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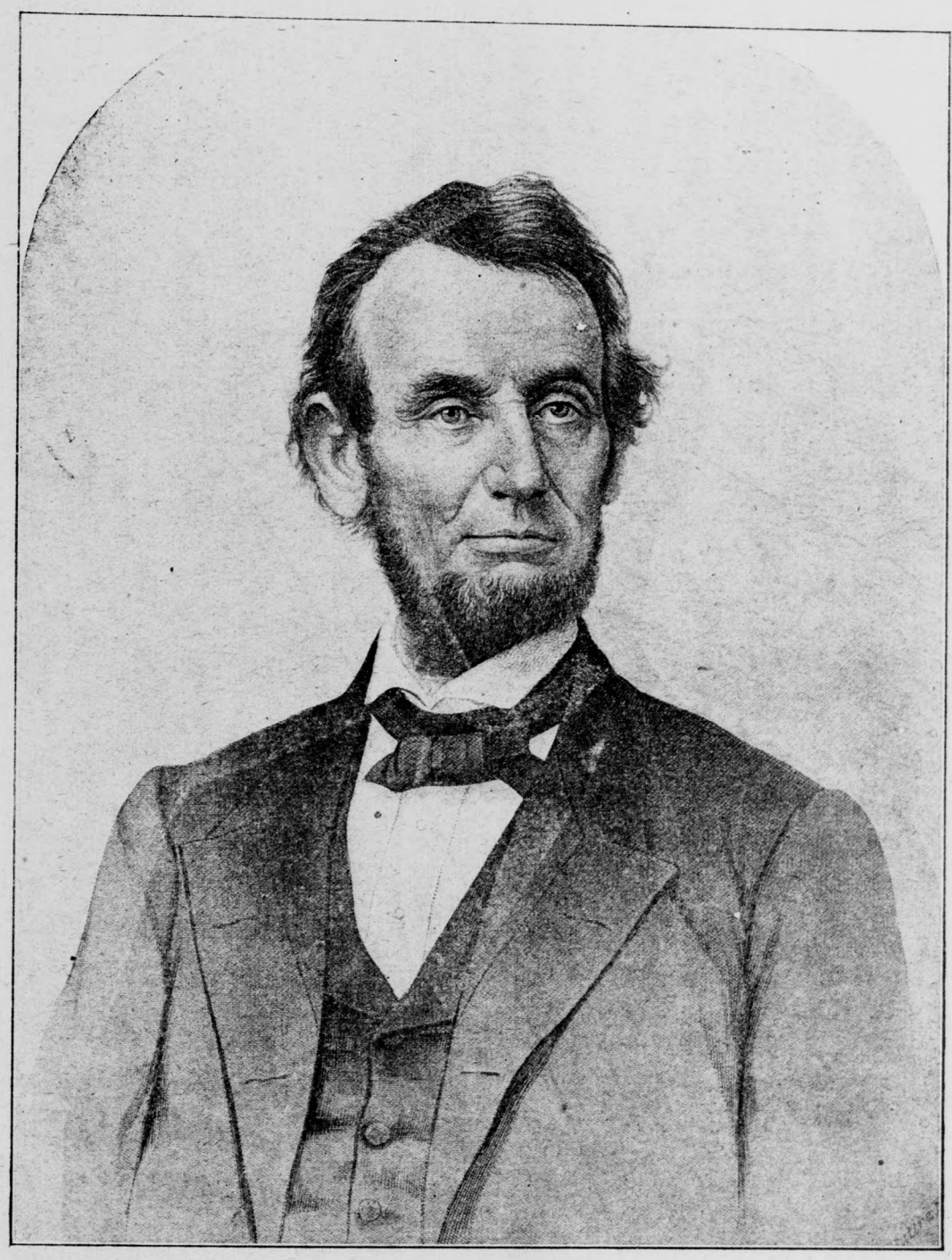
PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, AUGUST 4, 1900

Number 1924

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PROPERTY is the fruit of labor; property is desirable; it is a positive good in the world. That some should be rich shows that others may become rich, and hence is just encouragement to industry and enterprise. Let not him who is houseless pull down the house of another, but let him work diligently and build one for himself, thus by example assuring that his own shall be safe from violence when built.

ABRAHAM LINCOLN

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



FIELD SEEDS

For Use Wherever Seeds Are Sown



TRADE MARK
BRANDNU

Continental Seed Company

Lock Drawer 730
CHICAGO, U. S. A.

Your Sources of Profit

The profit in merchandising comes from a quick turn-over and that comes from goods for which a constant demand has been created—goods that do not stick to the shelves.

Shredded Wheat Biscuit

is a steady, never-failing source of profit because of the universal demand that has been created for this product through twenty years of consistent educational advertising. You can help your customers solve the problems of the high cost of living by calling their attention to the high food value of Shredded Wheat and its low cost compared with other less nutritious foods.

MADE ONLY BY

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



Push Fleischmann's Yeast

That's the one way to cash in on the tremendous national campaign which is being run to educate the public to appreciate the curative properties of

Fleischmann's Yeast

Try it for what ails you then tell your customers of the benefits you experienced.

There's no limit to the sales you can make.

The Fleischmann Co.

Fleischmann's Yeast

Fleischmann's Service



FRANKLIN GOLDEN SYRUP

is in demand every day in the year.



This cane sugar syrup is equally delicious in summer and winter dishes. It is a wholesome addition to the table at every meal.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



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

Standard Oil Company
(Indiana)
Chicago, Ill.

MICHIGAN TRADESMAN

Thirty-Seventh Year

GRAND RAPIDS, WEDNESDAY, AUGUST 4, 1920

Number 1924

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.

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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.**THIRTY-SEVEN YEARS OLD.**

With the issue of this week the Tradesman concludes its thirty-seventh publication year. The entrance upon the thirty-eighth year will be appropriately celebrated next week by the issuance of the regular anniversary edition, comprising eighty pages and cover. It will be replete with good things of especial interest to business men in general and merchants in particular.

Once a year we take the privilege of talking about ourselves, not, we hope, with the garrulousness of old age or with the boastfulness of youth, but in order that the new friends of the Tradesman may know why its old friends have loved it. For any journal, unless it be one of these ephemerides which flash before us on the news stand and vanish as quickly, has a life and character of its own. It has a consciousness of past achievements that supports it in the crises of the present. It forms an inseparable part of that national life with which it has grown up and which it has helped in some degree to shape.

The Tradesman has always aimed to live up to the ideal of the honorable and comprehensive name that stands at the head of its pages. It has never been the organ of any sect, party, society, mercantile association or commercial interest. It has always expressed its opinions with freedom—sometimes even with violence—on the burning questions of the day. It has been an active combatant in the hottest conflicts in politics, religion, business, literature and science. It has thrived on the championship of unpopular causes. And the freedom of speech that it has claimed for itself it has insisted on according to others; in fact, it has fought harder to preserve the right of free speech for its opponents than it has to maintain it for itself. It has opened its own columns to its strongest opponents and endeavored to present both sides of all controverted questions to the consideration of its readers. It has attacked anachronisms, superstitions, meaningless survivals in merchandis-

ing, church, state and society.

One respect in which the old Tradesman departed from the custom of the trade journals of its time was in devoting considerable space to the industrial side of life. It established standing departments of Finance and Insurance when such subjects were regarded as too abstruse to be discussed in mercantile periodicals. This tendency has in recent years led the Tradesman to become the exponent of the efficiency movement in business and of various plans for the economy of time, money and energy by individuals. Naturally, also, the so-called labor movement at home and abroad has come to receive an increasing amount of attention in our columns. We stand for the co-operative development of business up to and only up to the point where it involves the selfish exploitation and oppression of business rivals, of wage workers or of the consuming public. We shall continue to labor for the democracy of industry, through which the workers shall come more and more into the freedom and independence which is denied those who are so foolish as to ally themselves with the brutalizing and demoralizing trades unions. We aim to aid in bringing about a condition in which capital and labor shall become more and more partners in industry, rather than rivals for a disproportionate share of the products of industry.

Every institution, says Emerson, is but the lengthened shadow of a great man. This observation hardly applies to the Tradesman, because it owes its success in the mercantile and journalistic field quite as much to its faithful corps of contributors as it does to the guiding hand of the man who has shaped its destiny since the first issue in 1883.

The Tradesman is content to permit the past to afford a criterion for the future. So far as possible, the mistakes of the past—and there have been many—will be eliminated. Every effort will be made to keep the publication up to a high moral standard, to the end that it may serve as a beacon light to those who sometimes waver because they do not readily discern the entrance to the harbor of truth, justice and right. No pains will be spared in the work of protecting its readers from the cheats and frauds in trade which continually show their heads, anxious to entrap the unwary. The Tradesman aims to be a safe adviser, a wise counselor and a friend to every man who wants to do the right thing in the right way at the right time. Such has been its policy for nearly forty years. Such will continue to be its policy so long as the present management is spared to champion the rights and define the duties and responsibilities of the merchant.

THE RAILWAY RATE INCREASE

The increase in railway freight rates and passenger fares, announced by the Interstate Commerce Commission last Saturday, was fully expected; it could not, in fact, have been delayed with safety. Under existing rates the railways are incurring a portentous deficit. Until the end of August the Government's guarantee of net revenue based on the average of the three years before the war will continue; but thereafter the roads must meet operating expenses and fixed charges from their actual gross earnings. How far short of such expenditure the actual traffic receipts on the present basis of rates are running may be judged from the latest Interstate Commerce Commission statement.

In the first four months of 1920, the Government guarantee assumes net receipts of \$237,000,000 for the so-called "Class 1 railways," earning in excess of working expenses and taxes, but "Class 1 railways," earning over \$1,600 each; but actual earnings in excess without allowing for interest on the railways' fixed indebtedness, were barely \$37,000,000. By such a margin the advance made in rates during 1918 had failed of meeting the increase of wages between 1917 and 1920, plus the rise in cost of materials and fuel. Furthermore, the very large additional increase of wages, lately ordered by the Labor Board and involving \$600,000,000 fresh annual expenditure, will be in full effect next month. Manifestly, any long delay in providing rates adapted to this situation would have placed at least some railways in a position of inability to meet fixed charges.

As regarded the general principle to be adopted in such rearrangement of rates, the Interstate Commission had no option. The new railway law, enacted by Congress at the end of 1919 after a year's careful discussion, provided explicitly that the Commission was to fix such rates as should earn, under efficient and economical management, a total net return equal to 5½ per cent. of the aggregate property value of the railways, plus ½ of 1 per cent., in its discretion, to allow for "improvements, betterments, or equipment." The urgent need of the moment for the last-named expenditure made it a matter of course that the 6 per cent. basis would be adopted by the Commission.

A large increase in rates has, therefore, long been a matter of certainty; the only questions actually at issue were on what basis "aggregate property value" would be computed, how much the resultant advance in rates would be, and how that advance would actually turn out to have met the actual situation of the railways, as a whole or as individual systems. In reckoning property valuation, the

law gives latitude to the Commission, but it points to the use of the estimate to be arrived at by the official board of valuation. Unfortunately, the laborious investigation of that board is far from completed. The Commission has therefore used in fixing rates such part of the report as is completed, but has supplemented this by use of the "investment account" on the railway books—an account which, during the past twelve years, has been drawn up under strict regulations imposed by the Commission. There was, in fact, no other way to fix a tentative aggregate valuation in conformity with the law.

The mere fact of an increase of 25 to 40 per cent. in average freight rates (the difference varying with sections of the country) and a 20 per cent. average increase in passenger fares will naturally be regarded as a hardship by very many people. Three facts must, however, be kept in mind. First, the adjustment of railway service to the general rise in prices and wages has been the slowest of any industry. Second, rates were admittedly too low for the cost of operation, even at the outbreak of the war. Third, if the Government had continued to operate the railways, it would equally have been compelled to increase the rates to an even greater extent to prevent a very great increase in the public deficit.

No doubt we shall hear more or less talk regarding a possible effect of the rate increase in causing revival of Government ownership propaganda. For ourselves, we do not think this probable. Shippers and travelers have had their lesson in Government operation, and, even after allowing for the handicaps of war-time, they have learned what public administration of the railways means in the matter of retaining the old advantages and conveniences which existed under private operation, with the competition of different railways in the facilities offered to their patrons. Those facilities had come to mean more to the American shipping and traveling public even than lower rates. If they are restored by the private managements, we shall hear little more of Government control.

There is no accomplishment, no trait of character, no quality of mind, which will give greater satisfaction and pleasure or contribute more to one's welfare than an appreciation of the beautiful. How many people might be saved from wrong-doing, even from lives of crime, by the cultivation of the aesthetic faculties in their childhood! A love of the beautiful would save many children from things which coarsen and brutalize their natures. It would shield them from a multitude of temptations.

THE GOLDEN WEST.

How It Looked To Ex-Congressman Belknap.

Written for the Tradesman.

In the California deserts from Narstow to Needles, 160 miles, a man gets many thrills for his money. In one day's ride by auto he gets a touch of all the world, the endless movie picture first hand.

The desert of drifting sands, mountain ranges, of sage juniper, cedar and pine, winding roads upgrade for miles and then descending through canyons in dizzy horseshoe curves, out into plains covered with volcanic lava.

When we left Ludlow at 7:30 in the morning, it was hotter than hades. At noon at the Needles it was 114 in the shade. In the morning we had filled our canteen with cold water and the few drops left in it now was steaming. Out in the desert we came to an auto truck, with a party of three, U. S. biology survey, stuck in a sand drift, out of water when the motor gave out. These men, bright young fellows, all ex-service men, were ridding the country of gophers, one of the country's pests, by dropping poisoned food in their holes.

The only thing we could do for their captain was a lift to the Needles, about fifteen miles, where he could get a towing truck from the headquarters station.

These men of the survey were truly out-of-doors men, sunburned as the desert they lived in. Far out in the treeless plains, they get out of the glare of the sun by crawling under their autos.

The city of Needles gets its name from the many isolated mountain tops that range the winding course of the Colorado river. They rise out of the desert plains, treeless, sharp-pointed with scant shelter for man, bird or beast. Here we get our first glimpse of the untamed king of muddy waters, the Colorado, the boundary line between California and Arizona. The ferry boat at the trail crossing being out of commission, we were obliged to detour by a very good road of twenty-five miles to a bridge, located in a gorge between the hills. This place also gives a footing for the railroad bridge. The two bridges are triumphs of engineering skill and worth the long detour to see.

I cannot leave the trails of California without a word of its many impressions left in my mind. I have said much of its fruits and flowers. There are so much in its deserts and mountains that cannot be even half told. There was a time when all this waste was alive with volcanoes that have left deposits of lava that cover uncounted miles with ashes, lands below the level of the sea and altitudes of many thousands of feet. It is no stretch of imagination—it is the real thing—that takes you from blinding drifting sand to mountain peaks of whirling, drifting snow.

Under a cloudless sun where for days the heat registers many more than a hundred, the country is marked with dry water washes, great water courses where rushing torrents tumbled granite boulders out of their

way, as a school boy would toss his ball in play. In a day's travel you find not one but dozens of these river beds. The shore lines of great inland lakes that were alive with life are now dry alkali beds, in April days, a carpet of flowers. Cones and volcanic craters can be counted by the score, many of them needing but seats to convert them into grandstands, reserved seats for the next great act in the drama of creation or destruction. One cannot view all this without becoming a dreamer. In the morning shadows you visit this country when all the world is smiling. There were forests of trees that made a homing place for birds and animals. All these water courses and lakes were alive with fish and water fowl. Of course, man was there with rod and garden spot. It was a land of the blessed. Then the machinery, for want of appreciation or oil, "went Bolshevik." Was it a monkey wrench dropped from the clouds or did the fireman in the basement get up too much steam and blow up the plant? Anyway the country exploded, the lakes and rivers joined in the stampede, the men folks joined the union and refused to put out the fire that destroyed all the forests.

A few millions of years later and men began to get plenty. Some of them wandered into this region again, some hunting for gold, others to escape their creditors, some tracing their ancestors, few of them able to explain how it happened—all of them convinced that the country has gone dry.

To appreciate the blessings of good old Michigan, whose waters are always sweet and cool, where friendly trees give shelter from both cold and heat, one should go once in a while to the land of the earthquake, the volcano and the arid plains. Some men see good in everything, but the best sight in all the world to the out-of-doors man is a brook of spring water on a hot day. Day dreams very seldom give a man the nightmare. Something akin to it comes to the man who tramps the days in quest of the water hole, to find it a skim of alkali "lie water."

With all its faults I still love the Mohave desert. There is an air of enchantment in its winding trails—a mystery in its river. Where does it come from, where is it going, why does it hide away in the canyons to spring at you in unexpected places? In the mountain tops are forests of cedars and pines, where there are flocks of birds of many kinds, rabbits racing away from coyotes, stray bobcats and deer and the clearest kind of moon and star light. Out on the plains the winds and sand have real battles. I never discovered who got the best of it, for after waltzing awhile, they disappeared together in the sky to again come to earth miles away.

The trails have a way of approaching the hills from the plains that keeps one guessing for the gap that will let you out or over. It will be found leading up or down behind a foothill, ever winding about, never going anywhere, for they already have been there.

Charles E. Belknap.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 3—The lumbering town of Johnswood was almost put out of business last week when the Kreetan Company's mill was destroyed by fire with a loss of about \$150,000. The mill is almost a complete loss, according to reports received here. The fire occurred early Thursday morning. The company was fairly well equipped with a fire extinguishing plant, but the flames got such a start that they were unable to check the blaze. The fire department was successful, however, in saving the lumber piles or the loss would have been far greater. It is not as yet known what steps will be taken in regard to rebuilding and equipping the plant. Many families have moved away already in consequence.

While there are many optimists in the Soo (which is one of the best cities of its size in the State) they will not be able to boast about doubling our population, according to the census reports. Some of the other cities have been able to do this but we are still living in hopes that the next census report will show up different, owing to the energetic work and thrift of our business men who all belong to the Booster Club. It certainly was not any fault of theirs if we did not make a better showing.

S. D. Newton, of the Booth-Newton Co., and one of the Soo's orators and a member of the Historical Society, is also making a record as a detective. Mr. Newton happened to be in the office waiting for his wife who was attending one of the social functions that evening. "Stan," as he is usually called, arranged to call for his wife after the doings, meanwhile spending the time at his office figuring up the profits on the days business. He was somewhat surprised to hear gentle footsteps on the floor above. As he thought he was alone in the building, so he awaited developments. He had not long to wait, however, when he heard the footsteps coming down stairs and he knew he must soon face the intruder, as he would have to appear before the office in order to make an exit. Mr. Newton had left his trusty rifle and other fireworks at his residence, so he decided to handle the affair without gloves. He had no trouble in getting the best of the thief and handed him over to the police in due form. The thief knew the combination to the second story window, but made a very unsuccessful get-away. Mr. Newton is being congratulated by the police department on the able manner in which he handled the affair.

The Soo loses one of its former grocers and also one of its oldest residents in the death of Maurice Reidy, who died at his residence at 410 Magazine street last Saturday morning. Mr. Reidy was born at New Castle, Limerick, Ireland, 85 years ago, coming to the Soo in 1870. He conducted a grocery store on the corner of Spruce and Magazine streets for fifteen years and served an unexpired term and a full term as alderman for the first ward. He was always active in public affairs. He is survived by his wife and one son, Edward, who is conducting the grocery business at present. The family have the sympathy of a large circle of friends.

A delegation representing the Minneapolis fire department arrived in the city Saturday on their way from the International fireman's convention, which was held in Toronto. The fire-

men carried a band with them. While here they visited the locks and other points of interest and were royally entertained by the local fire department.

The profiteers must be God's chosen people, for do they not live on the "fat of the land?"

Charles Haase the well-known Uneeda biscuit agent, spent a few days at Mackinac Island at one of the large hotels last week. Charlie was accompanied by his family and reports having had a most delightful stay at the Island, although he noticed a large dent in his expense account. He is not the kind to worry about that though, as he has lots of expenses.

Nick McPhee, the popular manager of the Murray Hill Hotel, sprung a surprise on the public when he put out a handsome new motor bus with a capacity of twenty passengers. It is one of the finest cars of its kind in the city.

It looked for a while last week as though some of the Chicago hold-up gang were making a tour of the Soo. One of our distinguished citizens just escaped being laid low when passing by the county jail on his return home about 11 o'clock last Wednesday night. Two other residents were also attacked by the same trio, who were dressed in khaki. One of the soldiers was later recognized and will be court martialed, while the other two were not held on account of not being recognized. This is the first hold-up in our beautiful city in years.

Frank M. Leland, who is seeking nomination for Governor on the Republican ticket at the fall primaries, paid the Soo a visit last week. Mr. Leland made a good impression while here and he feels satisfied with the situation in this section of the state.

Eggs imported from Canada have been found to contain Scotch whiskey. What we need is a few of the hens that laid the eggs.

William G. Tapert.

Negaunee—Curley Bros. are closing out their stock of china and tin ware and will remodel their store building, which extends from Iron street through to Jackson street and open a meat market in the rear of the grocery store. Considerably more space will be devoted to the grocery department.

Greenville—The Greenville State Bank will increase its capital stock from \$50,000 to \$100,000.

TESTING TRADESMAN ADVERTISING

Big Cut in Cottons.

36 in. Brown Sheetings	
19½	Cut to \$.17
20	Cut to18
21	Cut to19
22½	Cut to19½
25	Cut to20½
25½	Cut to21½
26½	Cut to23
27½	Cut to25
32½	Cut to26½
36 in. Bleached Muslin.	
27½	Cut to \$.22½
29	Cut to25
29½	Cut to26
31½	Cut to27½
36 in. Bleached Cambrics.	
29½	Cut to \$.25
30	Cut to26
31½	Cut to27½
36 in. Fine Sheer Nainsooks.	
29½	Cut to \$.25
30	Cut to26
31½	Cut to27½

Shipped from Milwaukee. Wire or mail orders to W. B. DUDLEY, Grand Rapids, Mich.

WE OFFER FOR SALE

United States and Foreign Government Bonds

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations.

HOWE, SNOW, CORRIGAN & BERTLES

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

Store Personality

What is it that often makes one store have a hard time with certain articles of merchandise, while another store, located a few doors away, may do a tremendous volume of business on the same line of goods?

Just what is it that makes people criticise one store, while they go out of their way to trade in another? The answer can be given in two words—Store Personality.

Stores have a personality just as people have. When a store has a pleasing personality, business comes—if not, business goes to competitors. And store personality is based on just one thing—service

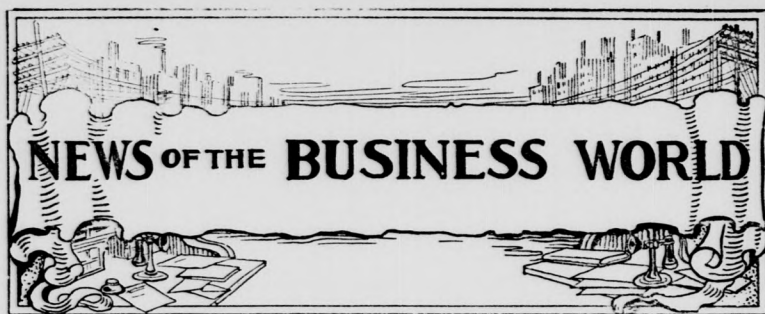
Dealers everywhere are up against high rents, high salaries, shortage of help. We aim to overcome these disadvantages, so far as possible, by furnishing practical and progressive merchants with business building ideas that have proved their worth with other dealers. They will help a lot toward making your store stand out in the community—toward giving it a personality that will attract customers and hold them.

Call on us for information about our merchandising service and special selling assistance. We can help you to duplicate the success many of our customers have achieved through the adoption of the suggestions we have made them at their request.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Avondale—Albert K. Ferrell succeeds Grinnell & Ferrell in general trade.

Holland—A. Van Ry succeeds Henry Van Ry & Sons in the grocery business.

Detroit—The Brown Trucking Co. has increased its capital stock from \$16,000 to \$150,000.

Charlotte—The First National Bank has increased its capital stock from \$75,000 to \$100,000.

Lansing—The Fletcher Hat Shop was formally opened for business July 30, on East Michigan avenue.

Howard City—Philip G. Walker has been engaged as manager of the Howard City Marketing Association.

Muskegon—The Sparta Silver Black Fox Co. has increased its capital stock from \$20,000 to \$40,000.

Lakeview—Puffpuff Bros., of Stanton, have purchased the Kinnee Bros. garage and will continue the business.

Denton—Calvin H. Schlicht has closed out his stock of groceries and will retire from business owing to ill health.

Bancroft—B. J. Waldie & Son have purchased the Frank Conrad meat market and will consolidate it with their own.

Saginaw—The Goeschel-Brater Company, dealer in boots and shoes, has increased its capital stock from \$10,000 to \$30,000.

Detroit—Capper & Capper, dealer in clothing and men's furnishing goods, has increased its capital stock from \$25,000 to \$87,500.

Orleans—Alexander Robertson has sold a half interest in his bank to Frederick Pitt and the business will be continued under the same style.

Lansing—Lorenz Bros. & Brown are erecting a storage and auto laundry garage on North Grand avenue. It will have 20,000 feet of floor space.

Litchfield—Wilbur Marsh, recently of Albion, has purchased the furniture and undertaking stock of Hoyt & Frank, taking immediate possession.

McBain—The McBain Hardware & Furniture Co. has changed its name to the McBain Hardware Co. and increased its capital stock from \$11,000 to \$35,000.

Mt. Pleasant—The Chatterton Elevator Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Holly—C. B. Gannon, will move his garage and automobile accessory stock here from Hartland. He has purchased a site and will erect a modern brick and tile garage upon it.

Springport—Ross Burgess, the well known jeweler, will add a full line of school supplies, drug sundries and no-

tions to his stock. The Worden Grocer Co. of Lansing, furnishing the stock.

Lawton—The Lawton Produce Co. has been incorporated with an authorized capital stock of \$2,500, of which amount \$1,260 has been subscribed and paid in, \$1,060 in cash and \$200 in property.

Howard City—Richard Perry, who has conducted a meat market and stock shipping business here since 1872, has sold his stock to Ledger Bros., of Sand Lake, who have taken possession.

Allegan—Henry E. Stanley, produce dealer, has purchased the feed mill and produce stock of B. F. Bartlett and taken possession of the building on Hubbard street, where he will concentrate all of his business.

Bell Oak—Charles T. Weller, the merchant who burned out last winter, has a new store building and will occupy it with a full line of groceries and notions, the Worden Grocer Co. of Lansing, furnishing the stock.

Eaton Rapids—L. H. Haan has sold his stock of bazaar goods to Stillham & Showerman, of Jackson, who have taken possession. They will add a full line of fancy groceries and notions, the Worden Grocer Co. of Lansing, furnishing the stock.

Weidman—The Weidman Co-Operative Association has been organized to conduct a general mercantile business on a co-operative plan, with an authorized capital stock of \$8,000, \$4,000 of which has been subscribed and \$1,000 paid in in cash.

Lansing—The M. Piowaty Co., dealer in fruits, vegetables and other commodities, will not be able to get into its new warehouse recently purchased from the Pregulman Packing Co. until the latter part of the month. The Piowaty company is giving the warehouse a general overhauling and is remodeling the interior to suit its purposes.

Detroit—In addition to being a successful retail shoe merchant, G. A. Lindke, of the Lindke Shoe Co., will soon join the ranks of the hotelmen. He is completing a seventy room hotel on Woodward avenue, occupying two floors of a three story building that takes in nearly an entire block. It is one of the finest structures in the country, costing nearly \$500,000.

Detroit—The J. L. Hudson Co. is the only large department store closing at noon on Saturdays during July and August. During the week the store is closed at 5 p. m. An effort was made to get all the downtown merchants to co-operate in a general movement to bring about Saturday afternoon closing for the summer, but the majority of retailers were opposed

to it for this season, feeling it was too radical a step.

Manufacturing Matters.

Manistique—The Brown Lumber Co. has placed its new sawmill in operation.

Detroit—The Vin-Ade Beverage Co. has increased its capital stock from \$5,000 to \$20,000.

Adrian—The Adrian Mutual Oil Co. has increased its capital stock from \$10,000 to \$15,000.

Muskegon—The LaBelle Box Co. has increased its capital stock from \$50,000 to \$100,000.

Coldwater—The Homer Furnace Co. is making extensive additions to its furnace factory.

Detroit—The Universal Tool Co. has increased its capital stock from \$20,000 to \$100,000.

Detroit—The Capital Brass Works has increased its capital stock from \$200,000 to \$500,000.

Detroit—The Detroit Creamery Co. has increased its capitalization from \$1,600,000 to \$6,000,000.

Saginaw—The Eastman Salt Products Co. has increased its capital stock from \$100,000 to \$125,000.

Detroit—The Union Co-Operative Bakery has increased its capital stock from \$100,000 to \$300,000.

Coldwater—The Pratt Manufacturing Co. is building an addition to its hand cart and sled factory.

Detroit—The Wolverine Porcelain Enameling Co. has increased its capital stock from \$100,000 to \$200,000.

Galesburg—The Galesburg Foundry & Casting Co. has changed its name to the Battle Creek Jobbing Foundry.

Howard City—The Michigan Dairy Products Co. will erect a cold storage plant in connection with its other buildings.

Charlotte—The two-story, "day-light" addition to the plant of the Charlotte Chair Co. has been completed and is now in use.

Inlay City—The Automotive Castings Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed \$5,100 paid in in cash.

Detroit—The Universal Vise & Tool Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,000 paid in in property.

Hillsdale—The Willbee Morse Co., manufacturer of concrete burial vaults will open a plant here about August 15. The company now has plants in Jackson, Adrian and Monroe.

Muskegon Heights—The Muskegon Heights Elevator & Clutch Manufacturing Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Ontonagon—The Superior Creamery Co. has been organized with an authorized capital stock of \$5,000, of which amount \$4,000 has been subscribed, \$440 paid in in cash and \$2,300 in property.

New Haven—The New Haven Foundry Co. has been incorporated with an authorized capital stock of \$75,000, \$50,000 of which has been subscribed and paid in, \$2,394.01 in cash and \$47,605.99 in property.

Battle Creek—The Battle Creek Roofing & Manufacturing Co. has changed its name to the Sheriff-Gosline Co.

Detroit—The Fairy Phonograph Lamp Co., Inc., has been incorporated with an authorized capital stock of \$20,000, of which amount \$15,000 has been subscribed and paid in, \$6,900 in cash and \$8,100 in property.

McBain—The Kleenit Manufacturing Co. has been organized to manufacture and sell soaps, pastes, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$2,500 paid in in cash.

Big Rapids—The Trojan Manufacturing Co. has been organized to manufacture and sell baling presses, tools, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Bergland—The Bergland Lumber Co. has been incorporated with an authorized capital stock of \$200,000 common and \$200,000 preferred, all of which has been subscribed and paid in, \$91,500 in cash and \$308,500 in property.

Detroit—The Economy Brass Corporation has been organized to manufacture and sell metal products, tools and appliances, with an authorized capital stock of \$50,000, all of which has been subscribed, \$4,000 paid in in cash and \$21,000 in property.

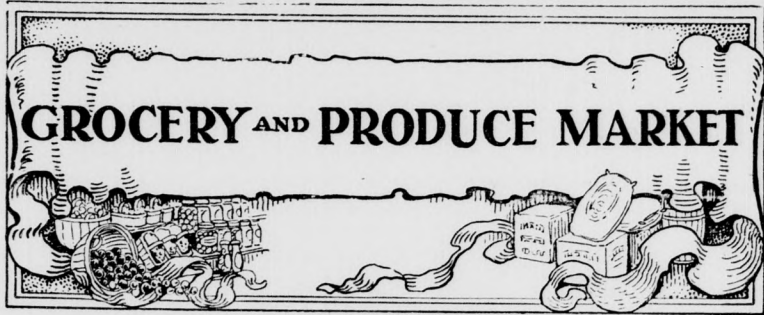
Ecorse—The May, Maier & Jones Co. has been organized to manufacture and sell paints, varnishes, enamels, etc., with an authorized capital stock of \$20,000 common and \$35,000 preferred, all of which has been subscribed and paid in in property.

Detroit—The Conhaim Co. has been organized to manufacture and sell at wholesale and retail, men's and boys' clothing, with an authorized capital stock of \$150,000, of which amount \$75,000 has been subscribed, \$2,654.51 paid in in cash and \$21,774.98 in property.

Blissfield—The Potash plant which was erected on the property of the Commercial Sugar Co., and was the subject of litigation between the company, the United Engineering Co. and John C. Carland has been sold at a circuit court commissioner's sale in Adrian to Mr. Carland, who bid \$16,750 for it.

Alpena—Negotiations are pending between officials of the Gas Oil Stove Co., of Detroit, and the Board of Commerce of Alpena, the object being the possible location of the concern in the Lake city. The company needs a larger plant. It is planned to put up a two-story office building and a one-story factory 60x300 feet, to cost \$50,000.

Lansing—The True Blue Gum Co. has obtained a five-year lease on the upper floor of the building at 313-315 N. Washington avenue. The company has moved into the new quarters. It formerly did business at 225 N. Washington avenue. The company recently installed a new wrapping machine with a capacity of 115 packages a minute. This gives the company a bigger wrapping capacity. The production system has been entirely reorganized in the new quarters and a larger shop capacity obtained.



Essential Features of the Grocery Staples.

Naturally the prospective advances in freight are an interesting study for discussion as to what effect they may have on the price of different articles of merchandise carried in stock.

At this writing a 40 per cent. increase in freight rates is said to be probable, in the light of increased wages granted by the railroad labor board, to meet the present deficit in operating expenses and \$600,000,000 wage advance. This would be in addition to a necessary 20 per cent. advance in railroad fares.

Supposing this freight increase is granted, suggests a representative of the merchandising trade. Such an advance would go way back to the raw materials. For instance in canned foods there would be the hauling of the plate to the mills, hauling of the cans to the canner, hauling of raw materials to the cannery, transportation of the finished goods to the wholesaler and thence to the retailer. That is quite a long story.

In the case of paper it means a step up in the haul of the log from Canada or the Northern part of this country to the pulp mill, and then an increase in the succeeding transportation steps to the retailer. In the case of box containers it means a similar long haul from the woods to the saw mill, thence to the manufacturer of goods to be contained, thence to the wholesaler and so on.

This is wholly hazarding a guess of course, because nothing has happened yet, except the announcement of the proposed wage allowance to railroad operatives and other employees.

Retail firms which rent stores are up against a possible increase in rents in various localities, which must be faced. It seems, some way or other, as if the peak had been reached now and that there may be some signs of breaks appearing. The decline list in foods has fallen off entirely lately, and the announcement of futures, as a rule, show gains over last year.

Sugar—Shipments are coming in more freely and there is now little effort made by the jobber to restrict sales. The price is unchanged.

Canned Fruits—Desirable grades of old pack California fruits are mostly lacking on spot and the Coast is pretty well cleaned up. Standards and seconds make up the holdings. These show a wide range and in most cases samples drawn from lots do not measure up to the demands of the buyer. In consequence the trading in peaches has been limited, while apricots have had only nominal attention. Although new packs are being

put up the demand has not increased and few additional orders were booked last week. The buyer has either covered in part or he is running his chances later on. Hawaiian pineapple sells 25&40 per cent. above opening prices, depending upon the packer. Resale contracts are not numerous. Gallon apples are dull on spot. Futures are selling for all packs, but the business is not up to the normal in volume, while prices rule at the figures previously mentioned in these columns.

Canned Vegetables—The passing business is limited to taking care of summer wants. Although the jobbers and the grocers are not carrying large stocks they are not operating heavily, and this brings about an indifferent demand for all of the offerings. The most pronounced weakness has developed in tomatoes and while old stocks have been depressed an equal loss was sustained on 1920 pack, which is not selling freely. The expected heavier supply and lower range on raw stock has created a feeling among buyers that conservatism in buying is the best policy and they are only taking a percentage of their requirements. Corn rules dull, but the lack of orders is offset by light supplies and no declines occurred. Maine and New York are almost unobtainable. Peas were the most active of the major vegetables. Southern standards have sold well, while fancy grades, here and at factory points, have been short of requirements. New York packers will make full deliveries on all sizes of fancy, extra standard and standard grades in Alaska. No. 1s, however, will be short. Wisconsin will likely make percentage deliveries of Alaskas, while it is too early to estimate the sweet production. Minor vegetables have sold in a limited way.

Canned Fish—Buyers of Maine sardines are fighting for lower prices and are using the weapon of restricted buying. Canners so far have pretty well withstood the attack all season, being fortified with a light pack so far and favored by a continued sub-normal production. The only weakness which has developed as a result of this warfare has been a cut to \$4.50 on keyless oils by some of the weaker sellers who are willing to reduce their supplies of this grade, which is in heavier volume than other kinds of fish. For the most part, however, canners will not confirm on keyless oils for less than \$4.75 factory. Keys are wobbly in some quarters and subject to a 25c cut. Cartons and other styles are held at the same range of prices. Domestic and foreign buying are limited. California sardines are firm on ovals and steady on other types. Imported offerings are drag-

ging at prices which favor the buyer. Salmon is steady. New packs are not traded in heavily at present as the buyer is waiting for a settled market as to future prices. Spot stocks of the old pack are selling in a moderate way. Pinks have recovered from their slump, but there is no general or large interest in them. Chums are still going at discounts. Red Alaska is firm on account of scarcity. Medium red is steady but offered at a wide range, \$2.55&2.85 depending upon the holder. Prices on fall pack Southern shrimp have been withdrawn as the pack is uncertain.

Dried Fruits—Supplies of raisins are so light that there is little being offered and prices remain high. Mail and cable advices state that the crop at Malaga, Spain, is maturing favorably and promises to be normal. Growers have extravagant ideas based on their sales after the boom in the market developed early in the year. A great many large orders for Malagas have already been placed. Turkey will also have a normal crop, although its quality will not be as good as usual. The Turkish raisin is a favorite with the beverage makers where quality is not such a necessary requisite as for table or cooking purposes. Greece's crop is somewhat above normal, and other European and Asiatic countries are expected to contribute to America's supply, not to mention Chili and other South American countries. There promises to be considerable competition among raisin offerings this year. All factors are counting on a continued wide demand through the call from beverage makers. Standards and choice apricots are expected to be in sufficient supply to take care of the demands of the trade. No price developments outside of the Blenheim offerings occurred last week. Spot apricots moved steadily all week but there is a shortage of good Northern fruit. Choice Royals are often offered at discounts in order to move them. Action as regards future California prunes is being delayed for the naming of prices by the association expected now at any time. Large sizes are developing firmness due to the frequent statements from the Coast that the crop will be mainly of the smaller runs. Oregon prunes are developing favorably. Independent operators are still offering at prices mentioned from time to time, while the association is taking s. a. p. orders. Bulk pack prices in peaches have not been named as yet but action on the part of the packers is expected in the near future. Spot stocks are light, with the demand tame. Opening prices in California figs were named by one packer but they were considered as too high to cause buyers to confirm their s. a. p. contracts. Foreign prices have not been generally established.

Paper—This merchandise is still in bad shape as to stocks and shipments. Few makers take business at fixed prices. The manufacturers will make date of shipment, but with no fixed price.

Soaps—Dealers are having assurances from all the manufacturers who have not decided to sell direct to the retailer that they regard the whole-

sale house a proper medium of distribution and will continue to sell through them.

Fruit Jars—Ball Bros. have renamed prices on fruit jars. Mason pints have advanced 31c per gross, quarts \$1.08, half gallons \$2.62. Caps are the same. Ideals have advanced 32c per gross for pints, \$1.39 per gross for quarts, \$3.13 per gross for half gallons. The makers will not be able, they report, to accept orders on the Ideal jar, but expect to make fairly prompt shipments on Masons.

General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week has seen a drop in the price of cash wheat of approximately 35c per bushel, flour being down about \$1.50 per barrel as a result.

Fairly heavy offerings of new wheat with an exceedingly light demand for flour was the immediate cause. The trade in general, however, have been looking for lower prices and have refused to purchase at prevailing values. Mills were slow to take on new stocks of wheat because of the feeling prevailing among the trade that lower prices were bound to come. Besides, Financial Institutions have been reducing their lines; in many cases, banks have called loans, compelling a liquidation of grain stocks, so that everything has been working to force lower prices.

A very sharp up-turn developed yesterday in cash wheat, caused by much heavier buying of grain by millers, renewal of export demand and rumors of another European conflict, as negotiations between Poland and Russia have been broken off and it has been intimated that England and France will place an army in the field with Poland in opposition to the Bolshevik forces of Russia.

There is no doubt that \$2.06 for December wheat is a mighty low price and there is a question if the market reaches this low point again this season; in fact, December wheat has advanced to \$2.29, or 23c in a couple of days. This would indicate the pendulum had swung too far downward and a reaction resulted.

We do not feel inclined to advise heavy purchases of flour on this sharp up-turn, but there is no doubt that flour at present prices is worth every cent asked. It may go lower a little later on, but we believe will surely go back after the first of the year at the latest, as the world crop is short of last year and the demand for bread stuffs heavy.

World reserves will be very light on this crop, too light, in fact, for comfort or safety, as a short crop next year would result in exceedingly high values.

As stated above, everything taken into consideration, flour is worth the price being asked for it to-day. There may be a little further decline later; that is, within the next thirty days, from pressure of new wheat offerings, but taken as a world-wide situation, present prices are warranted.

Lloyd E. Smith.

Mosquitoes aren't very large or important looking, but they sure let us know they're here.

SHOW SIGNS OF YIELDING.

Proctor & Gamble Evidently Regret Their Unfortunate Action.

Every passing day piles up further evidence that the expected reaction of protest on the part of wholesale grocers to the P. & G. sales policy, is assuming large and effective proportions. In addition to the matter which has been previously printed in these columns showing the nature of the jobbers "comeback," there now comes to hand a bulletin from the Illinois Wholesale Grocers' Association. Contained therein is a reprint of correspondence between a "prominent jobbing concern," and the Proctor & Gamble Distributing Co. It is instructive as showing not only the firm point of view of a certain grocer, but also the reluctance of the P. & G. company to give up the jobber patronage despite all that has been said and done.

The latter development is evidenced by the following extract from a P. & G. letter, as quoted in the Illinois Association bulletin:

We have for attention your favor of June 2 asking that we cancel your order governing the carload of soap which you have on file with us. We beg to say that while we have instructed our factory to withhold shipment of this car to you, we are not actually cancelling same until our representative has had an opportunity to personally call on you, it being our feeling that possibly at that time you may decide that you prefer to have this car come forward the same as practically all of the wholesale grocers are having us do.

I further beg to advise you that if it is agreeable to you, we would be very pleased to have our salesmen continue to take any orders that may be offered them through you for our soaps, washing powders and Crisco in less than 5-box lots, it being understood that they would be sold on the basis of the first column of our price list and that you in turn would agree to fill such orders promptly or at the time the order called for.

Awaiting the pleasure of hearing from you as to your decision on this matter, and assuring you that our representative will call on you at the earliest opportunity, and with much appreciation for your past favors, and the kindest regards of the writer, we are,

Proctor & Gamble Distributing Co.
The Jobbers' Reply.

To the above suggestion the grocery jobber replied as follows:

Replying to your letter of July 8 with regard to the cancellation of carload of soaps we had on order for you. By reason of the change in your selling policy we feel we have a perfect right to cancel this order, and must ask you to carry out our instructions.

With regard to your advice that other wholesale grocers had their orders come through, this is contrary to our ideas of the matter. The circular from the Cincinnati office under date of June 25 advises us that you will market your products to the retail trade throughout the United States. We have therefore taken them at their word and have for our firm decided that when our present stocks are exhausted we shall not replace them.

The same jobber sent to his salesmen a full statement of his position in the matter, portions of which are as follows:

We believe time and experience will show the P. & G. Company that

they have made a grave error of judgment in repudiating the services of the wholesale grocer as their most economical means of reaching the retailer.

We want to enlist the enthusiastic interest of every man on our sales force in helping to demonstrate to the P. & G. people their error of judgment by interesting himself in goods of similar character made by manufacturers who are using the wholesale grocer as their channel of distribution to the retail grocery trade.

Were every manufacturer to adopt the same attitude as the P. & G. Co., it would, we believe, greatly increase the cost of goods to the retail grocery trade, and the consumer.

We feel that every wholesale grocer and every wholesale grocery salesman should pick up the gauntlet flung down by the P. & G. Co. and throw it back in their face as an evidence that the battle is on against the goods of the P. & G. Co., realizing full well that the possession of the modest volume of business we have been able to give the P. & G. Co. is not necessary to their success as manufacturers, but also wishing them to know that we feel that the sale of their products is in no wise neces-

keep actual statistics showing the exact importance in his business of the P. & G. products and also of the displacing goods. Only by such records can the outcome of the contest be gauged. Continuing Mr. Bennett declares that the grocers have drawn first blood in the campaign and that P. & G. are now but "approaching one jobber after another with an offer to give them 'exclusive sale' on their products in less than five box lots, provided the jobber will stock their goods on the 100 box list and fill the orders P. & G. do not choose to ship direct. They say they only want one house in Kansas City or any other market—just one—and the balance can 'go to.' What they are really seeking is a Judas Iscariot, and it is a poor compliment to the wholesale grocers to seek him in their ranks. But in doing so they stick like glue, piling argument upon argument and employing all the wiles of Satan. Thus they are exposed right off the bat. Thus they admit the fatal weak-

In this way they hope to 'play both ends from the middle.'"

Trading Stamp Promoters Feeling Shaky.

There ought to be more or less grim satisfaction for the grocers in the frank admission by "The Widder Sperry" that trade opposition to trading stamps has made the trading stamp business one of extreme hazard—so hazardous that stock in the business is unsuited for trust funds.

It appeared in the Chancery Court at Trenton, the other day, that the widow of Thomas F. Sperry, of the Sperry & Hutchinson Co., now Mrs. Edward I. Goodrich—who by the way, was born and brought up in Grand Rapids—wants to realize on the 5,008 (out of a total 10,000) shares, willed by her late husband as a trust fund for his four children, so as to create safe securities, less open to hostile legislation and uncertainty of redemption liability. Incidentally much information about "leaks" in trading stamp redemption came out. For instance, it was stated that during the last twenty years billions of these stamps have been issued and many millions of them are still outstanding. For the past five years it has been the practice of the company to set aside an annual reserve on the basis of 100 per cent. redemption and during that period 98 per cent. of the stamps issued have been redeemed.

Prior to 1915 there was no such reserve, the company's capital and surplus being the only protection to outstanding stamps. Because of the long time which has elapsed, the complainants expressed a belief that only a small percentage of the earlier stamps issued will be presented for redemption. On this point, however, the bill indicated that individual stockholders may feel that the company is justified in voting dividends upon the assumption that no substantial percentage of the very old stamps will be presented, but the trustees think it too much of a gamble to bank on the final extinction of so many missing stamps.

For the retailer it is interesting to note, however, that he paid for all the stamps issued and if they are never redeemed, it is the stamp company that profits by the discrepancy. As a recompense, however, he may find some satisfaction in the realization that his legislative barrage is being felt, for the petition points out that measures to hamper or prohibit the trading stamp business have been introduced in various legislatures from time to time. Some of these statutes have been declared invalid, while others have been upheld by courts of last resort in various States. In view of these facts, the trustees point to the uncertainty of the value of the stock.

TOIL'S REDEMPTIVE SONG.

Work is redeeming, he who toils with purpose brave and true
Is worthy of the best there is in this old world, with you;
And if so be his way is hard and steep, help him along
And you will thereby share the right to toil's redemptive song.

Work is redeeming, brain and brawn, together, hand in hand
Must "farm" the world, its waters and the life sustaining land;
Its benefits are mutual, no class should suffer wrong,
All should go forward to the step of toil's redemptive song.

Work is redeeming, and it should be clearly understood
That toil that's not a slave to greed is always to the good,
And to help those, who, brave of heart, meet ills the way along,
Will put the ring into the soul of toil's redemptive song.

Work is redeeming, without it no values could there be,
And naught providing for the needs that nature makes decree;
Besides it puts in tune the strings that to the life belong
And qualifies them for the ring of toil's redemptive song.

L. B. Mitchell.

sary to our success as wholesale grocers.

We will dispose of our stock of P. & G. goods on hand and not replace them.

Position of Other Manufacturers.

In view of the developments of recent date several large soap manufacturers have hastened to assure the wholesalers' associations of their intention to retain present sales policies. A letter from a nationally known manufacturer which is regarded as typical follows:

We believe that the wholesale grocery business as a business is fundamentally right and economically sound.

We believe that one has but to point to the tremendous growth of the wholesale grocery business to prove these facts beyond dispute.

We believe that any business which by its loyal co-operation and support has aided * * * Company in the development of its business is justly entitled to our continued steadfast support.

We announce that we will in the future, as in the past, continue to distribute our products to the retailer through the jobber.

This is a declaration of the policy of our company.

Bennett's Plan of Action.

R. H. Bennett, in his trade letter of July 13, advises, now that the battle is on, that all jobbers proceed to

ness of their position, confessing their inability to take over the distributing power of the jobber. Instead of eliminating the jobber, as they stated in their 'genuine regretful' announcement, they merely cheapen and insult him. In other words, with scant courtesy and meager notice they literally kicked you out the back door. Now they are looking over the field of carnage in an effort to find a few with warped and blunted consciences and who may have had padding in their pants and did not feel the jolt. Of these they purpose to make 'sub-jobbers' to whom they can now and then throw a crust and pass on their cast off clothes.

"As one jobber who was approached puts it: 'Evidently P. & G. think the jobbers in the West will be the same bunch of "suckers" that the jobbers were in the East, viz., continue to handle their goods in 100 box lots.

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



RETAIL TRADE FEDERATION.

Some very broad principles are centered in the proposal to form a federation of all the trade organizations in the retail field. Primarily it is the thought of those who plan such a federation that their business deserves to be understood better by the public which it serves, by the Government and also by those associated in retail distribution. If such an understanding existed at present the retail business, according to candid men engaged in it, would not be suffering from the "black eye" it now carries.

The steps proposed to remedy the present situation of the retail distributor may resemble a deathbed repentance, but the general feeling among merchants is that the patient will not die, even though he may be very sick just now. Consequently, the action of the National Retail Dry Goods Association in getting ready plans to form a federation of retail interests is assured of active support. The Association consists of over a thousand stores throughout the country and includes some of the largest of them. Affiliated with it are several other large retail organizations. In the retail specialty field there are a number of powerful bodies to which invitations will be extended in the federation plans. The National Garment Retailers' Association is composed of dealers in women's apparel, with a division made up of leading dressmakers and another of furriers. The National Association of Retail Clothiers has a large membership, composed of distributors of men's clothing and furnishings, organized by states. Another large field, that of millinery, is represented by the Retail Millinery Association of America. Shoes and hardware are other branches which will come within the scope of the proposed federation.

The general problems in all these businesses are, in the main, the same, and proper understanding of their methods, it is felt, is equally important and desirable. Retailers have at last come to realize that, to accomplish this, they cannot merely stand idly by and wish for sympathy. What has frightened them, according to those who have closely followed developments since profiteering charges were first heard, has been the prospect of making a sincere confession of distributing costs.

Unlike the manufacturers and wholesalers, the retail merchants have been accustomed to consider everything over and above the first cost of an article as profit. This interpretation of profit has been as confusing to the Government officials charged with bringing down the cost of living as to the ill-informed public. Thus, when the retailer spoke of a 50 per cent. profit he was including the cost of doing business. In large cities, where rents are high and costly service features numerous, it may take 35 cents out of every dollar to pay expenses before the store begins to pick up an actual profit.

Where the manufacturers position has been more advantageous is in his considering and speaking of all charges up to the time the article is ready

to sell, as costs. His rent, insurance, advertising and all other items of cost were always put down as costs and never included in the profit mark-up. To him there was no more difference between the advertising expense and the cost of raw material or labor than in the insurance and rent. Yet even the highly systematized store would merely consider the first cost of the article as the cost, differentiate other costs, perhaps, under the head of cost of doing business or operating expense, but at the same time designate every charge above the first cost as gross profit.

It has been one thing for the public to hear that the gross profit of a store is 40 per cent. and another that its net profit is only 6 per cent. From the layman's viewpoint those percentages do not jibe, and he suspects this 40 per cent. of entirely too much shrinkage. On the other hand, if the costs, both initial and operating, were lumped to appear as 94 per cent. of the selling price, a prime cause of suspicion would be removed.

Having in mind the public's sudden and greedy desire for facts connected with modern merchandising, a leading store has prepared a pamphlet for distribution among its customers, showing its costs, under the title of "Where did your dollar go?" The figures given are said to cover the average dollar spent in the store. Merchandise is set down at 64¾ cents, salaries and commissions at 15 cents, advertising at 3 cents, legal stamps at 2½ cents, delivery at three-quarters of a cent, light, heat and power at one-half a cent, building repairs at one-half a cent, paper, twine and boxes at one-half a cent, rent at 4 cents, insurance at one-quarter of a cent, discounts at 1½ cents, Federal and State taxes at 3 cents, and net profits at 3½ cents.

Individual efforts of this kind to reach an understanding have accomplished good results in specific cases, it is thought, but what is needed is for the work to be carried out on a national scale. But beyond setting the public right concerning present day merchandising the plan to organize retail distributors more thoroughly has even a greater significance in the mind of an executive who is fully conversant with developments in the field.

"Business after all," he said, "is the orderly arrangement of the affairs of life. Back in the stone age each man was dependent on his own resources. If he needed clothing he killed some furbearing animal. The carcass furnished him food along with the grain he grew for himself. Then came the development of barter and exchange. For the skin of fur the farmer gave his corn, and so on. This was the first dim beginning of business, that freed men from the necessity of procuring each one his own necessities. From that start the arts grew and thrived. Men were freed from ordinary labors, and in return for that freedom gave to the people the beautiful things of art and literature. Business, therefore, created an opportunity for the birth of the arts. And yet, from that beginning the arts have looked down on the humble source of their origin, because as they grew, business, the power that

brought them into the world, was considered of far less importance. The art of war took precedence over business and on that foundation in autocratic countries classes were formed with the warriors in the foremost rank.

"Now in the period that is dawning, war is being pushed finally into the background as the wasteful thing it is. Business has its opportunity to forge ahead to its place of respect and rightful power. That opportunity must be grasped in its entirety. It remains to be seen if the world is done with classes and will be content to make its future progress along lines of mutual understanding and sympathy. As the point of contact between business and the people, the retailers must be the first to foster this feeling of mutual respect. Not only must public doubt about methods be dispelled but there is plenty of room for a better knowledge on the part of one retail group of the operations in another. Profiteering charges have been numerous and not always applied by the public or the Government to a business, but sometimes passed on from one kind of business to another. The dry goods store, for instance, upon being investigated, would show figures giving it a clean bill of health and then the owner would say if real profiteering was sought the investigators ought to turn their attention to the shoe dealers. The shoe dealers would absolve themselves of blame and refer the investigators to some other business. This state of affairs could not exist if one group was fully acquainted with conditions in other branches of retail merchandising. Consequently, what should be sought is not only public understanding but mutual understanding. That ought to be the basis of business in the future."

THE EVERYDAY CHURCH.

A reader writes that he disagrees with us when we declare the Church has no business entering political affairs and "solving" the problems of industry. It would be a poor religious philosophy, he says, that would apply to individual life and to family life but not to public or group life. That seems to put it very neatly, but our correspondent is an honest thinker, and he admits that while it seems flawless to him as theory, he can see many disadvantages in the practice; for the North Street Church to become Republican and the South Street Church to be known as Democratic would be just as harmful as for a school to have a party allegiance or a college to be a member of the Committee of Forty-eight. That religion should again come to have a strong influence on our daily life, public and private, is what we have all been protesting these many years, but how to bring about the contact is what divides opinion. The whole effort today is to push the Church into "the life of the day" and so get the individual into the Church; as a matter of fact, the only possibility is for the individual to bring the Church into the daily life. Time was when the Church was not remote; then the cobbler quoted the Bible to his customer, the clerk made his decisions according to

Scripture, or tried to do so, at any rate, and statesmen sometimes found guidance in prayer. To-day the workman goes by Marx, not Mark; the reformer-politician by love of man, not love of God. The old time will not come again, but its like may come; the individual to-morrow will probably not quote the Bible, but he may, nevertheless, be conscious that what the Bible stands for has a close connection with his actual, busy life. For it is this man that is the Church, not the preachers and the church buildings.

HELP AS WELL AS HOPE.

It is well to talk optimism; it is better to act as if you believed your optimistic talk.

It is well to talk of the beneficent influence of hard work; it is better to let your energetic actions proclaim this belief.

It is good to preach thrift to your fellow man; it is better to practice thrift openly and aggressively.

Hoping for good times is good, but helping to make good times in reality is best of all.

It is up to the individual.

One man seems a small unit of power, but by team work he can accomplish miracles. A cipher, standing alone, is the symbol of naught or nothing, but put that cipher to the right of a row of figures and that one time nothing multiplies their value ten fold. Let us all get on the right side of the line of national financial figures and by helping as well as hoping bring order out of seeming chaos.

COTTON COTTON COTTON

Who else wants bargains in cotton. I sold 132 pieces in about three days last week. See my prices on page 2. W. B. DUDLEY.

SAUER'S

PURE FRUIT

FLAVORING
EXTRACTS

FOR
PURITY STRENGTH
AND FINE FLAVOR,
WINNER OF
17 HIGHEST AWARDS
AT AMERICAN AND
EUROPEAN
EXPOSITIONS

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IN THE UNITED STATES

32 FLAVORS AND
OLD VIRGINIA
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The C. F. SAUER Co
RICHMOND, VA.

THE BUSINESS SITUATION.

Being in close touch with the twelve regional Reserve Banks, the Federal Reserve Board is particularly well equipped to gather correct and unprejudiced information regarding the trend of events in the field of general business. Its monthly circular, reviewing the financial and industrial movement of July, gives a pretty clear picture of what has thus far been an unusually confused situation.

The reaction in the textile trade is shown to be quite as far-reaching as the past month's market reports have indicated and quite as evidently a result of the double influence of tightening credit markets and refusal of the private consumer to buy at the old high prices. The character and the future developments of this situation, especially as governed by supply and demand of actual merchandise on the markets, would in large measure depend on the willingness or refusal of the merchants to take the finished goods already turned out by the manufacturers. Regarding the amount of goods thus left unsold, there has been divergent opinion in the trade. The Reserve Board's bulletin states that "goods returned to the mills, together with cancellations, are estimated at \$100,000,000."

Conditions in some respects resembling these, but in others not at all analogous, are reported from the steel and iron trade; in which, the Board estimates, not less than 200,000 tons of partly or wholly finished material are piled up in the mill yards. This, however, is a result of shortage of transportation, and not—so far as one may judge from current trade reports—in any real sense a consequence of falling demand. People familiar with other years of American business reaction have a long recognized it as a curious anomaly that industry which tradition accepts as the "barometer of trade" has on this occasion neither foreshadowed by its own experiences, nor up to the present time reflected, the downward movement in prices, orders, or production which is plainly visible in many other industries.

In due course, although probably very gradually, the transportation difficulties will be abated; but in general industry the decline of prices would certainly not appear as yet to have run its course. That it will bring some tangible relief to the inflated cost of living is inevitable; especially when all the agricultural reports go to prove that as a consequence of a rarely propitious growing season, the country's yield of grain and cotton during 1920 will vastly exceed the expectations of two months ago. The fall of 42 cents a bushel in the price of wheat within a fortnight is the best indication that the cost of food must follow the recent movement of the cost of clothing.

In past years, this sort of evidence of trade reaction has brought to most people's minds painful considerations in regard to the effect on labor. The Reserve Board's report does indeed

point out in some parts of the country "the development of unemployment." But no one needs to be told that this change from the recent position has a very different meaning from that which it would have implied a decade ago. "The subject of quite general comment in the various Reserve districts," the Board reports, "is an increase in the efficiency of labor." There is, in fact, not the slightest prospect of a huge mass of labor out of work. In the agricultural regions there is even now, the report sets forth, "little relief from the shortage of farm labor," and what is happening, as the result of "a certain amount of unemployment," is the "shifting of workers from one occupation to another." The Reserve Board does not say it, but every intelligent observer of the all but impossible situation which has existed for a year in the matter of supply and performance of labor must recognize that the evils of the situation, which had become a menace to industrial progress, could in the nature of things have no other cure.

ANNHILATE THE MAD DOGS.

The world is all right, but lots of folks are dead wrong. The pessimist avers that matters are going to be worse before they are better; and maybe the pessimist is not so far out of the way at that. It certainly looks as if the drift of things is from bad to worse.

Things are topsy-turvy. People are vainly trying to grow the fruits of prosperity and happiness from the seeds of lawlessness and cupidity. Materialism has gone to seed. The very foundations of modern civilization are threatened.

What is the matter with the people? Why this topsy-turvy condition of the whole social order? What is the occasion of all this social unrest of which we see and hear so much? What are the fundamental causes back of the occasion? Who or what is it that is taking the joy out of life for the majority of people on the habitable globe?

How many people have you met within the last week who are calm and unperturbed? Who have voiced no lurking fears or misgivings? Who have not given expression to any sentiment of anxiety or opposition to present world status? Personally, we have not found a single one who has expressed himself at all, who has not avowed himself distressed by the situation as he now sees it.

Unrest—wide-spread, insidious, unslumbering—is the commonest social symptom of to-day; and the thing is ominous. Group suspicion, misunderstanding and hostility is an unfortunate, because it is a dangerous thing. Has the whole world become morbid? Are we all the victims of hallucinations? Has some pesky microbe of discontent stung us and injected into our blood some sinister virus causing us to see things that really do not exist and causing us to imagine things which have not objective validity?

Some have thought that the war is the fruitful cause of the evils which are now afflicting the civilized world; and their argument is that always the aftermaths of wars are of this sort, only in the case of a kaiser's war they appear on the proportionately larger scale. We shall come nearer the truth by saying that the war is the occasion, but the causes go deeper. And they antedate the war. If the civilization of Europe had been built on right foundations in the first place, there would not have been any war. There might have been a crazy William Hohenzollern, aided and abetted by a militaristic class of brutal and bestial pseudo-supermen sharing his idiotic dream of world dominion, but they would have been interned and dealt with in psychiatric clinics for the treatment of insanity and border-line cases.

If a pack of hounds should suddenly develop rabies and run amuck in the surrounding country, the citizens of that place would get together, organize and arm themselves, and then in a systematic way, proceed to annihilate the mad dogs. After the last dog had been killed, they would quietly go back to their shops, stores and fields and take up the tasks they were doing before the dogs ran amuck. To all intents and purposes, the incident would be a closed one. These solid and substantial citizens would not, in turn, begin to run amuck and emulate the crazy antics of the mad dogs. Why cannot the world get back on the job, now that the German menace to civilization has been crushed for all time? Why do we see the manifestation of the lun spirit on every hand?—excesses, profiteering, broken faith, group antagonisms and a perfectly appalling increase of crimes against life and property?

IS ADVANCE IN SUGAR DUE?

A tendency to reaction from the relatively low level of prices reached in the raw sugar market within the past two months has created some discussion in trade circles as to whether a permanent recovery is now due or will be postponed to a later time, which some are disposed to fix as the beginning of September at the earliest. The facts of the situation, as it now appears, would seem to be opposed to an immediate up-turn of prices of a permanent character.

While the total distribution of refined sugar so far this year is 313,000 tons in excess of the quantity distributed in the same length of time a year ago, having amounted to 2,370,500 tons, there is great uncertainty as to how much of this has been actually consumed; whether there does not exist a very considerable invisible supply, the effect of which will be made apparent in a lessened distributing trade demand during the balance of the year. That uncertainty is a dominant factor in determining the attitude of refiners on the Atlantic seaboard toward purchases of raw sugars.

At the present time the New York refiners are sparing purchasers of raw sugars, as arrivals at this port of late have been freer than require-

ments of consumption in this section and freer than conditions affecting deliveries to interior points make desirable. Outport refiners are not so situated at present, and to their apparent readiness to meet the views of sellers, in order to obtain needed supplies, is due more than to any other cause such firmness as the raw sugar market now shows.

Another and highly important influence operating to the disadvantage of Cuban and Porto Rican producers of raws is the competition of foreign sugars that have been arriving freely and will continue to come in on a large scale during the next month. It is estimated by competent authority that there are about 100,000 tons of such sugars afloat to Atlantic ports from various foreign points, most of which will be due here within the next few weeks. After that shipments are expected to decrease, though it is currently reported that some 500,000 tons, all told, have been purchased for this country, the quantity being about equally divided between refining and trade interests. When there is added to the supply of raws in sight the balance of sugars to come from Cuba and Porto Rico on purchases that later will be made by Eastern and Southern refiners, the domestic beet crop and the output of Pacific Coast refineries made from Hawaiian raws, the latter estimated to be large, there would appear to be an ample supply without taking into consideration the possible invisible holdings of refined sugar.

TOO MUCH INSPECTION.

While canners very generally agree in the value of the national association's inspection and certification system, the members are reported to be finding occasion for complaint that they are being over-inspected. The Canning Trade comments on this with the conclusion that there is entirely too much inspection now—State inspectors, Government inspectors, Board of Health and Child Labor Law inspectors, and now N. C. A. inspectors! "It does make a formidable army of inquisitors, says the paper, "and we are wholly in accord with the rapidly spreading sentiment that the world has entirely too many non-producers busy attending to other people's business. When it is known that practically twenty-five per cent. of our population is engaged in minding other people's business it becomes easy to realize why production is at such a low point, and why there is a rapidly growing discontent with law. But so far as the canners are concerned, those who are under N. C. A. inspection will soon be entirely free of all inspectors but one, and that the N. C. A. inspector.

"Because once this plan is in full working force in any cannery there will be no need for State, Government nor other inspector, and all these officers know it. The canners are busy now cleaning up their own house, and need no longer call upon the policeman to do so."

If you are running a sort of "neighborhood" store be sure you know and can call by name all the neighborhood people as fast as you learn who they are.

GAMBLING IN NECESSITIES.

It Should Be Most Severely Punished.

Grandville, Aug. 3—Legitimate business is to be encouraged.

There is much of a dubious and uncertain nature that comes under the name of business, however. It puts a strain upon an ordinary man's sense of honor to learn that much of the coal stringency, as well as the exorbitant price of sugar, has been brought about by those who not only profiteer, but even go a step farther and absolutely uproot the ideas of decent business ethics by their high-handed methods of robbing the public.

It becomes more evident every day that the business products of household necessities—sugar and coal—is in the hands of heartless speculators who have no more feeling for the multitude than a shark has for a human life. Each seeks to devour for personal gain—the one a cold blooded creature of the fish tribe, the other a money-greedy exploiter of human needs, whose god is gold, and who ought, were justice to be reckoned with, to adorn a gibbet on the public highway.

The terrible suffering inflicted by the human sharks, who in the name of business go forth to rob their fellow men has no power to touch the gizzard hearts of these merciless gamblers for gain. If there is a law to reach this class of blood-sucking scoundrels it has failed of enforcement, and the American citizen is ground between the upper and nether millstones of the gang until his life blood has well nigh been crushed from his body.

Soulless corporations
Yes, we have heard of them. Way back in the days of Greenbackism nearly the whole world of business was thus designated by blathering politicians. To-day we readily recognize the difference between legitimate business and that of these robbers who gamble on the necessities of life with a reckless disregard for everything human or divine. The man or set of men who will deliberately go about creating a corner in coal, sugar or grain which are for the sustenance of universal man and force the price to such a point as to make hardship and suffering throughout the land, especially among the little children, the sick and helpless in hospitals and homes, are inhuman monsters, unfit to breathe the free air of heaven. They should be flayed by the universal wrath, chased around the world by the lightnings of the Almighty until, like the beasts of the field, they have no where to lay their heads.

To such there may come a day of judgment. We hope so. The Government has made futile efforts to oust these blood-sucking octopuses with little or no effect.

There is a current of unrest running like an undermining stream throughout America to-day. That undercurrent of discontent is fast waxing into rage over the doings of the unmoral spoilers of the people until each succeeding day brings the cataclysm nearer to hand.

In the early days of gold mining in California there were outlaws who molested the honest miners. They defied law with impunity, as the gamblers in sugar and coal are defying the honest citizen of America to-day. It is of record how the mining inhabitant rose in their might, ushering in a Judge Lynch court which made short shrift of the men who preyed upon the community of that day.

It may be well to note that history repeats itself. If it shall become thoroughly ingrained into the robbed and exploited victims of these coal and sugar malefactors that the law will not reach out its hand and punish the profiteers, then what more natural than that self defense, being the first law of nature, may prove effective in the present crisis!

The hold-up men who rob on the highway, as did Claud Duval and Dick

Turpin in the days of ancient Britain, are immeasurably more to be respected than are these Dick Turpins of to-day who think nothing of trebling the price of sugar, doubling the price of coal, to the hurt of every home in America, that they may line their pockets with ill-gotten gain.

The acts of these profiteers aid materially in making reds of the ignorant, forging chains about the limbs of honest industry, until strikes, riots and bloodshed are becoming of every day occurrence throughout the United States.

The moral condition of the community would seem to be at a low ebb to tolerate such high-handed proceedings as are taking place in this great Republic to-day.

How long, oh Lord, how long? pleaded the scourged bondsmen of ante-bellum days. We may well utter the same plea this day in America, whose citizens seem to have fallen into the hands of the robbing sugar and coal speculators, who are bearing down even more unmercifully than did the old slave masters in the palmist days of the slave trade.

We do not hope for a revolution, yet if there is a way from under this intolerable burden, the sooner it is pointed out and acted upon the better for all concerned. Old Timer.

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is a high class adding and listing machine, scientifically constructed along standard lines and sold at a minimum cost. You can PAY more, but cannot purchase better value.

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Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

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Lily White

"The Flour the Best Cooks Use"

Look for the ROWENA trade-mark on the sack

because it is positive'y the finest article of flour that is produced in Michigan.

LILY WHITE has been the reliance of real home-making women for three generations. Countless women have made, and still are achieving, proud reputations for their skill at baking, by using this flour.

The choicest selection of wheat is used. It is subjected to numerous cleanings and scourings before being ground and milled. An astonishing amount of dirt and undesirable materials are eliminated. Completed, after close expert inspection at all stages, the flour is supremely fine, white, clean and beautiful. That is why it makes such delicious, palatable and enjoyable bread, biscuits and pastry.

Be a LILY WHITE FLOUR user. It is guaranteed without restriction.

VALLEY CITY MILLING CO.

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"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.



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.

Some Peculiarities of the Shoe Retailing Situation.

Written for the Tradesman.

In common with business men of almost all other lines, the average retail shoe dealer doesn't know what to expect. There is a general feeling of uncertainty in the air, a haunting fear of a financial crash and an ensuing panic when the sledding will be hard. To what extent this portentous anticipation is unwarranted fear and a wrong, inhibitive psychological phenomenon, the writer will not venture to say, but the fact is everybody is expecting that matters must be worse before they can be better.

People are not buying as they should under normal conditions. In spite of the stimulus of special sales and price-cutting, the volume of business is below normal. There is the usual summer slump, and more; and all this in spite of the fact that this has been an unusually cool summer and fewer people are out of town than usual. The truth is the public is not in a buying mood, and this attitude is reflected in a diminishing volume of business. All of which is a part of a symptom, and the said symptom is anything but encouraging to the merchant.

What of the future? What sort of a policy should the average retail shoe dealer adopt for the next six or twelve months?

In a general way, I will say that the average shoe dealer ought to respect the opinion of some of the finest business analysts in the country, bankers and big business men, who counsel careful, judicious buying. The American people had plunged into a veritable debauch of extravagance. There is no question about that. They were buying recklessly, many of them foolishly, and far beyond their means. This craze for buying—especially luxurious and costly things, including footwear, represents a swing of the pendulum in one direction; but always a swing in a given direction is followed by one in the opposite direction. Bankers especially realized this, for it is the function of the banker to supply the money upon which business is done. That's the reason they began months ago to call in loans and otherwise restrict credit.

As the reader of these pages knows full well, the pendulum has been swinging for some time towards the opposite extreme. Some may confidently believe it has gone far enough, but

has it gone as far as it will? Probably not. Anyhow it would seem to be the wiser policy just to assume that it has not.

Now, in view of a situation which is far from reassuring, what should be the program or policy of the average shoe retailer? My advice is
Clean Up As You Go.

The sooner you can get rid of the stock you now have the better it will be for you. It was bought at top prices, and as replacement values are on the decline, the sooner you get rid of it the less you stand to lose. The peaks and valleys of buying and production cannot be legislated out of existence, and it isn't always an easy thing for the individual dealer to extricate himself from a precarious situation; but the dealer should bravely face the situation with a definite and constructive policy. And surely one feature of that policy will be to leave nothing undone to move present stocks.

Metropolitan shoe establishments were the first to realize this, and for weeks they have had a succession of special sales. They have resorted to larger newspaper space than usual, and they have coaxed the public in with genuine economizing opportunities. An uncommonly cool season has not been favorable for the speedy liquidation of summer stocks. If we can have a piping hot month in August and a couple of hot weeks in early September, it will help the situation wonderfully.

Induce your customers to buy a pair for next summer. By so doing you will be doing a good turn for two, for yourself and him. Economic laws do not follow the moods and wishes of the public. With labor costs increasing and production slowing down, how can we expect prices to drop suddenly and sweepingly? It is the writer's firm belief that a lot of people who are anticipating vast recessions all along the line are going to be painfully disillusioned.

Carry Fewer Lines.

For another thing, the average dealer can carry fewer lines and get by. Many stores, particularly the smaller ones, have too many styles. They miss sales because they haven't sizes and widths. They have a little of everything, and not much of anything.

Fitting your customers' feet is a



HOOD'S CANVAS

**TRIMMED SPECIALTIES
 IN STOCK—IMMEDIATE SHIPMENTS**



SPORTSHU—Without Heel

White duck upper. Loose lined. Red sport trimming. Red corrugated sole. Red gum foxing and toe cap. Armstrong Korxsole insole.

The shoe has plenty of snap and style. Its very high grade appearance and great durability make it an excellent buy.

	Sizes	Bal.
Men's White	6 to 12	\$1.95
Boys' White	2 1/2 to 6	1.70
Youths' White	11 to 2	1.55
Little Men's, White	8 to 10 1/2	1.40
Women's White	2 1/2 to 8	1.70
Misses' White	11 to 2	1.50
Child's White	6 to 10 1/2	1.35



CLIFTON—With Heel

This shoe is new this year. The trimming makes an instant appeal to your trade. Pneumatic heels are an extra feature, and its durability is assured because it's cured like an auto tire.

	Bal. Oxford
Men's	\$1.90 \$1.75
Boys'	1.75 1.65
Youths'	1.65 1.55
Women's	1.75 1.60
Misses'	1.65 1.50
Child's (8 to 10 1/2)	1.55 1.40

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Write for special Tennis Catalogue.

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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

fundamental law of service, and there are good selling lines which meet the requirements of given localities. By knowing your constituency and keeping a close record of sales in different styles, the average retail shoe dealer should be able to pick out from his several lines the ones that go biggest. Stick to these, discard the rest.

Some window trims are positively bewildering and confusing. The present too many different styles and types. Sooner or later you've got to narrow your customer's interest down to one or two styles, why not start with fewer at the beginning?

Trying to follow the lead of the big metropolitan stores is a good thing in some ways, and in other ways it isn't so profitable. Certainly this thing of buying little dabs of this, that and the other thing isn't a good policy for the times ahead.

Steer Clear of Freaks.

The style element is an important thing in footwear, assuredly; but don't go daffy on style.

When style goes to seed it results in the so-called freak shoe. It's all right, if you happen to guess correctly what your trade will fancy; but suppose you don't? In that event you are up against it good and hard.

The people who handle extremes of this nature admit that it is a gamble. They don't know what is going to sell and what is going to stick around. They simply take a wide chance. But the volume of their business is so large that they can afford to squander some money on what may be termed long shots.

But the average retail shoe dealer can't afford to do that.

Increase Volume of Sales.

The governmental restrictions on profits, the increasing cost of clerk hire and all other items of operating expenses included in your overhead, make it imperative that the volume of sales be increased.

Increasing the volume of sales absorbs part of your overhead and increases your net profit, and anything that helps you to sell more pairs is worthy of your consideration.

In a broad and somewhat sketchy way, these are the four main features of the policy which it seems to me the average retail shoe dealer should adopt for the future. And for all of us may the sledding be less perilous than it now appears likely to be.

Cid McKay.

No Relation Between Shoes and Beef-Steak.

Chicago, Aug. 3—I am greatly interested in reading your recently published article under the caption, "Beefsteak and Shoes."

The article suggests that the packers and the shoe manufacturers "get together for the purpose of enlightening the public on the relationship between plenty of beef and continually rising prices of footwear," on the ground that it is difficult for the un-informed to understand why leather and shoes should be high when there are plenty of beef animals.

We are glad to have this opportunity to point out that while there is a very close relation between the prices of shoes, leather and hides (for the simple reason that hides are converted into leather, and leather into shoes), no such relation exists between the price of these things, as a group, and beef prices. This is because hides are a by-product of beef. The production of one means the production of the other, and they are used for entirely different purposes, with the result that the prices of the two commodities may fluctuate in opposite directions.

A condition of this kind developed in the Spring of 1919. The price of cattle was falling and the price of hides was rising. There was some criticism then that the packers were manipulating prices.

As a matter of fact, this price trend was a perfectly natural phenomenon. In the case of both beef and leather, prices are determined by world conditions over which the packers have no control. During the war large quantities of leather had been used up both in shoes and military equipment, and the central nations of Europe had been unable to replenish their supplies from the outside. With the cessation of hostilities there was a tremendous demand for hides and leather at the very time when there was a world shortage. Under these conditions the price of hides rose. Exports of leather from this country which amounted to 26,000,000 pounds in 1918, rose to 122,000,000 in 1919.

The fall in the price of cattle is explained by the fact that the export demand for beef greatly declined. Europe was willing to pay for American hides and leather, but not for American beef. Exports of fresh beef declined from 514,000,000 pounds in 1918 to 174,000,000 pounds in 1919.

Since August of last year the price of hides has been falling. Exports of hides and leather have not been going forward at the same rate. If hides continue to decline it will mean, of course, lower prices and possibly lower shoe prices. It should be noted, however, that the cost of producing a shoe is by no means solely dependent on the price of leather.

It also should be clearly understood that the greater part of packer hides is used for sole, belting and harness leather and for uppers in the cheaper grades of men's shoes. The

leather used in the uppers of women's shoes, and in the higher grades of men's shoes, in which the greatest price increases have occurred, comes from goat and calf skins.

There is one other point to be noted. The article seems to assume that cattle have been plentiful. As a matter of fact, the receipts of cattle at seven principal markets, and hence the domestic supply of hides, was 5.2 per cent. lower in 1919 than in 1918. And from Jan. 1 to July 17 of this year receipts were 467,000 head less than during the same period in 1919, and 963,000 less than in 1918. In spite of this smaller supply of cattle, however, hide prices have fallen during the last year owing to a decrease in demand.

We trust we have made a clear explanation as to why there is no necessary relation between the price of beefsteak and the price of shoes, and we hope that our views may find a place in your columns.

L. D. H. Weld.

Publicity Department Swift & Co.

Loyalty.

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

In loyalty is found the fullest expression of brotherly love.

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

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

The dishonest man cannot be loyal, for loyalty is honesty.

The grumbler cannot be loyal, for loyalty is unselfishness.

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

A mob is a headless gathering.

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SCHWARTZBERG & GLASER LEATHER CO.

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Home Case STRAP SANDAL In Stock



Glazed Colt—Flexible McKay—St. No. 500—\$2.60
Write for pamphlet showing other In-Stock Comfort Numbers.
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A SMART MODEL THAT WILL BE A BIG HELP AND PREVENT THAT LOST SALE

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8764—Fine Mahogany Crystal Calf Bal., A-D\$8.70

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Hirth-Krause
More Mileage Guarantee

This pair of Hirth-Krause shoes is guaranteed to give more wear and comfort than any other shoe sold at the same price, as the leather is scientifically prepared and they are made to preserve the proper shape of the 26 bones of the foot.

More miles per dollar
More smiles per mile.

Do not delay ordering your spring 1921 White goods line.

We have a complete line to order from now, so do not wait until next spring.

Don't forget that QUALITY shoes and prices that are right mean satisfied customers.

Hirth-Krause
Shoemakers for three Generations
Shoes
Grand Rapids, Michigan



From the Viewpoint of a Leading Financier.

The characteristic of the money market for the past month or so has been a slight deflationary tendency. Rates have continued high; the Federal Reserve banks are carrying on their restrictive campaign as sternly as ever and merchants have been deterred from buying to replenish, not only because money is high, but because it has been difficult to borrow on any terms. Contraction of currency and credit has not shown itself steadily in the bank statements from week to week but there are grounds for satisfaction in noting that inflationary tendencies, at least, have come to a stop; an intermediate step to be expected before any real deflation could set in. In the next few months interest will center in the effect of the fall trade and of crop financing. This should not give great concern, for though strain may exist, and though the ratio of reserves to liabilities may go lower, this financing will largely represent only an expansion of currency, and not a further inflation. Currency is expanded when it is increased to meet a correspondingly enlarged volume of production or of business activity, seasonal or otherwise; it is inflated when it increases without a corresponding enlargement in activity and production. Unfortunately, the freight congestion continues to make necessary not only heavy borrowing where manufacturers have been compelled to carry larger stocks, but longer time borrowing on account of slowness of shipment.

Our large export trade, which has maintained itself so astonishingly in spite of all the handicaps of transportation and unstable exchange rates, has been largely financed, insofar as it exceeded import trade, by bank loans, either directly through foreign exchange purchases, or indirectly through loans to exporters. This method of financing an export excess not only swells the volume of bank loans, but ties up funds which should be liquid. It has often been pointed out that the proper method of taking payment for this excess is long-term securities. The June trade figures, however, showed the smallest exports since last October, while imports were the greatest for any month in our history. Whereas for the past year the outside world has been piling up a debt to us averaging more than \$250,000,000 a month, the June "favorable trade balance" was only \$78,000,000, the smallest since November, 1914. If this tendency is maintained, credit inflation due to foreign trade financing will come to a stop. Exports will be paid for by imports.

In addition to this possible remov-

al of a force hitherto making for inflation, there are positive forces toward deflation. Chief among these has been the falling off in speculation. Many persons who held commodities on speculation no longer feel that prices are due for a further advance; there is fear of a decline, and they have been anxious to turn goods on the market. This attitude is contributing largely to cut down speculative borrowing, altogether apart from the stand of bankers themselves against a promiscuous spread of such borrowing. The depression in woolen, leather, textile and other lines and the lowering of many prices, are other forces aiding loan contraction. Again, there has been a slow but reasonably steady decline in Government borrowing from the banks. Though discounts against commercial bills held by the Federal Reserve Banks are now in the neighborhood of \$1,250,000,000 compared with only \$250,000,000 a year ago, discounts against Government obligations have fallen slightly, and now stand at \$1,250,000,000 against \$1,500,000,000 at this time last year. This Government borrowing has been the least satisfactory element in the banking situation, and the more rapidly it is paid off through the proceeds of taxation, the sooner can the banks resume in full their normal function of financing the seasonal requirements of trade. A final factor helping to bring about deflation of credit and greater ease, is the high interest charge itself. Just as the discount in foreign exchange rates brought about by the lack of balance in trade tends in turn to restore that balance, so the high rate of 8 per

**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**

Cadillac State Bank
Cadillac, Mich.

Capital	\$ 100,000.00
Surplus	100,000.00
Resources (June 30th)	3,649,021.82

4%

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
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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

cent. for commercial borrowing, not previously approached in thirteen years, will work to discourage borrowing and consequently to bring about deflation and a lower rate. The fall crop financing demand and other factors should maintain rates at their present levels for possibly the remainder of the calendar year, but after that there seems likely to be a definite tendency towards easier conditions.

The Future of Prices.

Tendencies continue to point to a halt in the general advance of commodity prices, and it is widely felt that in some commodities there will be further declines. The shortage of credit, the increase in European production, the likelihood of a falling off in Government borrowing, and consequently in the currency and credit inflation built upon it, and the present attitude of the public towards paying high prices, all point in this direction. It has been frequently stated that the railroad congestion, by restricting production, and making goods scarce at the points at which they are wanted, will sustain if it does not actually increase prices. This is doubtful. The effect of the congestion has been to cut sharply the earnings of many industries, to compel the temporary closing down of plants, to put men on part time or to throw them out of employment. All this reduces purchasing power, and hence reduces the demand for goods.

An idea of the forces operating to bring lower prices may best be derived by recalling the forces which originally made prices high. It was not through a shortage of supply that the first price advances came in this country, but through an increase in demand. It was the European call for food and munitions in 1915 and 1916 that brought higher prices for iron and steel and foodstuffs; it was the bidding of the farms and munitions factories for labor to turn out an increased supply of goods that raised wages and compelled other manufacturers to advance wages to hold their labor; it was the increased prosperity of the munition makers and farmers and the higher purchasing power of

labor that increased the demand for all goods in the country, and consequently their price. When we entered the war, it was the inflation brought about by the Government's methods of borrowing that increased the prices of goods. Following the armistice, it was the demands from Europe and from our own country for goods for replacement that sustained and further advanced prices.

There has been much talk of the "great shortages of goods," but statistical comparisons show that these "shortages," when analyzed, have not in most cases been shortages in comparison with previous supplies, but shortages only in relation to the greatly increased demand. Demand is now falling off. The wild scramble for goods, regardless of price, has come to a stop.

Freight Rates and Living Costs.

At the present, when abnormal profits have been the rule, it is more than doubtful whether the freight rate increase could be fully passed on to the consumer. In some cases most of it doubtless will be; but in others most or all of it will come out of sellers' profits. Freight rates, wage increases and other advances in the cost of production can be passed along to the consumer, and more than passed along, at a time of inflation. In a period of deflation the burden must be assumed by producers.

A higher freight rate, bringing greater revenues, would enable the railroads to increase facilities, and therefore in the longer future it would work actually to reduce the cost of living. The country has had enough of inadequate railroad service, car shortages and freight embargoes, which have held up business all around by delays in deliveries of raw materials, forced increased borrowing in a time of credit scarcity, cut down production, thrown men out of employment, and made goods scarce at the points at which they are wanted for consumption. Officialdom is awakening to the gravity of this problem, but the belatedness of the awakening has done untold injury.

Assets \$1,572,588



Insurance in Force \$66,109,220

MERCHANTS LIFE INSURANCE COMPANY

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CLAUDE HAMILTON, Vice Pres.

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Grand Rapids, Mich.
United States Depository



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Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus \$600,000

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

Kent State Bank

Main Office Ottawa Ave. Facing Monroe

Grand Rapids, Mich.

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

Resources

11 1/2 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings



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

Labor's Efficiency.

A hopeful development has been the reports of manufacturers in nearly all industries of a general improvement of labor's efficiency in the last four or five months. Labor's inefficiency of a year ago, combined with its strikes, its continual demands for more wages and shorter hours, its general restlessness, was assigned to a score of different causes, to an after-war let-down, to the agitation of self-seeking leaders, to radical ideas, Bolshevik propaganda, a new philosophy, etc. Doubtless these elements played their part, but the main cause was the old-fashioned familiar cause of demand exceeding supply. Workers, skilled or unskilled, efficient or inefficient, could get jobs without difficulty; they were under no fear of being laid off; there was no reason why they should exert themselves. But with a change in the situation has come a change in attitude. It is interesting to notice that in the trades which have been depressed, which have gone on part time or have laid off men, the improvement in efficiency has been most marked. The recent action of the Pennsylvania Railroad in dropping 12,000 men from its payrolls should have the effect of bettering the quality of railway labor generally. Increased efficiency will do much to compensate manufacturers for lower prices and smaller volume of sales.

Business and the Campaign.

Election day is only twelve weeks off, yet the presidential campaign is not occupying as large a place in the minds of business men as it was a month ago; in fact, it is not giving

them as great concern as in most campaigns of the past. It is still felt that the Administration of the next four years will exert a powerful effect upon business, but neither of the great parties has nominated a man of radical tendencies; both parties have adopted conservative platforms and there is no disturbing issue, no green-back agitation, no free silver controversy, no active proposal for a radical change in the tariff, no trust-busting or railroad-baiting utterances. These are the things that have made presidential campaigns the nightmares of business in the past; these are the issues that have brought the proverbial hesitation in business during the months before election. In the present campaign such issues are conspicuous by their absence. As business is under no fear of a radical administration, it should be under no fear of the pre-election unsettlement characteristic of many campaigns of the past.

Origin of Reciprocal Insurance.

In 1881 six dry goods merchants were eating luncheon at one table in the Merchants' Club, New York City. The conversation turned on the difficulty experienced by all of them in obtaining sufficient fire insurance to cover the value of their stocks of merchandise, even when policies were accepted from companies not financially very strong and, therefore, presumably unable to pay dollar for dollar in case of conflagration. Dissatisfaction was also expressed that in formulating rates of premium, little or no consideration was accorded by

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

Michigan Finance Corporation

FLINT and GRAND RAPIDS

Capital \$4,500,000.00, Cumulative Participating Preferred Stock, 600,000 Shares of Common Stock

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Resigned as Deputy State Banking Commissioner to accept Presidency of the Corporation.

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Vice President of General Motors Corporation. President Industrial Savings Bank.

CARROLL F. SWEET, *Vice President*
Vice President Old National Bank, Grand Rapids.

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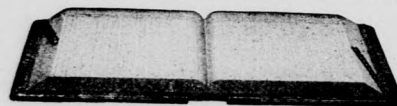
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GRAND RAPIDS, - MICHIGAN



Flat Opening Loose Leaf Devices

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

THE Proudset
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN

the companies to the merchant's financial strength, commercial record and moral hazard or to the discipline, care, order and cleanliness maintained in his premises, it being unanimately averred that these important items, as well as such individual precautions as the merchant might be voluntarily taking to prevent or extinguish a fire were altogether neglected factors in rate-making. One of the merchants present suggested that each of the six firms represented by the persons present should then and there undertake to make his firm responsible to each of the five others for \$2,000 indemnity in case of loss by fire to his stock of merchandise. This was done and a memorandum was signed by each of the six binding \$2,000 in favor of each of the five others. In this way each of the six received \$10,000 insurance additional to that which they were already carrying in the public companies. Other firms learning of this deal, applied to be admitted to it and thus was initiated the practice of inter-insurance or reciprocal insurance in the United States.

At first the six original firms acted as a committee on new accessions, but before long five of the "subscribers" (as they were designated) were appointed by the votes of all to be an advisory committee with power to admit new subscribers and generally to control the working of the reciprocal transactions.

From this early gentlemen's agreement to the present dignified, high type method of reciprocal insurance

are many steps marked by the spirit of genuine co-operation and good business sense.

It was early demonstrated that there must be no joint funds; that the agreement to insure each other was several and not joint; that it was a physical impossibility for each subscriber to sign each policy of insurance as one subscriber when signature needed was in Europe buying goods, another in the Adirondicks, which resulted in each subscriber giving to a manager, authority to sign for him. Thus, the manager of the reciprocal became the attorney-in-fact for all the subscribers with the limited power of exchanging insurance between subscribers and expressly prohibited from having any joint funds, capital or stock, but a separate individual account shall be kept by the attorney with each subscriber and open to each subscriber's inspection.

That there may be no semblance of a partnership arrangement, it is stipulated in the "subscribers agreement" which each subscriber signs, that the attorney-in-fact shall have no power to make any subscriber jointly liable with any other subscriber. The intent of the subscriber's agreement is for each subscriber to give the attorney-in-fact authority to exchange insurance for them with other subscribers, as provided by the standard reciprocal insurance law on the statute books of the majority of the states of the United States which provides for a definite clean-cut understanding for the protection of the subscribers in this co-operative arrangement.

In order not to "pass the hat" each time a loss occurs, an annual deposit is made, based on the premium which would have to pay annually for the same protection in the old line companies. This enables prompt payment of losses, but is not a measure of the cost. The losses are pro rated among the policy holders as they occur in proportion to the annual deposit paid and at the end of the policy year the difference between the apportioned loss and expense and the annual deposit are the savings which belong to the policy holder which, for the past eight years have averaged 50 per cent. in hardware underwriters and at the present time are running 55 per cent. savings.

The plan of exchanging indemnity, or of one insuring another, or inter-

insurance, or by whatever appellation you are pleased to call it, has come to stay. It is an element in the business world to be reckoned with. As a factor in the commercial transactions of our land it has proven both efficient and beneficent. It is an agency through which society is helped to attain that full measure of happiness for which we all strive and as such is entitled to the same solicitous care by the Insurance Commissioner, for its welfare and success, that any other plan of loss distribution receives at his hands. Leon D. Nish.

Sometimes a merchant's money drawer is so much of a temptation to him that he ought to put a close check on his own handling of his own money.

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

Savings to Our Policy Holders

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

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

C. N. BRISTOL, Manager
FREMONT,

A. T. MONSON, Secretary
MICHIGAN

HAVE YOU A GOOD MEMORY?

THEN REMEMBER THIS NAME:

Michigan Bankers and Merchants Fire Insurance Co.

OF FREMONT, MICHIGAN

THEN REMEMBER THIS ALSO:

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

Wm. N. SENF, Secretary.

STRENGTH

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

Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y

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

RINGS A NEW NOTE.

Proctor & Gamble Episode Sounds Warning To Wholesaler.

Kansas City, Aug. 3—While the action of P. & G. seems to have definitely marked and brought into bold relief the line of cleavage between the jobber and the manufacturer, and while to-day it stands with P. & G. on the one side and practically all other manufacturers on the other side, yet it does not mean that all differences are wiped out or that perfect satisfaction reigns supreme on either side. It merely signifies that a crisis was reached and it was necessary for the manufacturer and the jobber to take a stand and take it quickly. We must bear in mind that neither the jobber nor the manufacturer is posing as an instrument of celestial mercy. We are both still human and possessed more or less with selfishness mingled with sordid avarice. The attempts to upset the traditions of years and eliminate the jobber happens to make for a mutual cause, and smaller differences are forgotten in the greater fight for principle. That we are brought closer together, however, serves to open the avenues of greater freedom of expression if not of thought which may result in a much better understanding in the future.

I have taken the opportunity to draw out inside information from various manufacturers as relates to matters which may be talked over and discussed among themselves, but which perhaps have hitherto been concealed from the jobbers.

I wanted to know, first, if there was anywhere a fly in the ointment, a sore spot or a criticism which might reflect upon the loyalty of the jobber or prevent him from giving the proper service while asking the proper protection. If there were any wrinkles, I wanted to see if they could not be ironed out. I had in mind upon our side that nationally advertised brands which represent a large volume of our business were handled upon a margin set or granted by the manufacturer and which in many instances was insufficient and caused a continual and running fire of correspondence, appeal and demand for better profits which was bound to fester and leave its sting and which rankled on both sides. I had in mind the sliding scale, deals or schemes and non-profit paying free goods, as well as proper protection through a guaranteed price against decline.

But the manufacturers looked at the thing from another and perhaps a broader angle. They say that the sudden action of P. & G. brought before them instantly and pertinently the question: Is the wholesale grocer the proper channel for the distribution of nationally advertised goods? And that they had decided in the affirmative did not mean that the jobber was declared 100 per cent. pure nor that he had not his failings and his shortcomings from their viewpoint.

In giving due credit and in many instances due profit consideration to the service of the jobber, they point to the fact that they must create a demand from the consumer before they can hope to reach the ear of the jobber or the retailer unless at the heavy expense of guaranteed sale which, without advertising, usually results disastrously. They say that the jobber is wont to point to and severely criticize the heavy outlay for advertising when, as a matter of demonstration and fact, national advertising is the only medium yet devised to create a national demand and build up and protect their business.

You may as well know and probably do know that back in the minds of practically all these manufacturers, no matter how loyal they may be to you, there lurks the haunting thought that the jobber is not four-square with them. This is the inside I spoke about. Manufacturers of nationally advertised goods claim that they have not alone discovered, produced and perfected the goods and kept them up to standard, but by their aggressive

advertising and through the work of specialty men and house to house canvass they have educated the people to use their product and thus have provided many profitable items to the jobbers' stocks hitherto unknown.

The manufacturers claim they are builders and that they keep abreast of the times in discovery and production, making two blades of grass grow where one grew before. And then they come in competition with the jobber himself. They have made something, only to find it counterfeited. They produce and popularize corn flakes, for instance, only to have the jobber put in his private label. They perfect a flavored mixture, establish a trademark and educate the people to buy syrups in tins, and the jobber fights them with a private brand. They make a market for their special package of rolled oats, and the jobber bends his energies to fill the demand thus created with 'Jones' Pride.

To combat these private brands it costs the manufacturing heavily. Knowing that none of his goods is going out when a private brand can be sold he is driven to close covering of territory with specialty men and more intensive advertising in order to get an even break. He is asked to cooperate with the jobber, to use the jobber as an exclusive distributing medium and pay him an increased margin of profit to meet the higher cost of doing business, only to find this same jobber taking orders for factory lines while his salesmen are instructed to push the sale of his own label.

And therein, in the minds of the manufacturer, pops the question, is it fair? And in view of the fact that the elimination of the jobber is brought to test they hesitate no longer to ask the question openly, and it requires an answer. It prompts discussion of private labels, and it is conceded that private labels, judiciously used have been the salvation of many wholesale grocers. Those who have a manufacturing department and who take the raw materials and mill them and make them into finished products for private label have an equal standing with any other manufacturer. The merchant who scours the markets of the world in the great field of canned goods and puts them under private

label has performed a real service for the people in assembling the pick of the crop at the lowest price incident to quality. There is no tenable argument against private labels as such. They are here to stay.

But when they touch the advertised cereals, or soaps, or syrups, for instance, and all those items of which you are mere distributors, you are placed in the paradoxical position of seeking the loyal support from the originators on the one hand and putting your private label in direct competition on the other. With your private label you seek to tear down and replace the very goods which you are asking the manufacturer to market through your hands. Though your intention may not be such, that at least is the net result.

And therein lies a danger which is now forced upon you for serious consideration. Can you overdo the private label to your own disadvantage and can you expect permanent and close co-operation on the part of the producer when you grant him scant or half-way or half hearted assistance on your part?

I know how important private labels are. I know their value and their worth to the wholesale grocers. I have always been strong for them, but the question is, is there not a field in which private labels on certain articles do more harm than good and that by invading such field with a purely local and individual brand are you not merely pandering to pride and saving at the spigot only to lose eventually at the bung hole?

It is more than probable that with the elimination of private labels on certain lines profits on such commodities would be better and there would be no question now or in the future of going direct to the retail trade, while, on the other hand, if manufacturers continually find that those upon whom they depend for distribution are more or less surreptitiously carrying a side line under their own brands and fighting for it they not only face a fight with the manufacturer who goes direct to the retail trade but they are forced to prosecute the war with a disorganized and disloyal contingent which weakens naturally the morale of their entire forces.

This, then, is the fly in the ointment

with the specialty manufacturers. They have been berated and their specialty men have been scoffed at, which in my opinion is unjust and uncalled for simply because the wholesale grocer does not wear a halo, or, if he does, it's badly frayed, and there are just as many holes in his armor as there are in the other fellow's.

I know manufacturers who apparently most willingly and thankfully accept orders for private labels—yes, in fact, knowing the conditions of trade and the desires of the buyer they put themselves in the position of soliciting private brand business when as a matter of fact they are advertising and pushing their own brands upon which they must depend for the success of their business, and while they take such orders they do it with a mental reservation and a nasty thought back in their minds that wouldn't look well in print, and it may be that if you long continue to slumber in your fancied security you will eventually wake up to find yourselves completely lost, and in that distant and azure tinted horizon of life which is called the future you may be able to distinguish nothing except a billious yellow. Harry S. Sloan, Secretary Missouri River Wholesale Grocers' Association.

The Pioneer of Progress.

The tin can, past his period of usefulness, is not a lovely thing to look upon. He is a frequenter of ash cans and dump heaps. Yet he marks the trail of modern American progress.

As the whitened bones of the bison glisten in the prairie sun to mark the hazardous course that Empire took across the plains in the '40's, so do the mounds of battered and rusty tin cans mark the course of armies and explorers. Through the Sahara and along the Great Wall informal heaps of him glitter a mute record of trade victories. It means that enlightenment has come to our heathen brother in the form of a well known brand of coal oil or that an effort has been made to reach the inner recesses of his soul with an old and reliable make of pork and beans.

taking the  out of
COCO NUT

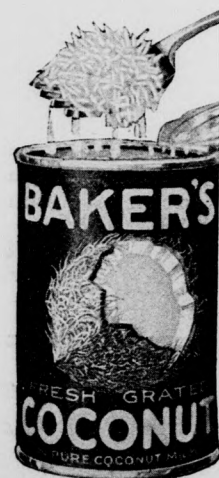
The "a" wasn't very important so we left it out.

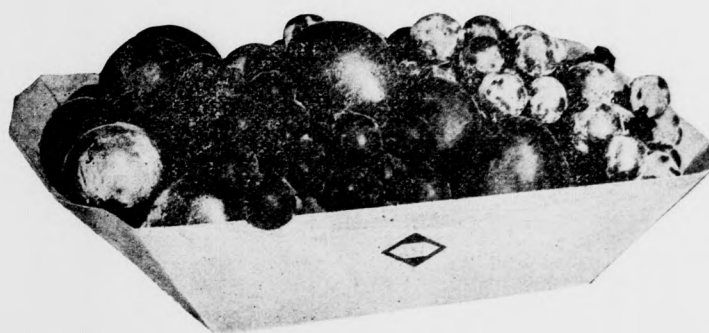
But the milk, THAT was different. The milk's the thing that makes Baker's Fresh Grated Coconut an *unusual* coconut for pies, cakes, candies, and many other coconut purposes. So we left THAT in.

Keep in mind, when you think or talk of Baker's Fresh Grated Coconut, that the milk in the can is the same that wise, old Mother Nature put into the nut.

THE FRANKLIN BAKER COMPANY
Philadelphia, Pa.

Baker's Dry Shred Coconut—the old-fashioned sugared kind is also sold—in paper cartons.





Repack Fruits In EMCO Dishes

A RETAILER in a middle west city was repack-
ing cherries in small boxes. He couldn't sell
them in bags and they made a poor display in the
baskets in which they reached him. The berry
boxes cost him a cent apiece.

An EMCO salesman showed him how to display
the cherries in a Mammoth EMCO Dish, and to
package them for sale in smaller EMCO Dishes.
He made a dazzling fruit window and sold oodles
of cherries. He cut his cost for packaging to a
fraction of a cent and every package had an ap-
pearance of distinction and quality.

"I've put up lard and hamburger in butter dishes for 20 years," the retailer
said, "but it never occurred to me to use 'em for fruit."

*Has it occurred to you?
Ask your jobber salesman*

Escanaba Manufacturing Company

MANUFACTURERS

Escanaba, Michigan

EMCO Clothespins

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.

Planning For the Saginaw Convention.

Lansing, Aug. 3.—The next convention of the Michigan Retail Dry Goods Association will be held at the Burt auditorium, Saginaw, September 14 and 15. The directors of our Association held a meeting last week preliminary to the making out of the program and a nominating committee, consisting of C. O. Sprowl, Lansing; W. J. Dancer, Stockbridge; E. F. Blake, Middleville; F. G. Wendland, Bay City; and D. W. Goodnow, Howell was selected to prepare a list of candidates to be voted for by our members for officers and directors for the ensuing year. The recommendations of the nominating committee will be given you within a few days, as our rules require the list recommended by the nominating committee to be furnished to our members at least thirty days previous to the convention.

In the meantime, Mr. Knapp, chairman of the programme committee, is very desirous of receiving suggestions from any of our members regarding the names of persons whom they desire to have appear on the program, also subjects which they wish to have discussed. Please do not overlook this and send in your recommendations as soon as possible. They will be given careful consideration.

Our members will remember the case handled by the Michigan Retail Dry Goods Association in behalf of D. W. Robinson, of Alma, last year, and the results which were obtained in the Gratiot County Circuit Court in the shoplifting case of the People vs Miss Spencer. Shortly after this case was disposed of, A. J. Larsen, of Hastings, referred to me a difficulty which he was having with a person who had run a large account at his store and who by threats demanded that he should send her a receipted statement of the account.

This was another case of black-mailing and I gave my personal attention to the matter and had an interview with the young woman. She was a little defiant at first, but finally retracted and agreed to settle. A letter received from Mr. Larsen to-day states that the account has been settled entirely to his satisfaction and he expresses his sincere thanks for the service rendered. This is mentioned here merely for the purpose of calling the attention of our members to the fact that I stand ready at any time to take up matters of this kind where our members have been unjustly accused.

I am glad to report that our membership is constantly increasing. We now have 316 members.

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

Delivery Costs High in Dry Goods Trade.

It costs from 5½ to 30 cents for a store to deliver a package to a customer, according to the answers received from a questionnaire sent out

by the National Retail Dry Goods Association to its members. Thirty-three stores were asked how much it cost them. These stores, each of which does a business of more than \$1,000,000 annually, gathered their statistics and sent in the results to the Bureau of Research and Information of the association. The result, as shown by the Bureau in a chart it has prepared, indicates that for 15 of the 33 stores, the cost of delivery per package is 12 to 15 cents. For eight of them the cost is 15 to 18 cents. It cost four stores less than 10 cents to deliver a package, two it cost 10 to 12 cents, two 18 to 25, and two more than 25 cents.

The stores in the list were representative of all sections of the country. The statistics, it was pointed out, show the result of careful accounting, and include practically every expense connected with the delivery of the package, such as the package collector's wages, shipping department wages, etc. These stores which show a per package cost of less than 10 cents, however, did not include in their reckoning such items as rental.

Under the heading of "remarks" a store in California indicated that furniture delivery cost \$1. Several stores reported the use of a parcel delivery service. A Maryland store put its furniture delivery cost at 32 cents, and an Ohio store specified the same cost as \$1.05. A store in Massachusetts explained that an outside delivery service was used at a cost of one-half of one per cent. of the volume of business. A New York store stated that its delivery cost of 16.8 cents represented all expense from counter to customer with all departments charged proportionately.

The full list of items included in delivery expense is given as follows: Package collector's wages, shipping department wages, freight and express out and return, postage and parcels, special messengers, C. O. D. collection charges, packing supplies, gasoline, oil and grease, electric current, depreciation on vehicles and liability, garage rental and interest, repairs and replacements to shipping room fixtures, delivery service purchased, damage and loss on packages, uniforms, bonds (safety and fidelity), and repairs to equipment.

Many Woolen Looms Not Now in Use.

The report of the Bureau of Census of the Department of Commerce on active and idle wool machinery as of July 1, taken from the reports of 908 manufacturers, shows the percentage of idle looms, cards, combs and spinning spindles at its highest point for the year. Except in the rug and car-

pet division, there is also a marked falling off in the number of machines on double shift.

In the looms classified as wider than 56-inch reed space, the figures for July 1 show that 26,021 were idle, or 42.5 per cent. of the country's total. On June 1 only 26.8 per cent. were idle; on May 1 the percentage was 15.2 per cent. The highest point of production was in February, when but 12.2 per cent. were idle. The April 1 report showed the fullest operation on looms of 50-inch space and less, when 16.9 per cent. were idle. The percentage for July 1 was 32.3.

Carpet and rug looms have grown in idleness from 27.7 per cent. on March 1 to 32.1 per cent. for July 1. Other percentages of idle machinery for that date were sets of cards, 38 per cent.; combs, 35 per cent.; woolen spindles, 32.7 per cent. More than double the number of worsted spindles were reported idle last month than the month before, when but 14.2 per cent. were not working. The high mark in production in worsted spinning was reached in April and May, when only 7 per cent. of the machinery was idle.

Only 667 wide looms were reported on double shift in July. Worsted and woolen spindles on double shift dropped from 195,488 to 160,008 and from 134,051 to 99,312, respectively, during the months of June and July.

A merchant who is satisfied with himself or with his clerks is too easily satisfied. He is not looking for chances to improve himself or his force.

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WHOLESALE DRY GOODS

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It Is Foolish To Cry Before We Are Hurt.

Grandville, Aug. 3—There is such a thing as crying before one is hurt.

This may save one from unnecessary punishment, perhaps, as in the case of the disobedient child who suffers under parental punishment.

The cry that has gone out over the land about deserted farms, the rush to the city endangering the urban domestic conditions, has, in a measure, fallen innocuous, the reason being that this outcry was in a measure premature, although well meant, and sounded a warning not unnecessary, perhaps, for the well being of the community.

There are deserted farms in Michigan. This fact may be conceded and still not give cause for alarm.

There never was a time in the history of the State when there were no deserted farms. These have been abandoned for the betterment of the owners, nor has it always been the lure of high wages in the cities which has brought about such a condition.

Many of the men who have abandoned lands in different parts of a State that is one of the best in the whole Union are not anxiously stampeding to town in order to better their fortunes. On the contrary, they have dropped out of the farming business from force of habit.

Simply shiftlessness has depleted many country places. However, this is nothing new, nothing to alarm the most timid citizen, since we have had this sort of tillers of the soil since time began.

Many of the abandoned farms of Michigan were never thoroughly worked never brought to a high state of productivity, the occupants living from hand to mouth, never constituting a factor in the production of foodstuffs for the feeding of the teeming millions in our cities. It is such as these who have abandoned the pieces of land denominated farms and are roaming hither and yon, doing a few days work here and there, mere floating inhabitants, who count very little in the farming or any other community.

There are thousands of acres lying fallow which, once under the plow of a real farmer, have the making of splendid farms. It is, perhaps, a source of wonder that these at present unfertile acres are allowed to remain untilled when so many needy men and women might be making for themselves homes thereon.

The fear has been expressed that our farming community was being depleted to fill the ranks of city workers because of the large wage to be obtained. No doubt there has been real cause for this fear, and yet an investigation will disclose the fact that no real farmer has given up his splendid farm home to become a common laborer in a city factory.

A gentleman from upstate informs the writer that crop prospects are something unprecedented in years, and that politics are taboo because of the enormous crops in sight. The

farmers are elated; they are not only paying expenses, but making more money than has been their lot in many years.

This talk about the hard lot of the agriculturist is mere moonshine, the piffle of irresponsible gabblers of the truth. There is not a more dependable and independent occupation on earth than that of the farmer, some newspapers and agricultural journals to the contrary notwithstanding.

All the lands capable of affording paying crops are not made available as they should be, yet the danger of starvation in the cities of our State is too remote for consideration.

What the future may hold out to the tiller of the soil nobody can foresee, but the present outlook is the best in years. Abundant crops are one of the sureties of national prosperity. We know now that the sugar situation is easing up, and those who have bought heavily of this article of commerce, expecting to profit by large degree in the immediate future, may be glad to get shut of their holdings at perhaps less than cost price. The prospect for unusually large sugar output was never better.

It is the same with almost every product of the soil, which is a certain guarantee of enough for all in the future. With abundant crops the retail merchants of the country may well feel a certain elation, since that which benefits the producer is sure to redound to the too often maligned middleman.

Abandoned farms speak ill for the prosperity of the Nation!

And the fact that many farms are untilled this year has been dinned into the ears of the public until it has become a fearsome bogey which it may take considerable evidence to the contrary to eradicate.

The eradication of that idea, however, is on the way. A more optimistic feeling is abroad in the land. Five dollar potatoes, and 30 cent sugar were something of a menace, serving to fill the ordinary householder with alarm. The farmers, however, are coming to the rescue in splendid form, and the night of despair that was being so fearfully forecasted is fast giving way to a broad sunlight of immense harvests which give cheer to the downcast, bringing smiles to the heads of families who had a premonition that dire calamity was but a short way off.

There is no place for the calamity prophet in a land of plenty.

That this is to be truly a land of plenty after the crops are harvested is abundantly in evidence, so that no longer need the citizen who depends on his day's labor for a subsistence feel afraid to face the future with a brave and smiling face.

Old Timer.

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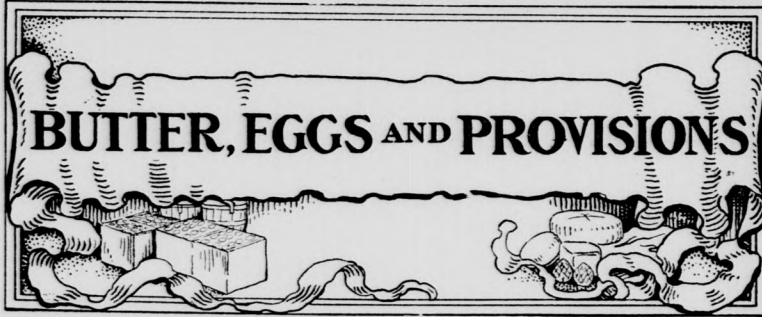
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Why Growing Pigs Are Not Genuine Epicures.

A Tennyson votary called his pig Maud because it "came into the garden" so. He was evidently a cousin of the man who called his favorite hen Macduff, and, on being asked why, quoted Shakespeare as his reason: "Lay on, Macduff, and damn'd be him that first cries, 'Hold, enough!'"

A friend of mine in Charlotte was surprised one morning to find one of his neighbor's pigs in his garden, though the gate was closed and no hole could be found in the fence. On being chased, the porker revealed his entering place: a hollow log that formed part of the foundation of the fence.

Being a humorist, my friend at once saw his chance to have some fun with piggie. He managed to fix the fence in such a way that both ends of the log were outside the garden. The surprise and growing bewilderment of the intruder when he found himself again and again outside were most comical. A movie reel showing it would have made the man's fortune.

There are good reasons why pigs come into the garden so; they are crazy for greens—as crazy as woodchucks or cows; and gardens, of course, furnish the juiciest of greens. It has long been known that hogs prosper particularly well in pastures, but it is only lately that the farmers who raise swine have come to realize fully that, next to milk or buttermilk and corn, greens are of prime importance as fodder because they abound in the growth-promoting vitamins.

Three times a day I go down to the garden and bring up an armful of greens—succulent weeds, corn suckers, or anything else not needed by the family—and throw them before our two-colored piggies, Sambo and Jumbo. You have heard that "pigs is pigs" and maybe you think that, so far as porkers are concerned, "greens is greens." As a matter of fact, pigs differ in matters of taste individually. Two years ago we had a pampered white pig which ostentatiously preferred white clover blossoms to everything else. We used to pick huge bunches of these blossoms for him, our visitors helping. He gave me visions of a new brand of hams and bacon surpassing the best now in the market. "Clover Blossom Pork Products Company"—how would that do for a firm name? I'll make you a

present of the name if you will send me samples.

Jumbo and Sambo are less fastidious and less partial to white clover, but they have their preferences all the same, and when I throw an armful of weeds into their pen I know exactly which ones they will eat first. I am a little worried about their indifference to suckers, for, when the corn ripens, stalks will be the bulk of their food—a most economic fodder. I'll have to starve them a day to make them realize how delectable corn stalks are for pigs.

In their drink Sambo and Jumbo are quite as fastidious as in their fodder. They like to have the children pour bottles of cold water on their backs on hot afternoons, but for water internally—though they were born in a prohibition state—they have little use—unless it is well flavored. If the trough is filled with plain water they poke their snouts in it, make bubbles, and, with a disgusted look, pass on to the corn I have scattered about in the grass for them. If the water is flavored with scalded cereals they drink some of it slowly; if with plenty of milk or boiled meat from the soup kettle, they drink it eagerly. If I gave them a pail of cream I am quite sure it would vanish in considerably less than no time.

Are pigs epicures? In Oregon, as a boy, I used to gather the windfalls in the orchard in a basket and throw them over the fence. Did the pigs fall upon the apples and devour them, one after the other? Not a bit of it! They nosed them over, bit them in two, until they found the ripest and sweetest, which they ate; whereupon they gave their attention to the inferior ones.

That is not the way with the genuine epicure. He keeps the best for the end; sweets and dainties he reserves for the dessert. Nor does he

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ever overeat, as pigs do every time they get a chance. As I have said else where: "A true epicure would no more dull the edge of his appetite for future pleasures of the table by over-indulgence in food or drink than a barber would think of whittling kindling wood with his razor." As Horace Fletcher remarked: "An epicurean cannot be a glutton. There may be gluttons who are less glut-tonous than other gluttons, but epi-curism is like politeness and cleanli-ness and is the certain mark of gen-tility."

Never was a philosopher more mis-represented and maligned than Epi-curus. It may not be too late to come to his rescue, as he died only two centuries more than 2,000 years ago. In these years, to be sure, slanderous misconceptions have become so firmly entrenched that it will probably take another 2,200 years to rout them. Wordsworth voices the general view when he refers to epicureans who "yield up their souls to a voluptuous unconcern;" while the dictionaries in-dulge in nonsensical talk about epi-cures as "given to indulgence in sen-sual pleasures," or as "pursuing the pleasures of sense as the chief good."

There are plenty of persons who do that sort of thing; but they are not followers of Epicurus. He expressly and emphatically preached the simple life, warning his disciples to abstain from sensual indulgence, so as not to impair their health or dull the edge of refined enjoyment. True, he taught that pleasure is the chief good, but he also preached that pleasures which have evil consequences should be rigidly avoided, and this avoidance constitutes, in his doctrine, the great-est of all virtues. He taught, also, that mental pleasures are more in-tense than the pleasures of the body. Don't forget that!

Decidedly no! Sambo and Jumbo, with all their subtle and stubborn preferences in the matter of fruit, greens and drink, are not genuine epi-cures, and that makes them seem quite human, for most humans are not epi-cures, either. Henry T. Finck.

Support the Party and Not the Man.

Grandville, Aug. 3—This is not to be a non partisan year.

We have had such years but this is not one of them, and it is quite to the point that we need more of partisan vigor and less of this voting for the best man without regard to said man's political affiliations.

The greatest names in American history are of men who have been de-cidedly partisan. Parties are organiz-ed for the purpose of forwarding cer-tain principles of government calcu-lated to advance the best interests of the people. It need not be discussed that one party is all wrong and the other all right, and yet if we go at it blindly, voting in this man of one party, that man of another, we elect a conglomeration of both, which is sure to retard the carrying out of the principles of either, wherefore we clog the forces of government and get now-where.

Parties are as necessary as men. No republic could long exist on a strictly non-partisan basis. Milk and water policies are not the ones that expedite the affairs of government, or advance the interests of the common people.

We have had political parties since the organization of the government. It is simply non supposable that we as a nation shall or can exist without them.

How often we hear the expression. "I am not a party man; I vote for the best man, no matter whether he belongs to my party or not." At which the speaker swells out with an honest pride, evidently seeking to im-press his listeners with the idea that he is something better than a mere party voter. But is he?

What sort of a government would this be without party alignment? Who would care to even go to the polls and vote if there was no party organiza-tion? Very few. It requires party in-terest to bring out the voter without it less than half the registered voters would ever go to the polls. Of what use, since there is no high principle at stake? All one-sided anyhow. A dozen votes to a precinct would count as well as a thousand.

Is that the sort of policy we wish upon our country?

Party lines are usually strictly drawn during National elections and it is well that this is so. Without party organization there would have been no United States after 1861.

The greatest good to the Republic has been given it by parties rather than by men.

Abraham Lincoln was a party man. He was the nominee of the young Free Soil party of the sixties and car-ried into execution the virile principles of a party that did not believe a state was above the Nation. Free soil, free men and Fremont, had been the battle cry of the young anti-slavery party, and through that organization and not through the efforts of a single man was the victory for Union and free-dom won.

There is no stigma attached to vot-ing a straight party ticket. An inde-pendent voter sometimes makes his mark on the National chess board. More often, however, he is likely to put his foot in it, making a mess of it that is even worse than the one he essayed to dissipate.

Instead of the oft heard remark, "I vote for the man, not for the party," it would be much more to the point to vote for principles, not men.

Our political history demonstrates beyond contradiction the fact that no man is greater than his party. How long is the line of individual failures to make himself bigger than the or-ganization to which he belonged. Among those who failed to win a coveted personal triumph are some of the great names in the history of the republic.

History tells how lamentably good old Horace Greeley failed when he essayed the role of a greater man than his party. Andrew Johnson was an-other. In later times we note the mis-taken idea of Roosevelt that he could win for himself the crown of evel-lastng glory by becoming President without his party behind him.

No man is greater than his party, and it stands to reason that this should be so. Parties are organized for the purpose of carrying into leg-islative enactment certain principles that seem to the members of the party necessary to the best interests of the Nation. Mistaken ideas sometimes creep in, yet there is much that is good in every party, and the country is on a safe foundation when the peo-ple divide on questions of state, align-ing themselves into two political camps.

This year is not to prove an excep-tion to others. Two great political parties are to line up and fight it out on the newer so-called problems that have become uppermost since the world war. These questions are of the utmost moment, and a mere in-dependent voter can have no choice but to become a partisan for the time be-ing and vote a party and not a per-sonal ticket. Old Timer.



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Suggestions In Regard To Cash and Credits.

Written for the Tradesman.

A Western Michigan hardware dealer tells a story about two traveling men meeting in an hotel lobby.

"Oh, I say," exclaimed the thin traveling man, "How's Smith, the cash and carry merchant, getting along?"

"He went broke," said the stout traveling man, shortly.

"What was the matter? Wasn't the cash and carry stunt popular?"

"It wasn't that," exclaimed the stout traveling man, "but the costs of delivery were too heavy and he accumulated too many bad accounts."

The hardware man referred to likes to tell the story because it illustrates a point he is fond of making—that "cash only" is a slogan very hard to adhere to. More than that, he argues that the merchant with determination enough to stick to the "cash only" program possess the capacity to handle a credit business efficiently and successfully; and, hence, does not have to adopt the cash system to protect himself.

I have read in the past ten or fifteen years of a great many instances of the cash system being adopted. In most instances the narrative of the merchant's experience with the system ended with his announcement of its adoption, which was quoted in full. The story went no further than that, and failed to state whether, after two, three, five or ten years' experience, the merchant was still adhering religiously to the cash system and making a go of it.

I have in my experience as a customer discovered, however, that in quite a few instances the cash only rule has been relaxed for the favored and supposedly "good" customer; and that in others it was merely established in order to give the merchant a pretext for insisting on spot cash with certain customers whose credit was hardly of a sort to be welcomed. I know some instances where the cash system is almost rigidly adhered to, with advantage; and others where the credit system is so capably handled and closely watched as to be as safe and effective as cash.

As a matter of fact, a system, however pretty in theory, cannot save a merchant who has not the capacity to save himself. Ninety per cent. of the business of the United States, probably, is done on credit. The country itself is the hugest borrower of all, and the safest credit customer upon

whom to stake our faith. Credit we will always have so long as human nature is what it is.

The one person who stands to benefit most from the cash system is the individual customer—particularly the city wage-earner, who, under existing conditions, is prone to anticipate his earnings by his spendings. A campaign designed to educate the public to the wisdom—from the individual's point of view—of paying cash for current expenses, might do a lot to obviate bad debts.

In the hardware business credit is not invariable, but it is almost inevitable. The easy-going hardware dealer still grants credit in the old, careless way; and handles his collections as systematically as did the merchant of 30 or 40 years ago. But there is growing up a generation of hardware dealers who realize the unfairness, alike to the customer and to the merchant, of unlimited, indeterminate credits and the advantage to both buyer and seller of a clear-cut understanding as to the terms of settlement.

An important thing, to begin with, is to inculcate the cash idea. Always ask for cash, expect cash, and act as if you were accustomed to receive cash.

The old-style merchant had an invariable formula after wrapping up a parcel: "Shall I charge it?" But the modern merchant says: "A dollar-fifteen, please," and puts it up to the customer to ask for credit if he wants it.

This new attitude means, for the average merchant, a great deal more in the way of ready cash than might be imagined. It trains the public in the cash idea; and gets people out of the way of expecting credit as a matter of course. A great many people handled in this way, will pay cash, and will develop the habit of paying cash. This makes for clean, profitable business, and reduces the overhead items of bad debts and book-keeping expense.

There are, however, cases where credit will be asked. These calls for credit have, perhaps, not been so numerous in recent years, when in the words of one commentator "everybody seemed to have money." But if a period of downward readjustment comes, as it may, there will be a greater demand for retail credit; in which event it behooves the hardware dealer to watch more closely than he has been doing his credits and collections.

A great many bad accounts will be prevented by a little care in the granting of credits in the first place. Never treat a charge account as something to which the customer is entitled as

a matter of course. Rather, adopt the attitude that it is a privilege extended to the financially worthy customer involving, in return, certain responsibilities in the way of frank disclosure of information and prompt settlement.

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

263-267 Powers' Theatre Bldg., Grand Rapids, Mich.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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

McDuffian Business University

"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.
 School the year round. Catalog free.

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

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware

157-159 Monroe Ave.

::

151 to 161 Louis N. W.

Grand Rapids, Mich.

The hardware dealer, trained by years of experience, would not dream of walking into the bank where he is well known and has dealt for years and demanding a loan of, say, \$500, as a matter of right. No; he expects to have to disclose why he wants the loan, how he expects to use it, and the vital details of his financial position. If the individual customer of the retail store were trained to approach the matter of credit from the same angle, his new attitude of mind would benefit no one so much as himself. Unfortunately, relatively few individuals seeking retail credit look at it in a practical way.

If you are to extend credit, you should know something about your customer. Steady customers you, of course, know pretty well; there are many to whom you would extend credit without batting an eyelash. It will pay you, however, not to take chances with strangers. You ought to have some idea as to the extent of your customer's assets, the sort of job he has, the wages he makes, where he works, whether he is steady and dependable, married or single, a householder or a tenant, and whether he is on the books of other merchants more than he should be. Dead beats for instance, move from one store to another until they have exhausted a town; then they move on to the next town, leaving their debts behind them.

Some retailers have blank forms printed with spaces for the required information and frankly invite the credit customer to fill in these forms before credit is granted. The average merchant, however, does not like to offend a potential customer. It is no difficult matter, however, to ask a few tactful questions and secure information that can be checked up by subsequent enquiry. I know one merchant who never refuses credit for a small amount, but invariably assures himself of the customer's status before allowing the account to grow larger. Another man if a newcomer asks credit secures the name of his employer or of some other local merchant with whom he has dealt, and "tips the wink" to a clerk who uses the telephone. If telephone enquiry shows the customer a good credit, then the account goes on the books; if not, it is refused.

In this connection it is helpful to secure co-operation from employers of labor, who, as a rule, will be found glad to help the merchant avoid incurring bad debts, since these latter often involve the employer in garnishee proceedings. The local merchants' association, too, can be helpful in keeping tab on dead beats, and checking up credit information. Where there is no association, it will pay merchants to get together and talk over these matters. A few minutes talk with the grocer or druggist or dry goods man in the next block will often help you to avoid the pitfalls of bad debts.

There should invariably be a clear-cut understanding as to when settlement is to be made; and accounts should be rendered then. All accounts should be rendered promptly at the end of the month. The old practice of sending out accounts only when the retailer was pressed for

money was a fertile source of bad debts. Where there is a specific understanding as to the date of settlement, collect them; if not, collect at the end of the month. If an account hangs fire beyond the stipulated period, get a promissory note and put it in the bank; the average slow pay customer will heed the banker's notice where he will pay no attention to the merchant.

Credit business is practically safe where it is closely watched; but it pays to take no chances.

Victor Lauriston.

Organized Labor Regards Itself As Privileged Class.

Detroit, Aug. 3—To-day we are fostering in this country an element which considers that it is a special class with power to dictate, but with exemption from all restraint. Organized labor in its present role as the dictator is more domineering than an ancient tyrant.

It orders strikes and walkouts with a view to inflicting the most damage possible on society in order to gain its selfish ends. It ties up railroads and traffic to the extent of causing acute suffering, and even death, in every large city of our country. Wherever there is an industrial center, there it is seen as a serpent raising up its head forbidding all men the right to work unless they themselves are union men, following implicitly the imperious orders of the organization. It discredits the value of savings in the production of national wealth, and for the ills of the day it offers vague theories and isms instead of a full day's honest labor.

Unless both employer and employe can co-ordinate their services, the one realizing the value of superior training and generalship and the other continuing to respect labor at its true worth, we will pass into a period of underproduction even greater than that we feel to-day.

And the longer organized labor, as a privileged class, is allowed to dictate its will to the rest of society in this nation, where all men are declared free and equal, the sooner we may expect lawlessness and a general disregard for government. The one has inevitably followed upon the other in the past. Have we any reason to expect immunity in the future?

C. Norman Stabler.

Hardware Dealers To Meet in Grand Rapids.

Marine City, Aug. 3—At a recent meeting of our Executive Committee it was decided to return to your city for our next convention and exhibit, which will be held on February 8, 9, 10 and 11, 1921. Headquarters and meetings will be at the Hotel Pantlind and the exhibit at the Furniture Exhibition building. Karl S. Judson, 248 Morris avenue, will again serve the Association as manager of the exhibit.

We consider Grand Rapids the best city in the State for our convention on account of the many good hotels and an ideal exhibit building.

Arthur J. Scott,
Secretary Michigan Retail Hardware Association.

Be Thoroughgoing.

Whatever you try to do in life, try with all your heart to do well.

To whatever you devote yourself, give of yourself completely.

In great aims and small, be thoroughly in earnest.

Never believe it possible that any natural or improved ability can successfully claim freedom from the companionship of steady, plain, hardworking qualities.

There is no substitute for thoroughness and ardent and sincere earnestness.

H. Leonard & Sons

Grand Rapids, Michigan

We are showing and are Ready to Ship the Most Staple Lines of

Toys-Dolls Books-Games Silverware and Household Goods

In Chinaware We Show

Complete Assortment for White and Decorated Open Stock or Dinner Sets. No need to be without Chinaware Sets this fall.

WE HAVE THEM

We show Fancy Goods and Holiday Goods by the Thousands of Items

All for Immediate Delivery and Holiday Dating

May We Suggest—

That this year you call upon us or send a buyer because goods are very scarce, but you can depend upon receiving those we show.



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

Rules Observed By Salesmanager in Selecting Salesmen.

In attempting to discuss this subject, it immediately becomes apparent that there are just as many methods of selecting salesmen as there are sales managers.

Salesmen are chosen from several sources:

1. From retail stores.
2. From wholesale houses.
3. Splendid salesmen are developed in house organizations from manufacturing and shipping departments.

One salesmanager will keep in close contact with the superintendent of the manufacturing department and employment manager, notifying each that he would like to have as many good men as possible trained for traveling positions. Usually, men trained within house organizations know the policy of the house, quality of the line, manufacturing conditions, and, generally speaking, make splendid timber for sales positions.

One of the first things that a sales manager looks for in a prospective salesman is the right type of man; a man that is, first of all, honest with himself, bears a record for square dealings, splendid habits, and, taken as a unit, is of sterling character. Inasmuch as a salesman on the road representing a house is really looked upon as the house itself in the field, and is the eyes and ears of the institution, it is quite necessary that he be a man of the highest character, intellect, moral habits, and with the proper amount of courage to carry forward his convictions as outlined in the business policy of the house he is working for.

Another thing that nearly all salesmanagers try to impress upon salesmen is the fact that there are no snaps left and the further fact that any salesman who does his duty will find it necessary to work harder on the road selling merchandise than he ever worked inside. He will find there are no cut and dried rules for him to follow. It is not a matter of working alone with one's hands and feet, but it is necessary to exercise a great amount of brain energy coupled with aggressive work of the hands and feet to produce the right results. It is necessary to make every interview count whether a sale is made or not;

the seed must be planted for the future growth of the business.

A prospective salesman should be given to understand that gambling, drinking or carousing would be cause for summary dismissal, that no house wants such a man representing it to customers in the field, for the day of the happy-go-lucky, sporty individual that was styled a drummer has gone let us hope forever.

A prospective salesman should have the whole picture painted to him in its true light. It should be a fair, square picture, the truth should always be told him. He should not be told that the job is an easy one unless it is easy, and no doubt all sales managers follow this same rule. A clean cut understanding is quite necessary as to compensation, expenses, territory covered, where headquarters are to be located, what allowance, if any, is made at headquarters, etc.

Most applicants when applying for sales position are more or less nervous. I think one of the best things that a sales manager can do in perfect fairness to the applicant as well as to himself is to discuss with the prospective salesman some subject entirely foreign to the matter of giving him a job until his nervousness wears off to a degree and he becomes more like himself. Then after the sales manager and the applicant are better acquainted, facts may be dealt with more fairly to all.

One thing I think all prospective salesmen should be thoroughly schooled in is loyalty—loyalty not only to the institution he represents, but loyalty to his country. He should be thoroughly tested. A representative who is not loyal to the American flag cannot give his house one hundred per cent. service. A salesman should be on the lookout for any disloyal statements directed toward his Government and should be ready to call a halt in any discussion that is not loyal to America's interests.

Woods A. Caperton.

Mercantile Reunion at Campau Lake.
 Lowell, July 28—The Merchants Mutual Benefit Association of Middleville, Caledonia, Hastings, Freeport, Clarksville, Saranac, Woodland, Wayland, Lake Odessa, McCords, Ada, Alto and Lowell will hold their annual picnic at Campau Lake Thursday, August 12. Picnic dinner, good speakers, band music and a general good time and discussion of business topics. I would like to have a notice of the above in the next issue of the Tradesman and the Editor with us on Aug. 12 and as many of the Tradesman force as can attend.

M. N. Henry, President.

Do not anticipate trouble, or worry about what may never happen. Keep in the sunlight.

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.

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

Beach's Restaurant
 Four doors from Tradesman office
QUALITY THE BEST

New Hotel Mertens
 GRAND RAPIDS

Union Station

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

75 Steps East

Fire Proof

CODY HOTEL

IN THE HEART OF THE CITY
 Division and Fulton

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

CODY CAFETERIA IN CONNECTION

Bell Phone 596 Citiz. Phone 61366

Lynch Brothers Sales Co.
 Special Sale Experts
 Expert Advertising
 Expert Merchandising

200-210-211 Murray B'dg.
 GRAND RAPIDS, MICHIGAN

GRAHAM & MORTON Transportation Co.

CHICAGO

In connection with
Michigan Railway Lines
 BOAT TRAIN 8 P. M.
DAILY
 DAY BOAT SATURDAY 8 A. M.
Freight for CHICAGO ONLY

Gabby Gleanings From Grand Rapids

Grand Rapids, Aug. 3—R. D. Prendergast (Worden Grocer Co.) is rapidly gaining a State-wide reputation as a fire insurance expert. He is called upon every few days to give advice as to the validity of various insurance companies and whenever one of his customers meets with a loss the adjustment of the insurance is frequently placed in his hands.

Sammy Evans, the versatile tea salesman, is headed this way from the Soo, whither he went via automobile. He is accompanied by his wife.

David Drummond (Brown & Seher Co.) has received several applications for charters to organize new bob tailed cat clubs in various parts of the country. Dave says he is so busy selling goods he will be unable to install the clubs personally. Any traveling man who is out of work can secure permanent employment by applying to Dave.

A Grand Rapids traveling man was recently traveling in a Pullman sleeping car from Portland to Seattle. All he could secure was an upper berth. After retiring he detected an abominable odor coming up from the lower berth. Investigation disclosed the fact that the offender was a chink and that he was smoking opium. The traveler insisted that the chink be ejected from the car, but the porter declined to assume responsibility for such an act, but warned the chink not to repeat the filthy practice. A few minutes later the fumes were again very manifest, when the traveler arose and commanded the porter to bring the sleeping car conductor, from whom he demanded clean and wholesome accommodations in another car or the return of his ticket. After considerable objection, the conductor handed back the ticket, together with a statement of the situation, and traveler occupied a seat in a common coach the remainder of the trip. He presented his credentials and complaint to the office of the Pullman company at Seattle, but it was four months before he received a check to reimburse him for his unused ticket.

Few towns in Michigan show a more substantial growth than Cadillac. The only feature of the city which is at a standstill is the hotels. They are no better than they were a dozen years ago. Their charges are out of all proportion to the service rendered and the lack of attention and courtesy shown guests at the McKinnon House would soon destroy the reputation of a hostelry that was not in complete command of the situation, because of its being practically the only hotel in the town.

Gerrit J. Brouwer, credit man for P. Steketee & Sons, is back to his desk from Whitefish Lake, where he spent a fortnight's vacation.

Ralph Voigt (Voigt Milling Co.) went to New Haven, Conn., about six weeks ago to attend the reunion of the class of 1905, with which he graduated from that famous institution. He subsequently went on to Bar Harbor, Me., to visit the New England representative of the Milling Co., Mr. Reed, who made his headquarters at Portland. Within a few hours after completing his visit Mr. Reed died suddenly, in consequence of which Mr. Voigt went back to Portland to attend the funeral and engage a new man take the position rendered vacant by the death.

Ernest J. Plett is the new credit man at the Grand Rapids branch of the National Grocer Co. He takes the place of Terry Barker, who resigned two weeks ago to accept a similar position with the Heystek & Canfield Co. Mr. Plett was manager of South Division street branch of the Commercial Savings Bank for fifteen years.

A promise is all right as far as it goes, but it's the fulfillment that buys the baby's rattle.

They tell us not to strike a man when he's down, but sometimes a good, swift kick, properly placed, is a godsend.

Some folks believe so firmly that the world was made for man that they forget that man was made for the world.

If you're looking for success, get busy; if you're looking for something soft, seek a downy couch or a park bench.

Just because a man pays for your time is no reason to assume that he pays for nothing else.

The difference between a tight-wad and a nut is that you can crack a nut and make it shell out.

Whether you rise by the alarm clock does not matter; to rise to the occasion is what lands the orders.

Let the little Gold Dust Twins do your housework, but you rustle out and earn the mazuma to pay them with.

Hot air is a fine thing in its time and place, but don't shoot it when the other fellow's already het up.

Air castles are simply air castles, unless you build them of thought, plans, determination and hard work; then they become castles of granite.

Love that is worth the name, sends its flowers to the living. It does not wait to heap them on the dead. Love helps when help is needed. It does not wait until it is too late.

The National Sample Men's Association has started a monthly publication entitled the Sample Man in order that its members may be kept in close touch with the efforts of the organization to improve existing conditions and keep alive the spirit of progress and fellowship. The initial number, which bears a July dating, is full of meat and teems with practical suggestions. James M. Golding, formerly of this city, but now a department manager with A. Krolik & Co., is editor-in-chief, with a competent corps of associates and assistants. The selection of Mr. Golding is, in the opinion of the Tradesman, an exceedingly happy one.

A well-known traveling salesman writes Gabby Gleanings as follows: "Has discipline and decency been forgotten by conductors on many railway trains, and do the managers in charge of such railways approve of their negligence in regard thereto by allowing villainous cigarette fiends to smoke their dope in every coach on passenger trains, thereby imposing upon the traveling public? On July 30 the writer traveled from Bay City to Grand Rapids via P. M. train No. 33 and was an eye witness to a deplorable state of affairs which has become quite a common occurrence on passenger trains in charge of certain conductors. The conductor's attention was called to a man smoking cigarettes in the first-class coach which was occupied by both ladies and gentlemen. The conductor smiled significantly when requested to notify the boor that he was out of place in smoking cigarettes in the presence of ladies and sneeringly remarked: 'He (referring to the man smoking) has the window open in front of him.' The result was that two other fellows soon followed suit, and were not interrupted by either the conductor or brakeman, and both saw what was going on, their attention having been called to the fact three times. Allow some degenerate to start such doings on a G. R. & I. train in charge of either Henry Eness or James Flaherty, and many of us well know there would be something doing mighty quick!"

The American Glass Panel Co. has been organized to conduct a general advertising, manufacturing and novelty business, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$6,000 in cash and \$4,000 in property.

Review of the Produce Market.

Apple—Duchess and Red Astrachan command \$1.75 per bu.

Bananas—9c per lb.

Beets—Home grown, 30c per doz. bunches; bulk, \$1.75 per bu.

Blackberries—\$5 per crate of 16 qts.

Butter—Local jobbers hold extra creamery at 53c and first at 52c. Prints 2c per lb. additional. Jobbers pay 35c for packing stock.

Cabbage—Home grown, 90c per bu. and \$2.25 per bbl.

Cantaloupes—Arizona stock is now selling on the following basis:

Standards, 45s ----- \$5.50

Ponys, 54s ----- 5.00

Flats ----- 2.50

Honey Dew ----- 3.50

Carrots—30c per doz. for home grown.

Cauliflower—\$3.50 per doz. for California.

Celery—Home grown ranges from 50@60c per bunch.

Cherries—\$3 per 16 qt. crate for sour and \$5 for sweet.

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

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

Currants—\$3.50 per 16 qt. crate for either red or white.

Egg Plant—\$3.50 per crate of 24 to 36.

Eggs—Jobbers pay 45c f. o. b. shipping point for fresh candled, including cases.

Gooseberries—\$3 per 16 qt. crate.

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

Green Peppers—\$1 per basket.

Lemons—Extra fancy Californias sell as follows:

300 size, per box ----- \$5.50

270 size, per box ----- 5.50

240 size, per box ----- 5.00

Fancy Californias sell as follows:

300 size, per box ----- \$5.00

270 size, per box ----- 4.75

240 size, per box ----- 4.25

Green Peas—\$3 per bu. for home grown.

Lettuce—Home grown, \$1.50 for head and 85c for leaf.

Onions—Texas Bermudas, \$2.75 per 50 lb. crate for White and \$2.50 for yellow; California in 100 lb. sacks, \$3.

Oranges—Fancy California Valencia now sell as follows:

100 ----- \$8.00

126 ----- 8.00

150 ----- 8.00

176 ----- 8.00

200 ----- 8.00

216 ----- 8.00

250 ----- 7.50

288 ----- 7.00

324 ----- 6.75

Parsley—60c per doz. bunches.

Peaches—The market is well supplied with Elbertas from Georgia. They look very attractive, but are poor in eating quality on account of prevailing rainy weather in the South. Dealers are holding at \$4@4.50 per bu.

Pickling Onions—\$2.25 per box of 16 lbs.

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

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

Potatoes—Home grown command \$2@2.25 per bu. Cobblers from Virginia range around \$8.50 per bbl. They are fair in size and good in quality.

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

Raspberries—\$5.50 for red and \$5 for black.

Spinach—\$1.25 per bu.

String Beans—\$3 per bu.

Tomatoes—Home grown hot house, \$1.50 per 7 lb. basket; garden grown; \$1.25.

Water Melons—70@90c for Georgia.

Wax Beans—\$3 per bu.

Whortleberries—\$4.50@5 per crate of 16 qts.

Too Late To Classify.

Lansing—The Auto Locking Robe Rail Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$17,250 has been subscribed, \$475 paid in in cash and \$12,500 in property.

Detroit—The Precision Nut Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—The Wolverine Iron Works has been incorporated with an authorized capital stock of \$30,000, \$27,500 of which has been subscribed, \$2,125 paid in in cash and \$1,000 in property.

St. Johns—E. P. Hobart has engaged in the grocery business. He was formerly of the firm of Pierce & Hobart, grocers, at Lansing.

St. Joseph—The McLaren Sleight Corporation has increased its capital stock from \$250,000 to \$300,000.

Detroit—The Wedergite Piston Ring Co. has removed its business offices to Lansing.

Lansing—The Standard Steel Products Co. has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

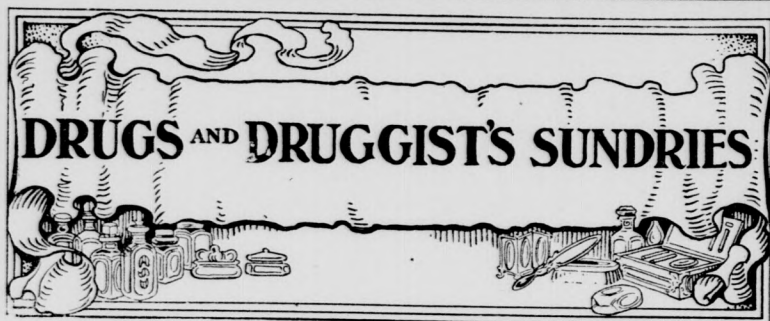
Alma—The Truck Parts & Foundry Co. has been organized with an authorized capital stock of \$12,000, \$6,000 of which has been subscribed and paid in in cash.

Flint—The Lintz-Hughes Co. has been organized to deal in automobiles, motor trucks, etc., and to conduct a general garage business, with an authorized capital stock of \$200,000, of which amount \$100,000 has been subscribed and \$52,000 paid in in cash.

Levering—The Levering Co-Operative Co. has been organized to deal in farm produce, machinery and supplies, with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed and \$2,000 paid in in cash.

Rice—The market remains quiet, with no change in prices, and most sales of lower grades, which sell much under the quotation for head rice. No further receipts of new rice are reported and receipts of old are light.

Louis Levinsohn, of Bay City, has purchased the general stock of the McNulty Co. and the general stock of Larsen Bros. at Manistee and will sell both out at special sale in Manistee, in the near future.



Michigan Board of Pharmacy.

President—H. H. Hoffman, Sandusky.
Secretary and Treasurer—Charles S. Koon, Muskegon.
Other Members—E. T. Boden, Bay City; James E. Way, Jackson.
Examination Sessions—Houghton, Aug. 17 and 18; Grand Rapids, Nov. 16, 17 and 18.

Speed Up Production and Double Your Business.

Efficiency. Speed up production. Double your business. These cries, with the present high cost of living, the shortening of working hours, the confounded "don't give a hang," the general restlessness, and with the unnatural condition of every thing, are hurled at us from every direction until clerk as well as proprietor is likely to be caught in a maelstrom that will draw him under or land him on the rocks of financial ruin, or nervous prostration.

Not but what business is good. It is unusually good, and has been for some time. Money is coming fast, but it is going faster. And the calls for shorter hours, more attention to business, higher pay, more hours for our families and recreation are not any one of them going to floor us. The question is: How are you going to assimilate the whole combination?

In the meantime sugar goes up, soda water goes up, ice cream goes up, and the soda boy, seeing how much more money he is taking in, strikes for a larger share. And so the thing goes merrily on. It makes one dizzy to think of it. How long is it going to keep up? They say that the further a pendulum swings in one direction the greater the come-back. If we are swimming now, what are we going to do when it comes back?

This may sound pessimistic and yet, when you see people who are drawing good pay spending it as fast as they get it and cashing Liberty bonds at a discount and the merchants offering goods twenty to forty off, it looks as though the old whirlpool had started to churn.

The other day meeting a friend that I had not seen for a number of years I asked him what he was doing; he replied that he was in the efficiency line and was doing fine. He had always worked in the newspaper line from newsboy to editor and had naturally taken up that line. He would take hold of a run down paper, audit their books, reorganize their force, resystemize their methods and start them out on what should be a better paying basis.

As he was talking I began to wonder how long it would be before someone would try it out on the drug business. The right man who has had experience and with a universal knowledge of the business could very likely take hold of a run down store and

start it on the road to success. But how many of the small stores, even if they are netting a fair income, to say nothing of a run down one, could afford to pay a man \$100 a week to tell them how they could make a few more dollars. The place where the efficiency man really shines is in some large concern where owing to the increase of business it is necessary to inaugurate new systems. The small store that is barely paying running expenses might as well close down at once.

But luckily in our line of trade it is not necessary. The drug business has its drawbacks, but there is not a business that has greater opportunities for the man who wishes to become his own efficiency man. When you think of all the available literature, treating on all the different subjects pertaining to pharmacy and the method of running one, the expert opinion and suggestions of the efficiency man seems to fade.

In the first place we have the dispensatory which together with some good formula book gives us the basis of all receipts. Then there are the trade journals. For the question of a few dollars a person can get information on all subjects that are necessary.

Where to buy a store. How to lay out your store. How to advertise. The different ways to decorate your windows. The best way to run a fountain. How to keep cigars. How to compound difficult prescriptions. How to estimate your profits.

Any one of the journals will gladly answer any question that has the slightest bearing on their subjects. They will even spend hours looking up material for your edification and thank you for the privilege. There are the reports from the different pharmaceutical meetings. The court rulings on different legal questions. The laws regulating the sale of pharmaceuticals. There are also small contributions from your fellow tradesman, giving their ideas on various subjects. What they are doing and how they are doing it.

A certain amount of baseball news may be good for the nerves, as David Harum might say, make a man forget he has nerves. And yet, if a person will spend only a fraction of the time reading up his own business that he does on the daily paper he will develop an efficiency that will make his smaller troubles look like trifles and enable him to more easily surmount the larger. For the sum of three or four dollars you can get two or three good journals or by doubling it you can include a commercial one as well. Some think one paper is enough, in fact there are many who call themselves pharmacists that do not take

any at all. I myself have for years taken at least two and had access to two or three more, and have always found something worth while in them all. There is a lot that may not appeal to us all. There is also a lot that should never have been printed. But the man who wishes to become thoroughly efficient and remain so must keep posted on all subjects. The pharmaceutical line, the commercial line, the market prices, the advertising. Don't neglect the advertisements read them carefully. See when the different concerns advertise. How they advertise. And what they advertise.

Run through your magazines from cover to cover, selecting the good material for future use. And when the efficiency man comes around it will be to receive rather than to give advice.

George Garrie King.

Liggett Invades England in Earnest.

The purchase, for \$7,500,000, of the 650 drug stores forming the chain of Boots, Cash Chemists, Limited, of this city, by the United Drug Co. of America (Liggett's), has set a new record in retail drug circles of England.

The American drug concern will form a new company, to be known as Liggett's International, Limited, to take over the control of the largest retail drug interest in the United Kingdom. The deal, it is understood, has been completed and only awaits confirmation by the British shareholders of the Boots Corporation.

The report of the sale has caused considerable perturbation in English drug quarters because of the fact that the United Drug Co. had already linked up some 2,000 druggists throughout the British Isles through the handling of its "Rexall" products, each pharmacist being really a stockholder in the United Drug Co. Naturally,

these agents, as they are called, have always regarded the trade of the Boots concern in an unfavorable light by reason of the competition created by the big chain store company. Now the question arises, how will these retail druggists view the unusual position they find themselves in—being the owners of stores which are their keenest competitors?

When the United Drug Co. first invaded Britain in 1910, it met with some opposition on the part of English druggists, who were somewhat suspicious of the big American drug combine. The war prevented much progress being made, but the company has since secured the confidence of the trade and public. It maintains headquarters in Liverpool and is operated as a distributing branch of the head office in the United States. As soon as supplies of raw material, packing and labor facilities are obtainable, the United Drug Co. will establish laboratories in London.

In order to get the best results from your advertising, get acquainted with the printer who sets up the type and who gets your ad copy to print. Talk it over with him.

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.

**We wish to Announce
Our 1920 Display of
Holiday Goods
in Saginaw, Michigan**

Following the custom of the last two decades our Holiday Line, complete in every detail, will be on display in Saginaw for the great share of the month of August. Our formal opening will be between the seventh and the ninth. Mr. Hoskins will again have charge of the line. We shall appreciate a visit from our friends and customers in the Saginaw District.

EXCLUSIVELY WHOLESALE

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Wage For Prisoners.

Detroit, Aug. 3.—The question of a wage to be paid prisoners has been under consideration for some time and I am glad to give you my opinion on that subject.

A wage for prisoners is not only just, but to my way of thinking, is exceedingly good business. I do not believe, however, that a wage should be paid unless it is honestly earned, and the money realized from the earnings of the prisoners' work in shop and farm should be used for the payment of their wages.

is paid and there is adequate supervision and instruction, first-class machinery, continuance of the workers in one shop for a long period, and the realization of the prisoner that he can gain both material and spiritual profit from a day's work well done.

As I said before, part of the wages earned should be used for the family or dependents of the prisoner. I believe that the prisoners' dependents should be given a chance and that the men in prison should be allowed to earn so as to help them.

Work is a healer of many scars; to know how to work and to feel its importance is a lesson which we all must learn if we are to succeed in life.

Adolph Lewisohn.

Never for an instant admit that you are sick, weak, or ill unless you wish to experience these conditions, for the very thinking of them helps them to get a stronger hold upon you.

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

"Glenn Rock" Beverages

AMERICA'S FINEST BOTTLED

Ginger Ale Root Beer "Sunshine" Orange Lemon Sarsaparilla Glenn Rock (Sparkling) Water

When you offer "GLENN ROCK" BEVERAGES to your customers you have a feature selling argument to present. They are bottled at the "Spring" in Waukesha.

Sell It By the Case "The Year Round"

Judson Grocer Co. Grand Rapids, Michigan

Wholesale Drug Price Current

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

Table of Wholesale Drug Prices. Columns include: Acids, Almonds, Sweet, Amber, crude, Ambers, rectified, Anise, Bergamont, Cajeput, Cassia, Castor, Cedar Leaf, Citronella, Cloves, Cocoonut, Cod Liver, Croton, Cotton Seed, Eigeron, Elgerton, Eucalyptus, Hemlock, Juniper Berries, Juniper Wood, Lard, extra, Lard, No. 1, Lavender Flow, Lavender Gar'n, Lemon, Linseed boiled bbl., Linseed bld less, Linseed raw bbl., Linseed raw less, Mustard, true, oz., Mustard, artifil, oz., Neatsfoot, Olive, pure, Olive, Malaga, yellow, Olive, Malaga, green, Orange, Sweet, Origanum, pure, Origanum, com'l, Pennyroyal, Peppermint, Rose, pure, Rosemary Flows, Sandalwood, E., Sassafras, true, Sassafras, arti'l, Spearmint, Sperm, Tansy, Tar, USP, Turpentine, bbls., Turpentine, less, Wintergreen, tr., Wintergreen, sweet, Wintergreen, art, Wormseed, Wormwood, Potassium, Bicarbonate, Bichromate, Bromide, Carbonate, Chlorate, gran'r, Chlorate, xtal or powder, Cyanide, Iodide, Permanganate, Prussiate, yellow, Prussiate, red, Sulphate, Roots, Alkanet, Blood, powdered, Calamus, Elecampane, pwd, Gentian, poud, Ginger, African, powdered, Ginger, Jamaica, powdered, Sarsaparilla, Hond, ground, Sarsaparilla, Mexican, ground, Squills, powdered, Tumeric, poud, Valerian, poud, Seeds, Anise, powdered, Bird, Is, Canary, Caraway, Po., Cardamon, Celery, poud, Coriander poud, Dill, Fenell, Flax, ground, Foenugreek pow., Hemp, Lobelia, Mustard, yellow, Mustard, black, Poppy, Quince, Rape, Sabadilla, Sabadilla, poud, Sunflower, Worm American, Worm Levant, Tinctures, Aconite, Aloes, Arnica, Asafoetida, Belladonna, Benzoin, Benzoin Compo'd, Buchu, Cantharadies, Capsicum, Cardamon, Comp., Catechu, Cinchona, Colchicum, Cubebs, Digitalis, Gentian, Ginger, Guaiac, Guaiac, Ammon., Iodine, Iodine, Colorless, Iron, clo., Kino, Myrrh, Nux Vomica, Opium, Opium, Camph., Opium, Deodor'd, Rhubarb, Paints, Lead, red dry, Lead, white dry, Lead, white oil, Ochre, yellow bbl., Ochre, yellow less, Puty, Red Venet'n Am., Red Venet'n Eng., Vermillion, Amer., Whiting, bbl., Whiting, L. H. P. Prep., Miscellaneous, Acetanolid, Alum, Alum, powdered and ground, Bismuth, Subnitrate, Borax xtal or powdered, Cantharades, po, Calomel, Capsicum, Carmine, Cassia Buds, Cloves Prepared, Chalk Prepared, Chloroform, Chloral Hydrate, Cocaine, Cocoa Butter, Corks, list, less 50%, Copperas, bbls., Copperas, less, Copperas, poud, Corrosive Sublim, Cream Tartar, Cuddlebone, Dextrine, Dover's Powder, Emery, All Nos., Emery, Powdered, Epsom Salts, bbls, Epsom Salts, less, Ergot, Ergot, Powdered, Flake White, Formaldehyde, lb, Gelatine, Glassware, less, Glassware, full case, Glauber Salts, bbl, Glauber Salts less, Glue, Brown, Glue, Brown Grd., Glue, White, Glue, White Grd., Glycerine, Hops, Iodine, Iodoform, Lead, Acetate, Lycopodium, Mace, Mace, Powdered, Menthol, Morphine, Nux Vomica, Nux Vomica, pow., Pepper black pow., Pepper, white, Pitch, Burgundy, Quassia, Quinine, Rochelle Salts, Saccharine, Salt Peter, Seidlitz Mixture, Soap, green, Soap mott castile, Soap, white castile case, Soap, white castile less, per bar, Soda Ash, Soda Bicarbonate, Soda, Sal, Spirits Camphor, Sulphur, roll, Sulphur, Subl., Tamarinds, Tartar Emetic, Turpentine, Ven., Vanilla Ex. pure, Witch Hazel, Zinc Sulphate.

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

- Catsup
Fruit Jars
Salt
Old Dutch Cleanser
Paper

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

AXLE GREASE



25 lb. pails, per doz. 25 10

BLUING

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

BREAKFAST FOODS

- Cracked Wheat, 24-2 4 60
Cream of Wheat 9 00
Grape-Nuts 3 80
Pillsbury's Best Cer'l 2 90
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 3 35
Ralston Purina 4 00
Ralston Branos 2 70
Ralston Food, large 4 15
Ralston Food, small 3 15
Saxon Wheat Food 5 50
Shred Wheat Biscuit 4 90
Triscuit, 18 2 25

Kellogg's Brands

- Toasted Corn Flakes 4 90
Toasted Corn Flakes Individual 2 30
Krumbles 4 20
Krumbles, Individual 2 00
Biscuit 2 00
Drinket 2 60
Peanut Butter 3 65
No. 1412, doz. 2 25
Bran 3 60

BROOMS

- Standard Parlor 23 lb. 5 75
Fancy Parlor, 23 lb. 8 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fcy, Parlor 26 lb. 10 00

BRUSHES

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

Stove

- No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

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

CANNED GOODS

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

- Blackberries
3 lb. Standards
No. 10 @13 00

Beans—Baked

- Brown Beauty, No. 2 1 35
Campbell, No. 2 1 50
Preston, No. 2 1 60
Van Camp, 1/2 lb. 80
Van Camp, 1 lb. 1 25
Van Camp, 1 1/2 lb. 1 60
Van Camp, 2 lb. 1 80

Beans—Canned

- Red Kidney 1 35 @ 1 45
String 1 35 @ 2 70
Wax 1 35 @ 2 70
Lima 1 20 @ 2 35
Red 95 @ 1 25

Clam Bouillon

- Burnham's 7 oz. 2 50

Corn

- Standard 1 45 @ 1 65
Country Gentleman 2 00
Maine 1 90 @ 2 25

Hominy

- Van Camp 1 50
Jackson 1 30

Lobster

- 1/4 lb. 2 45
1/2 lb. 4 60

Mackerel

- Mustard, 1 lb. 1 80
Mustard, 2 lb. 2 80
Soused, 1 1/2 lb. 1 60
Soused, 2 lb. 2 75

Mushrooms

- Buttons, 1s, per can 1 40
Hotels, 1s, per can 1 00

Plums

- California, No. 3 2 40

Pears in Syrup

- Michigan 4 50
California 5 50

Peas

- Marrowfat 1 60 @ 1 90
Early June 1 45 @ 1 90
Early June sid 1 75 @ 2 40

Peaches

- California, No. 2 1/2 4 75
California, No. 1 2 40
Michigan, No. 2 4 25
Pie, gallons 12 00

Pineapple

- Grated, No. 2 4 00
Sliced No. 2 Extra 4 75

Pumpkin

- Van Camp, No. 3 1 60
Van Camp, No. 10 4 60
Lake Shore, No. 3 1 35
Vesper, No. 10 3 90

Salmon

- Warren's 1 lb. Tall 4 10
Warren's 1/2 lb. Flat 2 60
Warren's 1 lb. Flat 4 25
Red Alaska 3 90
Med. Red Alaska 3 50
Pink Alaska 2 25 @ 2 40

Sardines

- Domestic, 1/2 s 6 00 @ 6 50
Domestic, 1/2 s 7 00 @ 8 00
Domestic, 3/4 s 7 00 @ 8 00
California Soused 2 00
California Mustard 2 00
California Tomato 2 00

Sauerkraut

- Hackmuth, No. 3 1 50
Silver Fleece, No. 3 1 60

Shrimps

- Dunbar, 1s doz. 2 10
Dunbar, 1 1/2 s doz. 3 75

Strawberries

- Standard No. 2 4 50
Fancy, No. 2 5 50

Tomatoes

- No. 2 1 35 @ 1 75
No. 3 1 80 @ 2 35
No. 10 7 00

CATSUP

- Snider's 8 oz. 2 20
Snider's 16 oz. 3 35
Royal Red, 10 oz. 1 35
Nedrow, 10 1/2 oz. 1 40
Royal Red, Tins 10 00

- Brick 32
Wisconsin Flats 30
Longhorn 31
New York 31
Michigan Full Cream 30

CHEWING GUM

- Adams Black Jack 70
Adams Bloodberry 70
Adams Calif. Fruit 70
Adams Chiclets 80
Adams Sen Sen 70
Adams Yucatan 70
American Flag Spruce 70
Beeman's Pepsin 80
Beechnut 90
Doublemint 70
Juicy Fruit 70
Spearmint, Wrigleys 70
Zeno 65

CHOCOLATE

- Walter Baker & Co.
Caracas 43
Premium, 1/4 s or 1/2 s 56
Walter M. Lowney Co.
Premium, 1/4 s 50
Premium, 1/2 s 50

CIGARS

- National Grocer Co. Brands
El Rajah, Diplomat- 75 00
El Rajah, Epicure, 50 75 00
El Rajah, Aris, 50 75 00
El Rajah, Epicure, 25 83 00
El Rajah, Longfel- 95 00
low, 50 95 00
Odin, Monarch, 50 65 00
Mungo Pk., Perfectos 75 00
Mungo Park, African 90 00
Mungo Park, Gold 100 00
Stand, 50 100 00
Mungo Park, Gold 105 00
Stand, 25 105 00
Mungo Park, Wonder 92 00
Discount on Mungo Park.
Lots of 500, \$1 per 1,000
Lots of 1,000, \$2 per 1,000
Lots of 2,500, \$3 per 1,000

- Worden Grocer Co. Brands
Harvester Line.
Record Breakers, 50s 76 00
Delmonico, 50s 76 00
Panatella, 50s 76 00
Epicure, 50s 112 50
Favorita Extra, 50s 97 50
Presidents, 50s 115 00
Royal Lancer Line
Favorita, 50s 75 00
Imperiales, 50s 95 00
Magnificos, 50s 112 50
La Azora Line
Washington, 50s 75 00
Panatella Foil, 50s 75 00
Aristocrats 75 00
Perfecto Grande, 50s 97 50
Opera, 50s 97 50
Sanchez & Haya Clear Havana Cigars. Made in Tampa, Florida
Diplomatics, 50s 95 00
Rosa, 20s 115 00
Bishops, 50s 115 00
Reina Fina, 50s Tins 115 00
Queens, 50s 135 00
Worden's Special 150 00
Ignacia Haya
Made in Tampa, Florida.
Extra Fancy Clear Havana Delicados, 50s 120 00
Primeros, 50s 140 00
Rosenthal Bros.
R. B. Cigar (wrapped in tissue) 50s 60 00
Lewis Single Binder 58 00
Manilla Cigars
From Philippine Islands
Lioba, 100s 37 50
Other Brands
B. L., 50s 56 00
Hemmeter Champions, 50s 59 00
El Dependo, 20s 37 50
Court Royal, 50s 61 00
Court Royal, 25 tins 61 00
Knickerbocker, 50s 58 00
Boston Straight, 50s 56 00
Trans Michigan, 50s 58 00
Templar, Perfecto, 50s 100 00
Iriquois, 50s 58 00

CLOTHES LINE

- Hemp, 50 ft. 3 00
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 90
Braided, 50 ft. 4 00
Sash Cord 5 25

COCOA

- Baker's 53
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Cleveland 41
Colonial, 1/4 s 35
Colonial, 1/2 s 33
Epps 42
Hersheys, 1/4 s 42
Hersheys, 1/2 s 40
Huyler 36
Lowney, 1/2 s 43
Lowney, 1/4 s 47
Lowney, 5 lb. cans 47
Van Houten, 1/4 s 18
Van Houten, 1/2 s 18
Van Houten, 1/2 s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4 s 33
Wilbur, 1/2 s 33

COCOANUT

- 1/2 s, 5 lb. case Dunham 46
1/2 s, 5 lb. case 45
1/4 s & 1/2 s, 15 lb. case 45
6 and 12c pkg. in pails 4 75
Bulk, pails 38
Bulk, barrels 35
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 50

COFFEE ROASTED

- Bulk
Rio 19 @ 20
Santos 30 @ 35
Maracabo 30 @ 37
Mexican 38
Guatemala 38
Java 50
Bogota 38 @ 41
Peaberry 33

Package Coffee

- New York Basis
Arbuckle 38 50

McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

Coffee Extracts

- N. Y., per 100 10 1/2
Frank's 250 packages 14 50
Hummel's 50 1 lb. 10

CONDENSED MILK

- Eagle, 4 doz. 12 85
Leader, 4 doz. 10 65

EVAPORATED MILK

- Carnation, Tall, 4 doz. 7 45
Carnation, Baby, 8 doz. 6 80
Pet. Tall 7 45
Pet. Baby 5 10
Van Camp, Tall 7 15
Van Camp, Baby 5 00
Dundee, Tall, doz. 7 15
Dundee, Baby, 8 doz. 6 50
Silver Cow, Tall 7 45
Silver Cow, Baby 5 10

MILK COMPOUND

- Hebe, Tall, 4 doz. 5 80
Hebe, Baby, 8 doz. 6 00
Carolene, Tall, 4 doz. 5 70

CONFECTIONERY

- Stick Candy Pails
Horehound 35
Standard 35
Cases
Pure Sugar, 600s 5 25
Boston Sugar Stick 39
Mixed Candy Pails
Broken 37
Cut Loaf 36
Grocers 27
Kindergarten 37
Leader 36
Premio Creams 49
Royal 33
X L O 29
French Creams 39
Specialties Pails
Auto Kisses (baskets) 36
Bonnie Butter Bites 36
Butter Cream Corn 41
Caramel Bon Bons 49
Caramel Croquettes 35
Cocoa Nut Waffles 38
Coffy Toffy 42
Fudge, Walnut 38
Fudge, Walnut Choc. 39
Champion Gum Drops 30
Raspberry Gum Drops 30
Iced Orange Jellies 34
Italian Bon Bons 34
AA Licorice Drops 2 15
5 lb. box.
Manchus 34
Nut Butter Puffs 36
Chocolates Pails
Assorted Choc. 44
Champion 40
Honeysuckle Chips 54
Klondike Chocolates 47
Nabobs 49
Nibble Sticks, box 2 85
Nut Wafers 47
Ocoro Choc. Caramels 45
Peanut Clusters 54
Quintette 44
Regina 39
Victoria Caramels 45

Gum Drops

- Champion 30
Raspberry 30
Favorite 32
Superior 31
Orange Jellies 34

Lozenges

- A A Pep. Lozenges 39
A A Pink Lozenges 39
A A Choc. Lozenges 39
Motto Lozenges 41
Motto Hearts 41

Hard Goods

- Lemon Drops 39
O. F. Horehound Drps 39
Anise Squares 39
Peanut Squares 40
Rock Candy 50

Pop Corn Goods

- Cracker-Jack Prize 7 40
Checkers Prize 7 40

Cough Drops

- Putnam Menthol 2 25
Smith Bros. 2 25

COOKING COMPOUNDS

- Mazola
Pints, tin, 2 doz. 7 00
Quart, tin, 1 doz. 6 50
1/2 Gal. tins, 1 doz. 12 25
Gal. tins, 1/2 doz. 11 80
5 Gal. tins, 1/4 doz. 15 30

COUPON BOOKS

- 50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 50
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

- 6 lb. boxes 75
3 lb. boxes 75

DRIED FRUITS

- Apples
Evap'ed, Choice, blk 17
Apricots
Evaporated, Choice 36
Evaporated, Fancy 45
Citron
10 lb. box 50
Currants
Packages, 15 oz. 22
Boxes, Bulk, per lb. 22
Peaches
Evap. Choice, Unpeeled 24
Evap. Fancy, Unpeeled 26
Evap. Fancy, Peeled 28
Peel
Lemon, American 35
Orange, American 36
Raisins
Choice S'ded 1 lb. pkg. 24
Fancy S'ded, 1 lb. pkg. 25
Thompson Seedless, 1 lb. pkg. 26
Thompson Seedless, bulk 24
California Prunes
80-90 25 lb. boxes @ 15
70-80 25 lb. boxes @ 16
60-70 25 lb. boxes @ 17
50-60 25 lb. boxes @ 20
40-50 25 lb. boxes @ 24
30-40 25 lb. boxes @ 28

FARINACEOUS GOODS

- Beans
Med. Hand Picked 8 1/2
California Limas 16 1/2
Brown, Holland 6 1/2
Farina
25 1 lb. packages 2 80
Bulk, per 100 lbs.
Hominy
Pearl, 100 lb. sack 5 50
Macaroni
Domestic, 10 lb. box 1 10
Domestic, broken bbls. 8 1/2
Skinner's 24s, case 1 37 1/2
Golden Age, 2 doz. 1 90
Fould's, 2 doz. 1 90
Pearl Barley
Chester 7 00
Peas
Scotch, lb. 7
Split, lb. 9
Sago
East India 11
Taploca
Pearl, 100 lb. sacks 11
Minute, 3 oz., 3 doz. 4 05
Dromedary Instant, 3 doz., per case 2 70

FLAVORING EXTRACTS

- Jennings
Pure Food Vanilla
Terpeneless
Pure Food Lemon
Per Doz.
7 Dram 17 Cent 1 40
1 1/4 Ounce 25 Cent 2 00
2 Ounce, 37 Cent 3 00
2 1/2 Ounce 40 Cent 3 20
2 3/4 Ounce, 45 Cent 3 40
4 Ounce, 65 Cent 5 50
8 Ounce \$1.00 9 00
7 Dram, 17 Assorted 1 40
1 1/4 Ounce, 25 Assorted 2 00

Van Duzer

- Vanilla, Lemon, Almond, Strawberry, Raspberry, Peppermint, Peach, Coffee, Peppermint & Wintergreen
1 ounce in cartons \$2.00
2 ounce in cartons 3.50
4 ounce in cartons 6.75
8 ounce 13.20
Pints 26.40
Quarts 51.00
Gallons, each 16.00

FLOUR AND FEED

- Lily White, 1/2 Paper sack 13 90
Graham 25 lb. per cwt 5 80
Golden Granulated Meal, 25 lbs., per cwt. 5 60
Rowena Pancake Compound, 5 lb. sack 7 26
Rowena Buckwheat Compound, 5 lb. sk. 7 70
Watson Higgins Milling Co.
New Perfection, 1/4 s 13 60
Meal
Gr. Grain M. Co.
Bolted 5 40
Golden Granulated 5 50
Wheat
No. 1 Red 2 65
No. 1 White 2 63
Oats
Michigan Carlots 90
Less than carlots 1 00
Corn
Carlots 1 60
Less than Carlots 1 75
Hay
Carlots 34 00
Less than Carlots 36 00
Feed
Street Car Feed 75 00
No. 1 Corn & Oat Fd 75 00
Cracked Corn 75 00
Coarse Corn Meal 75 00
FRUIT JARS
Mason, pts., per gross 8 60
Mason, qts., per gro 9 75
Mason, 1/2 gal. gro 13 85
Mason, can tops, gro 2 85
Ideal Glass Top, pts. 10 00
Ideal Glass Top, qqts. 11 50
Ideal Glass Top, 1/2 gallon 14 25
GELATINE
Cox's 1 doz. large 1 45
Cox's 1 doz. small 90
Knox's Sparkling, doz. 2 25
Knox's Acidu'd doz. 2 25
Minute, 3 doz. 4 95
Nelson's 1 60
Oxford 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 3 66
Waukesha 1 60

HIDES AND PELTS

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

Table listing pelts including Old Wool, Lambs, and Shearlings with prices.

Table listing tallow in various quantities and grades.

Table listing wool, including unwashed, medium, and fine grades.

Table listing honey in different sizes and types.

Table listing horse radish per dozen.

Table listing jelly in various quantities.

Table listing jelly glasses per dozen.

Table listing mapleine in various bottle sizes and quantities.

Table listing mince meat in various cases and quantities.

Table listing molasses in various types and quantities.

Table listing nuts—whole, including almonds, brazils, and walnuts.

Table listing shelled nuts such as almonds, peanuts, and pecans.

Table listing olives in various sizes and quantities.

PEANUT BUTTER

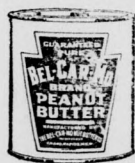


Table listing Bel-Car-Mo Brand Peanut Butter in various sizes and quantities.

PETROLEUM PRODUCTS

Table listing petroleum products like Iron Barrels, Gasoline, and Oil.

Table listing pickles in various sizes and quantities.

Table listing small barrels and gherkins.

Table listing sweet small barrels and gherkins.

Table listing pipes in various quantities.

Table listing playing cards in various types.

Table listing potash in various quantities.

Table listing provisions like Barreled Pork and Ham.

Table listing smoked meats like Hams, Bacon, and Sausages.

Table listing beef in various quantities and cuts.

Table listing canned meats like Corned Beef and Sausages.

Table listing herring in various quantities and types.

Table listing trout in various quantities.

Table listing mackerel in various quantities.

Table listing seeds like Anise, Canary, and Mustard.

Table listing shoe blacking in various quantities.

Table listing triple casings, hogs, and beef.

Table listing rice in various quantities.

Table listing rolled oats in various quantities.

Table listing salad dressing in various quantities.

Table listing saleratus in various quantities.

Table listing sal soda in various quantities.

Table listing salt in various quantities and types.

Table listing soap powders in various quantities.

Table listing washing powders in various quantities.

Table listing soap powders in various quantities.

Table listing herring in various quantities.

Table listing trout in various quantities.

Table listing mackerel in various quantities.

Table listing seeds like Anise, Canary, and Mustard.

Table listing shoe blacking in various quantities.

Table listing snuff in various quantities.

Table listing soap in various quantities.

Table listing Lantz Bros. & Co. products.

Table listing Swift & Company products.

Table listing Swift & Company products.

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Table listing Swift & Company products.

Table listing seasoning in various quantities.

Table listing starch in various quantities.

Table listing Kingsford products.

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Table listing Kingsford products.

Table listing woodenware like Baskets and Buckets.

Table listing woodenware like Butter Plates.

Table listing woodenware like Standard Wire End.

Table listing woodenware like Churns.

Table listing woodenware like Clothes Pins.

Table listing woodenware like Egg Cases.

Table listing woodenware like Faucets.

Table listing woodenware like Mop Sticks.

Table listing woodenware like Pails.

Table listing woodenware like Toothpicks.

Table listing woodenware like Traps.

Table listing woodenware like Tubs.

Table listing woodenware like Washboards.

Table listing woodenware like Wrapping Paper.

Table listing woodenware like Yeast Cake.

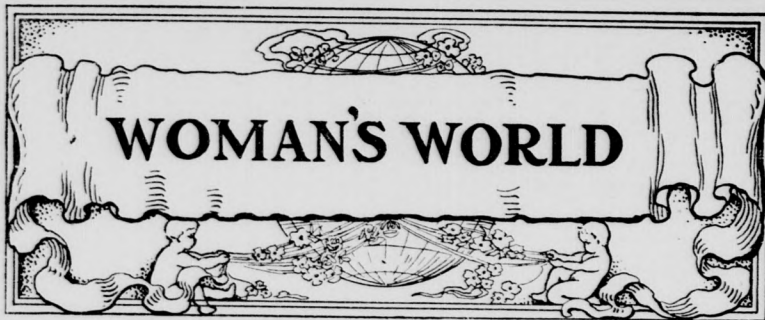


KITCHEN KLENZER



80 can cases, \$4.40 per case

Table listing various kitchen cleaning products like Soda, Spices, and Vinegar.



Permit Nothing To Come Between Parent and Child.

Written for the Tradesman.

Where does a man get the idea that it is beneath his dignity to have anything intimate to do with his own children? I have lately seen several fathers in conditions displaying their relations with their own families, and have been much struck by the uniformity with which they seemed to regard themselves as completely detached from the affairs of their own sons and daughters. I saw one man sit alone in an automobile in front of a doctor's office for more than an hour while his ten-year-old son went through a trying physical examination inside. The boy would have been embarrassed by his father's presence, and the father would have been nervous or bored or something, you say?

Yes, indeed. That's the point. They would! But why?

I met a fifteen-year-old girl who told me she was rather afraid of her father and couldn't under any circumstances bring herself to tell him anything of an intimate or confidential kind.

"Why don't you try it?" I said.

"I did once," the girl replied, "and father was very stern with me and said all such matters were things to be talked about with my mother. You bet I haven't bothered him since with any of my affairs."

"Helen is a rather strange, shy girl," her father told me later. "She never talks to me about anything that amounts to anything. Yes, I think maybe she is a little afraid of me; but I don't see why she should be—I never have punished her. I always left all that sort of thing to her mother."

I suppose all this may be an inheritance from some primitive time when the father's relation with the mother was even more temporary than that of birds at nesting time. When even before his child was born he deserted the woman, leaving her to find a hole in the rocks where her baby might be born and from which she might make her primitive excursions and experiments in agriculture and other forms of thrift, while the lord and master, procreator and deserter fared forth upon his own affairs or made himself the excuse that if he brought in the family's food from the hunt it was no more than fair that the woman should bring up the children.

You don't have to go back to any primitive time or state to get open expression of this view. I got it, in so many words, the other day, on a hotel plaza, from a very successful business man, father of two fine sons and two beautiful daughters.

"I am a very busy man," he said.

"I have all I can do to conduct my business so as to provide my family not only with necessities but with luxuries demanded by their position. My wife with great pains selects the governesses, teachers and so on who have the closer care of the children. I cannot take on that additional responsibility. Besides, I confess I do not understand children—the utter triviality of their affairs and their mental operations bore me. I am not at my ease even with my own children."

"Well, there you have it, pretty straight and frank. I tried pretty hard to make that man see the opportunity, the privilege, the pleasure he was throwing away, but it was no use.

"When my children grow up there will be time for me to make friends with them."

I know, of course, that this man is exceptional. Exceptionally honest anyway. But he represents a type of attitude which is all too common. I am not sure that the children lost much in the absence of close association with that particular man; but I know that man lost much in the absence of association with them!

In marked contrast with this man was another whom I saw coming in from a fishing expedition with his son and daughter—a boy of about seventeen and a girl of perhaps fifteen. Those three and their mother—though her participation was somewhat handicapped by frail health—were the closest friends and companions in all the activities of the life at that place

where we met.

"Dad's the best friend I have," the girl said to me. "There's nothing I wouldn't talk over with him—nothing."

"Father?—Oh, he's a better pal than any of the fellows," the boy declared in answer to a question of mine. "I'd rather go fishing with him than anybody else."

And the father said:

"Mother is all right, but she can't have my share of my children's friendship. We've all been pals from the beginning. I made it my business and pleasure to keep close to my wife in the bringing up of the children, even from babyhood. My office keeps me a good deal of a prisoner and I have to give a good deal of time to golf for the exercise, but I don't let anything come really between myself and my children."

Prudence Bradish.

(Copyrighted 1920.)

Bottom Facts From Booming Boyne City.

Boyne City, Aug. 3—C. Greenman is refitting the Selkirk building, formerly occupied by F. D. Thompson, for a billiard room and cigar store, having removed from the Krolic building on Lake street. Mr. Greenman, in his former place of business enjoyed a very large patronage. Perhaps the reason is that he carries a perennial smile—and doesn't let any one walk on him.

George Coplas will move his cafe, soft drink and ice cream parlor from the Wengel building to the one vacated by the Sanitorium and in addition has leased the Charles Blank building on the opposite side of Lake street for the wholesale manufacture of ice cream. Mr. Coplas is a pusher and has the happy faculty of making any place look extremely attractive. Perhaps some of the blood of the heroes of Thermopylae has trickled into his system. He never knows when he is licked and always comes up smiling.

One would naturally think, from scraps of conversation, that with Judge Harris life was one long sweet "gawf" game. He does, however, do some law business between games, so we have heard.

The East street bridge is completed. It is a fine piece of architecture. We know that because we can see it all, both ends and the middle, because there is no road within fifty feet of either end and, more to the point, the State Highway Board is going to

leave it that way until the resort season is over. What do you know about that?

The Crozed Stave Co. is making progress with the construction of its plant and it now looks as though the company would be able to start production about the time President Harding is inaugurated. Same old story. Can't get material.

They say that man is the arbiter of his own destiny. Can't see it when some flannel mouthed agitator can take the bread out of the mouth of some law abiding, industrious citizen of Boyne City who never heard of him nor had anything to do with him. Arbiter is good.

Just watch what we do to the bee-keepers. If we can't do them good we won't do them good, like they do at Petoskey. Maxy.

PAPER

All Kinds

For
Wrapping
For
Printing

TRY US

The Dudley Paper Co.
Lansing, Mich.

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
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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

The 1920 Pack of

Henkel's
FLOUR

Self Raising Pan Cake Flour
and

Self Raising Buckwheat Compound

will be mighty Fine. In fact it will be the best piece of goods on the market.

WHY pay extravagant prices for other Brands?

Serve your trade a guaranteed Quality product with a right price by getting Henkel's.

NOTE PRICE AND PACK:

1 1/4 lb. Carton, 2 doz. to case	-----@ \$ 1.25 per doz.
5 lb. Sack, 10 to a bale	-----@ 3.55 per bale
10 lb. Sack, 5 to a bale	-----@ 3.50 per bale
25 lb. Sack, Bulk	-----@ 13.50 per bbl.

Give your Fall order to your Jobber now.

We solicit correspondence if further information is desired.

Commercial Milling Company,

- DETROIT

Limitations of Motor Trucks in Retail Delivery.

In a recent study of co-operative grocery delivery service in Michigan the general opinion prevailed among the participants that the co-operative service represents a very material reduction in delivery costs as compared to individual delivery. One firm, however, lays emphasis on the fact that motor trucks are not a success for grocery delivery.

Anyone familiar with motor truck operation might have told the grocery trade this long ago, for motor truck men long since discovered that, for certain classes of work, horses could still outdo the truck on economy. Motor trucks represent a larger investment than a horse and wagon, and can only be used efficiently when in actual operation. Standing still is about the most expensive thing a motor truck can do.

In the grocery trade a very considerable part of the delivery time is spent with the vehicle idle at the curb line while the driver goes into the house, and it is probably demonstrable that more than half of the elapsed time is occupied with the truck standing still, therefore it follows that the horse really serves the need of the retail grocery trade on that kind of service much better than the motor. When it comes to long distance runs, however, and quick delivery from one point to a given destination, the motor truck would probably reverse the economic conclusion.

Then again any grocer knows that the intelligence of the horse in stopping at the houses of regular customers and starting again is a real factor in efficiency that ought not be overlooked, and an intelligent delivery system of sufficient magnitude can probably find ample justification for the use of both types of vehicles. But, of course, there are other elements in a delivery system than cheapness.

Millinery Novelties in Profusion.

The newest "wrinkle" in crown and brim is illustrated by the Paris hats displayed by one of the leading manufacturers here and described by the bulletin of the Retail Millinery Association of America. Saget, Louison, Hermance and others are the modistes whose hats are shown and a variety of materials and plumage is used. This is what, in part, the bulletin says:

"Saget has created a fetching set composed of a hat with scarf to match. White eponge and orange Angora are the materials used. The hat is made on a mushroom shape, and has a wide band of orange Angora circling the soft full crown of eponge. A narrow piping of the vivid Angora bands the brim.

"The scarf, made somewhat like a surplice, has a collar which buttons up snugly at the throat. Wide strips of the eponge and Angora make the scarf, which fits over the shoulders like a small cape and crosses in front. The sheerest of orange chiffon lines it and gives an alluring touch.

"Louison has made a turban of navy hatters' plush and has used the brightest of orange ostrich plumes to cover the crown. From the same

house comes a fetching turban of royal blue velvet, the off-the-face brim of which is made of the tiniest of royal blue flowers. From the side of the hat a large how-knot with flowing ends droops downward.

"Hermance illustrates the newest lines in crown and brim by a hat of black panne. The band of the crown is bent into a pleat at each side, and a pleat breaks the line of each side of the off-the-face brim. Silk fringe of a vivid shade of blue covers the front of the brim.

"Marthe Yerles also uses silk fringe to adorn an Egyptian turban of 'nigger brown' velour. The brim turns back, and fringe of the shade of copper covers it and dangles from the side. The draped crown is somewhat Tam-shaped, and shows a distorted line to add to its width."

The man who says, "I can," seldom is canned.

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Progressive merchants and manufacturers now realize the value of Electric Advertising.
We furnish you with sketches, prices and operating cost for the asking.

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The "DOUBLE A" Kind

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People Who Know How

Our record of over fifty years of continuous growing business, not only in Michigan but all over the United States, speaks for itself.

You take no chances when you buy "Double A" Brand.



Made in Grand Rapids by
**NATIONAL CANDY CO.
PUTNAM FACTORY
Grand Rapids, Michigan**

Ask for a copy of our latest price list.

We are agents for LOWNEY'S in Western Michigan.

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.

DO YOU WANT TO SELL YOUR STORE?
PROFITABLE SERVICE rendered to Retail Merchants with a record of having closed out stocks of merchandise netting more than 100 cents.
We Reduce Stocks to a Profitable Advantage
Eighteen years conducting Trade Building, Stock Reduction and complete Closing-out Advertising Special Sale Campaigns for retail merchants only.
C. N. HARPER & CO. ANY, Inc
Marquette Building, CHICAGO, ILL.

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.

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

Wanted—Good sheet metal worker and furnace man; steady job; married man preferred. John C. Distler, Mishawaka, Ind. 987

Resort For Sale—\$5,000. Located in Montcalm County, Michigan. A good money maker for someone. If interested, write Avery Galfield, Six Lakes, Mich. 988

For Sale—I have for sale at a bargain complete stock of groceries, together with an opportunity to rent building for a term of years. B. W. Barker, Trustee, Allegan, Mich. 989

WANTED—A used credit register, small one preferred. Must be cheap for cash. Write J. W. Leahy, Alma, Mich. 990

FOR SALE—Furniture and undertaking business. A good established business in a hustling town of 3,500, in best agricultural district in Southern Michigan; largest furniture stock in this end of the state; new funeral equipment; business centrally located, but with cheap rent. Do business with owner. Eugene Service, Tecumseh, Mich. 991

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.

HELP AND POSITIONS FURNISHED—in all manufacturing, business, and professional lines. Properties bought and sold on commission. American Business Exchange, Box 227, Benton Harbor, Mich. 974

For Sale—Stock of groceries, shoes, dry goods and men's furnishings. Stock will inventory around \$12,000; also store building, 26 x 85 feet, together with four lots with barber shop which rents for \$52 per year, and ice house, 18 x 30 feet. Price on buildings \$4,000 at inventory. Will take in trade one-half in real estate, balance cash. George E. Seaman, Bailey, Mich. 975

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

For Sale—Clean grocery stock and good fixtures in a live town of 10,000 population. Doing about \$60,000 business this year. Stock will invoice about \$6,000. Fixtures \$1,600. In building 25 x 90. Can buy or lease building. Two blocks from nearest grocery. Address Carlson & Butcher, 1435 Peck St., Muskegon Heights, Mich. 976

HOTEL PROPERTY FOR SALE—Rental from business rooms \$55 per month. Price, terms, business, etc. right. No opposition. Address F. E. Farr, Proprietor, Bronson, Mich. 978

If you want to sell or exchange your business, no matter where located, write Black, 130th St., Chippewa Falls, Wisconsin. 980

For Rent—90 ft. store building, centrally located in one of the best business blocks. Seegmiller Bros., Cadillac, Mich. 983

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

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

A Bargain—Grocery store, good paying proposition. Owing to ill health must sacrifice. For information, write 1008 North Johnson St., Bay City, Mich. 981

If you want to reduce or close out your stock, write the "Big Four" auctioneers, Fort Pierre, South Dakota. 994

WANTED—A buyer for a bankrupt stock of groceries together with fixtures. A good location; can rent building for a term of years. This is a bargain. B. W. Barker, Trustee, Allegan, Mich. 995

For Sale—One Black Diamond oven number 69, in good condition. Cheap if taken at once. Only reason for selling, have installed larger oven. G. W. Todd & Son, Ashtabula, Mich. 996

WANTED—A-1 Salesman for Illinois, Iowa, Wisconsin, Ohio, Indiana, Michigan. Advertiser line, sold by drug and hardware trade. Apply at once. PARSONS CHEMICAL WORKS, Grand Lodge, Mich. 997

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

For Sale—Grocery and meat market, centrally located in Grand Rapids. Sales exceed \$50,000 per year. Stock \$3,500 to \$4,000, rent reasonable, with lease. Good Reason for Selling. Address No. 999, care Michigan Tradesman. 999

For Sale—Three shares Grand Rapids Wholesale Grocery stock at a fair discount. Out of business. Wm. Reed, 112 Michigan St., Grand Rapids, Mich. 1

For Sale—Complete stock of dry goods and groceries. Store doing good business. Best location in town of 700. Electric lights, factories, good schools and churches. Address No. 2, care Michigan Tradesman. 2

Account death of my wife, will sell cheap clean stock groceries, men's furnishings and notions, fixtures, store building. Good living rooms up stairs. Doing cash business past five years. Money maker for man and wife. W. H. Storey, Wolverine, Mich. 3

Will Sell—Bakery and grocery property, now operating, building and complete equipment, account of wife's health. This property is well worth investigating. Building is 28 x 75, two stories and basement, with an addition to rear. Modern, with electric power and light wiring. Plumbing and sanitation. Centrally located, with alley at side and rear. Everything in good first-class condition. Town with 7,000 population and several large factories in the best farming section in the State of Michigan makes this an ideal location. Act quick. Address No. 985, care Michigan Tradesman. 985

For Sale—Stock and store building located in good Southern Michigan town in a very rich farming community. Store is a three-section building 66 x 72 feet. This building is absolutely modern, in every respect, with electric lights, steam heat, water system, etc., doing a general merchandise business, handling groceries, meats, hardware, boots and shoes, notions, wall paper, paint, chinaware, etc. in one part of the building, while in the other part we handle automobiles and accessories, fence, farm implements and tile. We also have one of the two coal yards in the town. Last year's sales were \$30,000, and this year's will double that of last. Address No. 986, care Michigan Tradesman. 986

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.



Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

A MATTER OF BIOLOGY.

George Shima, President of the Japanese Association of America, recently declared before the House Committee on Immigration and Nationalization that there is good reason for intermarriage between Japanese and Americans. Mr. Shima is "the Potato King of California" and he reasoned from his vegetable subjects to the citizens of the United States. "When potato seed in this State is no longer good, we cross it with Oregon seed and the second year there is a fine crop of potatoes." Californians who found themselves described as "no longer good," and in need of an infusion of Japanese blood, profoundly resented the statement. The biologic analogy would have been better if Mr. Shima had advocated crossing a white potato with a sweet potato. But he did not do that. It is true that "outbreeding" may produce good results, but only provided the cross does not "reach too far out." This subject is treated with scientific knowledge and intelligence by Fredrick W. Coburn. As to the evil effects of crossing widely divergent stocks, Mr. Coburn speaks with equal decision, although more briefly. The essential truths have long been known. As to the laws of "inbreeding" and "outbreeding," Darwin's observations have possibly been surpassed by those of Mendel and de Vries; but he left little to be added on the subject of mongrelization.

Commenting on "the degraded state and savage disposition of cross races of men," in his "Animals and Plants Under Domestication," Darwin says: "Many years before I had thought of the present subject, I was struck with the fact that in South America men of complicated descent between negroes, Indians and Spaniards seldom had, whatever the cause might be, a good expression." The cause, he now finds, is that when widely divergent stocks are crossed there is a strong tendency to revert. The higher and more recently evolved characteristics vanish and the primitive traits, not only physical but mental and moral, come to the surface. The facts of the case are abundantly confirmed. Humboldt, whose heart was nobly above race prejudice, condemns the savage nature of the Zambo, or cross between Indian and Negro. Livingstone, an unimpeachable observer, speaks similarly of the cross between Portuguese and negro, quoting a pithy African saying: "God made the white man and God made the negro, but the devil made half caste." In South America the mixture is widespread and of long standing. Agassiz wrote: "Let any one who doubts the evil of this mixture of races, and is inclined from mistaken philanthropy to break down all barriers between them, come to Brazil. The amalgamation of races is rapidly effacing the best qualities of the white man, the negro and the Indian, leaving a mongrel, nondescript type, deficient in physical and mental energy." Precisely similar observations, abundantly detailed, are made by a South American publicist, Garcia-Calderon, who attributes the instability of Latin-American republics to the mongre-

lization of the people—instability of character being one of the most prominent effects of racial crossing.

With this biological effect there is also a social and moral effect perhaps equally important. When the standards and manners of mother and father are widely different, neither tradition can be strongly impressed upon the children. To the warring biologic inheritance is added a moral conflict which likewise tends to give scope to the baser impulses.

The biologic evil is manifest even in the domain of economics and politics. As Lafcadio Hearn expressed it, the Asiatic "is always able to underlive the white man." His thrift is greater and his standard of living is lower. As the Japanese is able to "underlive" the American, so the Korean and the Chinese are able to "underlive" the Japanese—and once made the attempt to do so. The question of miscegenation was relatively unimportant, the racial stocks being kindred, yet the Japanese passed precisely the same kind of laws to which they now object in California.

So long as the biologic problem is avoided the races have only to gain by intercourse. The Japanese acknowledge debts to us—privileges in education and examples in material organization. As regards the fine arts and the art of living, our debt to them is as great or greater. But these priceless exchanges are endangered if we persist in regarding as a question of race pride what in reality is a matter of biology.

PROGRESS OF SOAP BATTLE.

The battle between "P. & G." and the wholesale grocers waxes merrily, with no tangible evidence, thus far, as to how it is going. From the action of the soap concern in coaxing grocers to handle orders of less than five cases, there seems to be ground for suspicion that the company is feeling the effects of the trade boycott and such correspondence as is quoted in another column would indicate that the grocers are really keyed up to a determined pitch to let "P. & G." go hang and push more friendly manufacturers.

Other manufacturers are awake to the opportunity presented to cut in on the "P. & G." trade channels and it would seem as though a strong co-operative spirit of manufacturer, jobber and retailer, backed with a good piece of goods, would make a formidable competitor in the market. Whether "P. & G." goods are enough better than others to overcome the combined prejudice is doubtful, but if the company can keep up its outlet, they will probably be satisfied. And so will the grocers.

If it is a bad habit for the clerk to watch the clock all the time it is also a bad habit for the boss, because the successful boss, like the successful employe, has to work overtime often without feeling badly about it.

It is a good thing for the clerk to make frequent suggestions to the boss about managing the store, and it is a good thing for him to keep from getting sore if his suggestions are not used.

KEEPING PACE WITH VALUES.

The difficulty of replacement of all forms of wealth, whether it be machinery, buildings or merchandise, suggests a special reason for use and occupancy insurance, and this is particularly true in plants depending wholly or partly on machinery and equipment to keep going.

The destruction of its machinery, for instance, might put a concern out of business for two seasons because of the impossibility of getting new machinery or parts within reasonable time. Such a prolonged stoppage, during which overhead expense in maintaining one's organization intact goes on eating into capital resources, may be most serious. It is, indeed, conceivable that the actual loss by fire was not great, but that the seriousness of it was due to the fact that the fire attacked the most vital part of the plant.

Again, it is clearly the duty of all owners of property to review their insurance and replacement value and make certain whether they have increased their insurance to keep pace with the rapid increase of replacement values of the last three years, for it is to be remembered that under the co-insurance clause the replacement value at the time of the fire is the determinant in figuring whether the property owner has fallen short of carrying full 80 per cent. insurance. Increases in value during the last four years are estimated at 60 per cent. for replacement of buildings, 80 per cent. for machinery and from 100 to 300 per cent. for merchandise, including household furnishings.

To illustrate, we have the case of a church which was carrying \$90,000 insurance on the 80 per cent. co-insurance clause. This called for a replacement value of, approximately, \$115,000. A fire gutted the building, causing a loss fixed upon by both parties in interest at \$60,000; that is, \$60,000 would be necessary to repair the damage under present replacement conditions. Since the insurance was taken out the replacement value of the entire structure had risen to \$240,000, therefore, under the 80 per cent. clause there should have been \$192,000 insurance. In other words, the church had become a heavy co-insurer and the church trustees, because of their oversight, were entitled to receive from the insurance companies but \$28,000, and to repair the damage the church members must themselves raise \$31,920.

Could there be a better illustration of the necessity of going over our policies covering both business and personal effects to determine whether we have been keeping pace with replacement costs?

THE GROWTH OF CHICAGO.

Chicago, to which the census gives a population of 2,701,218, is still growing materially faster than New York, although New York remains more than twice as large. The increase in the decade past is 23.6 per cent. But Chicago is plainly losing the momentum of that marvellous advance to which the world's history shows no parallel. In 1840 she had fewer than 5,000 inhabitants; in 1870 nearly 300,000; in 1880 over

500,000; in 1890 over a million, and in 1900 almost 1,700,000. In the first decade after 1840 Chicago multiplied her population by more than six, in the second by nearly three and two-thirds and in the third by two and three-fourths. Once more, between 1880 and 1890, she more than doubled it. For the half century 1840-1890 she annually added between 8 and 9 per cent. to her population, compounded. But the census of 1900 showed an increase of only 62 per cent.; that of 1910 only 28.7 per cent., and now she has fallen to 23.6, not far above her plodding companions. For more than fifteen years Chicago has had her "Three Million Club," which, despite the census, will doubtless now be continued as the "Four Million Club."

Chicago has for some years ranked as the fifth city in the world, and that station she still probably holds. The population of Paris by the census of 1911 was placed at 2,888,000, and, despite the war, it has doubtless increased; the population of Tokio is still very likely greater than Chicago's. But the rivalry of Berlin and Vienna is something of which no Chicagoan now need think.

A BUILDER OF SOILS.

Most of the fame that has come to the humble cowpea has arisen from its extremely practical value as a builder of soils and as a feed crop. It is a legume and, ploughed under, its vines give the needed humus to soils lacking this necessary quality.

Its name is not poetical, either, but it is entitled to a place among the most beautiful flowering plants in this country. Its cousin is our vari-colored sweet pea. In blossom a field of cowpeas, with their dark, glossy leaves, looks exactly as if a myriad host of purple butterflies, each with two yellow spots on its wings, had settled upon it for a momentary rest, and when the wind blows the resemblance is even more marked.

Our Mother Tongue.

We may call our language what we please. It still remains English. Britons may term it provincial or crude. But unless we lose our common sense and use words of no meaning we still, those of us who are American born and bred, speak the English tongue.

In lower Canada they speak French not Canadian. The greater number of Belgians speak French. Natives from either country would quickly show resentment if told they were not speaking French when they addressed you in words from Paris. A Canadian or a Belgian does not forget his nationality, even though he uses the language that came from another country. We may hate the sight of John Bull until our faces are scarlet. This does not alter the fact that we speak his language.

William Judson (Judson Grocer Co.) and wife are off on an automobile trip through the Northern resorts. They are scheduled to reach Mackinac Island in time for dinner Thursday evening. They are accompanied by Mr. Judson's brother, George Judson, of Schoolcraft, and wife.

M.H.