## THE ABIDING LOVE

It singeth low in every heart; We hear it each and all-

A song of those who answer not, However we may call.

They throng the silence of the breast, We see them as of yore-
The kind, the true, the brave, the sweet. Who walk with us no more.
'Tis hard to take the burden up, When these have laid it down;

They brighten all the joys of life, They soften every frown.
But oh, 'tis good to think of them When we are troubled sore;
Thanks be to God that such have been, Although they are no more!

More homelike seems the vast unknown, Since they have entered there;

To follow them were not so hard, Wherever they may fare.
They cannot be where God is not, On any sea or shore;

Whatever betides, Thy love abides, Our God forevermore.

John W. Chadwick.


THOUSANDS of pure bred horses, cattle, sheep, swine, rabbits, poultry, etc.
"THE PRIDE OF MICHIGAN" Horticulture and AgricultureApiary and Domestic Science.
MAMMOTH Exhibition Buildings brimming full of interesting exhibits. Machinery-Motor car, truck and tractor show.
BURNS FLYING CIRCUS-Death-defying stunts in midair-Balloon ascensions daily.

GORGEOUS, SPECTACULAR FIREWORKS a fleet of planes from selfridge field
Horse Races-Big Time Vaudeville-Band Concerts-Exhibits Galore
A SURPRISE EVERY MINUTE
Reduced Rates on All Railroads.

## Ramona

 coolest spot in town-where there's something doing every minute.
## CONTINUOUS FUN

'TIL THE SETTING SUN
Dance in the beautiful Casino on a floor "smooth as glass," speed around on the fun rides, or rest Rapids'
Coney
Island" in the cool picnic grove.


## DONT LET THEM FORGET-

Hundreds of extra coins jingling in your cash-box, if only your customers didn't forget!

Be a memory to them! Like a helpful "string around their finger" to remind them- "How about your yeast today?" and "Don't you want to place a standing order for your Fleischmann's Yeast-for-Health?'
Six or more cakes may be bought at a time and kept in a cool, dry place until ready to be eaten. Not all your customers understand this. It's another suggestion they'll appreciate.

THE FLEISCHMANN COMPANY

## A New One Every Week

A new breakfast cereal is born every week, and a certain number of your customers will try "the new ones"-but they always come back to

## ShreddedWheat Biscuit

the one staple universal cereal food, always the same high quality, always clean, always pure, always wholesome-100 per cent. whole wheat, made digestible by steam-cooking, shredding and baking. A steady demand all the year that yields a good profit to the distributor.
made only by
The Shredded Wheat Company, Niagara Falls, N. Y.

# IIC 

Forty-first Year
GRAND RAPIDS, WEDNESDAY, SEPTEMBER 5, 1923
Number 2085

MICHIGAN TRADESMAN
(Unlike any other paper.) ee and Fearless for
Each Issue Complete in Itself.
DEVOTED TO THE REST INTERESTS Published Weekly By
TRADESMAN COMPANY

## Grand Rapids

H. A. STOWE, Editor

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| FOUR-SQUARE MAN. |

No citizen of Grand Rapids has done more things well than Robert Graham, who last week laid down the arduous work of directing the destinies of the Citizens Telephone Co. For eighteen years Mr . Graham served as President of the State Board of Agriculture, which is the governing body of the Michigan Agricultural College and sets the pace for practical and scientific agricultural activities in Michigan. During all these years he was the dominating factor of the organization and did much to shape the education and training of the present generation of farmers. He celebrated his withdrawal from office by presenting the State with an experimental farm on West Bridge street which will do much to elevate the standard of the Michigan farmer and assist in the solution of many problems which confront the agriculturist.
Mr. Graham assumed the Presidency of the Fifth National Bank in 1899 and threw into the institution all the energy he could command. As the result of his efforts, he succeeded in putting the Bank in a proud position. On the consolidation of the Fifth National Bank with the Commercial Savings Bank in 1908, Mr. Graham as mimed the Presidency of the consolidated institution, continuing in that capacity until 1914, when he resigned to accept the Presidency of the newly-organized Grand Rapids Trust Co. The record of the latter institution is a record of rapid progress almost unexampled in the history of Michigan financial institutions, and Mr . Graham is conceded to be one of the greatest constructive workers in the history of Michigan financial operations.
Mr. Graham was connected with the Citizens Telephone Co. from the inception of the organization. He served as chairman of the Executive

Committee for fifteen years, during which time he planned and put into execution the financial policies of that corporation. On the death of President Rood, about ten years ago, he assumed the Presidency, guiding the organization in a most masterly manner. He surrounded himself with strong men on the board of directors and strengthened his executive organization until it was the admiration of the telephone world. He conserved the credit of the organization and conducted the negotiations which resulted in the sale of the company on an advantageous basis with remarkable ability. When the history of Michigan telephony is written Forbes' record can be described in a single line. But it will require several pages to set forth the faithful service Robert Graham devoted to the cause of the independent telephone movement in this State.
In every walk of life Robert Graham has conducted himself so circumspectly and so sanely that he is universally conceded to be one of the most aggressively conservative men connected with the banking industry of Michigan.

## WILHELMINA'S JUBILEE.

Elaborate preparations were made in Holland for the celebration of Queen Wilhelmina's jubilee, now in progress. Quite aside from the wise rule of Queen Wilhelmina and the notable achievmnts of Holland under her reign there is much in her life which appeals to Dutch poetic sentiment. Her father, William III, had three sons by his first marriage, but when he died, in 1890, his daughter, Wilhelmina, aged ten years, was the Crown Princess, the three sons and their mother having all died. Princess Wilhelmina's mother became Queen Dowager Emma and ruled as regent until 1998, when Wilhelmina was eighteen years of age and mounted the throne. In those days her photograph was as familiar to American readers of newspapers and magazines as the pictures of our own prominent personages. In 1901 she contracted an unfortunate marriage with a German, Duke Heinrich, of Mecklenburg-Schwerin, but was childless for e:ght years, and it seemed probable that she would be the last of her line, but in 1909 her only child, Princess Juliana, was born. The national rejoicing over that event again called akention to the unique place in the affections of her people held by Queen Wilhelmina.
During her reign there has been economic progress. Revolutionary improvements have been made in the pumping systems by which Holland reclaims land from the sea. More than 400 miles of railway have been constructed, The canal systems have
been improved and a network of trams built to supplement them. Great wireless stations now give direct connection with the Dutch Indies. There is daily air service for passengers and parcels between the principle cities and with Paris, Bremen, Hamburg, Brussels and London. No study of legislation on child labor, old age or sickness insurance, agricultural credit or housing laws is complete without consideration of Holland's achievements. At present national aid for building associations is enabling Holland to lead the way in solving that very trying after-war problem-insufficient housing. The co-operatives for both producers and consumers have flourished.
Viewed with suspicion by both sides and often sorely provoked, Holland maintained scrupulous neutrality during the war planned and started by the kaiser and at the same time granted asylum and most generous treatment to the thousands of rerfugees who sought refuge within her borders. This was in line with the ancient Dutch tradition of granting asylum to political refugees-and formerly to those who suffered religious persecution. The fact that our own Pilgrims went first to Holland will be recalled in this connection; it is a
tradition which wins the warmest sympathy of Americans. Holland has upheld it at much greater risk thary our own country, especially when asylum was granted to President Kruger, of the Boer Republic.

## OCCUPATION OF WIFEHOOD.

 Bureau is concerned, a married woman engaged in raising children, and cooking, cleaning, sewing and washing for the children and their father, is not engaged in a gainful occupation. This does not mean that the Census Bureau suffers from sex bias. It just simply happens that the census, in the course of its evolution, has not yet reached the married woman in the home. The census began by merely counting heads for taxation and Congressional apportionment purposes. Twenty years later it recognized the value of agricuture and coal mining. Other activities of the ever-broadening national life have forced their way into the decennial tables. Some day the census may yet recognize the economic as well as the human importance of a statistical picture of the home. At present we are restricted to the purely impressionistic' statement that this is the way we wash our clothes on Monday and this is the way we go to church on Sunday.To hasten the advent of that day is the purpose of an experiment carried out with regard to Rochester, N. Y., of which the results are em-
bodied in a pamphlet by Bertha M. Nienburg, published by the Bureau of the Census at Washington. Figures available within different categories of the Fourteenth Census have been utilized and reclassified so as to give at least a partial picture of the woman homemakers of Rochestertheir marital status, the number of children by nationality, the economic "gainful" responsibilities they carry outside the home, the assistance they have in the management of the home, etc. It is of social importance, for example, to know that in Rochester nearly one-half of the native American mothers have only one child. And while the "servant problem" is as fertile for conversation as the weather, it appears from this investigation that servants are much less universal than weather. Less than two Rochester homes out of every hundred having very young children employ servants.
The importance of having this vast but almost untouched economic and sociological field brought within the purview of the census can hardly be questioned. Those behind the movement would have the proposed new schedules inquire after the number and size of families, the amount and kind of work performed by the wife and mother in the home, and the conditions under which she works -running water, sewage pipes, gas, electricity, washing machines vacuum cleaners. The investigation is needed even if we forsee difficulties. When it comes to appraising the money value of woman's services in the home we shall have to credit the wife and mother with earnings at the rate of $\$ 4$ a day when she paints the kitchen $\$ 7$ a day when she nurses, $\$ 5$ a day when she washes, $\$ 4$ a day when she cooks, and $\$ 2.25$ a day when she hears the children's lessons. Perhaps the seensus has been wise in fighting shy of a class of workers of whom it has been said that their chief business is to keep. the family going on two-thirds the proper income.

## SLOW CHINA.

China yields to progress slowly, herewith being a small example. While hotels for the foreign population of China are turning to aluminum ware, Chinese are loth to change their ancient equipment such as iron, brass, tin and wood, all of crude types and in use for centuries.

## DON'T WASTE IT.

For each gallon of gasoline there must be produced four gallons of crude oil which is somewhere around 3,000 feet under the surface of the earth. The train would nearly encircle the earth which carried the $551,000,000$ barrels of oil produced each year in the United States.

Items From the Cloverland of Michigan.
Sault Ste. Marie, Sept. 3.-The McIinnis Grocery Co. has opened a meat market in addition to the grocery, with Dan Macki, an expert
meat cutter, in charge. This will give the Soo another first-class meat market which will cater to the highclass trade where quality counts.
F. L. Van Tyle, the popular woodenware salesman, is calling on his trade this week and reports a marked around the territory.
A small boy is a young person who shouldn't do things his father did at his age.
Fred Newton, traveling salesman for the Cornwell Co., left Monday for Shelldrake, but expects to return to the city in time to take in the fight.
The soldiers who have been at ormp custer the Fort here next week, to return to the Fort here next week, to our city, with the large paroll merchants.
Save your Palm Beach and Seersucker suits. You can wear them for underwear this winter.
George Cook, owner of the Strand and Temple theaters, has sold $\mathrm{bo}_{\mathrm{o}}$
places to the owners of the Delft tring of theaters. The Delft theaters are classed among the best in Cloverland. There are two in Escanaba, two in Marquette, one each in Iron-
wood and Munising. They have a reputation of showing only high-class pictures and the best of road shows. Joe Maltas, one of our enterprising druggists, will open his new
branch drug store on Ann street this week. The new place is considered one of the finest drug stores in the city. Joe has faith in boosters, which accounts largely for his success.
Have you ever noticed that the man who pays as he goes seldom gets beyond the speed limit?
Mike Zaros, of Milwaukee, has purchased a half interest in the DeLuxe cafe, which has been conducted
until recently by Sassalos $\&$ Fioretos. The latter has sold his interest to Mr. Zaros. Mr. Sassalos will conThat new kissing bug which has recently made its appearance at the summer resorts in Lower Michigan
almost put Bob Purvis out of busialmost put Bob Purvis out of busihess. He did not think much about
it at the time, but after finishing his rip to Port Huron and returning to the Soo, he found that he had to lay ip for a week, suffering much agony. he has been able to attend to busihess again.
There is many a good man leading
dog's life just because he growls oo much

Elliot, for the past few vears traveling salesman for Armour
$\&$ Co., has resigned to accept the city alesmanship for the Cornwell Co. J. L. Lynch, our well-known lumberman, has moved with his family to In his removal the Soo loses one of its best citizens and successful business men. If you are doing good work, don't worry. Somebody will find it out. Fank, left last week on a motor trip Bank, left last week on a motor trip
for Grand Forks. N. D. He was accompanied by his parents, who will companied off at Rochester, Minn.
The steamer Missouri made her last trip to the Soo from Chicago
last Monday. She has been on the last Monday. She has been on the Chicago-Soo route all summer and from all accounts she has had a
successful season. The Missouri will uccessful season. The Missouri will back Sept. 6, when it will bring
excursion of Milwaukee elks. excursion of Milwaukee elks.
Considerable attention is being Considerable attention is being
awn to Newberry as the celery
center of Cloverland. There has been developed at this point an industry which this year rivals that of Kalamaoo, which has long been rict in the Middle West.
The Dirigible Auto Light Co. is the newest industry located here, with Thos. Mackie, President, Floyd M. Rapin, Vice-President, and Herbert Parsille Secretary and Treasurer. The board of directors consists of David Knox, H. A. Osborn, F. K. Wallace, C. J. Isley, W. H. Miller, E. T. Partridge and C. J. Markle. is the result of the work of James Ingals of Muskegon, who has spent considerable time in Chippewa county. Mr . Ingals, has perfected a device which stands alone in its class, according to competent engineers throughout the country who have viewed it. The device has received considerable publicity in many of the leading magazines throughout the country, including Popular Mechanics and the Scientific American. The ne lights of the time the whals turn. In turning the time the wheels turn. In turning the corner the lights are always directly
in front of the wheels and the movein front of the wheels and the move-
ments are all automatic. The new ments are all automatic. The new The machinery has been ordered and The machinery has been ordered and
the factory will be in operation in the factory will
We know of a few men who even go to church so that they will not
have to stay at home. William
Received Too Late for Last Week. Sault Ste. Marie, Aug. 27.-The J.
C. Penny new store opened for busiC. Penny new store opened for busiThe new store is the 475th link to the Penny stores. Located in the heart of the business district, the new store has a promising future. home is also a good boost for our Penny Co. picks only five places in which to locate.
The retail hardware men from Mackinac, Luce and Chippewa counties met at the Soo Club last week for the annual group meeting of this district of the Michigan Retail Hard of the Soo Hardware Co Hackney, chairman, F. A. Nelson, of Marine City. field representative of the Association gave a detailed account of the present condition of the hardware business in the State
The burning question will soon be the price of coal.
Thomas A. Edison, Henry Ford and Mr. Firestone paid us a visit last week, passing through the locks
in Mr. ford's yacht. Sialia. Nothing was said about Henry buying the was said about Henry buying the there is nothing startill to announce First sign of Fall is when the frost is on the pumpkin and the shock is in the price.
Robert Moffat, the well-known farmer of Dafter, has been getting a lot of publicity of late since purchasing a car and explained the reason in a letter to our editor as follows:
recognized as the celery raising disThis is how it happened: You see I have been saving the toadskins for some years to be able to buy a car So finally my fond hopes had matur then came the trouble of learning to steer her. I first started up and then she would not stop until she went through a wire fence and a nair of bars and was heading for the Mackinac road. I finally got my foot off the what you call it. I I seemed to have hit the right soot for she became more considerate after our garage men gave me several lessons on what is the magneto spark and spark plugs and gas, and spark and spark plugs and gas, and Websters. I got better control in her and was master. So Sunday, the

19th, I thought I would venture out on the State road and bring my best girl home from church. Stoppinchurch door just as the folks comchurch door just as the folks com-
menced to come out, along came menced to come out, along came another car and pulled up alongside
of me. A young man jumped out of me. A young man jumped out
togged in blue with a star attached togged in blue with a star attached and started in at the hammer and tong violating the motor and ve that law and rule, explaining to me that fos it and that it would be best for me to take my car to the police
station. By this time I could hear station. By this time I could hear at of the lady church goers halk ing in a low tone of yoice. I hear, Another lady exclaimed, "It is good enough for him. He had no business unning it on the road on Sunday. By George, I commenced to believe that I must have committed a ter rible crime. In renewing my conversation with the man in blue, discovered the fellow had on a pair
of long shiney boots. While he look ed small to me I discovered he was mighty. I thought he might be hungry, so I invited him to have dinner with me and even sprung the blueberry pie racket, to no avail. About this time I had serious thoughts I had done a pile of road work and had had my lizzie for only a few weeks. The thought came to me to take my car and fly to Sugar Island, where folks have more liberty. Hang where folks have more liberty. Han, it, I felt like swearing. This is
great life. Silence is silver. Many a small
boy gets a dime for keeping his mouth shut.
Jim Raefale, one of our progres sive grocerymen, made a business trip to Bay City last week, buying a lot Willian
William Hall one of our well-known farmers, will soon open a meat mar ket in the John Roe building, on
Ashmun street, this week. Mr. Hall Ashmun street, this week. Mr. Hal expects to handle the best of every thing in the meat line. He is going to devote his entire time to the bus: ness and should his new venture
R. Wynn is the new proprietor of the Warner Hotel at Brimley. He will also run the soft drink parlo and confectionery in connection.

Kiwanis Club was organized here last week, with James Franz as its first president.
Andrew Rutter, the popular shoe salesman for the Pasmore \& Poquin Co., was married last Tuesday t, fairest daughters. Andy as he i fnown to his many friends, is known to his many friends, violinist. After a two weeks trip through Michigan in their new trip through Michigan in their new
?uto, they will make the Soo their ?uto, they will make the Soo the.
home.

## The Fight Against Prison-Made Goods.

New York, Sept. 1.-In behalf of the International Association of Garment Manufacturers, permit me to the T you fon is mergetic effor the Tradesman is making to counteract the manufacture and sale of prison goods.

We know there is opposition to our plan to do away with the manu facture of garments in prisons unde the existing contract system for sal to the general public and we ar trying to drag this opposition int the open. Only this week we wer informed that certain jobbers in New Orleans had received letters of com plaint from retailers about our cam paign against prison-made goods. A1 though the names of the jobber and retailers in question were not mentioned, we can match every complaint with outspoken approval on the part of both retailers and wholesalers in New Orleans and other c:ties in the South
We have no quarrel with individuals and have no desire o rintention of dealing in personalities. Although a
directly injured by this prison competition, the majority are not. Yet
the whole Association is committed to this fight
We realized when we entered this campaign that some jobbers and retailers would oppose it at first. We also knew that our motives and ac tions probably would be misunderstood by prison contractors and thei friends. We welcome every criticism of our campaign and hope that the widest publicity will be given to any statements opposing us. We think it will take a lot of explaining to justify the fact that prison-made good are not properly identified when sold to the consumer.
Our efforts to force such identifica tion have led to the greatest oppos. tion to the plan. This, we think keep hidden opposich if keen known, probably would react unfavor ably on prison-made garments and those engaged in handling them What we want most of all now i to see that every merchant and every consumer is apprised of all
in connection with the fight.
It is a fact that the Association has a selfish interest in fightin prison-made goods. Under the contract labor system the prisoner engaged are paid an extremely low wage thus lowering the cost o manufacture to the contractor and enabling hm to undersell those manufatcurers who employ free labor a the prevailing wage rates in their comagainst this system, the Association is urging a general movement to co ordinate and organize the product
possibilities of penal institutions supply goods for State use only, and to give a better traiming to convict to enable them to make a decent living when released from prison.
We believe that the present sys tem is not only bad business from general economic standpoint, but fron the standpoint of the state and prison ors weep crocodile tears over our sel fish efforts to take the poor convic from his pet sewing machine. We are sure that the general public has a broad interest in this fight, for the proper handling of the whole prison question is of vital importance

## every citizen

We want the general public $t$ know that in some prison, Convict No. 1.3, a husky bricklayer by trade. is taught to sew a dainty seam on a house dress, an apron, a pair of rompers or a work shirt, just because law. We to run afoul of the public can see the bitter humor and the utter nonsense of trying to mak better citizen of an able-bodied convict by placing him at a sewing machine to turn out garments private contractor to be sold consumers who do not know the origin of what they buy.
The Association is receiving many requests from retailers for a complete list of brands under which prison-Thie garments are offered fo sale. This shows a widespread in terest in the fight, the Association be
lieves, and will lieves. and will probably lead $t$ definite development in the near futu:
ture.

> A. F. A

## The Little Things.



Why the Wholesale Grocers Lie Awake Nights.
There's the chain store, the retailers, co-operative buying organizations, some department stores, some milling companies, produce houses and some merchandising brokers who buy certain nationally advertised goods today just as cheap as the jobber.
I have been told, and I'm not surprised at the fact, that some specialty men work in the interest of some of these concerns. Of course, volume is the by-word.
These goods are sold to the retailer by the co-op, the milling company, the produce house, the merchandising broker, and yea even by some jobbers, on the drop shipment basis, usually with the cash discount as a profit. I'm told. Now if you were a retailer where would you buy the goods Just where he does, I would bet. The result is that the concerns mentioned above give such manufacturers as cast their lots there volume.
The manufacturer's representative never fails to tell you that so and so sold a car and possibly you have sold 100 cases or less. That's where the rub is. Therein lies one of the jobber's chief troubles to-day. There he finds his chief competitor who has probably forced him to the point of where he is now selling many itmes in cereals, soaps, milk, etc., on a 5 per cent. gross margin, with his cost of doing business well around 10 per cent.

Then, let's look further. The department store and the chain store in buying certain items direct are able to undersell the little independent store, your customer. They advertise as well as undersell, and 1 am here to tell you that a great deal of merchandise is moving to the consumer in these channels.
Before we leave this subject let's just touch on the fact that there are probably some jobbers selling the department store, and yes, the chain store, on the very small margin of one to two per cent. Now, understand us, that is your business and we are merely calling matters to your attention for your individual consideration. We believe this class of trade will use the jobber long enough to build up volume sufficient to demand direct sales from the manufacturer, and then you have cut off much of your sales on such items that would naturally go out through the little independent retail grocer, your all-time customer.

Why not clean up your hold over California canned fruit at a price based, not upon cost but upon replacement values as represented by the downward revision of the opening prices for new pack goods?
To be sure this will entail a loss on the stock you have on hand but it will also put your stock in shape for the new goods which you have on order or which you will purchase in the near future.
It will stimulate interest in canned fruits and give you a running start for a nice fall and winter business. Prices on these goods have been so high as to be prohibitive for many families. On the basis of the new.
prices they are brought back where the rank and file of people can and will buy them. The grocer who is first in the field with new prices revised downward from former scales, and who tells his story in his window displays, his interior displays and his advertising, is going to be several jumps ahead of the retailer who delays and tries to clean up at prices based upon his actual costs.

Hundreds of retailers have been enjoying a splendid business on dried fruits as a result of scaling their prices down in conformity with the revisions in wholesale quotations. Consumption has been stimulated many times over and, while a loss was entailed in cleaning up initia! holdings, grocers have more than made this up by the profits made on fruits subsequently purchased. What was possible and was done in the case of dried fruits is now possible and can be done in the case of canned fruits.
'Tis hard to take a loss, of course, but there's a world of truth in the old merchandising axiom which has it that the first loss is the smallest loss.

Proceedings of the Grand Rapids
Bankruptey Grand Rapids, Aug. 31-On this day
were received the schedules. order of reference and adjudication in bankruptcy in the matter of Herman J. Pinney, Bankrupt No. 2337. The matter has been referred to Benn M. Corwin as referee
in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, where he has conducted a new and second hand store. The schedules filed by the bank-
rupt list assets of $\$ 4.037 .65$, of which rupt list assets of $\$ 4,037.65$, of which
$\$ 475$ is claimed as exempt to the bankrupt. The sum of $\$ 2,550$ of this amount represents the face value of certain
policies, therefore the policies, therefore the assets will be reduced from this amount to the cash
value of the policies at the date of adjudication. The liabilities are listed at $\$ 4,590.09$. The first meeting of creditors has been called for Sept. 15. A list of the creditors of the bankrupt is as folCity of Grand Rapids

Amos Herbert, Grand Rapids Geo. H. Anderson Co Chic --.- | 13.88 |
| :---: |
| 35.00 | Block Mfg. Co... Chicago Chicago_- 20.10 Butler Bros.; Chicago

Henry Che Mills. New York

| Henry Cohen $\&$ Co., Chicago |  |
| :--- | :--- |
| Frank | 72.00 | David De Darling Co., New York 105.32 $\begin{array}{ll}\text { David De Young, Grand Rapids_- } & 51.30 \\ \text { Excelsior Stove \& Mfg. Co., Quincy } & 10.47\end{array}$ $\begin{array}{lll}\text { Gray \& Dudley Co.. Nashville } & 57.35 \\ \text { International Mills. Newark } & 66.00\end{array}$ Ed. Leiberman, Chicago Mich. Distributing Co.. G. R.----Saginaw Arthur A.

John D. Martin Furn. Co., G. R. John Marroells \& Son, Brooklyn -Mc Kim \& Cochrin Furn. Co., Northwestern Stove Repair Co. Chicago

 | National Bedding Co., Toledo |
| :--- |
| 80.00 | Peerless Foundry Co., Indianapolis 147.10 Phinelaint Co., Cleveland -...... Racine

Willman Bager, Chicago
Teroleum Cros., La Cros
Tnity Rubber \& Sup. Co., Chicago $\begin{array}{lll}\text { Vincennes Furn. Cd., Vo Vincennes } & 50.75 \\ 4.82\end{array}$ J. W. Simmons \& Co., New York Thomas Bradfield, Gid. R.

|  |  |
| :--- | :--- |
| Regent Stock Co., Grand |  |
| 10.79 |  | Regent Stock Co., Grand Rapids $\begin{array}{ll}\text { Rodgers \& Rodgers, Grand Rapids } & 40.50 \\ 18.00\end{array}$ $\begin{array}{ll}\text { Morris Plan Bank, Grand Rapids -- } & 15.48\end{array}$ Edger Acklisdafer, Grand Rapids 250.00 In the matter of Conrad M. Holmen Bankrupt No. 2330, the funds for the first meeting have been received and of the meeting will be held at the office In referee on Sept. 12. wise Bankrupt No. 2325, the funds for the first meeting have been received and the first meeting will be held at the referee's office Sept. 14.

The court has received an offer of $\$ 30$ for the remainder of the assets on hand rupt No. 2292. The inventory value of this property is $\$ 213$. The property consists of glassware, china, cigars, gum, items for the conduct of a restaurant

# Henry George Cigars 

THE ADDITION of the Henry George cigar to our line of already popular cigars is proving very satisfactory to the trade in general.

## THE HENRY GEORGE CIGAR in

 its class has the biggest value there is in the five cent seller and is so well known nationally, that you are making a constant bid for the trade of the traveler by putting this cigar in your case.
## THE HENRY GEORGE is proving

 a repeater in every place where we have sold it and if you want to increase the call at your cigar counter, put Henry George in a prominent place.
## Worden Grocer Company

Grand Rapids<br>Kalamazoo-Lansing-Battle Creek

## The Prompt Shippers.

MOVEMENT OF MERCHANTS Lansing-Walter S. Reck has pur chased the store building, grocery stock and meat market of King \& Erbe, 516 Maple street, taking immediate possession.
Charlotte-Woodruff \& Vickery, auto supplies, accessories and parts, have dissolved partnership and the business will be continued by Mr. Vickery under the style of the Vickery Tire Shop.

Albion-C. L. Farwell has sold a half interest in his soft drink, cigar and billiard parlor to Carl Hobus and the business will be continued under the style of Farwell \& Hobus.
Brethern-A co-operative grocery has been established here through the efforts of about twenty farmers. The building and stock of the M. E. Payne store has been purchased. W. E. Burkholder has been engaged as manager of the enterprise.
Lennon-The Lennon State Bank of Lennon has been incorporated with an authorized capital stock of $\$ 20,000$.

Fife Lake-The Citizens State Bank of Fife Lake has been incorporated with an authorized capital stock of $\$ 20,000$.

Stockbridge-George Smith, who owned the furniture and equipment of the Sherwood House and managed it for the past year, has sold it to G. W. Nichols, owner of the building, who will conduct it under the same style.
Charlotte-Charles L. Taylor, manager of the local branch of the South Bend Creamery Co., has purchased the business and will conduct a retail as well as wholesale business.

Lansing-The Coller \& Lee Auto Supply, 501 South Washington avenue has been incorporated to deal in auto accessories, sporting goods, novelties, etc., with an authorized capital stock of $\$ 10,000, \$ 8,000$ of which has been subscribed and paid in in cash.
Detroit - Twelfth Street-Blaine avenue Cadillac Service, Inc., 8680 12th street, has been incorporated to deal in steam, gas and electric motors, machinery, appliances, etc., with an authorized capital stock of $\$ 5,000$, of which amount $\$ 3,050$ has been subscribed, $\$ 550$ paid in in cash and $\$ 1$,000 in property.
Sutton's Bay-Ruffli Bros. are erecting a two-story business building on the location of their building which was recently destroyed by fire. The lower floor will be divided into three stores. They will occupy the corner store with their meat occupied by an electrical supply house and the third store with a furniture and house furnishing goods stock.
Traverse City-Frank Hamilton, who sold a majority interest in the Hamilton Clothing Co. about three years ago to E. E. Shriver, Carl Troutwine and B. H. Bracken, has sold the remainder of his stock in the corporation to the same gentlemen, who now hold the executive offices in the company, as follows: President, E. E. Shriver; Vice-President, B. H. Bracken; Secretary and Treasurer, Carl Troutwine. Mr. Hamilton came ta Traverse City
fifty-five years ago and celebrated the fiftieth anniversary of his engaging in trade on his own account Sept.

Detroit-The Edward Furniture Co., 331 Michigan avenue, has been incorporated with an authorized capital stock of $\$ 20,000$ common and $\$ 40$,000 preferred, of which amount $\$ 55$,500 has been subscribed and paid in in cash.

Detroit-Klett \& Cain, 560 Michigan avenue, dealer in furnture, household furnishings, etc., has merged its business into a stock company under the same style with an authorized capital stock of $\$ 250,000$, of which amount $\$ 160,000$ has been subscribed and paid in, $\$ 7,859$ in cash and $\$ 152$,141 in property.
Kalamazoo-B. P. \& M. A. DeBolt have sold their retail confectionery and soft drink business at the corner of Main and Rose streets, to Dallas Dyckman and Tibor Edgerton, who will continue the business under the style of the Blue Parrot. The interior of the store will be redecorated and new fixtures and equipment installed. The DeBolt's will devote their entire attention to manufacturing and jobbing confectionery.

## . Manufacturing Matters.

Detroit-The Detroit Rendering Co., 2500 Isabelle street, has been incorporated with an authorized capital stock of $\$ 150,000$, of which amount $\$ 98,500$ has been subscribed and $\$ 49$,250 paid in in cash.

Detroit-The Michigan Store Fixture Co., 1301 Gratiot avenue, has merged its busines into a stock company under the same style, with an authorized capital stock of $\$ 150,000$, of which amount $\$ 100,000$ has been subscribed and paid in in property.
Detroit-The Detroit Commercial Body Co., 3025 Baker street, has been incorporated with an authorized capital stock of $\$ 6,000$, all of which his been subscribed and paid in in cash.

Detroit-The Wayman, Taylor, Ward Co., 403 Real Estate Exchange building, manufacturers' agent, has changed its name to Wayman \& Ward, Inc.
St. Joseph-The Mid-Lakes Paper Co. has been incogporated with an authorized capital stock of $\$ 5,000$ and 2,000 shares no par value, of which amount $\$ 1,750$ has been subscribed and paid in in property.

Detroit-The Bay Grape Juice Co., 3609 Gratiot avenue, has been incorporated with an authorized capital stock of $\$ 25,000, \$ 18,000$ of which has been subscribed and $\$ 13,000$ paid in in property.

Rockwood-The Michigan Silica Co. has been incorporated with an authorized capital stock of $\$ 250,000$ of which amount $\$ 60,000$ has been subscribed and paid in in cash.
Detroit-The Baldwin Parts Co., 3845 Grand River avenue, has merged its business into a stock company under the style of the Baldwin Auto Parts Co., with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in, \$314.19 in cash and $\$ 9,685.81$ in property.

Saginaw-The Lighthouse Electric
Co., 816 East Genesee street, has been
incorporated to deal in electric supplies, appliances, tools, etc., with an authorized capital stock of $\$ 10,000$, of which amount $\$ 3,100$ has been subscribed and paid in in cash.

Adrian-Representatives of the J. W. Ladd Co., Detroit manufacturers, have visited this city looking over available factory space. It is expected the Chamber of Commerce will complete arrangements for the location of the factory in the near future.

South Rockwood-The Superior Silica Co., with business offices at 212 Buhl building ,Detroit, has been incorporated with an authorized capital stock of $\$ 300,000$ preferred and 80,000 shares at $\$ 1$ per share, of which amount $\$ 70,000$ and 14,000 shares has been subscribed and $\$ 7,100$ paid in in cash.
Detroit-The Right Idea Manufacturing Co., 238 East Hancock street, has been incorporated to manufacture and deal in auto trimmings, etc., with an authorized capital stock of $\$ 3,000$, all of which has been subscribed and paid in in property.
Benton Harbor-The Berrien County Finance Co. has been incorporated with an authorized capital stock of $\$ 75,000$ common, $\$ 150,000$ preferred and 15,000 shares at $\$ 1$ per share, of which amount $\$ 50,000$ and 1,000 shares has been subscribed and $\$ 10$,000 paid in in cash.
Lansing-The Reliable Electric Co., 1118 South Washington avenue, has been incorporated with an authorized capital stock of $\$ 25,000$, of which amount $\$ 10,000$ has been subscribed and $\$ 3,530$ paid in in property.
Ionia-George W. French, dealer in music, musical instruments, sewing machines, etc., has merged his business into a stock company under the style of the G. W. French \& Son Co. with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in in property.

Grand Rapids-The A. Steil Manufacturing Co., 510 Monroe avenue, manufacturer of fruniture, wood turnings, carvings, etc., has merged its business into a stock company under the style of the Steil Manufacturing Co., with an authorized capital stock of $\$ 100,000$, of which amount $\$ 90$,000 has been subscribed and paid in, $\$ 406.78$ in cash and $\$ 89,593.22$ in property.
Detroit-The Gray Marine Motor Co., 6910 Lafayette street, East, has been incorporated with an authorized capital stock of $\$ 50,000, \$ 5,000$ of which has been subscribed and paid in in cash.
Detroit-The Hess Carburetor Co., 511 Lieb street, has been incorporated with an authorized capital stock of $\$ 200,000, \$ 100,000$ of which has been subscribed and paid in in property.
Detroit-The Empire Candy Co., 4176 St. Aubin avenue, has been incorporated to manufacture and job confectionery, with an authorized capital stock of $\$ 5,000, \$ 4,800$ of which has been subscribed and paid in in cash.
Detroit-Skomski-Shepp, Inc., 11435 Jos. Campau avenue, Hamtramck, has
been incorporated to deal in autos auto parts, supplies and accessories, with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and $\$ 5,100$ paid in in cash.
Detroit-The General Engineering Sales Corporation, 603 Stroh building manufacturers' agent, dealer in auto parts, materials, etc., has been incorporated with an authorized capital stock of $\$ 1,000$, all of which has been subscribed and paid in in cash. Muskegon-The Maring Wire Co. has increased its capital stock from $\$ 200,000$ to $\$ 500,000$.
Detroit-The Kaylor Coal Co., 262 Penobscot building, has been incorporated with an authorized capital stock of $\$ 7,000$, of which amoun:t $\$ 3,600$ has been subscribed and paid in, $\$ 3,500$ in cash and $\$ 100$ in prop-

Alma-The Alma Elevator Co. has increased its capital stock from $\$ 25,000$ to $\$ 50,000$.
Detroit-The West Virginia Detro ${ }^{\circ}$ t Coal Co., 6553 Woodward avenue, has been incorporated with an authorized capital stock of $\$ 25,000$, all of which has been subscribed and $\$ 2,600$ paid in in cash.

## Why are Sponges and Chamo:s Expensive.

The answer is they are not high in price considering the service they give and time they save
Stop and think a moment. How could they be cheap? Reflect carefully and you will wonder that they can be sold as reasonably as they are. Men, at the risk of their lives, descend to the bottom of the ocean to gather sponges. This is work of the hardest and most dangerous kind. If they have a fair trip they may average a basket full of sponges a day of good quality or several baskets a day of the cheaper grades. In certain seasons they cannot worl. Rough seas keep them idle and muddy water after a storm makes it impossible for long periods to do anything at all. During all this time they are under heavy expense, for their boats and equipment must be kept in shape.
Think this over and you will agree that the sponge diver's job is hardly one that men are overly anxious 'o have.

Good sponges to-day are very reasonable in price. By that understand we do not mean to say cheap. but is this expensive? Suppose you buy a good wool sponge and pay even as much as $\$ 2.50$ for it. With such a sponge a garage man could wash clos: to 100 automobiles and i: he has real good chamois costing him say about the same, he could, with a $\$ 5.00$ investment, do work for which he would charge about $\$ 200$ for at $\$ 2,00$ per wash. The cost of sponges and chamois would be $21 / 2$ cents per wash. Now try the same job without a sponge and chamo:s and you will find that while you then save $\$ 5.00$ on two hundred dollars' worth of work, your washer would require about twice the time to do the job.
Considered in terms of time saved, sponges and chamois are cheap.

Theodore Schroeder.

Essential Features of the Grocery Staples.
Sugar-The market is stronger again. Local jobbers have had to move their quotations on granulated up to 8.60 c.

Tea-There has been no special change in the situation since last week. The demand has been quite brisk, especially for Congous and other black teas, which are quite strong. The entire line of teas, however, is firm, with a pronounced upward tendency. Strength in the primary markets is responsible. Ceylons, Indias and Javas are all high and it looks as if they were going higher.
Coffee-The market is quite dull and weak on account of rather soft cables from Brazil. All grades of Rio and Santos, green and in a large way, are ruling a small fraction lower than a week ago. The jobbing market for roasted coffee is about unchanged. Milds are unchanged and quiet.
Canned Fruits-Efforts to buy California fruits at extremely low prices have disclosed that it cannot be done. The market is held at opening by most interests who think that the under-bought condition of the trade and the moderate pack will force action later on. Canners think that the market will work in their favor and they are looking for some expansion in buying activity. Holders have sufficient assortments to keep them going and have enough under contract so as not to be in a rush to line up for later requirements. Pineapples are quiet but steady.
Canned Vegetables-The tomato market has held its own, but future buying has not been heavy of late, pending developments during September. The light pack so far has been absorbed and it has passed into consumptive channels since there has been little or nothing in old goods to check the movement. California No. $21 / 2 \mathrm{~s}$ and No. 10s have ruled firm on the coast, where operators think prices will advance in the near future. Some excitement in corn has occurred during the past week. The big acreage in New England has not turned out the large yield expected and short deliveries of Maine fancy packs are predicted. There has been covering in other districts, notably in Minnesota. Standard Southern corn has been steady in tone, with the situation rather favoring the canner. Peas have passed their flurry, as buying by jobbers, chain stores and others has absorbed the available country offerings of the more desirable sieves of standards. Not all of the attention has been devoted to No. 2s, as No. 10 s have not been neglected and their more restricted production has run down available offerings. Cut beets are hard to find, as the crop in some districts runs to the smaller sizes on account of drouth.

Canned Fish-Buyers are very indifferent about new Alaska salmon, apparently expecting prices to be lower. Some color is given to this expectation by the fact that sellers are already beginning to shade. Spot salmon is dull and unchanged. Col-
umbia River salmon can be bought, but buyers regard prices as too high. Maine sardines continue scarce and firm. Trade are buying as they need. Other canned fish unchanged.
Dried Fruits-August did not leave a pleasant memory or an enviable record in the annals of the dried fruit trade. It was largely a negative month, devoid of any volume business in either spots or futures. Nevertheless, it had some favorable tendencies. Eastern holdings which have been a wet blanket for some time have been reduced, prices have been worked down to the point where purchases seem to be safe and packers have more than ever realized that to move their crops this season they will have to recognize the ultra-conservative attitude of the Eastern trade. The stage is set for an expansion in trading, and there are not the handicaps present which might defer action. By that is meant contracts for new stocks and prices which already show losses. There can be no doubt but what the outlook is more favorable than in some little time. There is some increase in trading to be noticed which is gratifying in view of the dullness which is always characteristic of the early days of September. During the past few days there has been more enquiry for the larger sizes of California prunes on the spot. Forties have been preferred with firm bids being put out just a fraction under 10 c . Some are picked up at that figure, while other holders are waiting until they can get a dime or better for their fruit. Local holdings it is said have been exaggerated beyond their actual figure and when this is realized by jobbers there is less fear to accumulate goods for fall account. Oregon fruit is steady on the spot but not active in a big way. Occasional offerings of new pack from the three districts are made but there is no business recorded. The association is still silent as to when it will quote prices. Apricots are not being sold to any extent. The trade cannot get away from the idea that one of the largest tonnages ever produced can lead to nothing but a big dried pack. Peaches are a parallel to apricots and limited contracts so far have been negotiated. Spot Sultana bulk raisins are closely sold out and package Thompsons are being reduced, indicating a possible shortage before new goods can be brought from the Coast. In this item and in others it is often said that the lack of forward buying and the liquidation of spot holdings might easily develop what may amount to more or less of a famine before the situation adjusts itself. Currants are easy in tone.
Nuts-One of the conspicuous sellers at the momnt is California walnuts, which are bringing sky-high prices for the small spot holdings which are scattered in all hands and are really immaterial in volume. There is also more interest in Long Maple filberts, owing to the better quality of that line compared to its competitor. Almonds show better enquiry also. Brazil nuts rule firm as the interior trade is beginning to take notice.

Syrup and Molasses-Good grocery molasses is scarce and prices steady to firm. The demand takes about all that is offered. Sugar syrup is in good supply, but in light demand Compound syrup steady and unchanged.
Salt Fish-The mackerel market is still very dull, though recent cool weather has caused some little buying. Prices show no change, the margin can still be said to be in buyer's favor.
Beans and Peas-The demand for all varieties of dried beans continues very quiet, with most varieties still easy. This includes pea beans, red kidneys, white kidneys, but not California limas, which are steady to firm. There is an everyday demand for green and Scotch peas at un changed prices.
Cheese-The market is firm, with a light consumptive demand at prices ranging about the same as last week. The quality arriving is very good. We are not likely to have much change in the next few days.

Provisions-Everything in the smoked meat line is in fair consumptive demand, at prices ranging about $1 / 2 \mathrm{C}$ per pound over a week ago, Pure lard and lard substitutes are in fair demand at prices ranging from 1/2@1c per pound over last week, due to the higher cost of hogs. Barreled pork, canned meats and dried beef are all unchanged, with a light demand.
Brooms-Lower prices on brooms are declared to be a development of the not distant future. The broom corn crop this year, so far as some of the producing states are concerned, is materially larger than it was last year. Indications in other states where the crop has not quite reached maturity point to the same condition. The result is that prices on broom corn are considerably lowe than those which have prevailed as a result of the short crop of 1922.

## Review of the Produce Market.

Apples - Wealthys, Transparents, Duchess and Red Astrachans, bring $\$ 1$ per bu.
Bananas-9c per 1 b .
Beets- $\$ 1$ per bu.
Blackberries- $\$ 2.50$ per crate of 16 qts.

Butter-The receipts are fairly liberal. The consumptive demand has been good. The market is steady to firm on the present basis of quotations. The quality arriving is showing improvement. The market is not likely to change in the next few days. Local jobbers hold extra at 44 c in 63 lb . tubs; fancy in 30 lb . tubs, 46 c ; prints, 46c. They pay 25 c for packing stock.

Cabbage- $\$ 1.60$ per bu.
Carrots- $\$ 1$ per bu.
Cauliflower-\$2 per doz. heads.
Celery-50c per bunch for home grown; $\$ 2$ per box of 4 doz. bunches. Cucumbers - Home grown hot house, 75 c per doz.

Cocoanuts- 6.25 per sack of 100 .
Eggs-Receipts of fresh are light. The consumptive demand is good, absorbing the receipts on arrival on about the same basis as last week. Stocks in storage are in excess of
what they were a year ago and we do not look for much change from the present quotations in the near future. Local jobbers pay 28c for candled fresh, cases included.

Garlic- 35 c per string for Italian. Grape Fruit-Fancy Florida sells as follows:
36 36
46
54 $\$ 4.00$
 ares-California Tokay, $\$ 3.75$ per crate; California Malaga, $\$ 3.25$ per crate; 4 lb . basket of blue varieties, $\$ 3.50$ per doz.; 7 lb . basket ditto, 38c per basket.
Green Beans- $\$ 1.50$ per bu. for either string or butter.
Green Onions-20c per doz. bunches for home grown.
Green Peas- $\$ 3$ per hamper.
Honey-26c for comb; 25c for strained.

Lettuce-In good demand on the following basis:
Colorado Iceberg, per crate ---- $\$ 5.50$ Home grown head, per box ---- 1.50 Leaf, per bu.
Lemons-The market is now on the following basis:
300 Sunkist ---------------------10.50
300 Red Ball --------------------10.00
360 Red Ball -------------------- 9.00
Musk Melons-Osage sell as follows

$12 \times 12$ 2.00
$14 \times 14$ x - ------------------------------------- 2.25
Honey 3.25
Oranges-Fancy Sunkist Valencias now quoted on the following basis: 100


288
Peaches-\$3@3.50 per bu. for home grown yellow St. Johns and Elbertas.
Pears-Sugar, \$2 per bu.; Bartlett, \$3.50.

Poultry-Local buyers now pay as follows for live:
Light fowls --------------------- 14c
 Broilers, 2 lbs. ------------------ 24c
Onions-Spanish, $\$ 2.50$ per crate;
Walla Walla, $\$ 4.50$ per 100 lb . bag.
Plums- $\$ 3$ per bu. for Bradshaw; $\$ 2.50$ per bu. for Lombard.

Potatoes-Home grown, \$1.50@1.75 per bu.

Parsley-50c per doz. bunches.
Peppers-Home grown, $\$ 1$ per bu.
Pickling Stock-Cukes, 20c per 100; white onions, 1.60 per 20 lb . box.
Radishes- 30 c per doz. bunches.
Spinach-\$1 per bu. for home grown.
Sweet Corn-40c per doz.
Tomatoes- 7 lb . blasket of home grown hot house fetch $60 \mathrm{c} ; \$ 1.25$ per $1 / 2$ bu. basket.
Turnips-New, 50c per doz. bunch-
Watermelons-50@75c each for Georgia.
Whortleberries- $\$ 3$ per 16 qt. crate. Learn a Lesson.
The writer of business letters can learn a lesson from the present vogue of ladies' skirts. The are long enough to cover the subject, but short enough to keep one's interest alive.

New Park Dedicated at Busy Boyne City
Boyne City, Sept. 4.-Boyne City was as quiet as the Deserted Village last Thursday. Nobody was at home. Everybody, his wife, his best girl and all the children were at Whiting park. From early in the morning until afternoon a constant string of automobiles was on the road, headed toward the park. By noon over 1,000 cars are reported to have been on the ground that is, part of them were on the ground and the remainder were strung along the road which were strung along for a mile and had overflowed on the Heyden Point park.
park.
It is estimated that over 3,000 people were gathered to help open people were gathered to help open the park; anyway, 4,000 buns and 1,000 pounds of meat were the contribution of the feeds committee to give color to the advertised barbecue F.O. Barden, chairman of the County Park Board, outlined the inception and development of the park project. Senator W. J. Pierson, chairman of the County Board of Supervisors and member of the Park Board gave one of his inimitable talks on the purpose and utility of the park. As W. J. is a nut on conservation, his talk was replete with thoughts per tinent and interesting.
B. O. Hagerman, County Farm Agent, with some of his happy re minicences, introduced the rea speaker of the day, who gave his hearers what they needed in a way to leave a permanent impression William Hershall, of the Indianapolis News, gave the finishing touch in a poem, written for the occasion and delivered to a delighted audience.
Boyne City very generously gave our neighbor, East Jordan, the bal game, which was the last number on the program. Not quite as It was 14 to 1 .
We are pleased to note that $B$ O. Hagerman was able to be present It is to his activities, primarily, that we owe the immense success of the event, and he was ably seconded by the various committees appointed It was in fact an everybody's pic It was, in fact, an everybody's picnic and everybody was there. When you come up, next summer, we will let you look at the park; and if you look all right, will let you walk in it We feel impelled to warn al travelers on M. 13 to avoid the E1mira hill. There is a drop of over 700 feet between Elmira and Boyne Falls and the greater part is on this grade of approximately two miles. It has always been a very difficult place but since the new road from Elmira North has been under construction, no repair work has geen done, and the recent rains here made a veritab! death trap of the hill road, with its narrow roadway, very steep grades and blind curves. It can be avoided coming from the South by turning East at Elmira and following the Pennsylvania R. R. through North Elmira to the town line road or by turning West at Elmira and taking the East Jordan road, either to East Jordan or the Deer Lake road. Either of these roads will come back to M13 at or near Boyne Falls. Neither of these roads can be classed Neither of these roads can be classed as boulevards, but they are both safe, which the Elmira hill road distinctly is not. It is hardly the province of this correspondent to comment on the highways, but some readers of the Tradesman, no doubt, use this particular road, and we don't want any funerals in our family-not now, any way. It is too expensive and then we don't want the family broken up. Maxy.

## Home and Electricity.

It is estimated that $8,500,000$ homes in this country out of a total of 22 . 500,000 , are wired for electric service and that this service is available for $50,000,000$ individual homes.

Nature hangs her danger signals out in different ways for different people, but she never makes mistakes. When she warns you, you will recognize her signals. If you will take heed, leave your office or your factory, and don't think of it until you get your strength back, and are feeling fine, again, all will be well. If you don't take heed, like others who thought they could beat Nature and run past her danger signals, you may be carried out of your office in an ambulance or a hearse.
Someone has said that if all the Someone has said that if all the
tears that have been shed on actears that have been shed on ac-
count of debt could be gathered count of debt could be gathered
into one place it would form a Niainto one place it would form a Nia-
gara Falls! Who could ever estimate gara Falls! Who could ever estimate
the heartaches, the sufferings, the inthe heartaches, the sufferings, the insanity, the suicides, the premature deaths caused by debt! It is the killer of ambition, the blighter of hopes and prospects, the mother of divorce, the murderer of love, the maker of unhappy homes, the monster that makes life, intended to be so beautiful, a hell upon earth for millions of men and women.
Someone has said that no smile is so beautiful as the one that struggles through tears. If we only use our afflictions and troubles aright we can soften and enrich our nature by our sufferings, our disappointments,
or we can turn them into instruments of torture.
Among the most practical and easy methods of mending one's relations with other persons is praise. Unimaginative persons don't praise their fellows because they can't find anything to praise. The are literalists and they see all the errors. For them one error spoils an otherwise perfect page.
Faith always takes the first step forward. It is a soul sense, a spiritual foresight, which peers far beyond the physical eve's vision, a courier which leads the way, opens the closed door, sees beyond the obstacles, and points to the path which the less spiritual faculties could not the
see.
There can be no question of hours when you are having dreams come true. That's what most women forget. That's what many men forget To achieve success, to make your mark, you must give as much as the next fellow-and more
No blessing known to men is so rich and satisfying as that which is ministered by a pure and beautiful friendship.
It is not absolutely necessary that an education should be crowded into a few years of school life. The best educated people are those who are educated people are those who are
alwavs learning. always absorbing
knowledge from every possible source and at every opportunity.
A Candidate nowadays is a man who stands for what he thinks the people will fall for.
If vou have ceased to smile, you have lost out in the game of life, no matter what your bank account may be.

## SCHOOL SUPPLIES

Pencils
Tablets
Paints
Ruled Papers, etc.

WRITE US FOR SAMPLES

> The Dudley Paper Co. LANSING, MICH.

## Consolidating Telephone Service in GRAND RAPIDS

Plans are being worked out whereby it is expected that unified telephone service will be furnished in the City of Grand Rapids within about twelve months.
Consolidation of the two plants is under way and the work is being pushed as rapidly as consistent with the furnishing of a grade of service that will be satisfactory to Grand Rapids people.

The additional equipment necessary to the joining of the large number of subscribers' lines in one system has been engineered to meet the particular local conditions and is being manufactured.
Connections between the telephones of the two systems, manual and-automatic, will be made by means of an extension of the intricate trunk line plants between the-several central offices. Necessary office changes and additions, construction of new plant, building of direct trunk lines and other required work already have been started.

Completion of all this work, together with the issuing of a consolidated telephone directory, will permit the connection of any telephone station in the city with any other station.

Consolidation of the two Grand.Rapids telephone plants, too, will connect all of the former Citizens Telephone Company stations in the city with the $14,000,000$ other telephones in the Bell System.

## Welcome To Our New Home

There comes into the lives of institutions as well as into the lives of men, moments of great pride and supreme happiness.


THE HOME FOR SAVINGS NO. 72 MONROE AVENUE And Seven Convenient Branches

Such a moment has come into the life of the

## Kent State Bank

in the occupancy of its own new at building

## NO. 72 MONROE AVENUE,

Adjoining the New Morton House

ABANK, like a family, must have a home. The whole history of civilization is a history of better homes. The better home produces better and happier citizens and better and more efficient banks.

In asking you to visit our new home, we invite you not only to share our pride in its elegance, but to share as well our pride in achievement. From a small start the KENT STATE BANK has become an institution in Grand Rapids and in the state of Michigan. Thirty-eight years of uninterrupted progress testify to a confidence that cannot be rivaled by sumptuous quarters or elegant environs. It is a tribute of faith on the part of those who have been content to leave their funds in our care for safe keeping and profitable conversion.

Make this your bank. Use its safety deposit vaults. Avail yourself of our facilities in all branches of banking. Make yourself at home in our home.

## KENT STATE BANK

GRAND RAPIDS, MICHIGAN
More Than $\$ 8,700,000$ in Savings Deposits

VALE, CITIZENS TELEPHONE.
The transfer of the Citizens Telephone Co. to the Bell Co. is a striking instance' of the vanquished proving to be the victor.

When the Citizens movement was inaugurated, twenty-five years ago, it naturally met the violent opposition of its big competitor in the Michigan field. The Bell organization was then dominated by arrogant and unscrupulous men who did not hesitate to resort to criminal methods to accomplish their purposes. They lacked sanity and vision. They were utterly devoid of the spirit of fairness and had no conception of the every-day virtue known as common sense. As the result of their shortcomings they soon landed the Bell Co. in the bankruptcy court, which put a black mark on all Bell securities in this State for several years.
In the re-organization which followed the disastrous bankruptcy experience the venal and unscrupulous officials were relegated to the background and men of vision and experience took their places. Since that time the history of the Bell Co. in Michigan has been a record of progress along decent and sensible lines. Chastened by defeat, it reversed its former methods and developed a live-and-let-live policy which has placed it in a proud position among the public utilities of Michigan.
The Citizens Co. has always had the benefit of competent management, which enabled it to outgeneral the Bell Co. at every turn. With three times as many patrons as the Bell Co. could command in this community, it has had the solid support of the best people of the city. No inducements the Bell Co. could offer ever weaned any loyal citizen of Grand Rapids from his support of the local institution. Now that the Bell Co. has accepted the situation in apparent good faith, reversed its former methods and assumed the same attitude which made its powerful local competitor practically supreme in the field, the stockholders of the latter cheerfully accept the theory that one telephone company in a community is better than two and trust their future to the far sightedness and broad mindedness of the men who have rescued the Bell Co. from disaster and defeat. If the Bell Co. gives Grand Rapids people the service it promises, all will be well. If it fails to do as it agrees, there is now machinery in the law to compel a refractory company to walk chalk.
Much of the success or failure of the Bell Co. to acquire and retain the good will which has proved to be such a valuable asset to the Citizens Co. will depend altogether on whether the Bell Co. insists on handling every managerial question from the Detroit office. If the new owner establishes purchasing, contracting and advertising departments in Grand Rapids, so that the officials of those departments can be kept in close touch with local people, all will be well; but if the men at the head insist on handling everything from Detroit, they will find that their investment of $\$ 5,380,000$ will avail them little but the ashes of dis-
appointment and regret. Much of
the newspaper exploitation conducted by the Bell Co. in Western Michigan publications has been written in beautiful English and couched in remarkable rhetoric, but it lacked the direct force of personal appeal, because the master mind who wrote it was not framiliar with local conditions. In other words, it was devoid of adequate pulling power because the writer did not talk in a language the people could understand.
As a case in point, we have only to refer to the absorption of the G. R. \& I. by the Pennsylvania System. We still have two streaks of rust running from the Indiania line to the Straits of Mackinac, but all the important offices are now located in Chicago and Pittsburg and there is no one in authority located here to meet the patrons of the road or transact any important business. To all intents and purposes the road is as foreign in management and operation as it is in name. The material body is here, but the soul no longer exists in Michigan. The extinction of the original name and the blotting of Grand Rapids off the map destroyed the sympathetic feeling with which the road was regarded by the people of Western Michigan before it forsook the friends of its youth and early manhood and became an alien in its tottering old age.

The Bell Co. has a magnificent opportunity to step into the shoes of its great and growing competitor. Will it measure up to the opportunity thus afforded it or will it deliberately destroy the advantage it has acquired in the purchase of a valuable property and the acquisition of a still more valuable constituency by refusing to listen to the voice of reason and wisdom?

## GOOD MEN TO TIE TO.

An interesting announcement in connection with the purchase of the Citizens Co. by the Bell Co. is that Charles E. Wilde is to continue as district manager. Mr. Wilde is one of the most capable and affable telephone officials Grand Rapids people have ever had the pleasure of dealing with. He won many converts to his cause by his unostentatious personality. But for his quiet and effective efforts, the Bell Co. would have had a much more rocky road to, travel during the past fifteen years.
It will also please the friends of the Citizens Co. to learn that Charles E. Tarte is to remain with the Bell Co. in a most responsible position. Mr. Tarte has devoted forty-two years to the telephone business-seventeen years with the old Bell Co. and twenty-five years with the Citizens Co., and is a most capable and conscientious executive. Mukh of the success of the Citizens $C o$. is due to his care and faithfulness.

## FEAR OF WAR.

Six Latin American nations are spending a larger proportion of their total income in preparation for or against war than does the United States which spetids 25.4 per cent. in this manner.

THE KAISER'S WAR THREATS.
Adjt. Gen. Count Dohna-Schlodien, for many years personal aide-decamp to the former kaiser, kept a diary in which he noted down detailed accounts of many conversations with William II. In some mysterious fashion this diary, or a copy of it fell into the hands of the London Morning Post, which has been publishing extracts therefrom.
The most interesting
marks by the ex-kaiser date from the year 1906 when the excitement about Morocco was to the fore. On Feb. 26 of that year William II. talked a great deal about Algeciras, the conduct of Italy, which he re sented, and the whole Morocco question. He expressed the hope that no nation would dare to attack Germany. But if such a thing happened, this was his threat:
I will let loose such a world war that it will shake the whole universe. I will raise the whole of Islam against England. And the Sultan has already promised me his support. England may succeed in destroying our fleet, but she will bleed from thousands of wounds. King Edward will then learn that it is not so easy to plunge Germany into a war
Later in the year the then kaiser was still troubled about the position in which Germany was placed. He thought it was worse than at any time since the Seven Years' War. She was quite alone in the world. Austria was her only friend, "and that is not saying much." He was looking about for support wherever he could find it, and made the astonishing admission: "I am working for a rapprochement with the Chinese and the Moslems, as they may help me against the English." More and more he became disgusted with Italy, whose "little king is behaving abominably towards me." Finally, he concluded from the course of events at the Algeciras conference that Italy had made up her mind to desert Germany and to fall into the arms of France and England. Then followed a remark which showed the amazing way in which the kaiser tied up his own personality with great events in the world:
This agreement has been concluded behind my back by our friend the King of Italy, and I will never forgive him for it. I have decided not to go again to Italy for the time beto go again to Italy for the time being, as I do not wish to go as a guest
and accept the hospitality of this
swine.

## SURE SIGNS OF IMPROVEMENT

September, in the popular mind, is suggestive of Fall, although the Autumnal equinox is not due until the end of the third week of the month. But so many things occur early in the month, not the least being the opening of schools, to bring vacationists back to their homes, that a distinct spurt in trade is perceptible after labor day. While the retailer is the one first affected by this, the reaction is shown soon in the primary markets. Premonitory evidences of this were apparent during the past week in some rather hurried buying for immediate delivery on the part of retailers. Somewhat more of an inclination in the same
direction was shown by jobbers who have, frankly, not yet filled their requirements for Fall in many lines and who are beginning to realize that they must have goods if they would do business. But caution is still apparent in their operations and is likely to continue to be so until brisker buying is shown by their customers The main feature for the moment, however, is the display of more confidence in the prospects beyond the immediate future, and this is likely to lead to a broader market than has been the case for some months past. As soon as the initial buying for Fall at retail sets in in earnest, which is expected within a fortnight, the outlook will be more clarified.
Conditions as a whole the country over are showing signs of improvement. As has already been stated, the promised depression due to the slump in wheat prices has little foundation because of the generally satisfactory state of other farm products. Thus far, certainly, there has been no notable drop in buying in the agricultural portions of the country. The big mail-order houses, which are in close touch with the population in those sections, have reported good business, with only the ordinary seasonal changes. Collections, too, have been quite satisfactory. Few overextensions of credit are reported and business embarrassments are falling in number. These conditions have accompanied the caution in buying and the more careful scrutiny of accounts. Speculative purchasing is not to be expected under such circumstances, and there has been less of it than for many years. In consequence, what stocks of goods are in the hands of dealers, if less in quantity than in former periods, are fresher and calculated to make a better appeal. As assortments are broken, new purchases are made, while more careful study is given to the matter of providing just what the public is calling for. No one wants to be encumbered with unsalable merchandise or to tie up capital in slowmoving stocks. This attitude betokens conservative business preccedure, more safe than spectacular but more satisfying in the long run.

## More Smoking Pipes Sold.

The sale of pipes throughout the country has increased steadily for the past three, or four years, says a prominent manufacturer, and pipesmoking is permitted in many public places where it used to be taboo. The demand for the better grades is strong, although the lines at from 25 cents to $\$ 1.50$ are going well also. The salesmen for this house have been out about two weeks, and orders show an increase over last year's business of about 33 1-3 per cent. The rough briers in the sand-blast treatment, so popular last season, are only holding their own, it is said. The small dealer is carrying much larger stocks than ever before and the manufacturers are catering to this trade by supplying attractive display material with orders for dozen lots. Glass display cases are provided with orders for three-dozen lots.

## FAB Premiums Increase FAB Profits

The sale of FAB will still further increase when your customers learn that beautiful and useful premiums are given for the "fronts" of the FAB packages.


Your customers will learn from our advertising that they may cut out and save the big word "FAB" on the front of the FAB package, and that it has a premium coupon value. It may be combined with coupons from Octagon Laundry Products to obtain any of hundreds of premiums. Your customers know FAB quality. Many of them know of the value of the Octagon Premiums. They will be glad to have you tell them of the premium feature of FAB.



Novelties and Inventories in the Shoe Trade.
At what price will you value this year's novelties in your next inventory? There should be some means of arriving at an understanding between shoe merchants and Uncle Sam before it comes time for merchants to place a valuation on leftovers of this year's novelties.
The Treasury Department in determining tax on income from business allow merchants to value inventories either on a cost basis, or cost or market, whichever is lower. The department will not permit an arbitrary percentage of depreciation, and requires that when the market value is kower than the cost, this must be proven by invoice or quotations from wholesalers or manufacturers.
How can merchants prove this? Shoe merchants have shoes from manufacturers who make to order only, and, while they make the price at the time of manufacture, they are not in a position to judge the value when the trend of style has turned. Wholesalers cannot give a valuation, when there is such a variation in grades from the lowest cabretta stock to the finest kid; the cheapest McKay to the fine hand-turn; and from unskilled workmen to the skilled hand worker. The style of a shoe even with a description of its stock and method of manufacture cannot determine its cost.
But, there is a ruling of the Treasury Department that in the case of obsolescent or out-of-season merchandise where the true market value is doubtful, retailers are permitted to value such gosds at the market retail price-less the cost of selling. What constitutes obsolescent merchandise? Would the department consider goods bought three months ago at the height of the selling season for $\$ 6$ and which now will not attract a second glance priced at $\$ 2.95$, out of season? The tax authorities say the merchant must inventory at cost, and take a loss when the goods are sold. Well and good for the purpose of taxing incomes, but can the merchant borrow from the banks on such a valuation of stock, which he knows is a false valuation? Of course he can't. There should be an understanding between all shoe retailers and the Treasury Department, fair to both the merchants and Uncle Sam, which will enable retailers to place a fair valuation on carried over merchandise, and on the basis of which merchants can obtain a loan from banks with a true construction of their net worth,

Dame Fashion of to-day is well known for being fickle. Some styles of two years ago may bring the full price to-day, and be good values, while a shoe bought to-day may never sell. It is the merchants' personal trade which he caters that determines the worth of carried over merchandise to the store.
If he guesses wrong, he must take his loss, and if he tries to take it before inventory time and still has stock left, he should be allowed to class this as obsolscent merchandise, no matter how recent it was purchased.
If, however, he should be able to sell the merchandise at a greater figure than he anticipated, this will come back to the government in taxes the following year.

This is a matter of concern to all merchants, and a definite understanding of merchants' rights in the valuation of novelty footwear is needed.-Shoe Retailer.
Says Small Store Era is Fast Approaching.
The noticeable trend toward small shops and stores evidenced in Des Moines is not a purely local situation but is rather a growing national tendency in the opinion of N. H. Nelson, Secretary of the Chamber of Commerce of that city.
"America's belief in the benefits to be derived from specialization is largely responsible for this tendency toward small shops and small stores handling just one line of merchandise," Mr. Nielson declared. "Many believe that by operating a small shop which deals only in one specific article or related articles they can cut down their comparative overhead, and by other efficiency methods, reap a greater reward.
"Suburban groceries are also increasing in Des Moines, as they are in other cities," declared Mr. Nielson. "These suburban groceries owe their trade to two main factors. One is that they cater to a particular community and know the individual wants in that community better than the large central store; the other is that, due to our constantly increasing traffic, it is easier for the customer to patronize the suburban grocery where traffic is not so heavy and where he w. 11 not have to carry his purchased articles so far to reach his parked car or his home.
"Large establishments, I believe, are experiencing an increasing movement toward consolidation. Competition all over the country is driving out the less efficient large firms and forcing them to consolidate with the still larger and more efficient organizations."

## The Plow Boy

Fall plowing time is near at hand. This shoe is high enough to keep out the dirt and low enough for coolness. It fits snug and protects and supports the ankles going over rough and broken ground.

Ask for Stock Numbers
470 if a double sole is wanted
446 if a single sole is wanted

## A Double Taanned

Horse Hide Shoe
That Stays Soft Rain or Shine.
Work Shoes Are Our
Specialty.
We are exclusive makers of work shoes made of horsehide doubletanned by our own secret process.
This is our specialty. Our every energy is bent on making the world's strongest work shoes. To insure the best wearing leather we do our own tanning, in our own specialized tanneries. We tan horsehide, and it is known as the toughest fibre leather on earth, yet we make it soft and pliable as
buckskin. Horsehide is used to cover league baseballs because it is the only leather tough enough to stand the grief.
And it stays soft when double tananed our way. When other leathers get
wet they dry hard. Rouge Rex double-tananed horsehide stays soft. Wet wet they dry hard. Rouge Rex double-tananed horsehide stays soft. Wet it, soak it in water, snow, slush, mud, and it dries out soft and flexible as velvet. Wear Rouge Rex shoes and you'll say you have gained an entirely
new conception of shoe service, endurance and comfort. We ar the largest tanners of horsehides for work shoes in the country. We buy only the choicest hides. In making Rouge Rex shoes we use only the
strongest part of each hide-the buts, where the fibre is toughest and most strongest part of each hide-the buts, where the fibre is toughest and most enduring.
You'll say that Rouge Rex Shoes are the most economical shoes you ever
owned, and you'll rejoice in the comfort they give you Notice how thick owned, and you'll rejoice in the comfort they give you. Notice how thick
the leather is, and then feel how soft it is. Just like velvet. Yet Rouge the leather is, and then feel how soes wear like iron. And they never tire your feet. W make a Rouge Rex work shoe for every purpose. All are horsehide through and through. For field and factory, for lumber and mining camp or oil fields, for hunting and motoring, where a husky, grief defying comfort-giving shoe
is needed, there is a special Rouge Rex shoe. FROM HIDE TO YO HIRTH-KRAUSE CO.
SHOE MANUFACTURERS and TANNERS, Grand Rapids, Mich. WRITE US DIRECT IF YOU CANNOT FIND OUR DEALER.

## Herold Bertsch Shoes Michigan (B) Made



Wide, roomy, soft leather, bunion last. A favorite with thousands. Advertised in the Michigan farm papers. Order now for fall demand. This attractive newspaper cut free for your advertising.

## MORE WEAR PER DOLLAR

All leather, and all good leather, in H-B shoes. Goodlooking, long wearing, quality to the last stitch. A profitmaking line for thousands of shoe merchants.

HEROLD-BERTSCH SHOE CO., GRAND RAPIDS, MICH Send for circular of line.

Much Ado About Very Little. The question of "swell" allowance in canned goods contracts appears to be rather the largest question just now agitating the grocery trade associations. Quite naturally, it has a prominent place in the unifying of contracts, but viewed dispassionately it looks as though a lot of weeping and wailing is being wasted on what is, after all, a proposition to "rob Peter and pay Paul."
It all came about because the Government has refused to allow jobbers to return their spoiled canned goods to the canner for inspection and as vouchers for rebate. The authorities had ample ground for such a ruling in the fact that some unprincipled canners allow such spoiled goods to leak back into consuming channels, either mixed with secondary products or by reprocessing. But, on the other hand, the distributor feels that he has a right, to send back bad products and get a rebate. The producer admits this, but if the goods do not come back to him for inspection he feels that he is in danger of spurious claims which he cannot check up.
So all parties have good ground for their position and all are seeking some compromise method of solving the riddle. The one which seems most acceptable is for the seller to make an upset allowance to the first buyer, in return for which the latter will assume his own risk. But they do not agree what is a proper allowance. The jobbers want one-half of one per cent., uniformly, but the
canners claim that is excessive as proved by experience.

The resulting deadlock is apparently quite unnecessary. The jobber certainly cannot win greatly on the allowance, at least not more than a gambler on a chance ought to expect, and whatever it costs the canner is bound to be put into the price he charges the jobber. If he doesn't he isn't a good business man; for such an allowance, like a cash discount or any other overhead item, is a part of his expense. Therefore why quibble, either way? The man who loses will pass the loss down the line, and one or two seasons will determine the probable line of prudence.

Factors Which Have Ruined Careers.
A soft snap.
Being somebody's pet
Being held in a position by influence, instead of earning it
Being pushed, leaning upon others, depending upon others for influence, waiting for something favorable to turn up, trying to get the most without trying honestly to earn it.
Depending upon luck or a pull.
Trying to be somebody else.
Getting into a position which he could not honesly fill, which he didn't have the training, the education, the preparation to fill.
Getting a job does not always mean that one is able to fill it, and has ruined many a career.

Customers dislike to be flattered except by prompt attention.


## What Do You Think of This?

We can sell you a (LEGAL RESERVE-NONASSESSABLE) Policy in the Strongest and Most Popular Auto Insurance Company in Michigan, at such a reasonable price you cannot afford to be without it.
"No Assessments"
Call for Rates
Maximum protection for the money, and adjustments are always made promptly

## Mary J. Field Company

Grand Rapids Representative

## Auto Owners Insurance Company

514-515 Widdicomb Bldg.

## SEPTEMBER INVESTMENT OFFERINGS

We offer and recommend the following securities as particularly desirable investments at the present market, affording unusually attractive returns. We shall be glad to furnish complete details regarding any security on request.

## BONDS

North American Edison Co. 61/2's to Yield 65 $/ 8 \%$ Due 1948. Rated A by Moody. Application to be made to list bonds on the New York Stock Exchange. Bonds secured by the common stock of six
public utilities appraised at $180 \%$ of the par value of the bonds. Dividends on the pledged collateral amount to over 2.42 times interest requirements of the bonds.

Park-Lexington Corporation 61/2's to Yield 61/2\% Application to be made to list on the New York Stock market. Due 1953. ings thereon appraised at nearly twice the amount of bond issue. Present earnings available for interest and sinking fund twice maximum interest charge on bonds.

## Morton Building Company 6's to Yield 53/4\%

 hotel building costing $\$ 1,400,000$.Federal Square Building 6's to Yield 6\% Grand Rapids newest office building. Bonds tax exempt in Michigan. Inon entire bond issue. Property appraised at twice amount of bonds.

Long-Bell Lumber Co. 6's to Yield 63/4 \%
Secured by standing timber, plants, mills and other property worth twice
the par amount of the bonds. Net earnings for 1922 over four times maximum annual interest of bonds.

## The Miner-Edgar Co. 7's to Yield 7\%

First closed mortgage 20 -year bond secured by direct first mortgage on real estate, plants, equipment, coal, timber and clay lands and railroad,
appraised at over three times amount of the bonds. Net assets of 4 to 1 appraised at over three times amount of the bonds. Net assets of 4 to
for each $\$ 1,000$ bond. Average annual earnings during last 7 years over
three times the annual interest requirements of the bond issue.

## PREFERRED STOCKS

UNITED LIGHT AND RAILWAYS $\mathbf{C O}$.
$6 \%$ Preferred at 76 to $771 / 2$ to Yield $73 / 4 \%$
Cumulative stock on which dividends have been paid regularly since organdividend requirements on this stock. Has prior claim on earnings to nearly $\$ 7,000,000$ on com

## CONSUMERS POWER CO.

$6 \%$ Preferred at $861 / 2$ to 88 to Yield $63 / 4 \%$ Net income available for dividends for 12 months ending March 31, 1923, COMMONWEALTH POWER CORPORATION
$\mathbf{6 \%}$ Preferred at 71 to 73 to Yield $81 / 4 \%$ Earnings for the first six months of 1923 broke all records, being $\$ 7.12$ on preferred stock or more than the entire dividend requirement for the full AMERICAN PUBLIC UTILITIES
$\mathbf{7 \%}$ Prior Preferred at 65 to 68 to Yield 10 $1 / 2 \%$ This company controls twelve gas, light and power utilities in four states. For the 12 months ending June 30, 1923, net earnings were equal to over seven times the dividend renid

## NATIONAL BRASS COMPANY

$\mathbf{7 \%}$ Preferred at $981 / 2$ to Yield $7.11 \%$
Cumulative preferred stock. Tax exempt in Michigan on which dividends have been paid continuously since incorporation in 1912. Net tangible assets of over $\$ 400$ behin

WORDEN GROCER COMPANY
$\mathbf{7 \%}$ Preferred at $83 / 4$ to $91 / 2$ to Yield $73 / 4 \%$ A strong wholesale grocery corporation operating throughout Michigan with Phone or write us or call at our office for further details on any of these securities. We shall be glad to have a representative call on you if you prefer.


No Ground for the Bonus.
President Coolidge is reported to be opposed to a bonus bill unless it contains satisfactory provisions for raising the revenue which its passage will make necessary. In the face of the demand for lower taxes, the framing of such provisions will not be an easy task. The fundamental objection to the proposed bonus, however, lies much deeper than anything connected with the method of its payment. It lies in the fact that the bonus rests upon a vicious prin-ciple-the principle that special compensation should be granted to special groups for sacrifices incurred in a) common emergency.

To attempt to measure such sacrifices in terms of money is to deny the principle of patriotic service.
Even the American Legion rejects the idea of accepting parment for defending one's country. It endeavors tc justify its advecacy of the bonus by treating it, not as a payment for patriotitc duty performed but as an adjustment of economic inestualities resulting from that service. The moral obiection to the bonus remains the same. Payment for patriotic service is payment for patriotic service, whether you frankly call it that or whether with more ingenuity but less candor you term it an adjustment of economic inequalities.
Even if we waive the moral objection, the proposed bonus is fatally defecttive. It does not do what it professes to do. In the first place, as the report recently issuer by the Natitonal Industrial Conference Board notets, it would be impossible to measure the differences in the sacrifices made by the various classes of citizens. In the next place, a direct comparison in economic terms between the amount received by service men and that received by civilians is a false comparison. The two sets of conditions were utterly different. Food and clothing, medical care, recreation-all these things were provided for the soldier at much
less than they would have cost the civilian.
An especially weak spot in the bonns proposal is its failure to take account of the great differences among the service men themselves. They were drawn from all occupations; they varied widely in earning capacity; their financial responsibilities were anything but equal. In addition they entered the service at different times, so that the extent to which they suffered through their withdrawal from civil life varied. The bonns bill ignores these differences. The only distinction it makes is between those who served overseas and those who served at home. This distinction is marked by a difference of twenty-five cents a day in the amount awarded-an obviously arbitrary sum.
The bonus bill will not stand examination upon either moral or economic grounds. Its strength at Washington is due to an entirely different consideration-its supposed value as a campaign argument. Each party is tempted to favor it lest the other party make political capital out of it. We have spent $\$ 2,000,000,000$ in relief, indemnity, and compensation to ex-service men, and we are gladly adding to this amount at the rate of $\$ 500,000,000$ a year. In what sordid contrast to this expenditure is the proposal to give everybody, rich and poor, skilled and unskilled, strong arid weak, a few hundred dollars as "adjusici 1 ompensation"!

France's Struggle for Reparations. We are frequently reminded that ours is an imperfect world, and one of the most forceful of such chastening reflections lies in the present situation with respect to the French occupation of the Ruhr Valley. Poor France! Caught in a vortex of conflicting interests by the politicians and big business men of her late Allies and having her own share of these worthies in the bargain, she cirated her whirling head and planted he: feet firmly in the R.ihr d: a iast and cesperate effort to force a settle-

## PURCHASING INCOME

WE purchase for our own account and offer to the public only the highest type of bonds obtainable in the market keeping in mind always absolute safety of princ:pal. May we send you our list?

CORRIGAN. HILLIKER \& CORRIGAN
Investment Bankers and Brokers
$\begin{array}{ccc}\begin{array}{c}\text { Citizens } \\ 4480\end{array} & \begin{array}{c}\text { GROUND FLOOR MICHIGAN TRUST BLDC } \\ \text { GRAND RAPIDS. MICHIGAN }\end{array} & \begin{array}{c}\text { Bell } \\ 4900\end{array}\end{array}$

An individual executor has other things to do than settle your estate.
Our principal business is settling estates. When they come to us the details are apportioned to our different specialized departments and each automatically and properly attends to its share of the work.

## Micilcainitust OONTDFTY

GRAND RAPIDS

## Merchants Life Insurance Company



Offices: 4th floor Michigan Trust Bldg.-Grand Rapids, Mich. GREEN \& MORRISON-Michigan State Agents

## Grand Rapids National Bank

The convenient bank 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 eafe deposit vaults and our complete service covering the entire field of benking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over
\$1,450,000
GRAND RAPIDS NATIONAL BANK GRAND RAPIDS, MICH.
meat which four years of diplor. macy had failed to effect.
What has been the result? In dustrially, the Ruhr is asletp, and England, faced with unemployment and labor unrest, sees her much desired German market go a-glimmering. A recent editorial in your pages sagely pointed out that im ports into that district have almost ceased. It is difficult to see how this could be otherwise; the point is that France may well be excused for arresting for the moment the gratifying activity in the Ruhr, which both Germany and England found so comforting, knowing that by so doing she could, afforded a fair chance, compel the payment of the reparations she and her allies need and should have.
Much fault may be found with the political and economic structures of to-day. But nobody has yet offered a workable plan for their improvement, and in the expectation that the present scheme of things will hold for some time to come, is it not wiser to adopt a less ferocious attitude towards France? England's policy seems most short-sighted. For the sake of an immediate boom in her foreign trade she is risking the sympathy of a nation she can ill afford to lose. Germany, with no lack of money to apply where it will do the most good, is busily setting her industrial house in order. The Ruhr workmen, so far from being idle, are improving the physical condition of the mines and plants they will not operate. This dispute settled, Germany will be found ready to take her place among the producers and consumers with a vigor that will quickly prove the efficacy of her preparations.
England will be well advised to play a waiting game. To force France into other alliances will be to invite disaster to all Europe. To talk of French militarism and French dreams of European supremacy is easy Harder to deny that she has been the champion of right; that she has brought to an end a situation in which the positive gainer has been Germany alone, and the ultimate loser no less surely England, and America, and all the others, than France. W. P. Church.

Is the Worst Over in Germany?
The announced purpose of the new German government to enter upon a policy of "ruthless" taxation meets with the general approval of financiers on this side. Germany has reached the point where it must either do this or suffer an economic and political collapse. The mark has declined to such an extent that it no longer serves to finance purchases abroad or to meet the expenses of the Government at home. With taxes heavy enough to cover expenditures for domestic purposes, the printing presses can be stopped. It is not expected that they will be stopped abruptly. Prices will not cease rising the moment the new policy is put into operation, and for a time there may continue to be a "scarcity" of money in the financial centers Along with the announcement concerning taxation, there comes a re-
port that Hugo Stinnes, after waxing rich on inflation, now favors the establishment of a stable currency The adoption of a plan for paying wages in paper marks but on a gold-mark basis is also of much significance. In fact, with prices rising as much as 40 per cent. in a single week some system of stabilizing wages was imperative. Skilled workers now receive five or six millions of paper marks per day, but their total daily wage on a gold basis is less than what the average skilled worker in this country receives for an hour's labor. At the moment conditions look more hopeful for a turn for the better in Germany than they have in some time.

## I Am Your Enemy.

I am the ruler of retail reverses. I am Lord High Potentate of Failure.
I am the reason for that downward slant on the profit curve.
I am the cause of all the silent sickness that stills the cash register bell.

I am the origin of dissatisfied customers and loss of trade.
I am the leaven of uncertainty in the midst of certain profits.
I am the element of chance that turns a winning business into a losing gamble.

I am the fountain head whence springs the majority of the dealer's trouble and worry.
I am the key to the problem why more than 15,000 retailers fail each year.
I am the why and the wherefore, the direct and proximate cause, the germ and genesis of unsuccessful merchandising.

I am the Sticker, the Shelf-Lounger, the Leftover, the nameless child of an unknown father

I am the unadvertised product!


ESTABLISHED 1863

Through our Bond Department we offer only such bonds as are suitable for the funds of this bank.

Buy Safo Bonds from
The Old National


## Fourth National Bank $\begin{gathered}\text { grandrapids } \\ \text { michigan }\end{gathered}$

## United States Depositary

Capital \$300,000
Surplus \$300,000
$3 \%$ interest palid on Savings Deposits, payable semt-aunually.


## OFFICERS

Wm. H. Anderson, President; Lavant Z. Caukin, Vice-President; J. Clinton Bishop, Cashler. Alva T. Edison, Ass't Cashier: Harry C. Lundberg, Ass't Cashier.

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A RELIABLE FIRM TO EXECUTE YOUR ORDERS IN BONDS AND STOCKS

## Howe, Snow \& Bertles

Fourth Floor Grand Rapids Savings Bldg. GRAND RAPIDS, MICHIGAN CRAND RAPIDS, MICHIC

## Henny



SIDNEY ELEVATORS
Will reduce handling expense and speed Win reduce handiling expense and speed
up work- will make money for you. Easily instailed. Plans and instructions sent with each elevator. Write stating requirements.
giving kind of machine and size plaftorm Wanted, as of machine and size platform
whight. We will quote Idney Elevator Mnfo. Co.

Insurance Rates Confuse the Issue.
The superintendent of water works in a city of about 20,000 writes: We fully appreciate when making a fire connection that very little water, if any, will be used, however, this service is "demand service" and while the company may not actually furnish water yet the maintenance of its pumping plant distribution system and organization is necessary in order that this service might be furnished the consumer at any period during the day, month or year. The basis for this charge is the same as insurance. A manufacturer may pay his premium on his insurance from year to year and have no fire, yet he is paying this charge for protection. By installation of the sprinkler system the manufacturer materially reduces his insurance rate by the protection furnished by the Water Company, a nominal charge therefore is only fair and legitimate.

These questions may well be asked:
Is the "demand service" for a sprinkler system to put out fire any more deserving of a special charge than the demand service for extinguishing fire on the premises of the property owner without sprinkler i stallation? Why discriminate?
Does the water company "furnish protection" to the owner of a sprinkler system any more than it furnishes protection to the citizens who do not have sprinkler systems? Why not charge them a special fee for such protection?

Has the fact of insurance rate reduction anything whatever to do with the matter of determining whether the water company should make an extra charge for serving a sprinkler system? Why not make a charge on all manufacturers or users of water based upon the basis of "benefits received" if the sprinkler charge is correctly based on this basis?
A water company brings its water to the curb in all cities for the protetction of all property owners. If a property owner decides to take his fire protection water in a form and under a plan which actually benefits the water comapny and at the same time adds greatly to the safety of the community, why should he be penalized? From the standpoint of the water company, it would appear that the special charges should be made upon those who use the most water in the event of fire. Hot Water Bottle and Lunch Box. A solid, white metal hot water bottle has just been put on the market by a novelty house, the first one, it is claimed, ever offered at a popular price. It is guaranteed rustproof and warranted not to leak. It has a capacity of one quart, and is covered with a flannelette bag. The price is $\$ 8.75$ a dozen, and it is designed to retail at around $\$ 1$. The same manufacturer is showing a school lunch box at $\$ 12$ a dozen, of enameled tin to imitate grain leather with a pint vacuum bottle and removable tín containers for sandwiches, etc.
Journalists seem more disturbed by the literary style of various Presidents in saying things than by what they say.

The Brogue is Still In.
Despite the prediction that the brogue type of footwear for men would pass out in favor of lighter shoes, analysis of the sales made for the present season by one of the best known fine shoe houses in the country shows that they are just as strongly in favor with both buyers and consumers as they ever were. Leaving out styles designed primarily for evening wear, it was found that at least 80 per cent. of the business had been taken either on brogues or on some variation of the brogue idea. Another feature was the large proportion of tan shoes sold in this style. While it is a little early yet to say just what they will do for Spring, the indications are that brogues will continue to show up strongly in the business placed.

## A Great Fault.

"Do it to-day" is a good slogan but here is a better one: "It Was Done Yesterday."
You cannot put over what you put off. Delay weakens your determination, postponement will push away your achievement.
The moment you think of the necessary thing to do, either do it at once, or plan to do the thing at the very first opportunitty.
By doing a thing immediately you increase your value to yourself and to others.
Get things out of your way. The accumulation of postponed duties is, without doubt, one of the greatest human handicaps.


## SAFETY <br> CLASS MUTUAL INSURANCE AGENCY <br> "The Agency of Personal Service"

C. N. BRİSTOL, A. T. MONSON, H. G. BUNDY. FREMONT, MICHIGAN

THE HARDWARE AND IMPLEMENT MUTUALS

## DIVIDE THEIR RISKS INTO THREE CLASSES

 CLASS A-HARDWARE AND IMPLEMENT STORES, DIVIDEND $50 \%$ to $55 \%$ CLASS B-GARAGES, FURNITURE AND DRUG STORES, DIVIDEND $40 \%$ CLASS B-GARAGES, FURNITURE ANDCLASS C-GENERAL STORES AND OTHER MERCANTILE RISKs,

These Companies are recognized as the strongest and most reliable Mutuals in the United States, with Twenty Years of successful Underwriting Experience. No Hardware Mutual has ever failed, No Hardware Mutual has ever levied an assessment. Ask the Hardware Dealer of your town.
if interested, write for further particulars.

## The Michigan Retail Dry Goods Association <br> advises its members to place their fire insurance with the <br> GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

and save $30 \%$ on their premiums.
Other merchants equally welcome.
319-20 Houseman Bldg.
Grand Rapids, Mich.

## What is A Living Trust?

AN arrangement by which money and property may be placed in trust with this Company, at any time, for the benefit of yourself or others, is known as a living trust.
Thts form of trust has many advantages. When made for your own benefit, it enables you to free yourself of investment cares.

When made for the benefit of your wife, your children, or others, it enables you to set funds aside in their name. They receive the income, and yous are relieved of personal attention to the financial details involved.

If the trust for the benefit of another is made irrevocable, it cannot ordinarily be affected by anything that may happen to your personal fortune. Thus yous are enabled to set up an entirely independent fund for the financial protection of your wife or other beneficiaries.

Our trust officers woill be glad to discuss a living trust with you, as it may meet your special needs. Our booklet, "Safeguarding Your Family's Future," will give you some interesting information on the subject.

## [rand RapinsTruust [ampany

GRAND RAPIDS, MICH.
Ottawe at Fountain
Both Phones 4391

How a Woman Likes to be Waited On.
We hear a great deal about the "psychology of selling" and about "woman psychology," whatever these two terms may mean. I don't know and I dont' believe anybody does. But I buy things just the same. I have to go into stores. And in connection with the treatment I receive when I go into such places I have very, very definite ideas. I am going to tell about some of them.
In the first place, I like to be noticed. I like to feel that my presence is well worth a nod or a congenial "How do you do." Why should a clerk wait until he gets around to serving me before he acknowledges my presence? I am there. I want that fact recognized.
But if a "How do you do" is forthcoming I want to feel that it isn't of the "duty" variety. On the other hand, I do not want it to be a flip greeting. What I like and what I actually look for when I enter a drug store is a cheery "Good morning"; one that is brimful of heartfelt welcome.
A straight-from-the-shoulder smile and nod go a long way toward putting me in a buying mood. A "I'll be right with you, Mrs. Smith;" anything, in fact, so long as I'm noticed.
I detest standing around any length of time before being waited on. I realize, of course, that it is out of the question always to be served immediately on entering the store, but unnecessary delay is extremely provoking. When it comes to standing around for four or five minutes while Mr . Clerk relates his experiences of the night before to Mr . or Miss Chum, I object. Decidedly. And I have a good memory.
When I ask for an article under a general name I like to be shown a variety of makes. I don't like a clerk to serve me who hesitates to show an assortment. I prefer a talkative clerk; I like to know what the contents are in the cough medicine. I want to know how large a dose should be given. Of coure I can read, but I like to be told, too I expect to be told if the new make of powder is light, medium or heavy; if the knife will hold an edge; if a reduction is offered by taking a quantity; how long the article is guaranteed. In other words I want a clerk that will inform me.

Again, if I specify, I want that certain brand. I detest having the clerk beat around the bush or try the substitution game on me. If he hasn't got what I ask for I want him to tell me so. And after telling me that he doesn't carry that particular kind, or is temporarily out of it, then I am open to suggestions. His talk on other brands is in order then, but not until then.
I don't like to feel under obligation to buy after a clerk has shown me the different grades of an article, or after he has quoted me prices. Rather than impose I would go to some store where I was invited to inspect the stock-and that's what I do.

During the holidays I was "in the market," as the men say, for a razor strop. I didn't know the first thing about strops of any kind, so I decided to visit a couple of stores and compare prices and apparent quality before buying. But my plans fell through. The first drug store I visited got the sale, for the clerk pulled out a whole lot of them and proceeded to explain how to tell a good strop when I saw it. He told me to look over the assortment, and in the meantime he demonstrated one of the better grades. In contrast he showed me how differently his test worked on the cheaper article Then he quoted me prices. The strop I was partial to was too expensive, but before I had time to express my desire to look around the other stores before buying he offered to wrap it up in a nice gift box for me.
I don't know whether I bought the gift box or the strop, but I bought.
I like a clerk to give suggestions. Especially is this true in stores not departmentized. I have often had clerks get out of patience because I didn't tell them all of my wants when they were in a certain part of the store. They don't like to be chased back and forth, I realize, but what is a woman to do when she doesn't know the layout of the store? It isn't her fault that they keep things miles apart.
Perhaps above all else I dislike to have a young boy try to wait on me. I don't care in what department he may be stationed, that statement holds true. A short time ago I went into a drug store to ge a thermos bottle. A lad about thirteen years old stepped up and asked me what I wanted. I told him I wanted a thermos bottle.
"Oh, them things. I know," he said. But he didn't know, couldn't be expected to know. They weren't marked, and when I finally saw one I rather liked and asked the price of it he ran over to the gentleman on the other side of the store with "Dad, how much's this?" In the meantime I saw a larger size that I preferred, and I asked the price, when he got back. "What's the damages on this, dad?" he yelled holding it up.

I didn't buy-not there.
I want some one to serve me who enjoys showing the stock, who will discuss the articles and help make selections. In other words the clerk that gets my patronage is one that arouses my interest and secures my confidence-that is the kind I like to have wait on me. And I go out of my way to find a clerk who will give me courtesy and treatment of that kind.
It is important, this matter of being waited on. It seems to me that if I were running a drug store I should give this phase of my business the thoughtful attention it deserves.

## Flossie M. Stockford.

## In Sunny Tennessee.

Stranger, to little boy-"Say, son, where will this path take me?"
"It'll take you to Dad's still, but it won't bring you back."

## CHANDLER \& VANDER MEY

LOCAL INVESTMENT SECURITIES

707 Commercial Bank Bldg.
Citizens Phone 62425
Grand Rapids, Mich.

## Investigating \& Adjustment Co

We Successfully Locate Debtors and Collect Past Due Accounts. Special Reports Obtained.
Collections and Adjustments Made Everywhere
$5321 / 2$ and 33 Michigan Trust Bidg. Citizens 64647; Bell M. 111


## F. A.SAWALL COMPANY

Investment Securities

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Citz. 62209
Bell M. 3596

## Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan

## GENERAL MERCANTILE RISKS

Write<br>L. H. BAKER, Secy-Treas.<br>LANSING, MICH.<br>P. O. Box 549

## OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

## The Net Cost is $\mathbf{3 0 \%}$ Less

> Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Mich.

WM. N. SENF, Secretary-Treas

America as the Land of Opportunity. Grandville, Sept. 4.-The United States of America, the land of opportunity!
Of all lands on the globe this $\mathrm{Re}-$ public is the one greatest and best land for the advancement of civilization and the engrafting of new ideas in the hearts of the people.
Immigrants from every quarter of the globe come here to better their condition. The humblest wood cutter of Holland or Sweden, or in fact from any country in Europe, not excepting the Turk, has his chance to get to the front, politically. No bars are put up against entering any sphere of life save the single office of President, and this is open for the son or daughter of immigrant parents. It is right here in the United States that man has his supremest liberty to make of himself whatever he chooses.
With all this liberty of thought and action, there are those who plot the destruction of the Government and work in every conceivable way to poison the minds of people against poison the minds $\begin{aligned} & \text { our free institutions. }\end{aligned}$
It is such scheming as this that It is such scheming as this that will undermine the Republic if it is ever brought to the fate of Rome and other fallen nations of the East. Abraham Lincoln, the son of poor but honest parents, attained the Presidency, and he had scarcely seen the inside of a schoolhouse. He was certainly as low down in the scale of worldly posssesions as anybody can get, yet he reached the highest position in the gift of any people. Is not this encouraging for the poorest child in the land?
Grant was of Scotch descent, therefore the Scottish people had a representative in the White House. Roosevelt and VanBuren descended from the Dutch, so that Holland was almost directly connected with the occupant of the White House.
There is alone the Presidency that any immigrant may not aspire to reach, this for obvious reasons, and yet the son or daughter of the immigrant born on our soil is eligible to fill that position
Where in the world under the shining sun are such conditions as here in America, in the land of Washington? With all these glorious opportunities spread before him, should not the heart of the poor mmigrant from any land swell with joy and pride that such a land of opportunity is open to him and his?
There are those of foreign lands, coming here to found homes and make of themselves citizens of the United States, who are as determined to keep the stars and stripes in the sky as any native born. To these all honor and praise. But to the sneakinr socialist who sees nothing to commend in the Government which gives him protection, and in every manner seeks to undermine and destroy, we should have only the utmost contempt, and when his guilty soul seeks to annul the Constitution of our country, the halter should be his portion.
There are no bonds put upon the limbs of any individual not a criminal. The son of the blacksmith, the farmer, the mechanic, the lowest in the scale of any occupation, has the right to aspire, and nobody can deny his right to seek and obtain the Presidency. Then why so much of propaganda? So much of discontent and fault-finding?
Individual liberty was never so little interferred with as in this land of tine free, and nowhere under the ohadow of the flag has the under the shadow of the flag has the man such a chance to make good.
day? have for President today?
A farmer and the son of a farmer. Let the disgruntled tiller of the soil take note of this and govern himself accordingly. Individual liberty, not class domination, is the watchword for America, and we believe Calvin
Coolidge stands four square to the
winds that blow and will render an account for which his friends and the American people as a whole will be proud.
There is no distinction here between the workingman and the millionaire. There is no aristocracy in the United States save only the aristocracy of brains, all of which we submit is as it should be. Brains, not money, leads the way in American advancement to the highest hon ors in the gift of the people.
Such a Government as ours, with a Constitution which acts as a check to sovietism and unhallowed socialism, is the best possible Gov ernment yet conceived among men. One would suppose that in a Government like ours, in which every man is on an equality with his neighbor, there would be no discontent no appeals to passion and prejudice Such is not wholly true, however Sometimes we are led to think that too much of a good thing leads to disaster.
For the last few years crime has run rampant and the punishment has not been as effective as it should A few years ago the Mollie Mc Guires enacted a reign of terror in
in the mining districts of Pennsyl in the mining districts of Pennsylvania. After a time this terrorism solved to squelch that murdering gang, which thev did in a most effec tual manner. Many of that villanous gang were arrested, dulv tried, convicted and hanged. The effect was salutary. Murders ceased and was though many vears have passed, no such evil doings have again come to the front. Prompt and effacacious punishment is the remedy for all criminal conditions. The failure all criminal conditions. The failure of justice at Herrin, Illinois, is a blot est commonwealths of the American est con.
America, the land of opportunity America, the land of opportunity
May it ever be thus! Old Timer.

Sweeping Compound and Preventable Fires.
Mr. Merchant, watch the sweeping compound after it has been used on your premises. Too frequently the porter or others get the habit of sweeping this compound and the floor sweepings, which often includes matches, cigarette and cigar stubs, waste paper and other inflammable material, into a corner or basement unnoticed by you, and may cause a fire at any time. Sometimes spontaneous combustion does the work in this kind of accumulation; we have in mind at this time two fires originating from that very cause, one entailing a loss of $\$ 65,000$. "A stitch in time" is old advice, but none the less valuable in cases like this. Save your "nine" by insisting that this practice, if indulged in at all on your premises, be discontinued at once. "Just swept there for the time being because he did not have time to pick it up" is an excuse for its existenc often given. Better take time while it is possible, keeping in mind the fact that fire and destruction wait no man's time. They take their own, and that is often at the least opportunity temporarily given. At no time, under no circumstances, should a fire hazard be tolerated if you would be on the side of safety and conservation.

If it is hard for you to write your newspaper advertisements, see whether you have an employe who may like that kind of work and be glad to try a hand at it.

BELL, MAIN 2435
A. E. Kusterer \& Co.

Investment Securities
GOVERNMENT, MUNICIPAL,
PUBLIC UTILITY, RAILROAD,
CORPORATION BONDS

817-821 MICHIGAN TRUST BUILDING
GRAND RAPIDS

## Fenton Davis \& Boyle <br> BONDS EXCLUSIVELY R. NAT. BANK BLDO <br> Chicago GRAND RAPIDS <br> Detroit <br> First National Bank Bldg. Telephones $\left\{\begin{array}{ll}\text { Cltizens } \\ \text { Main } 656\end{array}{ }^{4212}\right.$ Congress Building

## The Mill Mutuals <br> AGENCY <br> Lansing, Michigan

Representing Your Home Company,
The Michigan Millers Mutual Fire Insurance Co.

And 22 Associated Mutual Companies.

## \$20,000,000.00 Assets

## Is Saving 25\% or More

Insures All Classes of Property

ROBERT HENKEL, Pres.
A. D. BAKER, Sec.-Treas.

## CITIZENS TELEPHONE STOCKHOLDERS

Should investigate the investment features of the Grand Rapids Mutual Building and Loan Association. Its Five Millions of Assets are secured by
first mortgages on improved Grand Rapids real est the highest return consistent with safety and are withdrawable upon dem pay Over Kresge's in the Widdicomb Building.

## Multigraphing, Addressing, Form Letters, Mailing Lists WATKINS LETTER SHOP

Citz. 64989
112 Pearl St., N. W.
We say little-Our work and service speak for us.

# What the Industry is doingto helphou sell Underwear 

I.
Advertisements specially planned and designed to put people in a proper buying mood - to make them want to buy fall underwear in late September and early October, are being inserted in a large list of general MAGAZINES and FARM PAPERS.

And local NEWSPAPERS will carry advertisements sending men and women to your store in October. The combined circulation of this September and October Advertising is well over thirty-six million. YOUR Patrons cannot possibly miss it.

## II.

Thirty thousand Retailers will, during
September, receive an unusual display card ("BOZO - His actions speak louder than words")- to be displayed at once and for just one purpose - to make every passerby ask himself the question-"Am I wearing the style, weight and type of underwear best suited to this season of the year, my personal vocation a d my personal health?"

III.This "BOZO" Card and other special display material will be delivered in person by representatives of the Association to 15,000 retailers - the other 15,000 will be delivered to the trade by wholesalers and manufacturers, or will be sent direct, if requested, from the Association.

## IV.

With this display material you will receive a copy of the Association's portfolio describing in detail our plans to -
Sell Knit Underwear to Everybody Everywhere
This portfolio contains many valuable ideas that will help you sell more underwear during the year and particularly during NATIONAL KNIT UNDERWEAR WEEK October 8-13


You will get results-increase sales-if you make window and counter displays and use space in your local papers that week to tell about your own lines of underwear-if, in other words, you "tie up" with the MILLION DOLLARS that will be spent this fall by individual Manufacturers and by the Association to sell KNIT UNDERWEAR to every man, woman and child in the United States.


A copy of this Portfolio will be sent FREE on

Detroit-The Detroit Retail Grocers' association announces its Detroit Pure Food and Household Exposition, which will be held in the auditorium of the General Motors building from Oct. 26 to Nov. 3. The grocers are enthusiastically supporting the show, and expect to have a large attendance. Nearly fifty display booths have already been contracted for by various manufacturers and wholesalers.
Royal Oak-R. Bowden, dry goods merchant, is preparing to vacate his present location on Washington avenue, after eight years there.. He will eventually locate in another location nearer Main street.
Brown City-Fire recently totally destroyed all buildings and equipment of the Eureka Milling and Elevator Co. here. Loss $\$ 60,000$; insurance $\$ 35,000$.

Window Display Advertising.
"Waiter," growled a customer, "I should like to know the meaning of this! Yesterday I was served a portion of pudding twice the size of this."
"Indeed, sir!" replied the waiter "Where did you sit?"
"By the window," answered the customer.
"Oh, that explains it!" said the waiter. "We always give the people at the window a large helping. It's a good advertisement!"

Nothing is more pitiable than the man who has lost his own self-respect while gambling to buy the respect of others.

## Remarkable Turnover.

"Profits in my business depend entirely upon a rapid turnover," remarked a merchant in a hotel lobby the other day.
"It's the same in my business," said an athletic looking man who overheard the merchant.
"What line are you in," asked the merchant.
"I'm a trapeze artist with Coop \& Lent's circus.'

Changing the Basis.
"Mr. Grocer," said a customer, "how is it that you have not called on me for my account?"
'Oh, I never ask a gentleman for money."

Indeed! How, then, do you get on if he doesn't pay."
"Why," replied the groceryman hesitating, "after a certain time I conclude he is not a gentleman, and then I ask him.'

## The Successful Serenader.

I want a banjo."
Here is one with a fine tone. Try
"I don't care about the tone. don't play."
"Oh, it's for a friend, is it?"
"Nope, for me."
"But what do you do with it?"
"I take it under my girl's window and tell her if she doesn't open the window I'll play the durned thing!"

The commonplace daisy is made immortal by the poet and in return the poet is made immortal by the commonplace daisy.

## Helping Both of Us

We could both handle probably 50 per cent. more business with little extra expense. Most Retailers buy from several wholesalers until a reason of consequence prompts him to buy mostly from one. We believe we have found the way whereby we can each do 50 per cent. more business and why you should concentrate your buying with us.

Our stock is complete and freight costs less because we are so close.

Most merchants advertise or should. Many are subscribers to several advertising services. We have helped put on sales for our customers and have realized that if all our customers tried, they could increase their business and ours too.

Realizing your desire to constantly have something entirely new and different, we have entered into a contract arrangement with the largest advertising agency in the U. S.; one whose publications are read by most retailers, whereby they will prepare for our use exclusively a MONTHLY ADVERTISING SERVICE, so as to give our retailers, the newest and most successful sales plans being used by successful merchants over the country.

This Service represents the best in the way of Plans, Layouts, Illustrafions, Catchy Headlines, and strong advertising copy. Most display advertising is weakened by its sameness, but this service is different. All display ads are cut from 140 of the leading city newspapers and then a staff of experts select from this mass of material what they regard as the best. Each monthly issue is ready a month in advance and is brimming full of new ways of telling the public what you want them to know.

This Service sells at $\$ 90$ a year but by contracting for a large number of copies, we are able to let you have it for $\$ 25$ a year. The cuts and mats are priced in the Service so you can get them at nominal cost.

We will give the October Service gratis so you can try it first at our expense, and we are sure that you will want it continually thereafter. Just drop us a line and we will forward it immediately.

We handle this Service at cost as our purpose is to increase the business of our customers and thereby, our own.

## GRAND RAPIDS DRY GOODS CO.

ENGLISH CREDIT PRACTICE. One of our readers gives us the benefit of his observations during a recent visit to England:
From the brief investigation that I was able to make, I think you are right-in England the law protects the creditor instead of the debtor, as with us.
The audit by certified accountants occupies an important place-the Government requiring an audit for tax purposes and the same one is used for credit. The auditor must be a member of an institute which is very jealous of its standing and would discipline or expel a member found to be careless or doing wrong.
The banks place a greảt deal of weight upon the auditor's report, always requiring this based on latest statement, when credit is asked. Besides this, they check up by asking opinions of two or three bankers who are familiar with the concern, and also get a confidential report from a bankers' agency-Seyd \& Co., Ltd., 38 Lombard street, London. (They furnish reports and rating books only to subscribing bankers.)
It is extremely difficult for one who has failed, under doubtful circumstances, to obtain credit after-wards-much more difficult than in the United States, I imagine.

Everything pertaining to banking and business is done with a carefulness and thoroughness that is unknown with us and the granting of credits is part of the whole program of carefulness. I suppose one reason is that profits are smaller than with us, beside the fact that it is an older and more conservative community. As examples of their caution, every banker paying out Bank of England notes (i. e., all notes of $£ 5$ or over in amount) must list the serial numbers of the notes in a book. A customer presenting a note for $£ 5$ or up, in making a purchase, is often asked to place his name and address on the note. A check cannot be endarsed over to a third party, by party in whose favor it is drawn.

## The Real Salesman.

Has a steady eye, a steady tongue and steady habits.

He understands men and can make himself understood by men.
He turns up with a smile and still smiles if he is turned down.
He strives to outthink the buyer rather than to outtalk him.
He is silent when he has nothing to say and silent when the prospect has something to say.

He takes a firm interest in his firm's interest.

He knows that he is looking out fo: his own interests by looking out for his prospect's interests.
He keeps his word, his temper and his friends.
.He wins respect by being respectable and respectful.
He can be courteous in the face of discourtesy.

He has self-confidence but does not show it.

He laughs at a little run of bad lack, and sees to it that he never has another through his own fault.
He knows that he can not expect to sell every prospect, but that he
can come very near to selling everyone.
He has no habit that can possibly make his presence at all offensive to the most particular prospect.
He avoids discussion of the merits of a competitor, politics or religion.
He is a thorough gentleman-first, last, and all the time.

## Hats for Early Fall

The gloss of satin and the depth of velvet, together with the dullness of crepes and velours will be the high lights of the materials of the new season, according to the current bulletin of the Retail Millinery Association of America. Velours have supplanted felt in some measure, except in black, and the softness of
the former is a thing in their favor for present developments of the handblocked modes. The bulletin goes on:
"Slipper satin is just beginning to appear-a bit early, but as it pastes to the other side of velvet and alternates in sections with the initial presentation of hatters' plush it is a welcome factor that is both rich and 'dressy.' Duvequ is not nearly so active, except in the popular-priced lines. It is more of a late Summer item than for early Fall, however, and the buyer is now looking for merchandise for that period.
"Metallic lace will show up well, due to the vogue of embossed brocades of gold and silver, for the touch of metal that crept into midsummer hats has developed into a
real revival of last year's metallic season. Long nap hatters' plush and panne velvet, the standard millinery fabrics for Winter wear, are again to the fore in presenting the new Parisian line and trimming for the crowning glories of Fall, 1923.
"Wide supple velvet ribbons make the entire hat many times over, and the supple chiffon does well for the draped parts of hats that boast fabric combination in matching shade, rather than in diverse colors. Chenille cloths and bands, alternating with tinsel strands, make another novelty that the quantity converters have taken to. Hatters' plush, combined with velours, makes the sport hat of the day, but the newer chapeaux of this type are to be developed in Chinese embroiderias."



Wheat Growers' Compensation. And now a scheme is on foot to give the wheat growers a bonus. It does not amount to much compared with the proposed bonus for exservice men. All that is asked for the wheat growers is a paltry $\$ 51$,000,000 , whereas the ex-service men demand a hundred times as much. Perhaps the wheat belt politicians assume that if the Treasury can stand a raid like that it won't mind doling out an extra 1 per cent. in the form of "adjusted compensation" to the wheat growers. For strange to say, the wheat growers' bonus is also sugar coated by being described as a form of "adjusted compensation." Here is the way it is done The United States Grain Corporation handled wheat in the war period after the Government had fixed the price, and when it wound up its work its books showed a profit of some $\$ 51,000,000$. Now, it is claimed, this was made at the expense of the farmers and they are therefore entitled to a rebate.
The assumption that the farmers would have pocketed this $\$ 51,000,000$ if the grain corporation had not done so is just an assumption and nothing else. The corporation was a great central marketing agency which bought and sold wheat both here and abroad, and there is nothing to indicate that this $\$ 51,000,000$ which it showed above expenses would have gone into the farmers' pockets if the Government had not exercised its wartime control over wheat. If what the farmers' political saviors say is true, all this and more, too, would have gone into the pockets of the "middlemen" if there had been no Government intervention.

Township is the Correct Unit.
Failure of the Fond du Lac County Board in Wisconsin to ratify an agreement presented to it by the Fond du Lac city government providing for joint purchase of a county fire truck, on the ground that such a truck could protect only a limited portion of the rural territory in the county, emphasizes the fact that as a rule, the county is too large a unit for a single piece of fire apparatus to cover. The township is the natural political unit for furnishing rural apparatus protection. Particularly in the east and frequently in all other parts of the country, each township will contain at least one small town. A sensible procedure would be for the township and the small town to unite forces for the purchase of a small triple combination so that both the rural district
and the town itself might have better fire protectiton than if each proceed ed separately. States which have leg islation directly dealing with the subject of rural fire protection have re cognized this fact and have authorized townships to purchase and maintain fire apparatus.
It would not be surprising if this whole subject of rural fire protection should get into legislative sessions before another year has gone by Cities and towns over the country are making agreements for suburban or rural fire protection at a constantly increasing rate. Nearly ever month, reports of such action on the part of several municipalities and towns comes to the attention of Fire Protection. Sometimes there is a lack of harmony between the city and the rural district with a consequent failure to arrive at a satisfactory agreement. Many of these difficulties could be obviated if the states were to adopt legislation making it possible for townships to act legally in uniting with municipalities or towns in the purchase and maintenance of protective devices.

## An Expensive Dog.

A doctor in Grand Rapids recently lost a full-blooded Airedale terrier, and the question of the compensation to be given to the finder, if the dog were returned, was under discussion between the doctor and a friend.
"It will be a heavy reward to pay," said the doctor.
"No doubt," said the friend.
"About fifty dollars," sorrowfully murmured the medico.
"Most likely," said the friend.
"I wish the dog had stayed at home," resumed the doctor.
"It would have been less expensive."
"He was a rare and handsome animal."
"Nothing like him in the city."
"Pedigree and style considered, worth fully $\$ 200$," said the doctor.
"And the finder will be aware of that, too," cried the friend.
"Afraid so," huskily whispered the doctor.
"Better have your check ready for sixty dollars," added the friend. "The dog is sure to be returned."
"Hate to have to do it," said the doctor, "but a $\$ 200$ dog is worth it, I suppose."

Just then the butler appeared with a note for the doctor. It read as follows:
"Will doc please give me fifty cents for returning his Yeller dorg? I hate to ask so much but I had to feed it for too days."

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## Cause for Spoilage in Canned Lobsters.

In the July issue of the American Food Journal, Dr. E. G. Hood, of McDonald College, McGill University Montreal, is quoted in a recent re port as to his investigations into the causes for blackening of canned lob ster and-in view of the trouble which jobbers and retailers encounter from this cause, also the large amount involved in canned lobsterhis general conclusions are worth re printing. The pack investigated was that of 1921 and 1922 at North Rustico and Borden, Prince Edwards Island.
Throughout the investigation some 4,000 cans of lobster were packed and examined, sufficient to permit of an examination of a number of cans every month for a year and a half after the cans were packed. As re sults of the monthly inspections involve considerable detail, a summary of the various experiments are stated, as follows:

1. All theories advanced by lobster packers as to the cause of discoloration, blackening and smut have been investigated by experimental methods.
2. The results of experiments have led to certain definite results as to the causes and prevention of discoloration.
3. The use of heavy tin plate does not prevent discoloration but may delay it.
4. A good quality of tin plate is necessary for lobster cans-at least two and one-half pounds of tin to the box of plate.
5. The best packs investigated have been put up in the so-called "sanitary" can, with paper or rubber composition gasket
6. The enamel or lacquered can shows no improvement over a good quality sanitary can with a parch ment lining.
7. Tight seams are necessary with lobster cans to avoid entrance of air and consequent formation of rust, followed by blackening.
8. Flux, resin, or soldering preparations have no appreciable effect on discoloration.
9. Parchment linings with a good quality of tin plate are better than enamel cans, improving the general appearance and quality of the lobster.
10. Canning of dead lobster produces typical discoloration.
11. Delayed meat, whether in the shell or out on the table or in the cans, increases the amount of discoloration.
12. In warm weather delay in handling of meat invariably results in blackening.
13. Where lobster blood is not carefully washed from the meat blue black discoloration follows the pack
14. Leg and arm meat discolor more readily than claw and tail meat.
15. Discoloration is not influenced by the percentage of salt or fresh water pickle.
16. More pickle aids in sterilization, about a half more than is used at present.
17. In closing cans, a top with paper or rubber composition gasket is better than a top with a raw edge.
18. Cans defective in manufacture will. result in a complete loss of product.
19. Sterilization by two to four hours' boiling at 212 degrees F . is not sufficient to kill all bacteria that may be present, consequently a large portion of boiled cans shows discoloration caused by the growth of bacteria. Some bacteria found in sea water, lobster, etc., are killed only by nine hours' continuous boiling.
20. The amount of discoloration in the meat and cans of fall pack lobster is much less than that of the spring pack.
21. Discoloration, blackening smut is of two kinds-chemical and bacterial.
22. In processed lobster, chemical discoloration accounts for 85 to 90 per cent. of affected cans.
23. In boiled lobster chemical discoloration accounts for about 75 per cent. of affected cans.
24. Sea water or well water from near shore or from unsanitary surroundings will cause trouble to the canner.
25. Unsanitary conditions in and around the factory, dirty floors tables and utensils, result in increased numbers of bacteria, which get into the meat or cans and cause discoloration or other troubles, result ing in a poor product and lowe

## 26. Cleanliness of employes,

 pecially of those handling meat, is necessary for the same reason as in 25. Caps for confining the hair clean aprons, clean hands and nails and clean habits are absolutely necessary in a factory dealing with human food.27. By the use of acid pickle, chemical discoloration may be elimin ated so that the lobster meat can be marketed as first quality lobster.
28. Different types of containers have been tested-glass, zinc tops etc. Glass is impracticable for small factories. The zinc top has merits, and experiments ${ }^{\bullet}$ concerning its use are in progress.

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GRAND RAPIDS, MICHIGAN

## FLOUR

## Sharing with Consumers

Bread is "dirt cheap" in America-the cheapest of all foods. Yet some municipal authorities and other reformers are urging a further cheapening of the price of this food. Steps to share with consumers in the lower price of flour should not be taken along cheapening lines. The thing to do is to encourage bakers to purchase better flour and bake better bread.

All America, including consumers and wheat growers, would profit from nation-wide buying of high quality flour at quality prices by every baker of bread.

## Buy Fanchon---Red Star

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Michigan Retall Hardware Assoclation. President-J. Charles Ross, Kalamazoo. Vice-President-A. J. Rankin, Shelby. Secretary-Arthur J. Scott, Marine City. Executive Committee-L. J. Cortenhof, Grand Rapids; Scott Kendrick, Ortonville; George W. McCabe, Petoskey; L. D. Puff, Fremont; Charles A. Sturmer, Port Huon, Herman Digman, Owosso.

Suggestions in Regard to Stove Salsemanship.
Written for the Tradesman
Salesmanship is an essential part of store service. Not merely does the store where there are real salesmen dispose of more goods but the attention necessarily devoted to the buying public adds immensely to the prestige of the establishment. Even the customer who would purchase from a mere "order-taker" is pleased to have a real salesman attend to his needs.

The hardware salesman will find it good business to prepare beforehand a selling talk on -stoves. At least, he should give some forethought to how he will present the merits of his goods or deal with different classes of customers.
This does not mean that he should hand out a cut-and-dried talk to every prospect who comes along. That is a mistake. The selling talk to be successful must of necessity be adapted to the individual customer.
But the salesman should have a logical, definite line of attack. He should study the selling points of the stoves he handles; and should anticipate objections and be prepared to successfully meet and overcome them. In this connection the wise salesman learns by his mistakes: The best salesmen makes mistakes now and then; but he is the best salesman because he profits by his errors. He uses these mistakes as stepping stones to success. If a sale is lost through lack of an adequate argument to cover an objection, that means there is a vulnerable point in the selling talk. The wise salesman studies the weak spot till he finds the right answer.
Many arguments fail of effect because the salesman neglects to consider the customer's point of view. The man who is buying a stove really understands very little, and cares very little, about the various technical processes of construction. It is therefore a sheer waste of time to talk about these processes.

What the customer does want to know is what the stove will do for him. If it is a heater, he is interested in the comfort it will provide. That, consequently, should form the basis upon which to construct your sales talk. If there are any special features of the stove that make for greater efficiency in the production and radi-
ation of heat, these features will in terest him, and should be played up. If, on the other hand, the prospect wants a range, the cooking and baking facilities will be the points to feature. A large, roomy oven is worth dilating upon; also the way in which the heat is distributed to all parts.
Just ordinary statements of fact are not sufficient. You must bring your imagination to bear on the matter. You state, for instance, that the stove is a good baker. This bare assertion is correct enough, but it should be elaborated. Picture the delicious pies, cakes, pudding, etc., that can be made in an oven so perfectly constructed as this one. You at onec interest your customer because it is the edibles of which he is primarily thinking; and he is interested in the range as an efficient means of producing them.
Again, everyone is susceptible to an argument based on economy. The fuel-saving properties of the stove should always be featured.
A handsome stove appeals to the average customer at first sight; but at the same time the housewife is interested in the amount of work required to keep it clean. In your selling talk, therefore, it is well to emphasize that your stove possesses the maximum of appearance with the minimum of work required to keep it up. That is, if the stove bears out the contention.
The average salesman is quite frequently brought into contact with the price objection. The prospect may be well enough pleased with the stove itself; he may think it is just the stove he wants; but he has, quite often, expected to get such a stove for less money, and may consider the price too high.
Salesmen have various methods of meeting this price objection. Some dilate upon the superior merits of their stove in contrast with competing lines. Others make it a point never to mention a competitve line, satisfying themselves with talking up their stove from an investment standpoint. The latter is, of course, the preferable method. To knock a competing product is to advertise it.
It quite often occurs that sales are lost through the salesman's inability to close the deal. It must be remembered that the buyer is as a rule on the defensive. When he makes his final decision, it means the end of the struggle; one of the two contending forces has struck its flag. Right at this point everything depends on the salesman's ability to clinch the sale. He should never

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consider his selling talk complete till this point is mastered, for it is here the fight is won or lost. By a carefully planned, well-executed maneouver the salesman, even though up to this time apparently beaten, may very well turn the tide in his favor A single blunder at the critical moment may, on the other hand, lose a sale when it should be won.
The dropping of a seemingly chance remark which will convey the idea that you consider the deal closed is quite often instrumental in leading the customer to a favorable decision. Care, however, must be taken to avoid giving offense. It is always good policy to get the buyer to do quite a bit of the talking, immediately before the attempt is made to clinch the sale. The buyer who has aired his objections has, in effect, let off steam; he will be more favorably inclined from that very fact.
Indeed, the skilful salesman always plans his selling talk with a view to drawing out the buyer. It is almost vitally essential, in good salesmanship, to get the buyer's view-point as early as possible in the game.
Therefore, get the customer talking. The more he talks, the more he finds to commend or criticize the more intersteed he becomes. And interest is a pre-requisite to making a sale.
I have known salesman and customer to argue for an hour or more, often with apparent heat, regarding the merits of a range. The customer would criticize vigorously, and make any number of objections; and the salesman would blandly explain them away, at the same time bringing out tactfully the strong points of the range under discussion. The upshot being that the customer signed his name on the dotted line.
And on the other hand it is not uncommon for a prospect to express the greatest admiration for the range shown him, to agree with the salesman at every point, and-to remain cold.
"Before I sell a man," says an old stove salesman, "I've got to get him interested. If he makes objections and interposes difficulties, I know just what's biting him, and just what to tell him. But where he stays cold and uninterested, or merely makes a polite and complaisant pretence of interest, I can't get under his shell. I can't get to him. I have no means to knowing what his attitude is. So it's my cue to get the customer warmed up as quickly as possible, to get him to talk, to find out what his objections are, and to answer those objections.

It is a good thing, therefore, to ask questions; to find out what experiences the customer has had with ranges or heaters, what his difficulties have been, and so forth. Getting the customer's view point is immensely helpful in making the sale.

Victor Lauriston
KEEP TO YOUR COURSE.
More people fail because they waste too much valuable time in just wandering aimlessly about, darting here and yon instead of determining where they want to go and then making straight for that point, than
by reason of actual inefficiency if they would only have the good sense to keep to a fixed course.
Some people kill time and lose out in the business game by listless drifting, while others spend all sorts of energy just dashing here and there sort of cockroach fashion. They actually wear themselves out without getting anywhere at all. Imagine a ship setting out on its voyage with point of landing decided upon and everything properly set, and then making any number of false starts before it actually got away from its dock, and continuing its foolish policy of going in this direction and then in that. Wouldn't such a ship stand a pretty good chance of being wrecked, and if it ever did reach its destination safely, would the passengers sailing on it the likely to want to choose this ship for another voyage? They certainly would not. And no more would the shifting and shunt ing, the backing and filling type of individual gain or hold the confidence of the public.
People of the undecided, uncer tain type are not to be depended upon. They may do a job well and do it in good time, but on the other hand the chances are much in favor of their bungling the business altogether.

Determine on some course, not only on what you want and intend to do, but how you will do it, and then go ahead and accomplish the task, saving time and energy by sticking to the course you have laid out. Of course there are exceptions to all rules, and people often change their professions or businesses several times before they find the place best suited to their talents and abilities. But don't spend a whole life switching from one thing to another. Find the niche into which you will fit as speedily as possible and then fit yourself into it, determine just as quickly as you can where you want to go and then head in that direction.

No Man Is Indispensable. me not what your place may be Aare not what your that's most laborious With a mighty little salary.
Or one that's fat and glorious; But. be your labor great or small, Some other guy can do it all: Some other guy can do it a
No man is indispensable!
When you begin to swell with pride And cater to the gallery, And put on lots of raised your salary Why then's the time you'll tumble quick Such ways are indefensible;
Some other guy can do the trick Some other is indispensable!
It's well enough to know your worth And know just what to do with it, But don't magine that the earth No it will roll upon its way, And-what seems reprehensiblesome other guy will draw your pay: No man is indispensable!

Capture Coffee Trade.
There has been a radical change in the quantity of Brazilian coffee carried by the leading countries. The American flag has usurped the British flag in first place with 29.5 per cent. of total clearances of coffee during the first half of the current crop and carried almost 100 per cent more than any other individual flag
That success which doesn't measure up to the Golden Rule is shortmeasure success.

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Central States Managers Central States Managers Marion, Ind.


What Is the Matter With the Old Places?

## Written for the Tradesman

Two women were standing near me, looking out over the beautiful valley. One was young, with an eager face and what you might call a per manent smile; only it wasn't exactly a smile. Her expression had the quality of a smile; but as I tried to analyze it I saw that it was a kind of radiant serenity, as if she had found some inexhaustible fountain of inner happiness, which would not run dry in the desert journeys of life.
The other was a good deal older, rather hard faced; and with an expression that made me think she had found sour rather than sweet things in life.
"It is even more beautiful than you said it was," the younger woman said. "I think it is the most beautiful place I ever saw. No wonder you were happy here."
"That is why you think it is beau? tiful," the other woman said. "You never were here before-and happy."
"What do you mean? I'm sure any one would think it beautiful. How could they help it?"
"Oh, it is beautiful enough, I suppose," The older woman rejoined. "But it isn't as I remembered it. I wish I had not come. It is only another illusion destroyed. Let's go back to the hotel.
Not as she remembered it! I understood perfectly what she meant, even though her companion evidently was much perplexed. And later in the day she told me herself.
"I lived here for several summers when I was a young girl," she said. "I though it was simply heavenly." "So it is," I insisted, obstinately.
"Yes, I dare say. But you haven't a young girl's enthusiasm-an enthusiasm that you lost long years agoto compare with the way you feel about it now. I was happy then; I had all my dreams; none of them had been spoiled by experience. I thought the world was a lovely place and that everybody in it was not only good, but my friend. Now I know better; I learned differently-long since."
"Then it isn't the place that has changed," said I, "Isn't it yourself?" "Of course it is. But the place is changed; every thing is tumble-down and overgrown. Look at that old barn-flat on the ground; broken down by the snow I suppose in one of the horrible winters they have up here. And the people are so utterly shiftless."

The place was changed for her, I saw, because she long since had lost the inner power to put anything into
her eyes when she looked at it. It was, and is now, just as beautiful as it ever was. Even as she spoke the glorious sunset was painting the sky behind the mountains wish incomparable sweeps of crimson, orange and purple; the lake in front of them was a blaze of fire except in the deep shadows in front of the forest. Even the tumbledown barn took its place in the picture.
"I used to think," she began again, "that this lake was a tremendous body of water-as large as the sea itself could be. And those mountainsreally, they don't amount to anything once one has seen anything in the world; to me they used to seem to touch the sky. Now it looks to me like a very small affair-hardly more than a puddle. And even the people who used to come here; most of them are dead. That fat woman with the overdressed daughter: I use to play with her here. She was a very nice little girl, too. I wonder if the place is as much of a disappointment to her as it is to me."
So here it was again. I have seen the same thing, so many times. I I knew what she meant, of course; I have gone back to old childhood places, and found them all shrunken and overgrown and full of strangers who were not even interested in the fact that I used to live there.
It brought back to me what a wise old man said once in my hearing:
"Every place is what you make it out of the material that is within yourself. It is not a place, it is a state of mind-your own state of mind. You come back to a place where you were happy, and find yourself disappointed because you don't feel that way again. As if a certain grouping of trees, with a certain kind of scenery around it, could supply happiness. No place is the same when you go back to it in a different state of mind. The happier you were there, the sadder you will be now, unless you can take with you the same spirit that you had before."
The beauty of any place is in the eyes with which you look at it. The happiness that you find in any place is something that you put into it, out of yourself and your own reactions to what you find there.

That is why it is so important in the home to train little people so that they will have resources within themselves, and that permanent happiness that shines out upon all the people they meet, and gives to the places where they go a beauty that does not fade or get overgrown.

Prudence Bradish.
[Copyrighted, 1923.]


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Obstacles to Manufacture of Prison Goods.
When Governor Groesbeck is ready to begin operations at his rattan chair factory in the Ionia prison-which enterprise he is installing solely to injure Fred W. Green, the Ionia rattan goods manu-facturer-he will find himself up against a singular situation. In other words, he will have to purchase his raw material of Fred W. Green, because Mr. Green is in complete control of the market for this staple article. The material is grown only on an island in the East Indies owned by England, which has granted Mr. Green the exclusive right to handle the output. Moreover, Mr. Green owns the patents on the only practical machine in this country which will successfully separate the heart of the rattan from the outside portion. If Mr. Green refuses to sell raw material to his criminal competitors-as he would certainly be justified in doing-Governor Groesbeck will have to divert his new factory to some other line of business.
The brick shipped to Grand Rapids by the Jackson prison on the order of the Consumers Power Co. will not be used by the purchaser, but will be turned back to the maker. Two reasons are given for this action -the brick are too poor to be utilized in a steam plant and (strange to say) the union bricklayers of the city refuse to handle the output of convicts and criminals. What disposition will be made of the several carlot shipments remains to be seen, but the brick are crumbling so rapidly that they will soon be heaps of junk.
Proceedings of the Grand Rapids Bankruptcy Court.
Aug. 23. On this day were received
the schedules, order of reference and adthe schedules, order of reference and ad-
judication in bankruptey in the matter of Shaheen Slayman, Bankrupt No. 2335 .
The matter has been referred to Benn The matter has been referred to Benn
M. Corwin as referee in bankruptcy. The M. Corwin as referee in bankruptcy. The
bankrupt is a resident of Grand Rapids,
and has conducted a dry goods and noand has conducted a dry groons and no-
tion business at such city. The schedtion business at such city. The sched-
ules list assets in the sum of $\$ 2812.87$, of
which $\$ 250$ is claimed as exempt, with Which $\$ 250$ is claimed as exempt, with
liabilities of $\$ 4,552.58$ The first meeting
of creditors has been called for Sept. 12 . of creditors has been called for Sept. 12 .


 Silbar \& Co.̈Grand Rapids Gi- 237.43
Hedge \& Ludman, Zanesville Ohio 154.25
Kalamazoo Paper Co. Kalamazoo 30.00
Walverine Paper Co., Otsego Kalamazoo Paper Co., Kalsamazoo
Wolverine Paper Co.. Otse Burd Knitting Co., Philadelphia-
Wheeler Fisher Co., Chicago Wheeler Fisher Co., Chicago
F. W Wughes Co.. Pittsburgh
Loweli Mfg. Co Grand Loweli Mf. Co.. Grand Rapids-
Jos. Tavelaar. Grand Rapids J. W. Williams Co., Glastonbury Lackawana Gaverall Co.. Scranton Hettick Mrf. Co., Toledo $-\cdots----\quad$.
Jas. S. Kirk \& Co., Chicago Woodhouse \& Co., Grand Rapids Graham Bros. \& Co., Chicago -Mrs. Geo. Ellis, Grand Rapids----- 10.27 Mharles Ferris. Charleston, W. Va. 300.00 Reynolds \& Reynolds, Dayton -- 105.00
New England Binding Co dence Hirth Krause Co, Grand Rapids--
Ferris Kalill, Springfield, Mass
 Dr. Louis Barth, Grand Rapids-- 63.00 Universal Var Wmbor , Grend Rapids Madison Square Garase, G. R.-Brown Seed Co Grand Rapids--M. Azzar, Grand Rapids $\quad 18.60$

Styles in Lighting Fixtures. There is a decided tendency toward simplicity in the newest designs
in lighting fixtures shown by a prominent house. The American Colonial especially, is in great demand on account of the prevalent styles in architecture. Wrought iron is much used, for the first time to any extent in this country, it is said, being in keeping with the rugged scheme of decoration used in many early Tudor and Colonial houses. Cut glass chandeliers too, are very popular for the more elaborate and formal rooms. But even the most elaborate pieces are characterized by the utmost simplicity and slendor elegance of design. For the kitchen and bathroom, diffused lighting by means of groundglass globes is a recent innovation. Special fixtures are shown which are designed for the low-ceilinged room.

Gabby Gleanings From Grand Rapids. Grand Rapids, Sept. 4-Grand Rapids Council held its first meeting fol lowing the summer recess last Satur day evening at the lodge rooms in the The of C. building on Ransom street. The sudden and frequent showers of the evening prevented a large attendance of the boys, but what the meeting lacked in quantity it made up in quality-and one candidate was initiated. From now on the peddlers are expected to be on the job every first Saturday evening in the month. W. O. Cascadden is now the local scribe, so shoot him the news you
have. Phone 4310 . If he is out, tell it to the girl.

A candy manufacturer who does a large wholesale business once was asked what was the chief value of his retail store. He replied, "It gives us an unlimited opportunity honorably to eavesdrop on the public." Such eavesdropping pays, as many different companies testify. Several manufacturers have arrangements with retailers whereby the manufacturer pays part or all of the salary of a high priced clerk who at the same time is a news gatherer for the manufacturer.

The Real Reason.
Susie-Papa, what makes a man always give a woman a diamond engagement ring?
Her Father-The woman.
Mrs. D. Wakeman, dealer in general merchandise at Bradley, renews her subscription to the Tradesman and says: "I cannot get along without it."
do not like the
business
If you do not like the business
you are in and if you are sure you are not fitted for it, make a change as soon as you can, but don't mistake a notion for a fact.

When trade drops off you naturally buy less, but don't cut down so much that you cannot supply the demand, or so that you have no incentive to stimulate demand.

Unless you are doing all you can to interest the farmer trade in your business, you are missing the class that is least subject to the ups and downs of panics and'strikes.
$\bar{W}$ ith competition what it is to-day, calling for extra effort and strenuous endeavor, it is a time when business men should fit themselves physically to fight long and hard.

## HOTEL BROWNING

GRAND RAPIDS
Corner Sheldon and Oakes;
Facing Uion Depot; Faning Union Depot;

Rooms, duplex bath, $\$ 2$
Private
Bath, $\$ 2.50$, $\$ 3$

Tax Free in Michigan

## Graham \& Morton

 Transportation Co.First Mortgage 6\% Bonds

> TO YIELD

618\%
Secured by a closed first mortgage on property (steamships, etc.) which is readily salable and which has a replacement value of over $\$ 3,500$ for each $\$ 1,000$ bond.

## Howe, Snow \& <br> Bertles, Inc.

Investment Securities
GRAND RAPIDS
New York Chicago Detroit

## GOODRICH STEAMSHIP LINES

## To Chicago

Daily 8:05 P. M. Grand Rapids Time From Chicago

Daily 7:45 P. M. Chicago Time FARE $\$ 3.95$
 Block Block East of Hotel Pantilind
Route Your Freight Shipments
THE GOODRICH WAY
"Operating Steamships Every Day in Grand Haven, Muskegon Electric Ry.

OVER NIGHT SERVICE City Tlicket Office with $\begin{gathered}\text { Corner Pearl } \\ \text { Consolidated } \\ \text { Railroad } \\ \text { Rata }\end{gathered}$ | With Consolidated Railiroad Tlicket |
| :--- |
| Citz. Phone 64509 ,fice |
| Bell Phone M. | w. s. NIXON,

General Agent Freight and Passenger Department
One Electric Railway Station L. A. GOODRICH,
Traffic Mgre


Lansing's New Fire Proof
HOTEL ROOSEVELT
Opposite North Side State Capitol 250 Outside Rooms, Rates $\$ 1.50$ up, with Bath $\$ 2.50$ up.
Cafeteria in Connection.

| Bell Phone $596 \quad$ CItz. Phone 61366 |  |
| :---: | :---: |
| JOHN L. LYNCH SALES CO. |  |
| SPECIAL SALE EXPERTS |  |
| Expert Advertising |  |
| Expert Merchandising |  |
| 209-210-211 Murray Bldg. |  |
| GRAND RAPIDS, | MICHIGAN |

## Livingston Hotel GRAND RAPIDS European

Rates $\mathbf{\$ 1 . 2 5}$ to $\mathbf{\$ 2 . 5 0}$ per day

## OLCIDENTAL HOTEL <br> FIRE PROOF Rates $\$ 1.50$ and up <br> EDWARD R. SWETT, Mgr <br> Muskegon <br> MIchigan

## Western Hotel

## BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.
A good place to stop.
American plan. Rates reasonable.

WILL F. JENKINS, Manager.

## CUSHMAN HOTEL

PETOSKEY, MICHIGAN
The best is none too good for a tired
Commerclal Traveler
Try the CUSHMAN
Try the CUSHMAN on your next trip
and you will feel right at home.

## Stop and see George, HOTEL MUSKEGON Muskegon, Mich. <br> Rates $\$ 1.50$ and up. <br> GEO. W. WOODCOCK, Prop.

## CHINNICK'S RESTAURANT 41 IONIA AVE.



Mich. State Pharmaceutical Ass'n.
President-George H. Grommet, Detroit. Secretary-L. V. Middleton, Grand Rapids. Treasurer-E. E. Faulkner, Middleville. Executive Committee-J.

> Michigan Board of Pharmacy. President-James E. Way, Jackson. Grand Rapids. H. Hoffman, Lansing. J. A. Skinner, Cedar Springs. Oscar W. Gorenflo, Detroit. Director of Drugs and Drug StoresH. H. Hoffman, Lansing. Next examination ses
ids, Nov. 20,21 and 22

List of Successful Candidates of June Examination.
Registered Pharmacists
Jack N. Abbott, Mrshall Clarence R. Bayles, Detroit J. F. Beckton, Caro. Earl M. Bennett, Windsor, Ont. Charles F. Burkhardt, Ecorse. John Chisholm, Madison, Wis. Jack W. Cummings, Detroit. Omar F. Dickrager, Ann Arbor A. L. Drabkin, Detroit: Israel Gedrich, Detroit Howard R. Georgia, St. Johns Nathan Goldman, Detroit. Alexander Goldstein, Detroit James E. Haines, Detroit. Edward B. Hutton, Detroit Philip Walter Jaffa, Cleveland, W. J. McClellan, Detroit. Geo. Patrick McSherry, Hillsdale Jooseph Mereckis, Chicago, IIl. Joseph Mereckis, Chicago, I Alphonse J. Meyer, Detroit. Irving J. Nackerman, Lansing Burt L. O'Connor, Sandusky Ralph Hays Pitts, Rockford ynn B. Roby. Coldwater. Alfred J. Schneider, Corunna Sydney J. Shank, Reed City. James E. Shepard, Windsor, Ont Herbert A. Stewart, Ann Arbor. Nicholas D. Stoyanoff, Chicago. Lorenzo E. Suino, Iron Mountain Steven F. Tilley, H. P.
May F. Turner, Copemish Ernest W. Vogt, Kitchener, Ont. Adelbert John Wetzler, Detroit. Grace Whitbeck, Allegan. Leon V. Woodford, Detroit Leon V. Woodford, Detroit Edward L. Ahearn, Detroit Harold J. Burchfield, Fl Adam J. Cetnar, Detroit P. L. Currie, Ann Arbor.
Miles A. Daugherty, Benton Harbor Miles A. Daugherty, Bento
James A. Eager, Detroit. Harry Donald Hahn, St. Joseph. James B. Holes, Hastings. Odis C. Kuieck, Grand Rapids. George E. Newell, aledonia. William Osbourn, Akron. Forrest J. Rogers, Marlette. Jacob Schneider, Detroit. G. L. Triestram, Kalamazoo Samuel Wechsler, Detroit. Cecil Irvin Wiles, Centerburg, Ohio Ernest H. Wolfe, Battle Creek. Registered Assistant Pharmacists. Sadie Abramson, Ann Arbor Sadie Abramson, Ann Arbor. Sister Louise Boswell, Det Charles F. Cools, Detroit. Alfred J. deGuise, Jr., Detr Gaillard Dell, Sand Lake. L.orn B. Dickhout, Detroit
L. Ray Duggan, Detroit. L. Ray Duggan, Detroit John Engels, Detroit.
Russell B. Freeman, Flin Russell B. Freeman, Flint. Roy Folger Gowman, Det Edgar Halfmann, Fowler.
Harley Bevier Kinne, Nashville.

Margaret E. Koon, Ann Arbor Lloyd D. Lawson, Detroit. Charles L. LeFevre, Detroit Kenneth J. MacKenzie, Escanaba. Stephanie B. Michalski, Detroit. Thos. Faulkner Mooney, Detroit. Margaret Muir, Almont. Margaret Muir, Almont.
Austin J. Parker, Battle Creek Austin J. Parker, Battle Cre
Ernest Lee Parrish, H. P. Ernest Lee Parrish, H. P.
Catherine Protasiewicz, Hamtramck Catherine Protasiewicz, Hamtramck
Stanley J. Radziszewski, Detroit. Stanley J. Radzisze
Omer Ragan, Flint. Fred Rassmann, Big Rapids. Maynard J. Reed, Lansing. Isaac A. Schoffhouser, Hastings Edw. A. Slozinski, Bay City. Norman E. Smith, Grass Lake Walter Dennis Strother, Ann Arbor Raymond E. Turcott, Detroit Samuel F. Vander, Detroit Levor G.. Varbedian, H. P W. H. Vetick, Detroit Otto James Von Prasek, Brookfield Isadore Weingarten, Detroit Charles Wilson, Detroit.
Russel A. Zimmerman, Detroit Russel A. Zimmerman, Detro
Esther S. Bangham, Athens. Esther S. Mangham, Athens. Burdette M. Brown, Big Rapids.
Ralph E. DeVries, Grand Rapids. Ralph E. DeVries, Grand Rapids.
John Carroll Dickinson, Carson City John Carroll Dickinson, Ca
Iessie McDaniel, Ferndale. Roy S. Yerex, H. P.
Albert J. Zuber, Jr., Harbor Springs
Cleveland Fired Bodily From the Inspection Bureau.
Lansing, Sept. 4-George W. Clevead, who has been manager of the Michigan Inspection Bureau for some time, and whose policy in fixing fire insurance rates in this State has been inder fire of the State Insurance Department for some time, has been summarily fired from the position he disgraced
This action was determined upon by the advisory board for Michigan at a conference held here last week. It was made necessary by reason of the refusal of Leonard T. Hands, State Insurance Commissioner, to license the infamous Cleveland under the new State law which became effective last Thursday.
It was stated by the advisory board, following its conference, that a new manager for the Bureau would be selected who would make application for the required rater's license.
Charges that the Michigan Inspection Bureau, under the disgraceful management of the creature Cleveland, was misapplying the urffair and biased Dean schedule in fixing Michigan fire insurance rates, and a number of individual instances in support er of individual instances in support of such charges, were made against Cleveland and the Bureau last year by Mr. Hands. The cases cited were rerated by company and by State raters and in many instances even the company raters reduced the former rates. In all instances the State rates were under the Bureau rates.
Then the cases were placed before the Michligan Anti-Discrimination Commission and hearings were held The Commission found many cases of wretched discrimination in its decision of the matter and to decision of the matter and over give the State more author the socalled Rating Bureau law was enacted called Rating Bureau law was enacted
by the Legislature of 1923 . Among by the Legislature of 1923 . Among
other things this law, which became
effective last Thursday, requires that all rating bureaus and branch offices and all fire raters must make application to and be licensed by the State Insurance Commissioner

Hearing in Co-Operative Bankruptcy Matter.
Dowagiac, Sept. 4.-The bank ruptcy of Nathan Cooperman, who formerly conducted a retail clothing dry goods, boots, shoes and men and women's furnishing store at the corner of Front and Beeson, is scheduled for an airing next week, when the bankrupt appears before Referee
in Bankruptcy, Willard J. Banyon, in Bankruptcy, Willard J. Banyon, of this district, at the council chamber in the city hall Sept. 12. Less than a year ago. Cooperman had a stock of goods in excess of $\$ 20,000$, and from papers filed in the Federal Court executed a chattel mortgage to one George H . Little for $\$ 8,500$ to cover a loan of $\$ 7,000$. Cooperman it is claimed, increased the stock from $\$ 25,000$ to $\$ 28,000$ and was meeting his obligations, when some time early in June of this year, Little and the bankrupt agreed that the former should foreclose the chattel mortgage and b d in the property at the mortgage sale. After he had acquired title to the stock he was to hold special sale and sell enough goods to repay him the $\$ 7000$ and turn back to Cooperman the remainder of the stock. This, the bankrupt claims, stock. This, the bankrupt claims. the remainder of the stock to some Detroit parties for $\$ 9,000$, leaving Cooperman and his creditors to the amount of some $\$ 21,000$ to hold the bag

## A Common Case.

"Do you know," said the successful merchant pompously, "that I started life as a barefoot boy?"
"Well," said his clerk, "I wasn't born with shoes on, either."


The Johnson
Original 10\&Cigar

## Van dam

MANUFACTURED BY TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICHIGAN

## School Supplies

## Are Profitable Merchandise

Are you merchants prepared with a good stock?
We have a big display of TABLETS, NOTE BOOKS, PENCILS, PENS, PEN HOLDERS, BOX STATIONER Y, Etc. In fact, most everything in School Supplies.

Biggest Values at Lowest Prices.
Quality Merchandise-Right Prices-Prompt Service
PAUL STEKETEE \& SONS
wholesale dry goods
GRAND RAPIDS, MICH.

## Sithami

5c and 10c BARS
Pal O' Mine
Picnic Bar
Yankee Jack
Gladiator
By Heck
Honey Dew
are sure repeaters
LOTS OF NICE NEW PENNY GOODS FOR SCHOOL TRADE
PUTNAM FACTORY GRAND RAPIDS, MICH.

So completely has electrical energy become a part of the current of life and of civilization's onward surge, that the world is seeking more information relating to the nomenclature of electricity.
Here are some definitions of words used frequently in connection with electricity:
The unit of electrical current is the ampere.
The unit of electrical pressure which causes the current of flow through a conductor is a volt.
One ampere of current at one volt of pressure equals one watt of power.
A kilowatt is one thousand watts.
A kilowatt-hour is one thousand watts for one hour.

A horsepower is 746 watts.
A horsepower hour is 746 watts for one hour.
Ten 100 -watt lamps burning for one hour consume one kilowatt hour of current.
Forty 25 -watt lamps burning for one hour consume one kilowatt hour of current.

I never knew a clerk to do better work just because he was offered more money. I've known lots of clerks to be offered more money because they did better work, though.

## Knitted Ties Sell Best.

Reports that have come to the National Knitted Outerwear Association from manufacturers of men's neckwear make it appear that the strongest call for knitted ties comes from the smaller cities and towns of the country, more especially those ranging in population from 1,000 to 10,000 . The wearing qualities of knitted ties are what apparently appeal most to consumers in those places, and in some cases sales of these goods make up more than 80 per cent., of the neckwear sold. Ties of silk and wool mixtures of the non-wrinkable, non-crushable type are reported to be somewhat in demand. In a lecture at Yale, Henry Ward Beecher told the students to remember that the first thing to be remembered is leisure." He cautioned them to take all the time they needed for sleep and for recreation, because the condition of absolute integrity tion that makes for success. Browse read, wander through the woods on one day and through the streets of the city the next."
If you are vain, you will color everything with your own vanities. If lustful, your heart and mind will be so clouded with the smoke and flames of passion, that everything will approud and opinionative them. If nothing in the whole universe except the magnitude and importance of your own opinions.

## Automobile Accessories

## WRITE FOR OUR CATALOG No. 5

Mention the TRADESMAN
Sherwood Hall Co., Ltd. SIXTY YEARS SERVICE
GRAND RAPIDS,
MICHIGAN


## SCHOOL SUPPLIES

Ink Tablets, Penholders, Composition Books, Pencil Tablets, Pastes, Glues, Inks, School Records, Penholders, Pens, Slates, School Blanks, Slate Pencils, Rubber Bands, Pencil Pockets, Crayons, Compasses, Chalk, Pencil Sharpeners, Chamois Skins, Inks, Pencil Assortments, Fountain Pens, Blackboard Erasers, Colored Pencils, Blotting Paper, Exercise Books, Water Colors, Pencil Pockets, Cardboard, Thumb Tacks, Paste, Pencil Clips, Water Colors, Dictionaries, Ink Erasers, Bristol Board, Library Paste, Blank Books, Rulers, Dusters, Mucilages, Sponges, Crayolas, Pencils, Lunch Kits, Banner Loose Leaf Note Books, Pencil Boxes, Legal and Foolscap Paper, Dictionaries, Pat's Pick, Michigan History, U. S. Civil Government, Pattengill's Orthographies; Civil Government Primary, Michigan, Welchs School Registers.

REMEMBER THAT SCHOLL WILL SOON OPEN SEND US YOUR ORDER TODAY

## HAZELTINE \& PERKINS DRUG CO.

Manistee
Michigan
Grand Rapids

## WHOLESALE DRUG PRICE CURRENT

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



Aconite
Aloes
Arnica
Asafoeti
Bellador Asafoetida
Belladonna
Benzoin Benzoin
Benzoin Benzoin Comp'd Canthurad
Capsicum Catechu Cinchona
Colehicum Cubebs
Digitalis Gentian Ginger,
Guaiac
Guaiac, Guaiac Ammon.
Iodine Amm Irodine, clo. Iron,
Kino
Myrr
Nux Nux Vomica -----
Opium
Opium, Camp.
Opium, Deodorz'd Opium, D
$\qquad$
Paints.
Lead, red dry -- 14@ 141/2 Lead, white dry $14 @ 141 / 2$ Ochre, yellow oil_ 14@141/3 Ochre, yellow bbl.
Ochre, yellow less $21 / 2$ Putty Red Venet'n Eng. ${ }^{31 / 2}$ (9)
Whiting, bbl. Whiting, bbl.-- $51 / 99_{9}$
Whiting
L. H. Prep.-- $280 @_{3}^{3} 0$
Rogers Prep. $2809_{3}$


## 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 couontry merchants will have their orders filled at market prices at date of purchase.

 Mason, ptts., per gross 795
Mason, qts., per gross 920
Mason, $1 / 2$ gal., gross 1220 Mason, $1 / 2$ gal., gross 1220
Ideal Glass Top, pts. 945
Ideal Glass Top, qts. 1120 Ideal Glass Top, t/2


VAN WESTENBRUGGE lb. cartons $\qquad$ or $231 / 2$
-23 Good Luck Margarine lbs. MATCHES. Diamond, 144 box. Bearchlight, 144 box. 88
Red Stick Red Stick. 72014 c box. 8000
Red 850
Red Diamond, 144 bx 680


Gold Brer Rabbit
 Green Brer Rabbit No. 10,6 cans to case 390
No. 5,12 cans to case 415
No. $21 / 2,24$ cans to cs. 440
No. 11,36 cans to es. 3
$\begin{array}{llll}\text { Semdac, } & 12 & \text { pt. cans } & 70 \\ \text { Semdac, } & 12 & \text { qt. cans } & 70\end{array}$ PICKLES Aunt Dinah Brand.
No. 10,6 cans to case 285
No. 5,12 cans to case 310
No 210 No. $11 / 2,24$ cans to cs. 36 cans to cs. 290 Barrel, 1,200 count - 16000
Half bbls., 600 count
10 gallon kegs
 Beef.
Top Steers \& Heif. 18@19
Good Steers \& Heif. 17@18 Med. Steers \& Heif. $14 @ 15$
Com. Steers \& Heif. $11 @ 13$
Cows.

 Brazil, Larg
Fancy mixed
Peanuts, Virginia, raw $101 / 2$
Peanuts, Vir. roasted 1
Peanuts, Jumbo, raw
Peanuts, Jumbo, raw
Pecans, Jumbo--------- 8
Walnuts, California
Salted Peanuts
Fancy

Pecans


## Polarine


 Nois
Good -
Medium
Poor
Meor


Poor -.-.-Pork.
Heavy hogs
Medium hog
Light
Loins
Rutts
Rutts
Hams
Sparerib
Neck bones
 Quaker, 18 Regular Mothers, 12 s , Ill num

Silver Flake, | Sacks, 90 lb. Jute Reg. | 18 |
| :--- | :--- | SALERATUS SAL SODA Granulated, bbls.----

Granulated,
2 00 Granulated, $3621 / 2$ lb


Tablets, $\frac{1}{1 / 2}$ lb. Pure Pure
W
Cod --Merring
$\mathbf{M}$.
$\mathbf{Y}$.

K K K K, Nerring
8
Cut Lunch
$1 / 2$ bbl., 100 Lake Herring ${ }^{\text {lbs. }}$
Tubs, 100 lb, fancy fat11 25
Tubs, 60 count
White Fish
Med. Fancy, 100 lb .1300
SHOE BLACKENING.
in 1, Paste, doz.
Kits, 15 lbs Tripe
$\begin{array}{lll}1 / 4 & \text { bbls., } & 40 \\ 7 / 8 & \mathrm{lbs} . \\ \text { bbls., } & 80 & \mathrm{lbs} .\end{array}$
90
1
160
300

## Hogs, per lb.

Beef, round set
Beef, middles,
Sheep, a skein
Fancy He
RICE
Blue Ros
Broken

## ken ---------------




80 can cases, $\$ 4.80$ per case WASHING POWDERS. Bon Ami Pd, 3 dz . bx ${ }^{3}$
Bon Ami Cake,
3 Climaline,
Grandma, Grandma, 100 , 5 c --Grandma, ${ }^{24}$ Large - 4
Gold Dust, 100 s - -4.4
Gold Dust. 12 Large Golden Rod.
Tinx, 3 doz


## 

Miracle C., 12 oz., 1 dz 225 Old Dutch Clean, 4 dz 400 Oupen Ann, 60 oz .--
Rinso 100 oz.
Rub No More, 100,10





## Red Karo, No. io, 12


$53 / 4$ lb., 1 doz. .-... 11
Maple and CaneSugat irai-8 oz. 4

Maple.
Michigan, per gal...- 250
Wichs

## TABLE SAUCES.

## Lea \& Perrin, large--

Pepper
R
Sho
$\mathrm{A}-1$,
$\mathrm{A}-1$
A-1, lama
$\qquad$

## 


 Cider, 40 VINEGAR Cider, 40 Grain $-\ldots \mathbf{2 2}$
White Wine, 80
Whain 22
White Wine, 40 grain 17 vakland Vinegar \& Pickle Oakland Apple Cider -- 25
Blue Ribbon Corn
Oakland White Pickling 20 Oakland White Pickling 20
No charge for packages.
$\qquad$

$$
\mathrm{Bu}
$$











$\qquad$
90
10
20
20
 Penick Maple-Like Syrup
$6,10 \mathrm{lb}$ cans -and
$12,5 \mathrm{lb}$ cans
24,215


WICKIN


pring


WRAPPING PAPER Fibre, Manila, white_ $053 / 4$
No. I Fibre
Butchers Manila

## YEAST CAKE

Magic, 3 doz. --C.---- 270
 $\begin{array}{llll}\text { Yeast } & \text { Foam, } 3 \text { doz.-- } & 2 & 70 \\ \text { Yeast } & \text { Foam, } \\ 11 / 2 & \text { doz. } & 1 & 35\end{array}$
YEAST-COMPRESSED


Chenille Embroidery in Millinery Helmets, mushrooms, pokes and slightly roll-brimmed sailors, all of them with short backs, make up the shape variations in the chenille-em broidered velours line that is found to be so popular by a manufacturer of moderately priced hats. Accord tail Millinery Association of America, the crowns are large and soft-plain with rounded tips, or dimpled or belled or square. The brims are soft in some cases and stiff in other

The chenille embroidery," the bulletin continues, "is the emphatic feature, in a tone or color to contrast with the body of the hat, or in mass of many colors. Flowers o conventional motifs are liked equally well. The brim edges are overcast with the chenille in solid border stitching or in clusters of stitches Cross stitches cover many side crowns, and when this is done is done the tip is given a wheel spoke motif with the chenille strands radiat ing to the edge. The daisy motif is perhaps the most wanted.
The favored colors include gray The favored colors include gray,
sand, sumatra, wood brown, sage green, black and Copenhagen blue. The bands are either 'made of clusters of chenille strands or of narrow ribbon, with the staple tailored bow. One attractive medium-sized model is embroidered with two large asters on the soft crown, centered by clusters if sand ribbozene matching the tone of the hat. The ribbozene covers the op of the brim in spider web fashion. Black velour is used for a helmet hape, with a high crown and small brim. Four blue and gray daisies are embroidered on the crown. Alternating gray and blue stitches overcast the brim edge, while the band s a narrow bit of moire ribbon with 1 loop on the right.'

Novel Clocks and Pens.
traveling clock at $\$ 8$ wholesale is one of the best selling novelties of a leading house, which claims that it is equal to any clock at $\$ 25$ heretoore the market. It comes in a case of ecrase leather in red, blue and alligator, and is about six inches high. It has a twenty-four hour movement, radium dial and hands. The same house is having great success with the pen and pencil sets, at around $\$ 10.50$ a dozen. The articles are gold-plated, and come in styles for men and women. The Baby Grand Fountain Pen, about $2 \frac{1}{2}$ inches long, is also popular. It comes in a set with pencil and sautoir rbbon and sells at $\$ 15$ a dozen.

One good sign: Paper production and consumption are making new records.

New Things in Waxed Paper. Among the newer forms of waxed paper for household and other pur poses lately put on the market by a prominent local manufacturer are rolls of the material, 125 feet long, a foot wide and of heavy quality, that can be retailed profitably for 50 cents. The feature of this paper is that it can be unrolled without taking it from the box, and therefore it does not get soiled or wrinkled. Another useful novelty i $\sin$ the form of envelopes containing folded sheets of luncheon paper 12 by 14 inches in size. Eighty of these sheets come in an envelope to retail at extremely low prices. Each sheet may be withdrawn without disturbing the others, thereby keeping them all clean and fresh. To retail at 5 cents for an ounce box, the same manufacturer has brought out a special shredded waxed paper in green and red for Christmas trimming purposes. In green, purple and white this paper has been used at Easter time for lining candy egg baskets, etc. The concern in question is also bringing out a yelOow paper tor Easter use.

The Net That Gives You 20*More Profit than any other advertised brand of hair nets.
And the superior quality of DURO BELLE Anduesuperior quality of DURO BELLE the best hair net proposition for any druggist to push More sales and greater profits for

## Duro Belle <br> HUMAN HAIR NET

Demanded by women after one trial because they are realy better and outlast any other
hair nets. It sall in the tiny Duro Knots that exclusive DURO BELLE feature that makes
this the best human hair net in the world. Our Dealer Helps Will Increase Your Sales Most elaborate and complete advertising display ever produced for promoting hair net sales. Display cabinets. counter cards, window trims. posters. etc.. all beantifully, litho-
draphed in many colors-supolied FREE by graphed in $m$
your jobber.


National Trading Co. 630 S. Wabash Ave. CHICAGO, ILL.

## The KidsWill Tell You!

Youngsters are frank. They speak loudly what they think before they think. They are fond of breadnaturally. They like Lily White Flour because good breads meet with instantaneous and noisy approval.

Try baking with Lily White Flour. It is guaranteed to be the best flour for all general baking you ever used be the best flour for all general baking you ever used.
Give the kiddies some of that wonderful light bread, or Give the kiddies some of that wonderful light bread, or
those luscious raised bisucits, or cinnamon rolls, and hear them cheer

Lily White Flour can't hurt them. It is made of the finest wheats grown in America-clean, wholesome and nourishing.

## Lily White <br> "The Flour the Best Cooks Use"



RAISED BISCUITS
Scald 1 pt. milk, or milk and
 ter or lard, 2 teaspoons
sugar and 1 teaspoon sens sugar and 1 teaspoon salt. When luke warm add $\begin{gathered}1 / 2 \\ \text { yeast cake disolved in }\end{gathered}$ yeast cake discolved in ${ }^{\text {cop }}$ water. Add Lily White flour wa make a soft batter
Mix well: add flour to mak Mix well ; add flour to make a dough. Knead. Let res rise
until it is double in size.
Knad and Knead again and shape. Let rise $11 / 1 /$ hours. Bake i

## Your Grocer Sells Lily White

VALLEY CITY MILLING COMPANY GRAND RAPIDS, MICHIGAN "Millers for Sixty Years"

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

## Signs of the Times Are

## Electric Signs

Progressive morchants and manufacturers now realise the value of Electric Advertiaing.
We furnish you with sketches,
prices and operating cont for tho prices and operating cont for the
asking.

THE POWER CO.
Bell M $797 \quad$ Citizens 4261

## Sand Lime Brick



Brick is Everlasting
Grande Brick Co., Orand
Rapids
Saginaw Brick Co., Saginaw
Jackeon-Lansing Brick Co.,
Rives Junction

## The Old Reliable

Over 25,000 Patients in West Michigan
New System Dentists
We've taken pain and high price out of Dentistry and substituted comfort and economy. After all, there's no place like the New System.

41 Ionia Ave. in G. R. $\begin{gathered}\text { Just } \\ \text { One Filight Up; } \\ \text { Step }\end{gathered}$

Proceedings of St. Joseph Banlrruptcy St. Joseph, Aug. 27-In the matter o Raymond D. Philips, operating as the
Empire garage, bankrupt, of Kalamazoo the first meeting of creditors was held at the latter place and as no creditors, who had filed claims were present or represented and there being no assets
above the bankrupt's exemptions, an order was made that no trustee be appointed and that the bankrupt be allowed his exemptions as claimed. The bankrupt was sworn and examined withwas adjourned without day. Unless cause to the contrary be shown the es-
tate will be closed within the thirty day period. Brown Co., a corporation, of Hopkins bankrupt, the final meeting of cretitors trustee's final report and office and the proved and allowed. The administration a first and final dividend of $51 / 2$ per cent. declared and ordered paid on all claims
filed to date. The trustee was author filed to date. The trustee was author
ized not to interepose objections to the bankrupt's discharge and the referee made a certificate favorable to its dsiwas entered, whereupon the meeting was Aug. 29. In thay. matter of athan Cooperman, bankrupt, of Dowagiac, an of creditors at the latter place on Sept election of the trustee, the examination of the bankrupt and the transaction of come before the meeting. rupt, formerly doing business with others under the name of the Elite ga-
rage, at Kalamazoo, the referee entered an order calling the first meeting of pose of proving claims, the for the purrupt, and the examination of the bankbusiness as may properly cone before Aug. 30. In the matter of William F Traver, bankrupt, and George W. Merriman, bankrupt, both of Hartford, the
trustee's have been directed to file their ifth reports and accounts for the purpose of taking action relative to reduc-
ing the remaining assets to cash, in orfor the payment of a final dividend and D. Phillips, in the matter of Raymond

## "SKAT"

Kitchenbrite
Hand Soap


STOCK BOTH PUSH BOTH SELL BOTH PROFIT BY BOTH SKAT PRODUCTS


Dirt and grease scatters before this better Cleanser. It dissolves greasy, dirty deposits other cleaners can't touch.
SKAT KITCHENBRITE has innumerable household uses --in every cleaning and brightening up task it surpasses all others.
Made by a special process, of neutral ground soap and a powdered detergent. Guaranteed to be satisfactory in every way on a "money back" basis.

Smoking factory chimneys prove that industry is fast eviving and means that thousands of pairs of dirty rands must be made clean everal times a day.
Put the job up to SKAT HAND SOAP. It has proved its ability to quickly remove grease and dirt from mechanics, blacksmiths miners,' engineers,' auto owners' and everybody's hands.
SKAT is comfortable to use -won't hurt the most tender skin.
order was made closing the estate and regommending the discharge of the
bankrupt. The record book and files were returned to the clerk's office.
Sept. 1 . In the matter of Emanuel Rept. 1. In the matter of Emanuel R. Kuhn, doing business as the A. M.
Young Co., bankrupt, of Kalamazoo, the foung Co., bankrupt, of Kalamazoo, the the referee's office and the trustee's final report and account were considered, approved and allowed. A final dividend of $53 / 4$ per cent. making total dividends
of $103 / 4$ per cent. was declared and ordered paid. The administration expenses were ordered paid in full and the bankrupt, in lieu of his specific property exemp dividend list of creditors were filed. The trustee was authorized not to interpose objections to the bankrupt's discharge and no cause having been shown it was
determined that such favorabale certifidetermined that such favorabale certifi-
cate be made. The final order of distribution was entered, whereupon the meeting adjourned without day

Angry customer-"Here! I am returning that box of blink blank cigars you sold me.

## Clerk-"Smatter with '

Angry Customer-"Awful!
old me they'd take me back to boyhood days, and they made me sick as time!"
Clerk-Well, wasn't that the way cigars acted on you when you were a boy?

## Not for a Nickle

It was a country store in Arkanas. A one-gallus customer drifted in. "Gimme a nickels worth of asafetida.' The clerk poured some asafetida in a paper bag and pushed it across the counter.
"Chage it," drawled the customer. What's your name?" asked the clerk.
"Honeyfunkel."
"Take it," said the clerk ouldn't writ asafetida and Honeyfunkel for five cents.'

## BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first 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. Smail display advertisements in this department, $\$ 3$ per lnch. Payment with order

For Sale-An old established dry goods
store in St. Louis, Michigan. Owner store in St. Louis, Michigan. Owner address Mrs. C. C. Tuger, St. Louis, Michigan.

FOR SALE-General stock and store in small town. Good farming community. Positively an A 1 proposition | buildings for sale. Wm. Fisher, Custer, |
| :--- |
| $\begin{array}{l}\text { Mich. }\end{array}$ | Mich.

## Wanted-Stock general merchandise in proved farm. Address No. 299, c- Michigan Tradesman

Wanted-To hear from owner of good business Minn.
SKIRTS-Complete line of LATEST $\underline{\text { materials, in most desirable style at }}$
lowest prices. Wool tweed knickers $\$ 2.50$.
Write $\begin{array}{lll}\text { Write for samples. } \\ \text { Sixth } & \text { Robinson, } & 346 \\ 309\end{array}$

GROCERY-Established trade, fine lo-GROCERY-Estabishe town of about 2,000 population
catose to Grand Rapids. close to Grand Rapids. Doing about $\$ 30,-$ 000 annually. Sell at invoice. Addres Box 57, Sparta, Mich

Country store, general stock, good
store building with living rooms, garage, wood house, gasoline service station. Invoice about $\$ 2,500$. Stock and fixtures
Lump at $\$ 4,500$. A BGAIN. Address No. 311, c-o Michigan Tradesman. 311 Confectionery-Doing fine business, fine fixtures, clean stock, doing about $\$ 20,000$ building and fixtures and invoice stock Address No. 312. c-o Michigan Trades-
man.

I want to buy an established store in a thriving locality. Robert Tarzwell, ${ }^{48}$
Gingwell Coourt, Pontiac, Mich. ${ }^{4}$. FOR SALE - Only restaurant in hustling town 2,000 . Doing $\$ 20,000$ an-
nually.
Frank
R. Mich.
For Sale-General stock and store building in Polish neighborhood. Included in property are dwelling, garage,
wood and coal house, chicken house, and warehouse. Stock worth about $\$ 6,000$ : real estate cheap at $\$ 4,500$. Rare oppor-
tunity for right man. Enquire of Worden Grocer Company, Grand Rapids,
Mich.
Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 For Sale-Two first-class combined restaurant, ice cream and confectionery stores, doing good business. Located in
two busy towns. Reasonable. Address two busy towns. Reasonable. Address
S. A. Crosthwaite, Jonesville, Mich.

For Sale-Two Detroit automatic grocery seales, one 100 pounds capacity, one quire G. J. Linten, Kingsley.

FOR SALE-Country store, with good living rooms in connection, doing between $\$ 500$ and $\$ 600$ a week business.
Large
stock of
groceries, dry goods, Large stock of groceries, dry goods,
shoes, some hardware, etc. In a very good farming country. Ill health reason for selling. It will take $\$ 12,000$ to handle. Address No. 306, e-o Michigan TradesFOR SALE-Ready-to-wear, millinery, and fixtures. Sickness. Must leave. AdFor sale-87 foot frontage on main vine maple shade on side street. Sto. building $22 \times 100$ feet occupied as feed store. Small store building on corner which is used for millinery store. Large
horse shed. room for four teams. This is the best location in the city. Price $\$ 7,000$. Stock in store consists of frour, feed, hay and groceries. Will invoice $\$ 2.000$ to $\$ 3.000$ Address No. 208 , c-o
Michigan Tradesman.

CASH For Your Merchandise! Will buy your entire stock or part of ishings, bazaar novelties, furniture etc

## Economic Coupon Books

They save time and expense
They prevent disputes. They put credit transactions on
cash basis. Free samples on application

Tradesman Company Grand Rapids, Mich.

##  <br> CHICAGO <br> $\$ 3.95$

Graham E Morton
Freight and Passenger Line
MICHIGAN RAILROAD
BOAT TRAIN-Daily except Saturday
and Sunday $9: 00$ p. m.; Saturday 1:00 p. m. and 10:00 p. m.; Sun-
day $10: 00$ p. m. Grand Rapids Freight Station Front and Fulton Telephones-Citz. 64241 Bell M 3116 For Information

Bell M 4470

## INDIA TIRES

HUDSON TIRE COMPANY
16 North Commerce Avenue Phone 677.51 GRAND RAPIDS, N.:CF

## 

BARLOW BROS. Grand Rapids, Mloh.

## 

## Chocolates

Package Goods of Paramount Quality and
Artistic Design

## JUSTIFIED ITS EXISTENCE.

## The Citizens Telephone Co. Ac-

 complished its Purpose.The Citizens Telephone Co. came into existence twenty-five years ago as the result of a threat indulged in by the then Manager of the Michigan Bell Co. that Grand Rapids people would not be permitted to engage in the telephone business on their own account; that if they did launch an opposition company it would simply be a "question book-keeping and good interest"
At that time the service rendered by the Bell Co. was a joke. Patrons were compelled to pay three months in advance for service which was frequently interrupted for weeks at a time. Any one who complained was treated with the utmost contempt. The Bell Co. refused to operate under a franchise and recognized no law, human or divine. It was a law unto itself, amenable to no one but an arrogant and unscrupulous manager and a subservient board of directors. There was then no machinery in the law by which the octopus could be restrained or forced to do business in a business like manner
Under the circumstances there was no other course open but to organize competing company, which met the most violent opposition of the corporation already in the field. Every obstacle possible was thrown in the way of the indepedndent organization. Even criminal methods were employed to defeat the will of the people, but the new organization kept to its course and soon had more patrons than the Bell Co. had ever enjoyed. This leadership continued up to the time the Citizens Co. retired from the field when it had three times as many subscribers as its great competitor:
The Bell Co. would never have had competition in the local field if it had given good service and accorded its patrons a living rate. As soon as competition stared it in the Grand Rapids people, without gaining anything thereby. Then it accorded absolutely free service. Any one could have a Bell telephone for the asking. This attracted a few persons of no standing in the community, but the substantial portion of our citizenship refused to be bribed or cajoled by the tender of free service. Such methods could end in -and here the Bell Co. found itself as the result of the reckless methods which accomplished nothing in a material way.
On the re-organization of the Bell Co. a period of sanity superceded a wild career of reckles and criminality. Sensible business men took the places of crooks and wreckers. The Bell Co. never gained any foothold to speak of in Grand Rapids -and never could without eating the bread of bitterness by taking over the Citizens Co. on a fair and equitable basis. For some years a divisions of territory was seriously considered; in fact, such an arangement was practically decided upon;
but later on, as the changed policy of the Bell Co. became more manifest, the officials of the Citizens Co. agreed to consider the overtures of the Bell Co. for the purchase of the entire capital stock on a par basis and the assumption of the banking and bonded indebtedness. Negotiations were conducted on both sides with the utmost dignity and decorum and last Saturday marked the retirement of the Citizens Co. from the field, after having accomplished all it set out to accomplish. Having served a useful purpose it retired from business with credit and satisfaction to the community and its stockholders. It saved the people of Western Michigan many millions of dollars.
It is claimed by men who are familiar with the situation that if the Bell Co. of twenty-five years ago had been dominated by men of wisdom and foresight it would have saved from $\$ 15,000,000$ to $\$ 20,000,000$ which was more than wasted by the miserable creatures who deliberately plunged the Bell Co. into bankruptcy, thus destroying the confidence of the people and inflicting heavy losses on the investors who had been wheedled into buying bonds and stock of the defunct organization.
The Bell Co. is now in complete control of the situation. The character of the men now at the head of the organization leads to the belief that the business will be conducted along sane and honorable lines. Time only will disclose whether these men prove faithful to their trust. If they do not prove faithful, the remarkable career of the Citizens Co. can be repeated.
E. A. Stowe.

A chance for some interesting and useful business research is suggested by a question recently raised with regard to changes in consumption following changes in wages. There has been some valuable material collected along this line in previous years, but since the war price levels, wage payments, rents, and standards of living have been subjected to such a severe shaking-up that the further usefulness of pre-war data is questioned. Hitherto it has been assumed that as the income increases, the percentage of income spent for clothing remains approximately the same. Studies of numerous fam:ly budgets supported this conclusion. It is now claimed however, the increase of house rent and the advent of the automobile have disturbed this relation. In other words, when a wageearner or salaried worker receives increased compensation he does not spend more proportionately for clothing, but puts his extra money into a car. If he already has a car, he will plan to trade it in for a more expensive one, and so on. Consequently no more is spent for clothing than before, and instead of the expenditures for this item remaining at a fairly constant proportion of the total it rather tends to diminish. The creation of new wants has thus upset the existing relationship between expenditures for different groups of items. All of this sounds reasonable but what are the facts?

KATE DOUGLAS WIGGINS.
Mrs. Kate Douglas Wiggin, who died August 30 at Harrow, England, was one of America's most popular writers for more than thirty years. No painful self-analysis or revolt against environment troubled her sunny-spirited characters whose youthful adventures were inspired primarily by the joy of being alive. Changing styles in literature troubled Kate Douglas Wiggin not a bit. Since she began writing in 1888 there have been many literary discoveries. Sex, main street, psycho-analysis, and socialism found their way into the novel, but her girls continued to struggle with the weightier problem of dress and occasional exur sions among the thrills of being a tomboy for a few hours.

It would be difficult to say just which of her many books comes most readily to mind, but probably it is the character of Rebecca, who appears in both her books and her play, "Rebecca of Sunnybrook Farm." That wistful and delightful young lady preserved the illusion of eternal youth for her creator as well as herself. It is almost impossible to think of Mrs. Kate Douglas Wiggin as 64 years of age.
Popular interest in her literary production almost completely obscured her devotion to the kindergarten as an institution, but Mrs. Wiggin gave liberally of her time and funds to its development. She established the first free kindergarten for poor children on the Pacific Coast and wrote several books on the subject. Her kindergarten "Principals and Practice" appeared in 1896 and her interest in this subject continued throughout her lif

## WHERE ARE THE PROFITS?

In current discussions of business conditions one hears more and more talk on the subject of profits. The volume of business is large, but where are the profits? Studies of operating expenses in retail shoe stores by the Harvard Bureau of Business Research show that in 1922 the "typical shoe store showed neither a profit nor a loss." A survey of 442 wholesale grocery firms by the same agency showed a net profit in 1922 of only 0.5 per cent. These are not rare and exceptional cases. Volume and turnover show improvement but profits have dwindled. Evidently prices and production costs are out of adjustment. Domestic competition is so keen and consumer demand is such a fickle thing that it is not easy to bring a new alignment. That is one reason why many business men are not altogether cheerful in spite of the fact that they are having one of the busiest years in their history

## SMALL AND LARGE STORES.

A study of the operating costs in 1922 of nearly 500 department stores by the Harvard Bureau of Business Research shows some significant differences between the larger and smaller establishments. The stores were divided into two groups. There were 340 with net sales of less than $\$ 1,000,000$, and 151 with sales exceeding that figure. The larger stores
paid out a greater proportion of the proceeds from their net sales for salaries, wages, rent, and advertising, and their total expenses were slightly greater than those of the smaller establisments. These differ ences, however, were not very strik ing, as the percentages of expenses for the large and small stores wer respectively 28.6 and 27.8 . On the other hand the difference in the rat of stock turn was quite pronounced For the large establishments amounted to 3.5 times a year, compared with 2.4 for the others. the matter of profits the difference was still more striking. For the large establishments it amounted to 3.4 per cent. of net sales and for the smaller ones 0.7 per cent., a fact which is to be considered nection with the more rapid rate of turnover.
and for the smaller ones 0.7 pe cent., a fact which is to be considered

## CANNED FOODS CONDITIONS.

Hope in the future of the canned food market lies in the fact that liquidation cannot go on forever without restocking and that there is lumit to the declines which can oc-
cur. When the buyer is assured that the bottom has been reached and he has bare floors he will buy for the future. That is the way the canned food situation is at the moment Distributors are buying the general line but in a limited way and the question of an overpack has been pretty well settled by crop conditions and the high cost of production Canners are of the opinion that their products will be worth considerably more money next spring than a present and as they are limiting thei packs they are inclined to carry their surplus over contracts. This makes for firmness, which is develop-

## ing in some lines

## ROADS AND THE PEOPLE.

More than 90 per cent of the
population of the United States will in the next few years, by virtue 0 Federal aid to the state highway live within ten miles of a Federal aid road.

You need system in your store, bu: don't have so much of it that there is no time left for doing business.
You can overdo the recommendation of your goods in your advertis ing or sales talks.

Hides, Pelts and Furs.


Unwashed, rejects
Unwashed, fine


[^0]:    We are making a special offer on Agricultural Hydrated Lime in less than car lots. A. B. KNOWLSON CO Grand Repids Michigan

