuit of Profiteers.

The Department of Justice has just issued a warning that contracts between manufacturers and dealers to prevent the latter from reducing the selling price of manufactured articles are unlawful. This is a part of the Department's campaign to lower the cost of living which up to the present time has not proven a glittering success.

The Attorney General declares that indictments will be brought against manufacturers who procure agreements with dealers to adhere to fixed resale prices on the ground of criminal violation of the Sherman Act. Mr. Palmer goes so far as to charge that the absence of formal contracts will not avoid the provisions of the law, and it is pointed out that in a recent case an indictment was obtained when the agreement consisted merely of an exchange of letters or in a purely oral conversation.

It would have been a little fairer to manufacturers and merchants if Mr. Palmer had stated frankly that up to the present time the Govern-

ment has been beaten in every attempt to punish producers for attempting to maintain resale prices except where definite contracts have been employed. Palmer's miserable fiascos in the Colgate and Beech-Nut cases are too recent to require any comment.

Every merchant who knows enough to stay in business six months realizes that the maintenance of resale prices on standard identified merchandise has absolutely nothing to do with the high cost of living. It should be equally well known that the Department of Justice has made a lamentable failure of its pursuit of the real profiteers, who have gotten away with everything short of murder under the very noses of Mr. Palmer and his assistants.

Perhaps in his next bulletin the Attorney General will cite the particular statute under which he assured the Louisiana sugar producers that the Department would permit them to charge a price for raw sugar which amounts to upwards of 22 cents per pound to the consumer. This was a jump of more than 100 per cent., but possibly Mr. Palmer does not bother with a little thing like that.

It is enough to make a horse laugh to read that "a general reduction in price is expected by the officials of the Department of Justice as the result of a clear definition of the law regarding price fixing, as it is pointed out that many merchants have been unable to co-operate in the campaign to lower living costs because of the fixed prices on certain manufactured articles."

I suppose that means that, as soon as hardware dealers are permitted to cut the price on safety razors, there will be a big slump in the price of potatoes, beans and porterhouse steak.

How about sugar, Mr. Palmer?

Good Old Times.

Talk of a union for farm laborers calls to mind the ideal farm hand of a generation ago. All summer he had been working thirteen and fourteen hours a day, willingly and without complaint. As fall came on he began to get restless and finally, one Saturday, he went to the farmer and told him that he was quitting.

"What's the matter, Bill? Aren't you satisfied with the money you're getting?" the farmer asked.

"I'm not kicking about that," Bill assured him; "but the nights are getting so long I am afraid I can't put in a full day's work."

**Signs of the Times
Are
Electric Signs**

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

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

THE POWER CO.

Bell M 797 Citizens 4261

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

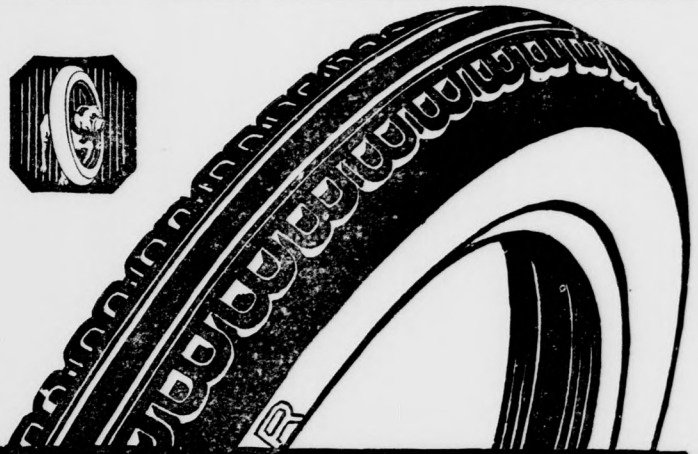


**Flat Opening
Loose Leaf Devices**

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



GRAND RAPIDS, MICHIGAN



**We are Selling You Square
Deal Tires**

WE HAVE to live here among you folks. When we meet you on the street we want to give you a square look. For us to do that we must always give you a square deal.

Now, you haven't time to study tires from the inside but that is our business and we have time. As a result of our study we are offering you **BRAENDER TIRES** because we are convinced we can't sell you anything better. **BRAENDERS** are honest square deal tires.

Cord and fabric tires and tubes.
MICHIGAN HARDWARE CO.
GRAND RAPIDS, MICH.

Braender Rubber and Tire Co.
Factory: Rutherford, New Jersey

What Does the Buyer Expect of the Salesman?

"We don't know where we're going, but we're on our way." There is something charmingly naive and refreshing in the frankness of this popular refrain—a droll bit of characteristically American humor, conspicuous by its absence from much of the written and spoken philosophy of modern salesmanship. In the voluminous literature on the subject of sales efficiency, the reader whose sense of humor has not been altogether submerged, finds little difficulty in discovering internal evidence of authorship that is entirely innocent of successful selling experience. Many a spellbinder, whose presence at a sales meeting is uniformly hailed with enthusiasm and delight, owes his popularity to facility in giving expression to theories evolved out of his own inner consciousness rather than to the accuracy of his knowledge as to what the buyer expects of the salesman. This finally must be the basis of scientific salesmanship, if there is any such thing as scientific salesmanship.

It was for the purpose of securing this information, as related to our own industry, that we recently addressed to a rather considerable number of representative buyers of fine papers a request for their unbiased statement of what they expect of a paper salesman. This information was illuminating and valuable to ourselves and to those members of our own organization to whom we presented it. From the very nature of the replies received, we are led to believe that the writers are fairly typical of the average high class business man, regardless of the particular branch of industry in which he may be engaged.

Since our inquiry conveyed no suggestion as to the nature of the reply we expected and gave our correspondents no possible bias, more than a little significance attaches to the fact that practically all of those who replied were in substantial agreement as to the first two or three essentials of good salesmanship and to the further fact that moral rather than intellectual or purely "personality" characteristics are given the highest valuation.

The spirit of fairness as evidenced by the salesman's fidelity in working in the interest of the customer as well as of his employer, in his endeavor to give service rather than his zeal in securing an order, is regarded by almost one hundred per cent. of those who answered our question as the primary requisite of the salesman. That writers themselves are animated by this same spirit is apparent from the fact that many of them amplified their statement by the further stipulation that this spirit of fairness should make the salesman stand his ground for his house as against the customer whenever the house was right in any question at issue and urge the arguments of the customer upon the attention of his house with equal vigor and persistence when the customer is in the right.

It is interesting to note some of the specific considerations that weigh with the buyer in making up the balance between fairness and good faith on the one hand and trickery on the other. Foremost among these is the stipulation that the salesman hold inviolate all knowledge of his customers' affairs which he may acquire directly or indirectly through his business relationships. Another is that the salesman be a good loser, ready and glad to pass up an order to a competitor when the customers' best interests can be served better by the competitor than by himself.

While our replies unanimously indicate that character rather than knowledge or personality occupies the position of first importance as an attribute of the ideal salesman, it is interesting to note that knowledge and intellect are appraised as equally in advance of personality. Second to

the spirit of fair play and unquestionable veracity our correspondents unite in listing knowledge of his line as the essential equipment for the successful salesman. Here too, an interesting side light is thrown by voluntary specifications as to what knowledge various buyers consider essential. By far the largest number specify that the salesman shall have a definite and detailed knowledge of the condition of stocks in the warehouse or of production at the mill so that his promises may be relied upon as equivalent to guarantees. Conversely, the salesman should not fail to make known to his customer unfavorable conditions in factory or warehouse and to keep him fully advised as to all uncertainties of deliveries and probabilities of delay no less than of price fluctuations that are to be anticipated. Many of our correspondents add that to an intimate knowledge of his own line, the ideal salesman should join a reasonable working knowledge of competitive lines, not primarily for the purpose of knocking his competitor but in order intelligently to pass judgment upon the merits as well as the demerits of the arguments which the buyer will of necessity advance.

As indicative of the dignity with which modern salesmanship is invested it is interesting to note that fully half of those who listed knowledge of the line as the second requisite of salesmanship, supplemented this requirement with the demand for general intelligence as to the market conditions and the technique of his own industry. Several made it clear that they expect the salesman to know more about his business than they themselves know, but some go so far as to qualify this by the pointed reminder that they neither expect nor desire the salesman to know more about their business than they themselves know. Fully half of those who answered our question at all, express the conviction that the salesman worthy of the name so regulates his relations to his customers and to his house that under all conditions and under every circumstance he is able to speak with the full authority of his house and with the assurance of its unflinching support.

And now for personality! "Oh, what a fall was there my countrymen!" Apparently our correspondents consider the salesman's personality more or less as they consider his clothes, as something to be taken for granted and to be worthy of comment or attention only if unworthy of a gentleman. Character and knowledge must carry the burden of salesmanship, although a pleasing address and good clothes help to get an audience. In fact, it seems to be the consensus of opinion that character and intelligence beget courtesy; that a lack of consideration and respect for the opinions, the feelings, the likes and dislikes of others is evidence of deficiency in character or intelligence or both.

Of all those who answered our enquiry, twenty per cent. went out of their way to volunteer suggestions as to what they do not expect from a salesman. Here are some of them:

Cigars, theater tickets, Christmas presents, "the spending of money on me whether the salesman's own or his employer's," familiarity on short acquaintance, loud talk or mannerisms that attract attention from anybody but the person addressed. But more than all else the salesman is cautioned not to enter the place of business of his customer smoking a cigar or cigarette, or carrying a lighted cigar or cigarette or one that has been lighted and gone out. To this is added the parting admonition not to smoke while on a business call unless specifically invited to do so and with the invitation supported by the example of your host. E. Kenneth Hunt.

The crooked stick is at the farther end of the wood.

GOODRICH BOATS

TO CHICAGO
Daily 8:05 P. M.
Central Standard Time

FROM CHICAGO
Daily 7:45 P. M.
Central Standard Time

Day Boat Every Saturday.
Fare \$4.10 plus 33 cents War Tax

Boat Car leaves Muskegon Electric Station 8:05 P. M.
Route Your Freight Shipments
"The Goodrich way."
Over-night service.

Goodrich City Office, 127 Pearl St., With Consolidated R. R. Ticket Offices.
Interurban Station, 156 Ottawa Ave., N. W. W. S. NIXON, City Passenger Agt.



GRAHAM & MORTON Transportation Co.

CHICAGO

In connection with
Michigan Railroad

BOAT TRAIN 8 P. M.
DAILY

Freight for CHICAGO ONLY

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

Bell Phone 596 Citz. Phone 61366

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
Expert Merchandising


200-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

New Hotel Mertens

GRAND RAPIDS

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

Union Station



75 Steps East
Fire Proof

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 6—The New Adrian Hotel, at Adrian, conducts its dining room on a la carte plan, but does not provide any prices on the bill of fare. Each item is set forth at length, but the cost of each is a deep mystery until after the meal is served and the man in charge finds time to mark up the slips. No particular complaint comes to the Tradesman regarding the unreasonableness of the charges, but the method is certainly open to objection because a customer has a right to know what he is expected to pay for anything before he places his order.

E. S. Allen, general dealer at Bradley, recently suffered the loss of his barn by fire. The insurance was held by the Grand Rapids Merchants Mutual Fire Insurance Co. and the Michigan Shoe Dealers Mutual Insurance Co., of Fremont. The fire occurred June 22. Four days later Secretary Bode called and paid the proportion of the Shoe Dealers. Eight days later Secretary De Hoog paid the share of the Grand Rapids Merchants Mutual. This was Mr. Allen's first experience in settling losses and he naturally expected that it would require several months, judging by what he had heard about stock company methods. He was greatly surprised to learn that mutual insurance methods were not in the same class with the dilatory tactics of stock fire adjusters.

Hamilton is one of the few towns in Michigan which keeps its main street in good condition. Many towns have good roads up to the village limits, but as soon as the corporate line is crossed, the road becomes bad.

William E. Sawyer, who has traveled many years for the Worden Grocer Company, has resigned his position with that house, to take effect July 1. He left July 5 for California for the purpose of investigating the climate and the business conditions, with a view to locating there permanently in case such an outcome seems to be desirable.

The Hotel Saugatuck, under the new management, comes about as near the limit of profiteering as any hotel I have ever struck. The rate per meal is \$1.25. The menu is scanty, the portions are meager and the service is a joke. The two piece orchestra would greatly contribute to the comfort of the guests if they were to cease their amateurish attempts to entertain, don aprons and go to the rescue of the inexperienced table waiters. The landlord is evidently not destined to occupy a high niche of fame as a caterer to the public unless he increases the service he renders to fit his price or reduces his price to fit the service.

J. F. Metzger, who has conducted a barber shop at Saugatuck for more than forty years, is a devout lover of flowers and has a happy faculty of keeping them in blooming in constant rotation throughout the season. Just now his most important bloom is a collection of California poppies which are worth going many miles to see.

The first week of the July furniture market closed with the arrival list running well over the 1,000 mark, which compares very favorably with the July market of 1919, which was the record market in the number of arrivals at Grand Rapids. The business of the first week totals large, yet the buyers are more conservative, insofar as they are not placing orders in the crazy manner that prevailed at the July season, 1919, or the January season, 1920. These conditions will prove much more satisfactory to both salesmen and manufacturers. The salesmen can again take care of their customers, a condition that has not existed for some time. Four sheets of arrivals on Tuesday, July 6, denotes that the second week will undoubtedly be the large week of the season, yet the market will continue on for two weeks after the close of this week and a large volume of

business will probably be placed by the close of this week.

Jess L. Martin, a member of Grand Rapids Council, representing the Humphrey Heater Co. in the states of Minnesota, North and South Dakota, Idaho, Montana and Iowa, with headquarters at Minneapolis, dropped into his old home town Sunday and spent the 4th with his father and mother, Mr. and Mrs. John D. Martin, on Henry avenue.

John J. Berg (Pitkins & Brooks of Chicago), has gone to Baptist Lake resort with his family for the month of July. John says it is great to get away from business for a while and says he is having a fine time.

Arnold Brenker has engaged in the grocery business at 725 Spencer street. The Worden Grocer Company furnished the stock.

The "Wordenites"—meaning the employes of the Worden Grocer Company—will hold a picnic at North Park, Aug. 7.

D. W. Caldwell, credit man for the Lansing branch of the Worden Grocer Company, has resigned to take up his residence and engage in business at California. He is succeeded by Fred Warner, formerly head bookkeeper for the same house.

Arthur Chaney succeeds F. W. Titus in the grocery business at Grant.

Detroit Produce Market Strong.

Detroit, June 6—Last week's cantaloupe market was a mighty good example of the extent of the Detroit market and shows how much stuff this market will consume under normal conditions. Notwithstanding receipts of about 75 cars, the market held up well and this week has found it in good shape with prices a shade above Chicago. There seems scarcely any limit to the amount of cantaloupes which this market will consume and it is now believed that the lowest price of the season has been reached.

Potatoes have been a little easier and there seems to have been some falling off in demand but the receipts have not been heavy so the market has been steady. Cabbage has been wonderfully strong and car after car has been sold almost before it quit rolling. It seems to be almost impossible to get enough cabbage to supply the demand even at the prevailing high prices.

The first car of apples was received by Louis Schiappacasse and came from Tennessee and, although they were not high class, they sold very well. The crates brought as high as \$7, while the baskets sold at \$3@5. There were also some Illinois apples on the market and they cleaned up at especially good prices. The receipts of tomatoes were heavier and prices were a little easier. Some Mississippi cabbage showed up during the week and sold at top prices. The home grown strawberries are about played out but they sold remarkably well considering the quality of the fruit.

Eggs are showing the effects of the heat and are not nearly as good as they have been but the receipts are a little heavier and the market is very steady. Unless there is an improvement in next week's shipments it is quite likely that we will have to go into storage for high-class eggs before the middle of July. The butter market has been somewhat above normal the market keeps well cleaned up, and there is a good, steady demand all the time.

"When"

When did you inspect your insurance policies last?

When did you last inventory?

When did you compare the prices marked on your goods in stock with the prices of your competitor's?

When did you refresh your mind by comparison of profits made?

When do you make it a point to

assemble your clerks and helpers in a business meeting?

When did you last encourage your helpers and say, "Well done!"

When did you go carefully through your duplicate stock?

When did you last clean and polish show cases?

When did you last examine fire buckets and equipment, so if fire should break out in your store you will be prepared to fight it?

When do you examine the goods on the top shelf, under the last counter and in that obscure bin?

When did you last raise the salary of the deserving clerks?

When did you last examine the window curtains, awnings and signs of your store, so they will not reflect on the neatness of your establishment?

When do you recall using paint inside your store, also cleaning the decorations?

When last did you remove soiled drapery in the windows and in the show cases?

When did you compare the sales averages of your clerks, and can you tell what percentage it costs to sell your goods?

When last did you charge off a certain sum for depreciation?

When did you last examine lighting, telephone and heating contracts, and are you sure you are getting the best prices and rates on all?

When did you last interview salesmen for concerns other than your favorites?

When did you last read your business journal or trade paper from cover to cover?

When did you last go personally over your books and note the "dead" accounts?

When do you recall asking a debtor for money?

When did you exercise last, and do you expect the human machine to go on forever without attention?

When last did you say a cheery word to the beggar on the corner and drop a dime in his battered hat?

B. J. Munchweiler.

Iced COFFEE

More than merely cooling

Iced COFFEE is substantially refreshing.

Delightfully cooling—but with a sustaining quality that revives lagging energies and lightens the dragging fatigue of hot days.

Drink Iced COFFEE with meals and between meals. It is a hot weather beverage beyond compare.

Served at all Hotels, Restaurants and Soda Fountains—or easily made at home. (Iced COFFEE can be kept cold and drunk at will, just as you would ice water.)

COFFEE

the universal drink



Sao Paulo, Brazil, in the greatest coffee growing district in the world, is one of the healthiest and most progressive cities in the world.

Copyright 1920 by the Joint Coffee Trade Publicity Committee of the United States.

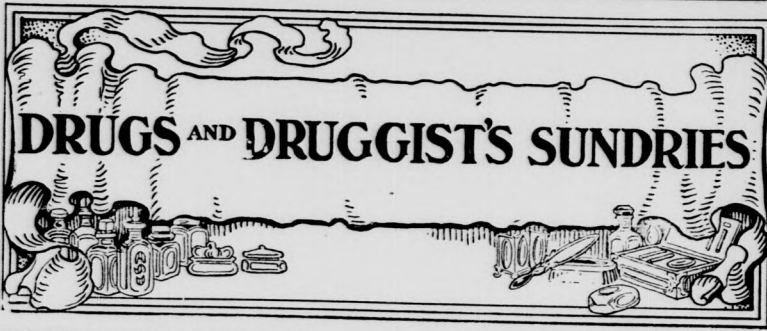
YOU can sell *more* COFFEE in the summer time by suggesting to your customers the substantial delight of Iced COFFEE as a hot weather drink.

A full page advertisement for Iced COFFEE which will appear in the Saturday Evening Post, July 24th, is reproduced here in miniature. Wholesalers should call the attention of their salesmen to this advertisement. Many retailers will use it as a window sticker, or otherwise display it to direct attention to Iced COFFEE.

A very interesting booklet entitled, "Iced Coffee," written by Mrs. Ida C. Bailey Allen, will be supplied to the trade in quantities at a cost price.

JOINT COFFEE TRADE PUBLICITY COMMITTEE

74 Wall Street, New York



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.

Use of Canned Milk Products in Drug Store.

Every one is more or less familiar with general class of evaporated or condensed milks, for a large number of them have been on the market and sold, particularly for home use, for many years. They represent milk in a very concentrated form, being prepared by the evaporation of its water in special vacuum driers, the product being then sterilized by heat and put up in air-tight cans. They appear as heavy liquids, as the milk has usually been concentrated to half (sometimes less than half) its original volume, and contain practically all of the natural constituents of the milk, except the greater portion of the water. The chief objection that many people have against them is the characteristic taste, which is developed in the process of sterilization and which is the same as that which is noticed in ordinary milk that has been boiled. However, this varies with the brand, being very pronounced in some, and rather slight in others.

These condensed milks have been largely used as substitutes for cream for the breakfast table and for cooking purposes, and, at the present time, large quantities are being used in the manufacture of ice cream, giving to it richness in flavor and also the body desired. In addition, the concentrated milk diluted with water to its original bulk, when it represents fresh milk in constituents and body, is much used in cooking, for table use and for infant feeding. Naturally, dilution serves to diminish the objectionable taste.

The general purpose of these products in the home and for other purposes raised the question, in the mind of the writer, whether they would not serve just as well as milk and cream at the drug store fountain in the preparation of cream sodas, milk shakes and similar beverages; and, being associated with a store whose fountain has a wide reputation for the excellence of its cream sodas (prepared with cream costing 36 cents per pint), he resolved to carry out a line of experiments.

Accordingly, a number of cans of what was considered to be a very good grade of condensed milk were procured, the contents transferred to bottles and placed in the ice chest to be used, instead of the 36-cent cream, in preparing drinks for certain patrons of the fountain, who, however, were to be given no hint beforehand that

they were to be made subjects for experiment. The first "subjects" were members of the store "force," the proprietor being among them. Each, after having been served, was asked to express an opinion as to the quality of the beverage of which he had partaken. Some claimed to have noticed nothing unusual about it, others said it seemed to be richer and heavier than usual, some said they had noticed a distinctive flavor, absent from other sodas, but which just touched "that spot." Later the substitution was tried on a number of regular patrons of the fountain, and in no case was the verdict unfavorable, in many cases, "just as good as ever," and often, "better than ever."

For the second line of experiments condensed milk was diluted with water to represent the original milk, and this used for milk shakes, with gratifying results, as it gave a particularly heavy body to the beverage, and also a rich creamy taste.

One brand of milk can be obtained in cases of four dozen pints at six dollars per case, making the cost of the single pint twelve and one-half cents, a figure so much lower than that represented by the price of fresh cream as to make it worth considering, and a cost which is not prohibitive for those fountains which are not now using cream, making it possible for them to work up a nice business in "cream sodas."

To be thoroughly satisfied as to which brand of milk one should use, it would probably be best for each to try out those of several manufacturers, as there are a great many on the market, but probably not all, obtainable in any one locality. In the writer's hands the one above named gave more satisfactory results than a number of others which were tried out in the same manner.

Other canned milk products that are coming into quite general use are "dry milk" and "dry skimmed milk." They are usually manufactured by passing the milk in a fine layer over large, hot, shining, steel cylinders, the milk being dehydrated practically as soon as it strikes the cylinder, and rolled off in thin sheets which are subsequently powdered. In another process the milk is blown in a fine stream into a large hot vacuum chamber and undergoes almost immediate dehydration.

These dried milks are used extensively in the manufacture of confectionery, particularly sweet chocolate, and other food products. They are also used like the condensed milk, being mixed with water in proportions depending on whether the final product is to represent cream, whole milk, or intermediate substance. The

dried whole milk, which contains all of the normal constituents of milk, has a slight characteristic taste (similar to that of condensed milk) when diluted; but the dried skim milk, which contains little or no milk fat, lacks this taste, and in the diluted form stimulates fresh milk in appearance and (except for lack of a certain richness) taste.

A few experiments were conducted at the prescription counter with a sample of dry milk to determine its availability as a substitute for acacia and other emulsifying agents in the preparation of emulsions. Using standard formulas but replacing acacia, weight for weight, with dry milk, fine results were obtained, both by the English method and the Continental method. The finished emulsions were very creamy in consistency, very white in appearance and held up exceedingly well, the oil being thoroughly emulsified. Using the same formulas but replacing the acacia with one-half its weight of dry milk, good results were obtained, the oil being thoroughly emulsified, but, naturally, the finished product was not as creamy in consistency nor as white in appearance as those made with the full amount of the dry milk.

With the quantities that would ordinarily be used the cost of dry milk and acacia would be practically the same. In some particular cases the substitution of dry milk for other emulsifying agents might possibly prove advantageous for reasons other than cost.

Adley B. Nichols.

Bath Bags.

Oatmeal ----- 5 Gm.
Powdered orris root ---- 1 Gm.
Almond meal ----- 1 Gm.
Powdered castile soap --½ Gm.
Perfume ----- sufficient

Mix and put in muslin bags. Dip in tepid water and use as a sponge.

Member of Pharmacy Board Defends Mr. Hoffman.

Muskegon, July 3—I have read with interest your editorial commenting upon the activities of my friend and co-worker, H. H. Hoffman of Sandusky, in the Groesbeck campaign. With what you say regarding the gubernatorial candidate I take no issue, but I do wish to say a word in regard to your criticism of Mr. Hoffman. In the first place I cannot concede that a member of the Michigan Board of Pharmacy should not take an active part in partisan politics if he chooses to, although the appointment he holds is more or less non-partisan. Assuming that he has taken, as you say, "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."

Now, let me tell you why I think that Mr. Hoffman has taken no "unfair advantage of his official position." In the first place, he did not even obtain his mailing list of the druggists of Michigan from the Secretary of the Michigan Board of Pharmacy, but from the classified list in Polk's Directory. Then, in sending out his letters to the druggists of the State, taking the one which our firm received as a sample, he did not use Board of Pharmacy stationery, nor is any mention what-so-ever made in the letter of the fact that he is in any connected with the Board.

I believe it was Mr. Hoffman's intention to do everything possible to avoid just such criticism as you have made and I do not see in what particular he has failed.

It pleases me to see that you did him justice in acknowledging him to be "fair and honest and generous in all his dealings with his fellow men" and "candid and sincere in everything he does," and now, with your attention called to the above facts, I believe you will modify your opinion of him, so far as it concerns any intention to misuse his official position.

Charles S. Koon.

Some men will exert themselves more to avoid doing certain work than they would have to exert themselves to do it twice over.

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

Toilet Cases

Safety Razors

Talcum Powders

Bathing Caps

Fine Candies

Icy Hot Bottles

Electric Fans

Pocket Combs

Writing Tablets

Water Bottles

Cold Creams

ORDER ANY OR ALL OF THEM FROM US.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

May Curtail Iron and Steel Output.

That the production of iron and steel may be largely curtailed and other industries seriously affected by the coal shortage next winter is foreshadowed by the Federal Reserve Board in its latest monthly review of business, industrial and financial conditions throughout the country. The situation already is acute in some districts, according to the Board, and production in many lines is being held down.

Shortage of cars is the chief factor in curtailment of coal production. The car supply at the eastern mines is estimated at less than 30 per cent. of normal and, while there has been more or less labor trouble in the principal mining districts, yet that is regarded by the Board as only a minor cause in reducing coal production.

Efforts of shippers on the Great Lakes to facilitate the movement of coal by pooling their shipments are regarded by the Board as only a partial remedy. In the Southwest, according to the review, many mines are operating at only two-thirds capacity.

Commenting on the far-reaching effect of the car shortage and freight congestion, the Reserve Board states that reports of its agents indicate that the "transportation tie-up is largely the result of the railroad strike which still continues over a large section of the country." The congestion is further accentuated, according to the Board, by local strikes of other groups of transport workers.

"While the shortage of cars is acute at some points," the review says, "it is evidently not the prime cause of the immediate transportation difficulties, which are due to inability to shift and utilize the existing equipment on account of the shortage of labor and difficulties with inexperienced men who have taken the place of strikers."

Sporadic strikes in the manufacturing industries, notably textiles, have continued to indicate unrest, the Board says. Acute shortage of labor on farms is reported. Wages appar-

ently have fallen far behind the advances in prices and cost of living.

Little hope for a general reduction in prices is held out by the Board, although it suggests that changes in prices that have taken place may furnish the basis for a more far-reaching alteration in the essential price structure.

In the hope of relieving the fuel shortage in New England and other sections of the country, drastic action has just been taken by the Interstate Commerce Commission in the issuance of preference and priority orders to the railroads in the transportation of bituminous coal to tidewater for transshipment by water to destinations within the United States.

Declaring that an emergency exists which requires immediate action, the Commission ordered all railroads in Eastern and Southern territories to give preference and priority to carloads of coal consigned for shipment by water to New England or any other domestic destination "until the further order of the Commission." The order is effective immediately.

The Commission simultaneously ordered all railroads east of the Mississippi River serving mines, to furnish the mines with coal cars in preference to any other use for a period of thirty days, beginning Monday.

A virtual embargo on the export of coal is expected to result from the Commission's orders because, railroad men assert, the agents appointed for the direction of coal shipments can not issue permits for the movement of coal for foreign destination unless it can be shown that the preferences and priorities directed will not be impeded. At least thirty days will be necessary to care for domestic wants it is said, provided congestion is overcome to a point permitting rapid coal movement.

To See the Wind.

To see the wind isn't a matter of particularly keen eyesight, but simply of knowing how to look at it. It can very readily be done on any windy day, whether hot or cold, so long as the air is dry.

The equipment necessary is a

smooth or polished flat metallic surface two feet or more long, with a straight edge. A large handsaw will serve the purpose very well. Hold the metallic surface at right angles to the wind; for example, if the wind is from the East, hold the saw if that is what is being used, on a North and South line, with a flat surface to the wind. Next tilt or incline the surface at an angle of about forty-five degrees, so that the wind will glance as it strikes the metal.

Sight carefully along the edge of the metal at some small but clearly defined object and you will then see the air current flowing over the edge just as water flows over a dam. The stronger the wind the greater will be the speed of the flow, but the volume will not be increased.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



Comes in all sizes
from
8 oz. to 100 lbs.

Bel-Car-Mo Peanut Butter

First Quality that you can guarantee your trade and feel that the manufacturers are back of your guarantee every minute. Display the attractive packages of "Bel-Car-Mo," the appeal will mean a quick turnover.

Order from your Jobber

WHITE HOUSE

Makes a Professional Business of Pleasing People



With our Chicago Factory added to our Boston Plant, we are better able to take care of the fast growing demand for our products.

WHITE HOUSE TEA IS
JUST AS GOOD AS THE
COFFEE. HANDLE BOTH.

LEE & CADY—Detroit

Wholesale Distributors of
Dwinell-Wright Co.'s Products

RAMONA

"The Park Beautiful"

The Ideal Place For Your Outing

TWICE DAILY
VAUDEVILLE **E** | **D**ANCING
"The Ramona Kind"
Mats. 3:00 Nights 8:30
8:15 Every Evening
Hentschel's Orchestra

Boating, Fishing, Picnics, Pavilions. Plan your Picnic today.
Don't miss the Jack Rabbit, Merry Go-Round, the New Frolik,
Manhattan Bathing Beach, Fishing Pond, Chinese Restaurant.

Every Day is Your Day at Ramona

Found the Cash Business Cheap and Transient.

C. A. Blodgett, one of the leading retail dealers of Spokane, who tried the cash method for about two years, has now gone back to the credit system. He still believes in the cash system, but only in certain territories.

When this experiment was begun the store was run as a quality or service store and did about \$85,000 yearly. It was a typical service store, selling high-grade goods. Lured by the prevalent cash and carry talk and the help that the Government was giving it. Mr. Blodgett decided to change his plan and did that, after careful consideration and abundant notice to his customers. Most service was cut out and goods were reduced in price. He says:

For two years, lacking only one month, we did a strictly cash business and worked along the plans as outlined in our letter to our customers and we believe we gave the strictly cash business a good and thorough trial and we found it to be a failure and a mistake as far as we are concerned for a neighborhood store situated as we are.

At first many of our customers would come in and give us a big order when they got their checks and we naturally got a volume of trade from the prices we made. But after a few months we noticed the customers who were really worth while were slowly drifting away and giving their real business to stores that featured quality and service, and doing what we might in the two years saw our business drop from \$85,000 to \$35,000. Then we knew to our own satisfaction that we were on the wrong track, and our change back to the old system has proved it to us.

Below we list a few of the reasons why it did not pay to run a strictly cash business in our neighborhood, and ours is a typical one on the outskirts of a city or on a similar basis as a small town, are as follows:

1. In order to meet the cut-rate prices of the town stores we had in many cases to stock a cheaper line of goods than carried before. In many cases business did not repeat as on the quality orders pushed before.

2. Many of our customers did not call up and give their orders, as they did not wish to wait at home for the delivery boy.

3. It was unhandy to send money with the children each time, and children do a lot of the buying for the busy housewife in the outside stores.

4. Many customers would rather pay at the end of the month and they could keep better track of their expenditures in that manner.

5. Many were offended by having the goods brought back on account of not being at home when the driver called.

6. We found that the cash trade was anybody's trade, here to-day and there, to-morrow, going to the one who offered the best inducements, and we could not count upon a regular volume as where our customers traded on account.

7. Sales on the better class of goods fell off much more than the

cheaper lines, and did not show near as good a margin.

8. If a customer has an account and something appeals to him, he will perhaps buy it, if paying cash, he will think of the cash outlay and perhaps get along without the article.

To Finance Cannery.

President Sears of the American Cannery Association has appointed a special committee to go before the Federal Reserve Board to advocate the claims of those cannery whose inability to adequately finance their operations through the ordinary banking channels might likely have the effect of creating a situation that would make for a serious shortage in the food supply.

Out of Sight.

Uncle Eben ordered a meal in the city restaurant, and after he had finished the waiter asked:

"How did you find the steak, sir?"

"Wal, I tell ye," said Uncle Eben, "I shoved that little potato to one side and lifted the carrot and there it was right below it."

What would it profit a man to gain the whole world, and pay it to the Government for income tax?

COLEMAN (Brand)
Terpeneless
LEMON
 and Pure High Grade
VANILLA EXTRACTS
 Made only by
FOOTE & JENKS
 Jackson, Mich.

SAUER'S
 PURE FRUIT
FLAVORING
EXTRACTS
 FOR
PURITY STRENGTH
AND FINE FLAVOR
WINNER OF
17 HIGHEST AWARDS
AT AMERICAN AND
EUROPEAN
EXPOSITIONS
LARGEST SELLING BRAND
IN THE UNITED STATES
32 FLAVORS AND
OLD VIRGINIA
FRUIT-PUNCH
The C. F. SAUER CO.
 RICHMOND, VA.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Wanted—We are in position to handle bankrupt or closeout stocks of hardware, mill supplies, electrical and house furnishing goods, automobile accessories, etc. J. Chas. Ross, Manager, Kalamazoo, Mich. 832

If you want to sell or exchange your business or other property no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wis. 883

Wanted—Retail store, or any paying business—Illinois, Indiana, Michigan, Wisconsin, or Iowa. Give description. R. Jones, 2326 VanBuren St., Chicago. 955

Owner will sell his \$7,000 equity in detached three-flat brick building, stone front, steam heat, hot water; seven rooms in each flat; wide lot; Torrens title; might trade for good stock in corporation, bonds, or first mortgage. Manager, 1957 Rand McNally building, Chicago, Ill. 956

BIALY PROPERTY—Southwest corner Fourth and Water Sts., Bay City. This is the land and building formerly occupied by the Bialy Hardware Store. The building was partially destroyed by fire, but rebuilding commenced. Includes substantially all material required for rebuilding, structural steel, brick, terra cotta, white enamel brick for building front; also includes warehouse in rear near river and river frontage. All must be sold to close estate. Apply at 1003 Fifth Ave., MARGARET BIALY, Administratrix. 957

WANTED—General merchandise, gents furnishing, or dry goods business. All correspondence strictly confidential. T. R. Graham, Cadillac, Mich. 958

Wanted—Used cash register, good condition, total adder, detail strip. The A. W. Brown Co., Stockbridge, Mich. 959

For Sale—General cash business and meat market. Just right distance from mammoth steel plant. Splendid store and fixtures. A snap for one or two men. Best reason for selling. Will rent or sell premises. Apply J. C. Whitney, Sandwich, Ontario, Canada. 960

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 961

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

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

BANISH THE RATS—Order a can of Rat and Mouse Embalmers and get rid of the pests in one night Price \$3. Tradesman Company, Grand Rapids, Michigan. 954

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

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

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.

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

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—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

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. 946

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



Toilet
and
Bath

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

Merchant
Millers

Owned by Merchants

Products sold by Merchants

Brand Recommended by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks



PAPER
 All Kinds

For Wrapping
 For Printing

TRY US
 The Dudley Paper Co.
 Lansing, Mich.

THE GOLDEN WEST.

How It Looked to Ex-Congressman Belknap.

Written for the Tradesman. He who thinks every day, cannot think the same things and keep the hinges of his mind from rusting.

When I consulted the doctor, he said, "Nothing doing in my line. Use your head and legs awhile and give your internal machinery a rest." So I moved camp into the Golden West.

Every place in the world has its own personal particular odor. In all my wanderings I have kept my nose to windward and have learned a lot about smells and other things at first hand. The city man is so used to odors of one kind or another, that he has almost forgotten the smell of God's out of doors. Every day his nostrils are so filled by smells blended by the fumes of two-for-five cigars and boiling cabbage, that he does not know the difference between the odors of a cow and a gasoline tank. So, Mr. City Man, until you have gone afoot to the lone places of the world, you will not have had experience with odors.

Of course, we all worship the great out of doors, for the stories they have to tell, but I find by experience that there is more sweetness in an orange grove on a January day than there is in shoveling snow off the walks of a corner lot. The odor of orange blossoms is far ahead of the smudge of soft coal, saying nothing of the cost of each.

However, I was not so interested in the cost until my vacation was about over and I was swapping ideas with a friend, who had lived the winter in Pasadena, the millionaire city. He said, "Indeed I have had a grand time, you know. I have worked hard all my life and had a lot of stuff planted before I got a jolt that nearly knocked me off the roost. Then I went West. At the Maryland they were charging \$14 a day. I lived fine there for a month; didn't cost me a cent. Then I changed over to the Alexandria for a month. The terms there were seventeen dollars a day; didn't cost me a cent. Had chicken pie and ice cream every day; had a Jap boy in uniform drive me all about the country; went to all the good shows; played some poker evenings, smoked good cigars; did not cost me a cent." Well I wedged in "How in thunder did you do it? Tell me how you did it. I have shied at all these high-toned places, yet my pocket book is as flat as if an elephant had stepped on it." "Why my boy," said he, "My heirs will find it all charged in their accounts."

And all over the Golden West, you will find them. Grandma is there with the family diamonds. Gay old grandma in short skirts and silk stockings. And Gramps, with the best car in the country, is driven out to the links every morning trying to work off the big dinner of the night before. In his golfing suit, you discover his physical inequalities—the legs are not mates for the body, in other terms, he is trying to eliminate the "bay window."

I would advise you heirs to large

estates to watch the old man when he goes West, lest he has many items charged up to you.

But what I am trying to get at is that a lot of folks who go West for the winter, are trying to get the best out of life. They go to the "God's country" where they found sunshine; where the birds and the fruit and the flowers live twelve months in the year. There man or woman can be just as near paradise as their own individual makeup will permit.

Aside from the railway fare, one can live more cheaply in California than in Michigan, and in many ways much better.

When I left Michigan last November, turkeys were at their best and although the air was full of snow the city looked good to me.

Right in the foothills of the Sierra Madre mountains, we found a bungalow, set in the midst of orange groves, loaded with fruit and rose hedges without end. Away to the Northeast forty miles, the snow capped top of the Old Baldy, eight thousand feet high glistened in the sun; off to the Northwest, Mount Wilson, six thousand feet high. From its big observatory, flashed searchlights into our maid's eyes, as if Mars was flirting with Venus.

The great disturbing element in that neighborhood was roosters, spelled with a big "R." Everybody kept chickens, while I like chickens I do not like to roost with them. The Astronomer at Mount Wilson turned his searchlight on our part of the town at nine o'clock to the minute; a signal to every crowing rooster from that hour until daylight; every sixty minutes all nationalities hurried. It required about four months to get acclimated and I had a chill every time the madam put eggs on the breakfast table.

It was coming spring. At least the mocking birds were nesting, which is a good sign. Likewise the woodpeckers. There was no sense in a pair of the latter for my bedroom windows were always open and they could have flown in and out, but they had their own way of house building. They selected a sounding place just above the window near my head, then every morning for a week they drummed the reveille, commencing where the roosters left off. Then one morning they had a hole in the gable end over the window and began bringing in material for a bungalow of their own.

They were as impudent as if they belonged to the carpenters' union. They called me names, tried to eat my shaving soap and did many other things. Up to the time I left they paid no rent. With neighbors of this kind I learned to live without sleep, but there were perfectly good tears in my voice when I said "goodbye" to a nest full of young woodpeckers.

Charles E. Belknap.

The Wolverine Brass Works has increased its capital stock from \$700,000 to \$1,000,000.

Carl Orwant has sold his grocery stock at 335 Bridge street to Kafoury Bros.

Review of the Produce Market.

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

Bananas—9 1/2c per lb.

Beets—Home grown, 40c per doz. bunches.

Butter—Local jobbers hold extra creamery at 54c and first at 53c. Prints 2c per lb. additional. Jobbers pay 35c for packing stock.

Cabbage—Home grown, \$9 per 100 lbs.

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

Carrots—35c 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, \$4 per 16 qt. crate; Sour, \$2.50 per crate. The crop in Western Michigan is enormous in quantity and fine in quality, but growers generally appear to be too busy getting in their hay to pay much attention to their fruits.

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—Jobbers pay 40c 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:

Table with 2 columns: Size and Price. 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, \$1.50 for head and 85c for leaf.

New Potatoes—\$5 per bu. or \$12.50 per bbl. for Carolina Cobblers; Virginia Cobblers, 50c per bu. 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:

Table with 2 columns: Quantity and Price. 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.

Pop Corn—\$2.25 per bu. for ear; shelled rice, 10c per lb.

Potatoes—Home grown, \$4 per bu.

Radishes—Outdoor grown, 18c per doz. bunches.

Raspberries—\$4.50 for red and \$4 for black.

Spinach—\$1.25 per bu.

Strawberries—Home grown command \$3@3.50 per 16 qt. crate.

String Beans—\$4.50 per bu.

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

Tomatoes—Home grown, \$1.65 per 7 lb. basket; Florida, \$5 per 6 basket crate.

Water Melons—60@75c for Floridas.

Wax Beans—\$5 per bu.

Why He Failed.

He handled too many brands. He never added his cost of doing business to the invoice cost when pricing goods.

He always talked cheap prices instead of talking quality.

He made his customers feel that he was doing them a favor by selling them their supplies.

He bought goods of anybody and everybody that had anything to offer him at a price.

He was always inclined to argue with customers who made complaints.

He was too lax with his credit customer.

He didn't keep his store clean.

He tried to undercut his price-cutting competitor down the street.

He never read a trade paper.

He never believed in a trade association.

He never tried to make a friend of his neighbor merchant.

He knew it all, and yet was really ignorant.

He never came to a meeting and said, "What good is it?"

He never paid his dues until he was pressed.

He continually knocked everybody and everything.

Service.

Willingness to serve is the backbone of successful merchandising. Of itself, it breeds success; because it is the living evidence of a smooth running organization equal to the task of meeting requirements or of even anticipating wants.

In reality, it means far more than good organization or routine activity. For back of it lies the impelling thought, the feeling, the sincerity, the unselfishness, based upon the understanding that we are all dependent upon our fellows for every benefit derived in this world.

It is merely the working out of the Golden Rule, the practical application of a great principle which always pays—in dollars and cents, in self-respect and in true happiness.

Joe M. Vander Meer and family are at Baptist Lake resort for the month of July. Joe reports fishing the best ever and invites his friends out for a fish dinner.

To Test Tradesman Advestising We offer for immediate shipment 15 Patterns 36 inch High Grade Percales, Lights, at... 38% 27 Patterns 36 inch High Grade Percales Indigo, Stripes and Figures, at... 40% 5 Patterns 36 inch High Grade Shirting Stripes Percales at... 38% 12 Patterns 36 inch Guaranteed fast colors Snappy patterns Striped Madras for Shirts and Waists, Bargain at... 57% Dress Shirts Sizes 14 to 17, no collars, French cuff, priced very low at... \$22.50 Mail orders to W. B. Dudley, Grand Rapids, Mich.