

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 12, 1923

Number 2099

WHERE MEN CAN DIE

How little reck's it where man lie,
When once the moment's past
In which the dim and glazing eye
Has looked on earth its last.
Whether beneath the sculptured urn
The coffined form shall rest,
Or in its nakedness return
Back to its mother's breast!

Death is a common friend or foe,
As different men may hold,
And at its summons each must go,
The timid and the bold.
But when the spirit, free and warm,
Deserts it, as it must
What matter where the lifeless form
Dissolves again to dust?

The soldier falls 'mid corpses piled
Upon the battle plain
Where reinless war steeds gallop wild
Above the mangled slain;
But though his corpse be grim to see
Hoof trampled on the sod,
What reck's it, when the spirit free
Has soared aloft to God!

The coward's dying eyes may close
Upon his downy bed,
And softest hands his limbs compose
In garments o'er him spread,
But ye who shun the bloody fray
Where fall the mangled brave,
Go—strip his coffin lid away
And see him in his grave!

'Twere sweet indeed to close our eyes
With those we cherish near,
And, wafted upward by their sighs
Soar to some calmer sphere;
But whether on the waters high,
Or in the battle's van
The fittest place where man can die,
Is where he dies for man.

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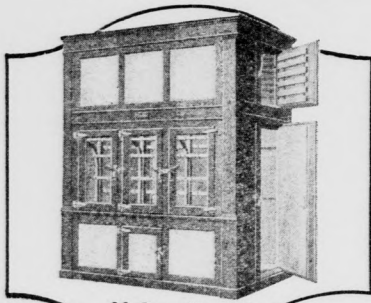
McCRA Y

REFRIGERATORS
for ALL PURPOSES

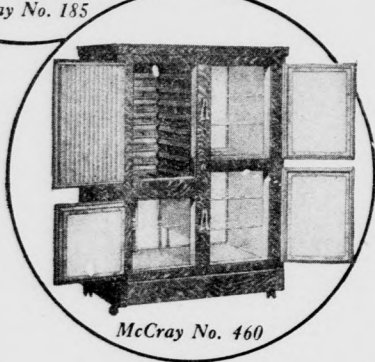


McCray No. 1042

McCray No. 411



McCray No. 185



McCray No. 460

McCray Quality is Enduring Quality

Every McCray Refrigerator is built to last. Its record of service is unusually long. When you install a McCray you have definitely disposed of your refrigerator problem.

These are the reasons for McCray's enduring quality:

- every bit of material is carefully selected, of the highest grade, and proved to be the best possible kind for each particular purpose;
- all lumber is thoroughly seasoned, air-dried and cured in our own kilns, so that every part fits perfectly, doors close tightly and retain their shape permanently—there is no warping or sagging;
- the mineral wool insulation is so placed that it does not sag and leave some parts of the wall unprotected;
- every process of manufacture, every detail of construction down to the last hinge and door fastener, is given the care and devotion which McCray standards of quality demand.

Remember it has always been our steadfast purpose to build the best possible refrigerator. Your grocer friend who uses a McCray will tell you we have succeeded.

You can buy a McCray with the profit that it saves you. Ask about our easy payment plan.

Send the coupon now for further information. We'll gladly suggest specific equipment to meet your needs, without obligation.

McCray Refrigerator Co.

2344 Lake Street

Kendallville, Indiana

Salesrooms In All Principal Cities

Grand Rapids Salesroom, 48 South Division Ave. Detroit Salesroom, 36 E. Elizabeth St.

McCray Refrigerator Co.,
2344 Lake Street, Kendallville, Ind.

Gentlemen: Please send information on refrigerators for

- () Grocers and Delicatessen stores
- () Hotels, Restaurants, Hospitals and Institutions
- () Meat Markets
- () Residences
- () Florists

NAME _____

ADDRESS _____

MICHIGAN TRADESMAN

Forty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 12, 1923

Number 2099

MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

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

Sample copies 10 cents each.

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

Entered Sept. 23, 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.

CHRISTMAS AT THE MISSION.

Mel Trotter has been very ill at a hotel in Washington, where he has been holding a series of revival meetings in one of the leading churches of that city. Whether or not he recovers in time to supervise the Christmas festivities at the Rescue Mission, as is usually his custom, his associates and assistants will undertake to see that the little folks have cause for thankfulness on Christmas day, providing the friends of the institution provide the funds to make an adequate celebration possible. Any sum the generous supporters of the Mission can spare will be welcomed and made to go as far as possible in making the event a memorable one for those who would otherwise have little or no Christmas cheer brought into their lives.

Contributions should be mailed direct to the City Mission, corner of Market avenue and Louis street.

COTTON PROSPECTS.

The past week witnessed some notable drops in spots and futures, one day showing a clear decline of over 100 points, or more than \$5 per bale. There are, however, still some enthusiasts who are, or profess to be, convinced that 40-cent cotton may yet come. In England the Lancashire American cotton spinners voted for a twenty-four hour week for 38 per cent. of the spindles and a thirty-two hour week for 28 per cent. Because of this, organized short time work ceased on Dec. 1, and some other form of trade control is regarded as a possibility. The price disturbances have had the effect of unsettling the goods market here. Second hands began to let go of some of their holdings on the declines in the raw material. But the mills are holding fast to their prices when they are not advancing them, claiming that they are unable to do business at a profit at present prices except in the rare instances

where they have stock goods made from cheaper cotton. But buyers are loath to pay the asking prices. This was shown even at the clearance sales by Chicago jobbers held early in the week. Finished fabrics are being advanced in all directions. Following higher prices for branded bleached cottons came advances on unbranded cloths, and since then percales and other prints have gone up. In knit goods the principal movement has been in outerwear.

WHY GOLD KEEPS COMING.

Heavy gold imports have been in evidence during the past few weeks, and this, in the opinion of international bankers, represents a flight of capital from Europe to America. The movement of gold to this country has occurred simultaneously with the improvement in sterling. The prospect of a hard winter abroad—hard in the economic if not in the climatic sense—with unemployment, rioting and political upheavals, has created a desire on the part of foreign investors to seek safety by switching into American securities. Secretary Hoover is of the opinion that if this flight of capital to America had not taken place the United States in the last few months might have been releasing some of its gold to Europe. Our imports and exports of merchandise, he points out very nearly balance each other, while the so-called "invisible balance" is against this country. To meet the latter this country would normally have to export gold. These considerations suggest the possibility that when Europe is eventually stabilized we shall begin the export of our surplus gold. This will be generally welcomed as removing an incentive to inflation.

RETAIL POLICIES IN 1924.

Little material change in retail merchandising policies for 1924 is foreseen by those looking ahead of this period. The success with which the stores have followed the policy of buying frequently, keeping stocks light and emphasizing speed of turnover commends it to them as the most advantageous one to follow during the traditionally troublesome Presidential election year. Within these restrictions the tendency is to believe that retail sales during the coming year will be good. Mail order houses are likewise expected to do well, continuing the excellent sales they have had during the last eleven months. It appears indicated that the retail distributor will again be placed in a more strategic position than that occupied by the manufacturer, and in some lines, the wholesale as well.

UNFAIR RADICALS.

The radical members of Congress are making a great ado over the fact that the Secretary of the Treasury has urged among other things, that the surtaxes be cut in half. Criticism of this from the viewpoint of public finance would be perfectly in order, but instead of this they are making nasty insinuations that this recommendation has been made by a wealthy man, and that the benefits from it will accrue to persons of wealth. This is a disgusting appeal to class prejudice and a gross injustice to a high-minded, public spirited official who has proved himself one of the worthiest among the successors of Alexander Hamilton. The proposed reduction in the surtaxes, instead of "letting off the rich," as the demagogues at Washington are shouting, will actually result in many of them paying the surtax who are now avoiding it. Lower surtaxes will remove some of the temptation to escape them by investment in tax-exempt securities. Secretary Mellon also seeks to close the door to further evasion in this way by urging that the issue of tax-exempt securities be discontinued. Likewise he has urged the reduction in the normal tax on income in the interest of individuals of moderate means, and this class will also be favored if his proposal to tax earned incomes at a lower rate than unearned is adopted.

"FIREPROOF" IS MISNOMER.

That the term "fireproof" is a misnomer and should be replaced by "fire resistive" is the recommendation of a committee of the National Fire Protective Association. This belief is based on the fact that certain material will resist fire better than others. Fire of sufficient intensity will damage any known substance. As the result of hot fires, steel girders will warp and twist, concrete will crack and stone and marble chip, so that while not totally destroyed, they are rendered unavailable for the use for which they were intended.

Lower Flour Prices Not in Order.

The average price of wheat has been well maintained during the past ninety days, with an advance of approximately 5c per bushel over the period, and it does not appear there will be developments that will materially change the price situation for the next ninety days.

There are no reliable reports issued, none can be issued, during the winter months covering the Central and North Central States, unless winter conditions should be very unusual and growing wheat should be visibly affected by thawing and freezing weather through the winter months, also suffering from lack of snow pro-

tection through severe weather.

The visible supply of wheat is larger at this time than a year ago, but considerably smaller than the year before or three years ago. Stocks are not burdensome. Farmers in the Central States, as a general proposition, have not been really free sellers and, as a consequence, there is quite a quantity of wheat back in producers' hands, although more than a normal amount of wheat has been ground for feed this year on account of the high prices of bran and middlings.

The Kansas State report shows a decrease in acreage of about 1½ million, leaving a total acreage of 9¾ million, but the decrease in acreage is somewhat offset by the better condition of wheat, is being 86 per cent. of normal this year against 71 per cent. of normal last year.

In Kansas farmers have marketed approximately 77 per cent. of their crop against 65 per cent. last year, so this State has been a very free seller, instead of rather backward in marketing, as has been the case with some other sections.

Exports of wheat and flour, figured as wheat, from the United States during November were 16,000,000 bushels, making a total amount exported on the new crop, or since the 1st of July, of 90,000,000 bushels compared to 132,000,000 bushels a year ago.

The smaller amount exported is accounted for by the fact that Canada has been a free seller and there has been considerable difficulty in financing sales in Europe. Naturally, any improvement in financial conditions of Europe will materially improve the demand for American wheat as well as other American products, both of farm and factory.

The price of corn has remained firm, comparatively speaking, and is a bullish element, of course, in the price of wheat.

Summing the whole situation up, it does not appear that lower prices are or until after the holiday season; then there is not enough activity among buyers to warrant a pronounced advance.

We are inclined to look for rather soft markets for the next thirty days, or until after the holiday season; then a moderate advance from the present basis is probable. Both wheat and flour, in fact, are considered good property and replenishment of stocks on breaks is advisable.

Lloyd E. Smith.

Fruit trees are sometimes improved by grafting. This does not seem to work so well in the case of political timber.

A fanatic is usually a man who is greatly interested in the things in which you are not concerned.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 28.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Fred R. Newman, Bankrupt No. 2398. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Hastings. The schedules of the bankrupt list assets of \$10,001.67, of which \$1,750 is claimed as exempt to said bankrupt, and liabilities in the sum of \$14,572.51. The first meeting has been called for Dec. 13. A list of the creditors of the bankrupt is as follows:

Charles Barber, Prairieville	\$155.00
Harold Cross, Middleville	65.74
Lloyd McNutt, Hastings	25.37
Floyd Taber, Hastings	30.00
Carl Berkley, Woodland	2.62
W. M. Furlong, Woodland	6.60
John Gardner, Woodland	10.00
Laurel Marshall, Morgan	18.00
John Ander, Middleville	10.00
Standard Oil Co., Lake Odessa	91.40
Dr. Houghton, Caledonia	734.31
Lansing Motor & Pump Co., Lansing	1600.00
Saginaw Silo Co., Saginaw	140.00
Holman & De Weerd Auto Co., Byron Center	500.00
Goodyear Bros., Hastings	75.00
Lynn Mastenbrook, Bowens Mills	100.00
M. A. Newton, Byron Center	60.00
Ernest Westphal, Mt. Pleasant	150.00
Perry Nichols, Grand Rapids	150.00
Farmers & Merchants Bank, Nashville	1725.00
W. J. Holloway, Hastings; Arthur Brace, Middleville	1400.00
John Shively, Caledonia	1270.00
Caledonia State Bank, Caledonia	1000.00
R. C. Fuller Lumber Co., Hastings	17.60
Gates & Huntsinger, Lake Odessa	109.48
Take & Huick, Caledonia	21.53
C. H. Kinsey, Caledonia	314.85
Farm Bureau Exchange, Woodland	7.03
Skinner's Garage, Hastings	162.41
L. Faul, Woodland	54.45
Victor Oil Co., Cleveland	29.05
A. Warner, Woodland	155.67
R. T. French & Sons, Caledonia	13.76
Edmons Elevator Co., Hastings	16.76
John & Herman Maurer, Nashville	300.00
C. D. Garn, Woodland	27.94
Holman & De Weerd, Byron Center	65.00
Rollo G. Mosher, Wayland	17.25
Hastings National Bank, Hastings	25.00
Hastings City Bank, Hastings	35.00
Charles Sherwood, Hastings	100.00
Neitheimer Garage, Woodland	75.00
Sody & Raffier, Woodland	10.00
Spike Winger, Caledonia	25.00
Universal Garage, Hastings	25.00
Byron & Whitmore, Eagle	75.00

Caledonia Ford Garage, Caledonia	20.00
Robert Berry, Woodland	10.00
John Gardner, Woodland	70.00
Co-operative Oil Co., Hastings	57.90
Hastings Milling Co., Hastings	88.33
Stowell & Scott Implement Co., Hastings	235.85
William L. Thomas, Hastings	104.95
M. A. Newman, Byron	1740.00
R. L. Rice, Grand Rapids	100.00
I. H. Gingrich, Grand Rapids	50.00
Mc Kay Nash Motor Co., Grand Rapids	150.00

Winger & Clemens, Caledonia	277.20
Coon Staiger, Caledonia	75.00
Caledonia Lumber Co., Caledonia	75.00
Bancroft State Bank, Bancroft	50.00
Judd Bancroft, Lansing	125.00
Cool & Dooley, Hastings	30.00
Beach Mfg. Co., Charlotte	90.00
Smith Bros. & Vette Co., Hastings	26.80
Standard Oil Co., Middleville	116.40
Citizens Tel. Co., Caledonia	8.89
Consumers Power Co., Caledonia	5.32
Homer Sawdy, Woodland	15.00

Nov. 30. On this day was held the first meeting of creditors in the matter of Joseph Thiel, Bankrupt No. 2378. The bankrupt was present in person and by attorney S. Wesselius. No creditors were present or represented. One claim was sworn and examined by the referee without a reporter, and it appeared from such examination that the only asset which was not exempt to the bankrupt was a claim for personal injury now in suit in circuit court, and the case was therefore held open to await the result of such case. No trustee was elected at present.

On this day also was held the special meeting and sale in the matter of Orton & Powers, et al., Bankrupt No. 2357. The trustee was present in person. No representative of the bankrupts was present. Various creditors and bidders were present in person. The property offered for sale was sold to B. A. Vrieling for \$52. An order confirming the sale was made. The meeting was then adjourned without date.

In the matter of Thomas J. Majchrzak, Bankrupt No. 2384, the funds for the first meeting have been furnished and the first meeting will be held at the office of the referee Dec. 14.

In the matter of Watson Fuel & Supply Co., Bankrupt No. 2353, the court is in receipt of a petition from the trustee, setting forth that it has received several offers for portions of the personal property of the estate, including machinery, office fixtures and equipment, and certain items of coal and coke. The offers aggregate \$140 for property aggregating

\$491 on the inventory and appraisal on file, which said appraisal may be seen at either Grand Rapids Trust Co., the trustee, or at the office of the referee. The sale will be held at the referee's office Dec. 10. All interested should be present at such time and place.

In the matter of William Perry, Bankrupt, the trustee has filed his final report and account and a final meeting of creditors will be held at the referee's office Dec. 11. The trustee's report and account will be passed upon and the administration expenses paid, so far as the funds will permit, there being no dividends for general creditors.

Nov. 30. On this day was held the first meeting of creditors in the matter of John Karwoski, Bankrupt No. 2387. The bankrupt was present in person and by attorneys Carroll, Kirwin & Holloway. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. It appeared that there were no assets in said estate which were not claimed as exempt to the bankrupt and the exemptions being allowed, no trustee was appointed and the case closed and returned to the district court.

Dec. 3. On this day was held the first meeting of creditors in the matter of William Hughs, Bankrupt No. 2385. The bankrupt was present in person and by attorney, John Nichol. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The case being a no-asset one, the same was closed and returned to the district court.

On this day were received the funds for expenses in the matter of Charles R. Mc Ghie, Bankrupt No. 2396. The first meeting of creditors will be held at the referee's office Dec. 17.

On this day also were received the funds for expenses in the matter of Lee C. Rockwell, Bankrupt No. 2397. The first meeting has been called for Dec. 17 at the office of the referee.

On this day was also held the first meeting of creditors in the matter of Eldridge & Lewis, Bankrupt No. 2390. The bankrupts were present in person and by attorney, W. F. Umphrey. Dan Youngs was present for creditors. Various creditors were present in person. Claims were proved and allowed. David Morison, of Ewart, was elected trustee, and the amount of his bond placed by the referee at \$300. Royal L. Eldridge was sworn and examined before a reporter. The first meeting was then adjourned without date.

Mockery of Justice.

Carl Palmer, who forged notes or trade acceptances to the extent of a quarter of a million dollars, was convicted in the Superior Court of Grand Rapids and sentenced to five years' imprisonment at Ionia.

Has he ever been behind the bars of that institution?

Not for a single moment.

He sleeps in the warden's residence, eats his meals in the hospital, where he keeps track of the hospital records, being rated as an office clerk.

He himself says he is "having the time of his life, that five years will soon slip by, when he will remove to California and start all over again."

"Start over" at what?

Forging more paper, deceiving more friends, betraying more people who place confidence in him?

The management of our Michigan prisons under Governor Groesbeck and Chief Warden Hulbert are a disgrace to civilization and a standing reproach on every decent citizen who shares in meeting the prison expense bill of \$2,500,000 per year—increased from \$93,000 before Groesbeck became the dominant factor in Michigan politics.

Every cent's worth of waste about your business is a cent taken out of your net profits. Wilful waste makes woful want, they say.

It is not by the year's gross sales that you must measure your success, but by the year's net profit and savings.

\$3,500,000

THE ROOSEVELT HOTEL

NEW YORK CITY

Owned and operated by New York United Hotels, Inc.

First Mortgage Leasehold 7% Gold Bonds

(CLOSED ISSUE)

Guaranteed as to Principal and Interest by United Hotels Company of America
Cleveland Trust Company of Cleveland, Ohio, and Rudolph A. Malm, Trustees

Dated December 1, 1923

Interest payable semi-annually (June 1 and December 1) at the Bankers Trust Co., New York City, and the Cleveland Trust Company, Cleveland, Ohio. Coupon bonds in denominations of \$1,000 and \$500, with privilege of registration as to principal or fully registered bonds. Callable in whole or in part on any interest date upon 30 days' notice at 105 and interest.

Interest payable without deduction for Federal Normal Income Tax up to 2% per annum. The Company agrees to reimburse the holders of these bonds, if requested within sixty days after payment, for the Pennsylvania 4-Mills and Maryland 4½-Mills Taxes, and for the Massachusetts Income Tax on the interest not exceeding 6% of such interest per annum.

Mr. Frank A. Dudley, President of New York United Hotels, Inc., summarizes for us a letter from him as follows:

THE HOTEL AND ITS LOCATION.—The twenty-one story The Roosevelt Hotel, now under construction in New York City, will have approximately 1,100 rooms with a ground floor devoted largely to stores and offices. It is most advantageously located on the block bounded by East 45th Street, Madison Avenue, East 46th Street and Vanderbilt Avenue, in the heart of New York City's Grand Central Zone. It is diagonally across Vanderbilt Avenue from the Grand Central Station with which it has direct underground connection.

Steel construction is over one-half completed and it is expected the Hotel will be completed by July 1, 1924.

NEW YORK UNITED HOTELS, INC.—The Roosevelt Hotel will be owned and operated by New York United Hotels, Inc., a majority of the common stock of which is owned by United Hotels Company of America, which unconditionally guarantees these bonds both as to principal and interest.

THE GUARANTOR COMPANY.—United Hotels Company of America directs the operation of seventeen hotels in the United States and Canada, including such hotels as The Ten Eyck, Albany, The Seneca, Rochester, The Onondaga, Syracuse, The Penn Harris, Harrisburg, Pa., The Robert Treat, Newark, The King Edward, Toronto, and The Mount Royal, Montreal. Annual net earnings of this chain of seventeen hotels applicable to dividends for the four years and ten months ended October 31, 1923 averaged approximately \$800,000. During this time United Hotels Company of America was gradually acquiring control of the various hotels which it operates until today it owns 50% or more of the common stock of fourteen of these hotels and has interests varying from approximately 10% to 33% in the other three hotels.

SECURITY.—These bonds will be secured, in the opinion of counsel, by a closed first mortgage on the leasehold which has been acquired from New York State Realty and Terminal Company, a subsidiary of The New York Central Railroad Company, covering the aforesaid block and the building being erected thereon at the estimated cost of approximately \$10,000,000 including the equipment thereof, or nearly three times the amount of this bond issue.

EARNINGS.—Earnings of The Roosevelt Hotel, based upon 75% occupancy, as estimated by the management and confirmed by Mr. Tracy C. Drake, President of the Drake Hotel Co., owning and operating the Blackstone and Drake Hotels, Chicago, are as follows:

Total Estimated Gross Earnings including rentals of stores and concessions	\$4,460,286.75
Estimated Net Earnings, after allowance for estimated operating charges, rentals, depreciation, taxes, etc., applicable to interest on these bonds	1,417,486.75
Bond Interest	245,000.00
Estimated net earnings are over five times bond interest requirements.	

EQUITY.—This bond issue is followed by an authorized issue of \$1,000,000 unsecured notes, due 1935, \$500,000 of which have been sold and the balance underwritten, to be issued if and as needed; by \$3,500,000 7% cumulative preferred stock of which approximately \$1,500,000 has already been paid in and the balance covered by agreements to purchase; and 65,000 shares of no par value common stock, a majority of which is owned by United Hotels Company of America.

New York State Realty and Terminal Company has agreed to advance \$3,000,000 toward the construction of the Hotel and has given a mortgage for \$3,000,000 on its interest in the property on which the leasehold was granted to the Hotel Company. This mortgage is not an obligation of the Hotel Company. New York State Realty and Terminal Company is required to pay the same and to indemnify the Hotel Company against any loss in connection therewith. The advances of New York State Realty and Terminal Company to the Hotel Company will be repaid over a period of years as a part of the rental. From the estimate of Douglas L. Elliman & Company, realtors, as to earnings from the ground floor stores, and the estimate of the management as to earnings from concessions, the combined earnings from these two sources will not be less than \$450,000, or practically sufficient to cover ground rent and interest on the advance by the New York Realty and Terminal Company. Over 50% of the stores have already been rented at figures equal to or in excess of estimates.

SINKING FUND.—The Sinking Fund, beginning December 1, 1926, provides for the retirement of over 50% of this issue before maturity.

The Company has agreed to make application to list these bonds on the New York Stock Exchange

We offer these bonds when, as and if issued and subject to approval of counsel. Delivery may be made in the form of interim receipts or temporary bonds.

Price 100 and Accrued Interest to Yield 7%

Howe, Snow & Bertles, Inc.

INVESTMENT SECURITIES

GRAND RAPIDS NEW YORK DETROIT CHICAGO

The information and statistics contained herein while not guaranteed have been obtained from sources which we believe to be accurate.

Changes Wrought By the Departure of Saloons.

Onaway, Dec. 11—We read daily reports of big firms and manufacturing companies declaring nice dividends. There are different kinds of dividends other than from a monetary standpoint and in taking inventory this year we find that Onaway, the flower of the North and the city that steers the world, is especially blessed by being able to declare big dividends; not exactly from the amount of actual gold in our coffers, but from an asset more valuable and of much more importance. Let us explain: Our little city of three thousand inhabitants became of age, so to speak, in 1921, so we are yet quite young. In the beginning we were strictly a lumbering town, described frequently as "the good old days of lumbering when lumber jacks, saloons and the appurtenances thereto predominated." The slaughter of timber laid waste the land in all directions, the proceeds of which only created more saloons and everything connected with them. Our streets and roads were of mud of a filthy nature and the buildings of rough boards and tar paper. Yes, we will admit, the lumbermen were free spenders and the merchants were equally glad to get their money at that time, but, counting the cost, the leak was something terrible. The justice of the peace was busy filling his docket with crimes of a filthy nature and the village and county jails were as full as could be of drunks. Did you ever reach the point where you were ashamed of your town? I did. Once during the time when local option was in force in some of our counties, I visited Lakeview. Before leaving I was impressed with that clean little town and the absence of liquor and drunken men. The same week I stopped in Belding and from there to Big Rapids. The same conditions prevailed. I reached home Saturday night during the so-called boom and the "good old days." The twenty saloons were at the height of their element and it was almost impossible to get through the lines of drunks on the sidewalks from the depot up town. What a comparison! Did we not have a reason to feel ashamed of our town?

Now we say, "Onaway has declared dividends. To-day the sun is shining brightly on our paved streets and fine gravel roads. We have a fine city hall accommodating the city offices, also where two terms of Circuit Court are held. Board of Commerce, Community Council and a new city library."

Our fine cluster of school buildings of which we are proud with twenty-five teachers, County Normal, manual training, domestic science, agriculture, gymnasium, auditorium with stage, and a health club. Employment for all of our residents and the homes are equipped with pianos and musical instruments. The family with a sane and sober father enjoys the real life and the beauties of our surrounding country in their car and all look forward to a Merry Christmas and a Happy New Year. Again we say, "We are declaring dividends of the real and everlasting kind."

Squire Signal.

Co-Operate With Your Secretary.

Saginaw, Dec. 11—Running a business to-day is no sinecure. It requires study and work to do so successfully. It is not possible to operate your store simply and nonchalantly along the lines of least resistance and expect to succeed.

The suggestions in the worthwhile trade papers of to-day are a literal correspondence course in business training. The merchant who reads and uses them is wise indeed. Displaying and selling the lines that show wider margins of profit has been a topic that has come in for

much discussion of late, and is probably the greatest single factor in making net profit.

By courtesy of the Michigan Tradesman a circular mailed to the trade by the Secretary of the Retail Grocers and General Merchants Association, Paul Gezon, has been reprinted in its issue of Nov. 28. The Secretary asks your opinions in a matter of vital importance and at the same time implies the solution. Surely the question of making more profit is of importance to you.

Get in touch with the Secretary and let him help you. Mr. Gezon is not only an energetic, dynamic personality, but also a practical and successful business man who uses the same weapons you need to combat present day competition. Greater co-operation and moral support from you will be invaluable to the association. Let us hear from you regarding your problems.

Charles G. Christensen.

Retailers Not Annoyed by Jobbers.

The expected blast of resentment from the National Retail Grocers' Association because of the action of the National Wholesalers having turned down their pet hobby of a Better Grocers' Bureau appears not to have been realized. At least, at the meeting of the retailers' executive committee last week at Kansas City, the following action was reported by the secretary:

"The recent negative action of the National Wholesale Grocers' Association was received with regret. The same will have no adverse effect upon going ahead in the further development of the plan. All details are maturing about as anticipated and further specific announcement will be made in due time, so that the next steps may be taken immediately after the first of the year, as was announced in connection with the St. Paul convention.

"Applications for certified and associate membership are being received and definite negotiation are being carried on for the preparation of the text material which will be used as a basis for the educational service which is to be rendered."

The Grocer's Dream

Last evening I was talking
With a grocer old and gray,
Who told me of a dream he had,
'Twas just the other day,
While standing in his office
The vision came to view,
For he saw an angel enter
Dressed in garments white and new,
Said the angel, "I'm from Heaven,
The Lord just sent me down
To bring you up to glory
And put on your golden crown.

You've been a friend to everyone
And worked hard night and day;
You have supported many,
And from few received your pay,
And we want you up in glory
Where you desire to be,
So place your trusting hand in mine
And come along with me."

Then the angel and the grocer
Started up to glory's gate,
But when passing close to Hades
The angel murmured, "Wait!"
I have a place to show you—
It's the hottest place in hell—
Where the ones who never paid you
Do in torment always dwell."

And, behold, the grocer saw them,
His old patrons by the score,
And grabbing up a chair and fan
He wished for nothing more,
But was bound to sit and watch them
As they'd sizzle, singe and burn.

And his eyes would rest on debtors
Whichever way they'd turn
Said the angel, "Come on, Grocer,
There's the pearly gate to see,"
But the grocer only murmured,
"This is heaven here for me."

If Your Store Burned To-Night---

The cold, winter weather is very near at hand, and inasmuch as this is the period of the year when we have the most fires, we would suggest that you give your fire insurance policies your immediate consideration.

Have you enough insurance for the value of the stock you are now carrying? Or, should your insurance be increased?

Don't procrastinate. For your own sake, check up to-day and increase your insurance to the point which good business judgment demands.

Does your fire insurance policy cover your property?

Have you read it over?

Are you sure that it covers the goods in the building, and have you any outside storages that ought to be included? Does it also cover delivery equipment as well?

Can you tell the terms of your insurance policy, or in other words, do you know what obligations the policy puts upon you? Do you know that it is your responsibility to know what obligations are upon you when you accept the policy?

Have you fulfilled your part of the contract? Paying the premium on your policy and keeping it in your safe does not mean that you are covered. Under the terms of your fire insurance policy you agree to certain definite terms, and if you fail to fulfill your part of the agreement, your insurance may be of no value to you.

INSURE TODAY

READ YOUR POLICY

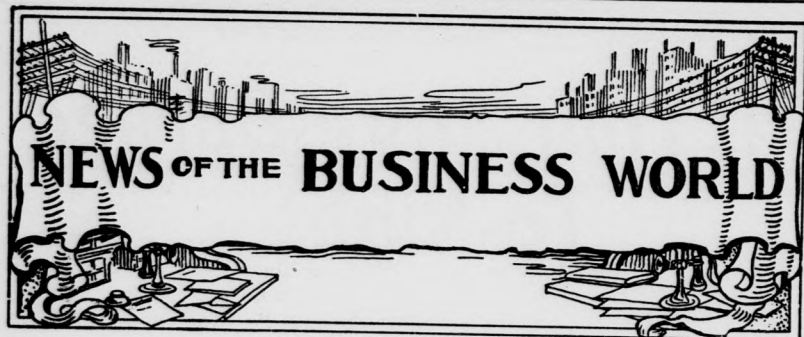
FULFILL YOUR PART OF THE AGREEMENT

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



MOVEMENT OF MERCHANTS.

Detroit—The Yaman Bakery, 6120 Dix avenue, opened recently.

Lowell—Robert Hahn succeeds F. M. MacFarlane in the grocery business.

Wayland—Fink & Francisco succeed A. Green in the grocery business.

Watervliet—Mrs. F. B. Dustin has opened a general store in the Gren building.

Muskegon—The Rice-Sorin Saddletry has changed its name to the H. E. Rice Co.

Vassar—The Halpin Creameries, Inc., has removed its business offices to Pinconning.

Detroit—O. Laughlin has purchased the grocery stock at 1737 West Grand boulevard from H. Silver.

Flint—The Overland Knight Sales Co. has changed its name to the Bedford Sales Co.

Detroit—Vito Bullaro, fruit merchant, 1563 East Fort street, was murdered Dec. 4.

Detroit—The Lincoln Oil Co. has increased its capital stock from \$50,000 to \$200,000.

Muskegon—The Central Paper Co. has increased its capital stock from \$1,400,000 to \$2,600,000.

Kalamazoo—The H. B. Marks Co. has changed its name to the American Credit Clothing Co.

Detroit—J. L. Cochrane, 2031 Woodward avenue, handling men's furnishings, will close his doors Dec. 31.

Detroit—Samuel A. Widrig has transferred the title to his confectionery at 1917 Ferdinand to his wife.

Detroit—The F. W. Bascomb Co., 491 West Grand boulevard, has changed its name to the National Pharmacal Co.

Detroit—D. A. MacKenzie, men's furnisher at 612 Woodward avenue, is holding a "retiring from business" sale.

Highland Park—Samuel Keller has sold his bakery at 12309 Oakman boulevard to George and Jake Rettinger.

Dearborn—John Sullivan has recently organized the Pepper Road Fuel & Supply Co., Stanley & Wabash avenues.

Hamtramck—William Noll has disposed of his meat market and notion store at 6740 Huber avenue to Wiktor Tuszyński.

Athens—Earl Bisbee, recently engaged in general trade at Mottville, will open a general store here early in January.

Rockwood—E. E. Valrance has sold his hardware stock and store building to James Story, who will take possession Jan. 2.

Detroit—James Puszabawski bought the grocery and meat business of Izydor Piedeniewicz, 3430 Boulevard court, Dec. 6.

Detroit—Crosby Washburne has taken over the pharmacy at 1400 Field avenue from its former owner, George McDonald.

Plainwell—George Townsend has sold his grocery stock to Harry Shaw, who will continue the business at the same location.

Grand Rapids—The Brower Furniture Co., 1757 Turner street, N. W., has increased its capital stock from \$25,000 to \$50,000.

Detroit—The Ashland Pharmacy, 14801 Charlevoix avenue, is one of the city's newest drug stores. George W. Daugherty is the proprietor.

Detroit—Solomon Zakey took Said Fattal into partnership with him in the grocery known as the Cassboro, 3419 Cass avenue, recently.

Detroit—William B. Morris has purchased the confectionery stock and fixtures of the store at 5698 Dix from Nishan Bogolian and others.

Detroit—The confectionery at 5131 St. Aubin avenue has changed hands. Stanislaw Niedzielski sold it to Elizabeth Zmyjewski on Dec. 4.

Detroit—The Service Coal Co. is now operating the branch yard at Bellevue & Berlin avenues, which had been run by the Cronin Coal Co.

Detroit—Slavitt Brothers' Furniture Co., 4163 McGraw avenue, has filed a petition in bankruptcy, with assets of \$7,229.12 and liabilities of \$9,398.61.

Bachelor—J. B. DeLing has removed his stock of groceries from Miller-ton here and will continue the business under the style of J. B. DeLing & Son.

Detroit—Sebe Sheills is the new proprietor of the tobacco store at 1452 East Ferry avenue, having bought the stock from Thomas Dickinson a short time ago.

Detroit—Bruno Ochman is the new owner of the grocery and meat market formerly conducted by Stanley Sandicki and Vincent Hujar, 9013 Mt. Elliott avenue.

Mottville—Earl Bisbee has sold his store building and stock of general merchandise to John Connell, recently of Constantine, who will take immediate possession.

Detroit—A. S. Capper has moved his confectionery business from 3825 West Warren avenue to the new Lafayette building, in the heart of the downtown section.

Kalamazoo—Chapman Bros. Market 118 North Burdick street, has filed notice of the dissolution of the copartnership and Harold Chapman has withdrawn from the firm.

Saginaw—Waldo Bruske has ac-

quired sole ownership of the Bruske Hardware Co., 515 Genesee avenue, having purchased the interest held by the G. Bruske estate.

Detroit—James A. Michael has bought out his partner, George Farrier, and is now conducting the auto supply business himself. It is located at 2420 Buchanan street.

Minden City—The Minden City-Palms Farm Bureau Local has increased its capital stock to \$50,000 and changed its name to the Farmers Elevator Co. of Minden City.

St. Louis—Mr. Chatham, recently of Alma, and John Minor have formed a copartnership and will open a modern bakery about Dec. 22, under the style of the Sanitary Bakery.

St. Johns—E. N. Butterfield will take over the store building and grocery stock of Frank J. Ward, Dec. 24 and will consolidate his own grocery stock with it in the new location.

Pontiac—The Wurster Motor Sales Co., Garland and Pike streets, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Mastercraft Furniture Co., which has been operating in the building formerly occupied by Keenan & Jahn, 2302 Woodward avenue, will move to a new location upon the expiration of its lease, Dec. 31.

Tekonsha—The Randall Produce Co. announced a record business week for November, shipping 34,000 pounds of turkey, 16,000 of ducks and geese, and 45,000 of chickens, dressed.

Hamtramck—The grocery store and meat market at 12,000 Moran street has been bought by Joseph and Anna Wrobel from John and Mary Skoupa. The change took place Dec. 4.

Royal Oak—The Y. & M. Motor Sales, 1377 Woodward street, has been incorporated with an authorized capital stock of \$20,000, \$3,000 of which has been subscribed and paid in in cash.

Plymouth—The Hardware Specialties Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed, \$500 paid in in cash and \$1,500 in property.

Lansing—The Bauerle Candy Co., 419 South Washington avenue, has purchased two lots on the south side of Michigan avenue, on which it will erect a modern plant which it will occupy as soon as completed.

Highland Park—The Palace Meat Market, Oakman and Leslie street, has filed a petition in bankruptcy. The assets are \$250 and the liabilities are \$2,866.38. Hannah Hellerick and Morris Meyers are the proprietors.

Berrien Springs—George Kreuger, formerly a candy maker in Chicago, has purchased a farm near here and equipped a small building with modern candy making machinery in which he will manufacture the Ellin-George candies for the retailer.

Flint—The Kearsley Street Garage, 215 West Kearsley street, has been incorporated to conduct a general garage business and to deal in auto parts, accessories and supplies, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Stork Shops, Inc., 830 Washington street, has been incorporated to deal in infants and children's wearing apparel at wholesale and retail with an authorized capital stock of \$100,000 preferred and 50,000 shares at \$1 per share, of which amount 15,500 shares has been subscribed and paid in, \$2,500 in cash and \$13,000 in property.

Lansing—The Hoover-Bond Co., Washington avenue, wholesale and retail household furniture and furnishings, has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000 preferred and 1,500 shares at \$100 per share, of which amount \$75,000 and 750 shares has been subscribed and \$50,000 paid in in property.

Ishpeming—Bilkey & Son have taken a lease on the Ishpeming Livery Co. building and the place is now being fitted up for warehouse purposes. Rooms for offices are being provided for in the front of the building. D. B. Bilkey and his son, Harvey, recently severed their connection with the Hewett Grain & Provision company to engage in business for themselves and they are now handling grains and provisions.

Manufacturing Matters.

Ironwood—The Cole-Coudie Shovel Co. has increased its capital stock from \$10,000 to \$25,000.

Jackson—The Home Products Corporation has increased its capital stock from \$100,000 to \$140,000.

Detroit—Rogers Foundry Co., 828 Beard avenue, has increased its capital stock from \$35,000 to \$250,000.

Detroit—Philip M. C. Armstrong succeeds the Armstrong Tanning Co., Inc., 2900 Hart avenue, in business.

Detroit—The Motor City Stamping Co., 2552 Hart street, has increased its capital stock from \$100,000 to \$150,000.

Grand Rapids—The Grand Rapids Art Glass & Mirror Works has increased its capital stock from \$5,000 to \$25,000.

Detroit—The Automobile Equipment Co., 330 East Congress street, has increased its capital stock from \$50,000 to \$150,000.

Detroit—The Detroit Foundry Co. has increased its capital stock from \$125,000 to \$200,000 and changed its name to the F. L. Bromley Properties, Inc.

Detroit—The Square D Co., 6060 Rivard street, electrical safety switches, and service electrical porcelain, has increased its capital stock from \$1,000,000 to \$1,300,000.

Grand Rapids—The Grand Rapids Sash & Door Co., has been incorporated with an authorized capital stock of \$25,000 all of which has been subscribed and paid in in cash.

Detroit—The B-Metal Refining Co., 525 Woodward avenue, has been incorporated with an authorized capital stock of \$25,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Modern Store Equipment Co., 1815 Gratiot avenue, has been incorporated with an authorized capital stock of \$2,000, \$1,000 of which has been subscribed and paid in in cash.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 9.65c and Michigan beet at 9 3/4c.

Are you going to run the same old day in and day out grocery store or department the next ten days or are you going to transform it into a really different salesroom which breathes forth the Christmas spirit? To quite an extent the volume and character of the business you will do between now and closing time on Christmas Eve will depend upon your answer to this pair of questions. People are prone to think more favorably of the store which does recognize the season in its garb, outward and inward, and a few dollars spent in holiday trimmings will return manyfold during the holiday buying season.

Obviously it is the time when fancy foods, nuts, fruits, Christmas wreaths, Christmas trees, etc., should have the right of way in every grocery store's merchandising and display plans. During the next few days it is possible to cram in a lot of very profitable business and round out the old year in splendid fashion. Needless to say people are not prone to search around after an opportunity to supply their needs in these holiday lines. They go where they are invited, whether that invitation take form in a newspaper advertisement, a personal letter, a telephone call, an attractive window display or something else. The grocer who thinks he can corral his due share of this desirable Christmas business without making a little effort to do so is in ninety-nine cases out of the hundred due for disillusionment.

Business in food lines continues very satisfactory in volume and in these days when trade in seasonable lines of merchandise is draggy or worse the grocer can congratulate himself that he is selling a line which is a necessity regardless of weather conditions. Grocery markets are pretty well stabilized too, changes in the past month to six weeks having been quite few in number.

Tea—The market has presented about the same aspect and outlook during the week as it has presented for some time. The demand is rather small. Nobody appears to be speculating very much in anything. Prices, however, remain steady and everything is well maintained, with several things rather firm than steady.

Coffee—The market during the week has shown no marked change, speaking of Rio and Santos, green and in a large way. There has been some little firmness in the market during the week, but this has not seriously affected selling prices on spot. All grades of green Rio and Santos are about on the same basis as they were a week ago. Milds are steady, with a moderate demand.

Canned Fruit—The fruit market drags. Pineapple, even in the most desirable grades, is shaded on the spot by weak holders, and this has a disquieting influence on the whole market, as pineapple is always regarded as one of the best sellers among fruits. California fruits are at a standstill for Coast shipment, but cause them to shade prices. The ir-

regular holdings among jobbers from the standpoint of quality make an unsettled spot market. Some lines are almost unobtainable and such are firm but the more plentiful packs are steady to weak, depending upon the extent of their supply and the firmness of the holder.

Canned Vegetables—Southern quotations are maintained without much factory buying. Jobbers need no goods to piece out their own stocks, and as canners do not care to sell on the present basis for deferred shipment the market is at a standstill. Spot peas would sell more freely if they could be had more readily from first or second hands at prices under those now quoted. There is some business, but it is limited by the conservative ideas of buyers as to values. Futures are being taken to fill part of later requirements, but the demand is concentrated upon standards. Standards and fancy brands of corn are firm but are not active in a large way for factory shipment.

Canned Fish—Salmon is steady, meaning particularly red and pink Alaska; prices are unchanged. Maine sardines are still firm, but dull, largely on account of the high prices. Norwegian sardines are wanted, but are not very abundant. California sardines are also rather scarce.

Dried Fruits—The California Prune Association is sitting tight on new box packed, but independents are more anxious to sell straight small sizes or assortments. Oregon 30s, the scarcest size at one time in that pack, is now offered straight. All of these conditions denote an unsettled situation. The spot movement to the retailer is moderate. Thompson raisins are firmer and Coast packers show more strength on the ground that stocks of desirable Thompsons are lighter than realized. Sun-Maid brands are sustained and are even firmer on the spot, but independent packs still favor the buyer. Box packed are quiet. No essential changes have occurred this week in any of the offerings. Dates and figs were in moderate demand, with some weakness in the latter. Fancy peeled peaches are scarce on the spot.

Rice—Primary markets have been firm and are tending higher on rough rice. Broken rice is scarce at the source. Foreign rice is mildly active.

Salt Fish—No change has occurred in the quotations on mackerel during the week, either in domestic fish or Norway and Irish. There is plenty of mackerel of one kind or another. The demand is fair.

Syrup and Molasses—Sugar syrup is quiet at unchanged prices. Demand is generally fair, but for small lots only. Compound syrup is in good demand at unchanged prices. A good many people are expecting lower prices on compound syrup in the near future. Molasses is firm and wanted.

Beans and Peas—The market for dried white beans has been unsatisfactory during the week from the seller's standpoint. There seem to be plenty of pea beans offered as low as \$5.75. The demand even at that is slow. Red kidneys are slow and rather soft. White kidneys are also

week and California limas particularly weak. Demand for everything is dull. Green and Scotch peas are unchanged and quiet.

Cheese—The market is steady with a light consumptive demand at prices ranging the same as a week ago. Stocks of cheese in storage are considerably in excess of what they were a year ago. The market is also ruling a little lower and the future trend of the market depends on the consumptive demand to a considerable extent. We do not look for much change in the immediate future.

Provisions—Everything in the smoked meat line is in ample supply, with a moderate consumptive demand at prices ranging about the same as last week. The price this year is considerably lower than it was last year. Both pure lard and lard substitutes are unchanged, with a normal consumptive demand at prices ranging about the same as last week. Dried beef, canned meats and barreled pork are all unchanged.

Review of the Produce Market.

Apples—Standard winter varieties such as Spy, Baldwin, Jonathan, Russett, etc., fetch \$1 per bu.

Bagas—Canadian, \$1.75 per 100 lb. sack.

Bananas—9 1/4 @ 9 3/4c per lb.

Butter—The market is firm at the moment at about 1c per pound lower than a week ago on all grades. The consumptive demand is fair. The supply of strictly fancy creamery is a little short, which is the cause of the high price. Stocks in storage are ample. The market is fairly healthy on the present basis, but the slightest decline in the consumption will cause another decline in price. Local jobbers hold extra fresh at 50c in 63 lb. tubs; fancy in 30 lb. tubs, 51c; prints 52c; June firsts in tubs, 46c. They pay 25c for packing stock.

Cabbage—\$1 per bu.

Carrots—\$1.50 per bu.

Cauliflower—\$2.25 per doz. heads

Celery—50c per bunch for home grown; \$2 per box of 4 doz. bunches.

Chestnuts—28 @ 30c per lb. for Michigan or Ohio.

Cocoanuts—\$6.25 per sack of 100.

Cranberries—Late Howes from Cape Cod command \$13 per bbl. and \$6.50 per 1/2 bbl.

Cucumbers—Hot house, \$2.75 per doz.

Eggs—The market is weak at prices ranging about 6 @ 8c lower than last week. We can expect a fluctuating market until new-laid eggs come in larger quantities. The consumptive demand is absorbing the receipts every day. Storage eggs are in ample supply at prices ranging about 1c per dozen lower than last week. The consumption of storage eggs is very light and stocks in storage are reported to be heavy, but owing to low price they are being sold. We do not look for much further decline in the immediate future. Local jobbers pay 42c for strictly fresh. Cold storage operators feed out their supplies as follows: Extras ----- 33c Seconds ----- 27c Checks ----- 23c 2c extra for cartons.

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian. Grape Fruit—Fancy Florida now sells as follows:

36 -----	\$3.25
46 -----	3.50
54 -----	3.75
64 and 70 -----	3.75

Grapes—California Emperor, \$2.50 per crate; Spanish Malaga, \$9.50 per keg.

Green Beans—\$3 per box.

Green Onions—\$1 per doz. bunches for Chalotts.

Honey—25c for comb; 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate ----	4.75
Leaf, per pound -----	15c

Lemons—The market is now on the following basis:

300 Sunkist -----	\$5.50
300 Red Ball -----	5.00
360 Red Ball -----	4.50

Onions—Spanish, \$2.50 per crate; home grown \$3.25 per 100 lb. sack.

Oranges—Fancy Sunkist Navels now quoted on the following basis:

100 -----	\$5.50
126 -----	5.50
150, 176, 200 -----	5.50
216 -----	5.50
252 -----	5.00
288 -----	4.50

Floridas fetch \$4.50 @ 5.

Parsley—50c per doz. bunches.

Potatoes—Home grown, 50 @ 55c per bu.

Peppers—75c per basket containing 16 to 18.

Radishes—80c per doz. bunches for hot house.

Spinach—\$1.50 per bu.

Squash—Hubbard, \$3.50 per 100 lbs.

Sweet Potatoes—Delaware kiln dried fetch \$3 per hamper.

Tomatoes—Southern grown \$1 per 5 lb. basket.

Turnips—\$1.25 per bu.

Poultry—Wilson & Company now pay as follows for live:

Turkeys -----	19c
Heavy fowls -----	18c
Heavy springs -----	17c
Light fowls -----	11c
Light springs -----	11c
Geese -----	18c
Ducks -----	18c

Owosso—A merger has been affected consolidating the Connor and Arctic Ice Cream companies but the trade names of each will be retained and the business of the two companies conducted as in the past for the time being at least. The consolidation merges together \$6,000,000 worth of properties, consisting of 17 ice cream factories, condenseries and milk plants in Detroit, Owosso, Lansing, Ann Arbor, Bay City, Holland, Alma, Jackson, Grand Rapids, Pontiac, Flint, Hastings, Fenton, Grand Ledge, Ovid and Richmond.

Detroit—The W. L. Ioutier Co., Inc., 172 Manistique street, has been incorporated to manufacture and sell electrical appliances, washing machines, vacuum cleaners, etc., with an authorized capital stock of \$6,000 common and \$4,000 preferred, all of which has been subscribed, \$4,800 paid in in cash and \$200 in property.

RIGHT TO BE LET ALONE.

No Privilege is Dearer to the Human Heart.

Human nature does not change fundamentally. Civilization, failing to recognize this immutable law, is everlastingly endeavoring to change it, and just as everlastingly it keeps the people of the earth in a perpetual turmoil.

No right is dearer to the human heart than the right to be let alone. We all crave a certain amount of individual freedom. I say "individual" because "freedom" is an elastic word, and what is freedom for you may not be freedom for me. There are certain crimes which we all recognize. To commit these crimes is not the kind of freedom I have in mind.

Perhaps no greater truth was ever expressed than this: "That people is governed best that is governed least." Thomas Jefferson said it, and Jefferson was the only democrat this country has so far produced. We have a democratic party, but there are no democrats in it, just as we have a Christian church with no Christians on its roster. Parties and creeds are often mislabeled. It is a cardinal crime to put a false label on a can of chow-chow or mincemeat, but you can put any kind of an old label on an organization of people without danger of being pinched.

I said civilization is going to smash, just as it has always done. The signs are sure and certain. It is headed for the rocks in this country, as well as in England, Germany, France and everywhere else. Just because we happened to get out of the war a little better off than nations abroad is no reason why our situation is less ominous, for there is great unrest in America. And this unrest can be traced to the gradual disappearance of freedom and to class legislation. Minnesota is a recent example.

In a country where more than 40,000 new laws are passed every year, abridging our rights to do much more than breathe, what can you expect but eventual collapse? When bigotry, narrow-mindedness, greed, lust for power and clutch for wealth tint the statutes, what is surer to come than destruction?

History tells of the rise and fall of civilizations. With unerring certainty, the same causes produced the smashes. The first great causes is high taxes and multitudes of officials. We have them now. The next great cause is the abandonment of farms and the flocking of men to the cities. They go there because farming becomes unprofitable, taxes often piling higher than profits. It becomes unprofitable because men in cities—the consumers—so regulate the laws and so grab off the usufruct that the man who produces food gets no suitable reward for his labor.

A third cause is the complete control of Congress by what is popularly called "Wall Street" in this country. In recent years the Supreme Court of the country has been charged with being under this control, and some of its decisions seem to warrant the accusation. This all means that great wealth dictates the policies of gov-

ernment, and this dictation even controls the declaration of war. Up to a certain point the people will fight these wars under the fine impulse of "patriotism," but things eventually reach a stage where "patriotism" no longer stirs in the bosoms of the common people, and then comes the cataclysm.

Bigotry and intolerance have a conspicuous place in the down-fall of civilizations. Many a civilization has gone to hell because of differences in religious beliefs. Catholics and Protestants alike have caused streams of blood to fill the gutters, to spread pestilence, to devastate homes, to deflower womanhood, and to bring about outrages that are too awful for words; all in the name of the Son of Mary.

In a way we have sloughed off religious superstitions, but the intolerant taint is still in our blood. In a modified degree the K. K. K. movement is a recrudescence of the old intolerance that in times agone plunged Spain, France, England, Turkey, Greece, Russia and other countries into the horrors of bloody wars.

There are those in America who think the Ku Klux will inspire a war here at home, but I am not so minded. It is but a faint reversion to type—a harmless exhibition of atavism that has almost been bred out of the American species.

Religious intolerance is on the decline, which is the one thing to the credit of civilization. We no longer quibble seriously over the amount of water necessary in baptism to insure admission to Paradise, nor do sensible people to-day believe in infant damnation or a personad devil.

Civilization retrogrades in proportion as it enacts laws. It can be laid down as a fundamental truth that the fewer laws a country has, the more lawabiding its people become. But when you pile laws on a nation's back until there are more statutes than there are people, you simply hasten the day when you will have no laws at all.

To-day every human activity, no matter how inconsequential, is hedged round and round by more laws than the whole bar association can tabulate. We have petty officials that nose around into everything. This functionary goes about sniffing the cheese. That one scans the labels. This one monkeys with the scales. That one snoops around soda fountains looking for alleged impurities and adulterations. This one scans ads looking for falsehoods. That one separates the cotton from the wool. This one sees if your tail lamp is burning, if your license plate is just so many inches from the differential, while another watches to see if you go to the right or left, or whether you straddle a white line painted on the street.

Boards regulate barbers, butchers, plumbers, doctors, dentists and all else, including prize-fighting and birth-control. These boards possess powers so sweeping that their members are absolute dictators. The graft they control is colossal. Usually they are dominated by certain "schools" or denominations, and they dispense injustice with a free hand to

all dissenters and disbelievers. Look into medicine and dentistry if you want specific details.

And there are Prohibition and Volstead. Here we have what is perhaps civilization's greatest menace in America. Millions in money and a great army of officials, petty and grand, are creating a situation that may well make us apprehensive. This vast aggregation of money and men is employed to suppress a trait of human nature that is as inherent as the trait of breathing.

The human organism craves stimulation. So far back as the records of mankind go—in every far-off land where human beings are spawned—in the jungles of Africa and in the isles of the sea—in the haunts of civilization's greatest progress—you will find some kind of alcoholic stimulant to warm the cockles of the heart. Even the Bible specifies a little wine for the stomach's sake, which everybody knows is a fine formula.

The result of the prohibitory amendment is that our best citizens have become lawbreakers. The country is honeycombed with illegal traffickers in alcohol. Disregard for the Prohibition law creates disrespect for all laws. Men with much money and high standing violate the Volstead act with even more impunity than men with their week's wages only. In stead of improving our morals, Volstead and his cohorts have vitiated them.

I know very well the veneration in which our Constitution is held, and I know just as well that upholding the law is supposed to be the bulwark of civilization. But when you pass laws that squarely challenge human nature, I hold that the passage of such laws is as great a transgression as the violation of them.

And the pity of it all is that many, many of the Prohibition officials are subject to such tremendous temptations in the way of graft that, being human, they fall. Thus we see that one reason why there is so little respect for Prohibition is because there is so little respect for the officials on Prohibition's payroll.

Time's whirlgig has a certain way of changing currents in an exactly opposite direction. This is now being demonstrated in Russia. What the Czar's regime gave, it is now itself getting. The oppressed become oppressors when power comes to their hands.

I can easily see how possible it is that the day may arrive when anti-Prohibitionists will come into power and adopt an amendment making the drinking of alcohol universally compulsory. Then the Prohibitionists will naturally fall into the same category as the antis to-day, and thus become lawbreakers. To make men do things, as well as to make them not do things, is one of the missions of law, as I understand it.

The saloon, the gin-mill and the dive are not issues in this discussion. They were simply the outgrowth of an abuse, and an abuse is not the test of a problem. The problem is whether a man may or may not enjoy the natural right of quenching his thirst or stimulating his digestive

organs or blood with a draught of something he desires. If you tell him by legal enactment that he can't, he automatically defies the law—not because he is bad or because he desires to break laws, but because he considers his human liberties to have been abridged.

You do not prohibit the eating of meat because many people kill themselves by eating too much. You do not pass amendments against gluttony because many human hogs commit suicide. But you try to prohibit all men from drinking alcoholic stimulants because some men drink to excess. This is one of the messes in which civilization in America finds itself to-day.

The limits of my space do not permit a discussion of what is coming in legislation. In due season we are to be prohibited from using tobacco, following which chewing gum, pop and sassafras tea will be abolished. The disciples of intolerance are in the saddle and they are riding the old horse of Civilization a race that is leading to the inevitable crash.

Combined with intolerance and a vast network of laws, we have the equally menacing power of money, which always leads to war, and which is to-day heading the world to a conflict worse than that beginning in 1914, and many of our wisest statesmen think this next war will terminate in the utter collapse of all present human institutions.

After the ashes that remain of the present civilization have cooled off, another civilization will arise from them, and this new order of things, as it comes to power and greatness, will pass through precisely the same epochs as this one, and be succeeded in turn by still another.

This is progress. Perhaps eventually, in ages to come, a civilization of liberty and equality will emerge that will completely discard intolerance, caste and money, and thus found an institution that in most respects solves the problems that vex us now.

Possibly I have exaggerated the Prohibition situation, but its menace is great. Gradually it is creating a situation that may well be dreaded. In a way it resembles conditions in the South when the North gave the vote to the black man and threatened the Southern whites with negro domination. What did the South do? What the South did anti-Prohibitionists are doing now. They are evading the law in every way that can be devised. In recent years the South has been let alone, and the negro problem has vanished. The disappearance of the liquor problem may come about in the same way by letting human nature alone.

As to the next war, my guess is that America will be in it. Our statesmen are no match in international matters for the diplomats of Europe. The latter will get us in all right; possibly they have us in now. But this great question comes up: Will the common people, who make up the armies to be slaughtered, take up arms again. If they are drafted and refuse to shoot, who knows but that will see the collapse of our present civilization?

Frank Stowell.

Are We Soon To Have a New Revelation.

Grandville, Dec. 4—"A good many are predicting a hard winter in a business way."

This from an up-state letter from one in business, and it doesn't sound right to me. Why a hard winter for business when everything seems moving along in fine shape? Men employed everywhere at good wages, with no financial disaster apparent in the offing.

People who preach calamity in advance are the ones who need muzzling. It is bad policy to borrow trouble a long way ahead. An old man once said that the most of his troubles throughout a long life were those that never happened. People who are on the lookout for trouble very often find it. There is nothing nationally in the business outlook that portends disaster.

The presidential election is a year off and that need not be made a pretext for a slump in business.

We have ups and downs naturally in our business affairs, but that we need seek to find some excuse for a general slump seems unworthy of our better sense. There is much to be gained by looking on the right side. Many wonderful discoveries of late have placed our humanity on a higher plane than it ever was before.

Laying the question of business aside, what about the moral and religious conditions in our country today? What has the Radio to offer in the way of futurity, to say nothing of its addition to the joys of mundane existence? Are we on the verge of a great revelation, not to say revolution, in all things pertaining to this life and that other existence beyond the shadows of this old world?

Modern discoveries are constantly leading to a new condition in the religious and spiritual world. That this life here on earth is not all is becoming more firmly imbedded in the minds of thinking men and women than ever before in the history of the world. Edison's expression of belief in the discovery of a connecting line between this world and that other just over there has excited comment, and yet how are we to explain this new evidence of the supernatural which invests Radio with its wierd and inexplicable powers?

Think of the progress along many lines in the past fifty years. Account for them as we may, there yet remains the fact that some of the things coming to pass right now are beyond the explanatory powers of man. No one is so grossly contented with this world as to flippantly thrust aside new and startling evidence of another and better world than this.

"Look out," says one, "you are treading mighty near to that spooky delirium called Spiritualism!" Horrors if it should be so, but it is not true in any sense of the word. Every people beneath the sun worships a shrine anointed with spirit thought, and no amount of skepticism can toss it aside. Someone has said that we need a new religion to make men what they ought to be. An eminent Presbyterian divine lately said: "We don't need a new religion, but we do need an honest, practical effort to apply the religion we profess in our in our every day affairs."

A little further along he says: "The church has a big job keeping men out of hell on the Judgment day, but keeping hell out of men to-day is a bigger job." All of which is pertinent to present conditions in this world of ours.

Some of our public men are very touchy when hauled up for some words spoken when interviewed, and backwater with an amusing quickness that almost makes one dizzy. "Be careful what you say" is very good advice, although some there are who sling words edgewise all over the landscape regardless.

However, the world is being educated along lines far different than it was in the days of wooden plows and hand hoes. We are constantly learning things as facts, which at one time would have been regarded as pure fabrication. The impossible has been so often overcome by moderns as not to preclude a belief in new and wonderful inventions yet to come.

Eternal progression is the lot of man.

To deny that is to fly in the face of modern facts; is, in fact, to deny the existence of a superior power to which man looks for hope and inspiration for better things to come.

The archway of the skies spans a universe made up of millions of suns and worlds greater than ours, and to the power that set these worlds in motion we must needs bow in humble acknowledgement of its supreme greatness.

New discoveries almost daily flock into being with startling realism, tending to banish old time theories of how, when and where man came into being as an inhabitant of this little world of ours. Beyond the horizon wheel countless myriads of other worlds, and we may not say with truth that they, too, are not inhabited with people of perhaps a superior intelligence to our own.

A new revelation is what we may look for. The wonders of electricity, wireless telegraphy, radio and the like are but the forerunners of a mighty upheaval in human thought and human destiny unknown before.

Old Timer.

Not Adapted For Democracy.

Detroit, Dec. 4.—As to the Crown Prince's return to Germany and the rumor of the ex-kaiser's impending return thither, the intelligence has undoubtedly, in both cases, been received by many with mingled feelings of surprise and indignation. A few of us, however, are likely to have our first impressions corrected through a little reflection. I, for one, must confess that, on second thought, I feel neither shocked nor provoked by these events. The return of the Hohenzollerns is merely a natural incident in the farce begun Nov. 11, 1918, when the Allies committed the irretrievable blunder of allowing Germany to give them the slip. Whatever the outcome of the recent doings of the two Hohenzollern gentlemen is going to be, we must admit that the probability of a German monarchy with one of them on the throne at the present moment looms higher than ever. Everything betokens it. I do not think that the motives of the two gentlemen are exactly 100 per cent. disinterested. E. A. Johnson.

Big Business.

A real estate man was plainly worried, and his wife asked him to tell her about the deal. It seems that he had it fixed up to sell a man a loft building, a marble yard, with dock privileges, a factory site, and a summer-garden, and to take in part payment a block of frame tenements, a small subdivision, an abandoned lime kiln and a farm.

"He assumes a \$20,000 mortgage on the loft building," explained the real estate man, "and I take over a second mortgage on the subdivision. Get me!"

"I guess I get you," responded his wife. "But what is the hitch about?"

"Well, I want four dollars in cash."

Have you made any improvement in the method of lighting your window displays or is the system just what it was when you first went into business? Modern methods mean more light for less cost.

The Mill Mutuals AGENCY

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.

Written On Your Order Sheet

The success of Royal Baking Powder is inscribed on the order sheets of grocers the world over.

New baking powders come and go but Royal goes steadily on repeating and repeating, increasing the grocer's turnover and giving satisfaction to his customers.

**ROYAL
Baking Powder
Absolutely Pure**

The best known—the best liked—sells itself

Contains No Alum—Leaves No Bitter Taste

DIVERSITY IN BUYING.

Holiday buying set in in earnest during the past week. Reports from every city in Michigan are to the effect that business of the kind was brisk and showed an improvement in volume over last year. The variety of articles which come in the category of gifts is constantly broadening. Toys for the children and articles of jewelry and the like for their elders used to be the vogue. Now there is such a diversity that it is hard to distinguish at times between seasonal buying and that for gift purposes. This is somewhat due to the long continued campaign of education against the practice of persons giving one another useless presents. The Spugs, as they called themselves, who opposed that practice, have this much to their credit. Their appeal to common sense produced results in course of time and its influence continues to be felt. In consequence, a great deal of what is now bought for the festal season is of real use to the beneficiary. So it happens that among the gift purchases appear articles of apparel and things for use in the household in ever-increasing number. The variety in buying tends to keep down returns and exchanges, which have been quite an item in this class of purchases, while it also makes for larger receipts in dollars and cents. If the season ends as well as it began it may establish a new record for holiday buying.

In the primary markets the influences which have kept down buying for some time continue to be manifest. People in general do not yet seem to be convinced of the necessity for higher prices, although the cost of raw materials keeps advancing and labor expense shows no signs of receding. There is no eagerness to buy even when goods are offered at much below the cost of replacement. Present conditions have not apparently lasted long enough to convince many that there is any stability in price levels as they exist or that there is danger in delaying purchases. Neither is there much incentive to speculation at least not just now when the balance sheets are being prepared to serve as a basis of credit and when the tendency of lenders is conservative. Under such circumstances the natural disposition is to wait until after the beginning of the new year before venturing beyond the supplying of immediate wants. Unless something unforeseen occurs meanwhile, it looks as though no very pronounced buying movement is likely to set in until after the middle of January. About that time retailers will be in a position to know how they stand and what the Spring prospects are. It is from them that the impulse must come to set the business wheels in motion, and their action will be reflected in the activity of the jobber and the producer.

THE FUTURE OF COTTON.

A large number of bills designed to aid the production of cotton have already been brought forward at Washington. It is provided in several bills that calcium arsenate (boll weevil poison) be placed on the free list. Several other bills call for the estab-

lishment of experiment stations in each of the cotton-growing states to determine the best methods for applying the poison under varying local conditions. An effort has also been made by Southern Congressmen to form a "cotton bloc," which, by voting as a unit, may wield sufficient power to obtain the passage of the desired legislation.

Meanwhile, the question of the future of the American cotton industry is attracting much attention. This year the largest acreage in the history of the industry was planted, and the result will evidently be a yield of less than 10,000,000 bales, whereas consumption of American cotton last year amounted to 12,600,000 bales. If this year's yield is the best that can be obtained under present conditions, then it is evident that the world will have to use less cotton hereafter or else find other regions where it can be successfully produced.

There is a wide difference of opinion with regard to the future of cotton growing in this country. In the areas where the weevil has done its greatest damage during the past two years there is much pessimism. On the other hand, it is pointed out that the State of Texas, where the weevil has sojourned longer than anywhere else in this country, will this year produce 4,300,000 bales, or about 45 per cent. of the total crop. This is about 1,000,000 bales more than Texas raised last year. It is not the weevil alone that is responsible for the three successive short crops of cotton that have been raised in this country. It is a combination of weevil and weather.

This year Texas had favorable weather during the height of the growing season and was able to produce a good crop in spite of the weevil. On the other hand, wet weather during July in Georgia and the delta country of Mississippi, in conjunction with the weevil, ruined the crop. The size of the next crop will evidently depend on the state of the weather. The crop of 1921 was short because of the voluntary reduction in acreage that followed the precipitous drop in prices in the previous year. In the two years following, weather conditions were highly adverse. Two more years in which this situation is reversed would alter the situation completely. Meanwhile some progress has been attained in fighting the weevil with poison, and it is not unreasonable to hope that the cotton industry has possibly passed through the worst of its trials.

RUMORS OF WAGE CUTS.

Reports of wage cuts and rumors of others are beginning to reach the newspapers. Wage reductions have occurred in some of the non-union mines in the bituminous coal fields, and with the seasonal slump in coal buying this is not unexpected. There is also a rumor that in one of the New England cotton mill districts the workers may be asked to take their choice of a wage cut with full time or of working part time on full pay. This is an outcome of the short cotton crop and the resulting high prices of the raw material. The manufacturers realize that the pricing of

textiles on the basis of present costs is bound to result in some curtailment of consumption, but the extent to which this curtailment will be carried is problematical. Even if there should be free buying at the higher levels some mills would have to run on part time or close down completely before the next crop is ready because of their inability to obtain sufficient spinnable cotton. Last year's consumption of American cotton, amounting to 12,600,000 bales, cannot be duplicated this year with the abnormally low carry-over and a new crop of less than 10,000,000 bales. The Fall River mills have reduced their output about 10 per cent., and the extent to which this movement may spread will depend on the willingness of consumers to pay the added cost of the raw material.

JAPAN'S RECOVERY.

Reports were current here shortly after the earthquake in Japan that that country would have to place orders for billions of dollars' worth of building materials in other countries and that a large share would fall to the United States. These reports were evidently exaggerated, for Commercial Attache Babbitt has cabled the Department of Commerce from Tokio that the total expenditures for reconstruction during the next five years are estimated at \$525,000,000. This estimate is unofficial, but is probably much more nearly correct than the wild guesses which were made in this country soon after news came of the disaster. While the damage has apparently been overestimated, it is gratifying to note the rapid recovery which Japan is making. In Tokio alone 93,000 temporary structures, capable of housing 450,000 people, have been erected. The state budget has been subjected to a severe pruning. It is estimated that the destruction of property will reduce the public revenues by about 199,000,000 yen. To offset this expenditures will be curtailed to the extent of 70,000,000 yen, and it is proposed to obtain additional revenues by raising domestic postal and telegraph rates. Foreign trade during October also showed a satisfactory recovery. The adverse balance in that month was the smallest during the year, but total exports were less than in October a year ago.

WOOLS AND WOOLENS.

Price strength marked the auction sales of wool abroad during the past week. This resulted from quite lively competition. France appears as a leader among the buyers of fine merinos. A notable circumstance is that, at these recent auction sales, manufacturers have been doing more buying and speculative dealers less. A fair amount of domestic wool keeps being absorbed by the market, although purchasing has not been brisk. The incomplete figures of the Department of Commerce show a consumption of wool in the domestic mills in October amounting to 51,814,976 pounds, grease equivalent. This, while about 5,000,000 pounds more than in September, is 7,400,000 pounds less than in October, 1922. The goods market shows little change. In men's wear

the sales of suitings for spring have not shown up well. Part of this is due to the poor sales of clothing at retail, which are attributed to the mildness of the weather. A sharp cold snap, it is believed, would put more life in business and enable the retailers to effect quick clearances of stocks on hand. It is not yet too late to make up a fair total, but much will depend on how things shape themselves during the coming fortnight. Women's wear is in better plight, and the prospects for spring are considered good. This is especially the case as regards what are known as sports clothes. Conjectures are being made as to the date of the next heavyweight openings, but nothing definite has yet appeared regarding them.

BUSINESS MORTALITY HIGH.

A disquieting sign is the continuance of a high rate of business mortality. The year started badly in this respect, the failures in January numbering 2,126, which was the largest monthly total since April, 1922. Later months showed a lessening in the number of failures, the lowest being September with an aggregate of only 1226, which was the smallest since November, 1920. But October of this year showed a reversal to the tendency. In that month the number of failures jumped to 1,673, the largest since last March, and now November, according to Dun's Review, shows an added increase to a total of 1,704. This, with the exception of January, is the largest number of monthly failures in a year. In point of liabilities also last month was rather notable, having a larger amount than any others this year except April and October. The number of failures now is from three to four times as large as it was before the deflation period following the war. It was not until the fall of 1920 that the crop of failures suddenly increased, and they have ever since been very much larger than they used to be. In the last two months much of the added liabilities is accounted for by failures of manufacturers. This might have been conjectured from the manner in which buying has been done for some time. But the number of failures in November with an indebtedness of over \$50,000,000 ought to be good evidence that there is still a good ways to go to reach somewhat normal conditions.

A SNARL AND A SNEER.

The slurring reference of Senator Ferris to the annual message of President Coolidge comes in very poor grace from a man who was elected by Republican votes to represent a great Republican state in the United States Senate.

Senator Ferris made many friends during the time he presided over his remarkable educational institution at Big Rapids, but his career as Governor was marred by many nasty and bitter partisan acts which clearly showed that he was a bad misfit when removed from the position of a country pedagogue. His public utterances since he was elected Senator have not tended to increase the public respect in his fairness and statesmanship.

Camp Roosevelt As a Boy Builder.

Written for the Tradesman.

Is it not strange that, although we may see the same thing, day in and day out, it makes no impression unless we have a particular interest in that very thing? We may pass signboards every day for weeks at a time, yet five minutes later be unable to recall what they offered—we may even read, word for word, some bit of information, yet the whole thing makes no dent on our memory unless it applies to us, to our needs—unless it fits into our particular scheme of things.

Although the Michigan Tradesman has published for the information of its readers a number of articles telling about the plan of operation of Camp Roosevelt, unless the people reading these articles have growing sons for whom these plans might prove of value, they probably have forgotten all about Camp Roosevelt and what it stands for. It is safe to say, however, that at least 50 per cent. of our readers are parents of healthy, robust youngsters from 10 to 18 years of age, and if they have never heard about the Camp Roosevelt plan, they will be especially interested in this article.

Operating last summer for its fifth season, Camp Roosevelt has emerged from an experimental to a highly successful basis. For the first three summers the camp was located near Muskegon, but in 1922 was removed to its present site on Silver Lake, Indiana, where the numerous permanent buildings of picturesque design contribute much to the general comfort and well-being of the campers. The camp is isolated from any neighboring town, LaPorte, Indiana, eight miles Eastward, being closest to it. Boys who attend are thereby undisturbed by outside influences and are able to receive a maximum of benefit from the intensive courses which are carried on.

There are three, the summer school division being perhaps first in importance. Seventh and eighth grade subjects and complete high school courses are taught by a faculty selected mainly from the Chicago public high school system, of which the camp is a part. The camp schools are commissioned by the Indiana State Board of Public Instruction and credits earned thereat are accepted by educators in all parts of the country. This gives boys who have failed in their school work, or who wish to advance next fall, an opportunity to enjoy a first-class outdoor vacation, at the same time progress in their school duties, which occupy only the morning hours.

Boys who prefer military life, with its hikes, its drills and setting-up exercises and the school of the soldier, enter the R. O. T. C. division if they are 14 years or over, where they are given the finest kind of instruction at the hands of officers and non-commissioned officers of the U. S. Army who are detailed by the Government for this special duty. If they are from 10 to 14 years and desire the setting up exercises and campcraft, boys enter the Junior Camp, which is designed to meet the needs of these younger lads. Competent scoutmasters

have charge of these smaller boys, who live in a commodious clubhouse at the far end of the camp site on the shores of the lake. The programs of each of the three divisions are so arranged that the morning hours are occupied with their special activities, leaving the afternoons open for a blending of the athletic, swimming and horsemanship features in which boys from the entire camp join.

Camp Roosevelt is a philanthropic undertaking. It was planned and established by Major F. L. Beals, Supervisor of Physical Education in the Chicago public high schools, for putting to profitable use the summer vacation period and for giving boys an intensive course in good citizenship, such as is included in no other part of the school curriculum. Aid to carry on this program was secured through the War Department, which, in addition to assigning the instructor personnel, furnishes complete camping equipment; also through the Red Cross, which maintains the completely equipped hospital and staff of doctors and nurses, who, in addition to looking after the health and sanitation of the camp, give instruction in first aid, swimming and resuscitation methods. The Y. M. C. A. maintains a "Y" hut and eight secretaries are on duty during the entire summer to do their bit in this citizenship training. Public spirited men contribute funds for the camp and Major Beals devotes his vacation period toward supervising the splendid program which he has evolved as a result of his many years of close association with boys at military schools and in the Chicago school system.

The season is divided into one three-week period and two two-week periods, beginning on June 30.

Those readers who have growing sons will do much toward putting their boys on a solid foundation for the future, if they will send them to Camp Roosevelt for a season. Major Beals, whose offices are at 460 South State street, Chicago, has complete literature telling about the camp, which may be obtained at all times.

Lillian Ewertsen.

Cigar Misbranding

In its campaign against the misuse of the term "Havana," the American Fair Trade League announces that it will lodge complaints against all retail dealers who sell or advertise as "Havana" or "clear Havana" cigars containing less than 100 per cent. of actual Havana tobacco. During the past year the league has issued 105 complaints against manufacturers of prominently advertised cigars. Of these cases seventy-eight have been successfully concluded by definite pledges on the part of the manufacturers to abandon mis-branding; twenty-four cases are under negotiation and three are listed for prosecution. Manufacturers who have changed their advertising to conform with the request of the league say that signs originally distributed by them are now in the possession of retailers and no longer within the manufacturers' control, but promise their co-operation in getting the retail cigar dealers of the country to scrap them.

MORRIS' Supreme

100% Leaf Lard

is a 100% Seller

Your customers will be satisfied if you sell them Supreme Leaf Lard. It assures good baking and cooking results and brings you repeat business.



Supreme Lard pleases careful buyers. It is a quick turnover item you can profitably push.

Sell Morris' SUPREME 100% Leaf Lard

Van Dam



New PANETELLA
FAVORITAS (Java Wrapper) 2 for 25¢; PERFECTO (Sumatra Wrapper) 10¢
STRAIGHT SIZE (Java Wrapper) 10¢

BLENDED AND MANUFACTURED BY

TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.



Walker
MUSKEGON
MICHIGAN

Makes
Good
Chocolates



CORRECT COSTUME IDEA.

Dressing Up the Men With Correct Shoes.

I am frank to confess the men's clothing business is in very bad shape. The women's apparel manufacturers and merchants are much better merchandisers. And I am led to believe that the men's end of the shoe business is in pretty nearly the same condition.

The merchandisers of men's apparel must increase their business and their units per customer or they are going broke. We are suffering from the high cost of doing business and we are likely to suffer more from this overhead in the future than we are now.

There is only one thing a man can do to stay in business and the thing that he must do if he expects to continue in business and that is increase his sales or establish new plus business. By plus business I mean that extra sale which is brought about because of extra pressure, or by providing a real reason for the customer why he should invest in an extra suit of clothes or an extra pair of shoes. There is not only one reason why he should do that, but there are several, namely, style consciousness, health reasons and economy because of frequent changing of costume.

Style consciousness is our best bet at this time for the clothing merchant and the shoe merchant. We Americans don't know what dress-up means in the same terms as the English or Scotchman does. You never see a Scotchman wearing a tweed suit or heather mixtures in mild, sunshiny weather. It isn't done in those countries. We don't know better and it is our function, you as shoe men, and we as clothing men, to educate men on the why and wherefores of correct dress and the application of shoes to garments and the correct combination of each. It isn't easy by any means and there is much hard work to be done. Clothing manufacturers in particular, namely, Hirsch-Wickwire & Co., have already started this procedure.

Our salesmen in the field are educating merchants on the correct costume idea. We are securing much plus business, in fact our business has been immensely increased since we have adopted the new plan of merchandising. During the selling season just closed, we sold more double breasted men's coats than we have ever sold in the history of our house. This was done by our representatives pointing out to the retailer that the average well-dressed

or nearly well-dressed man would listen to an argument or sales talk which would convince him that buying a double breasted suit together with his three-button sack coat was good business. Because a double breasted coat made him look entirely different than when he wore a three-button sack coat as he generally does.

The same may be applied to the shoe business. You are not selling double breasted models or three-button sack coats, but you are selling black shoes and you are selling tan shoes. There are certain times of the day when a tan shoe is proper and a certain time of the day when black shoes are proper.

A brown or tan shoe is thoroughly out of order after 6 o'clock in the evening. It simply isn't done in the best circles and a man, no matter how well he may be garbed or how expensive his hat, suit or overcoat may be, if he appears on the street or at social occasions after 6 o'clock with a pair of tan shoes on his feet, he is as much of a hick as if he wore a silk hat at a ball game.

Such points as these we are putting over with our retail men. It isn't hard to sell the average road salesman on the soundness of this theory. The retailer is a little bit harder to convince. Our stonewall, however, is one which we must batter down and educate and convince and that is the salesman on the floor. We have got to sell him on the new idea in shoes and correct dress for the various occasions and prove to him that it can be done and it must be done. This movement isn't going to be accomplished in a month or a year. It may take quite a long time to do so, but it is going to be done eventually in the same way that women's wear people are doing it now.

Do you realize what the straw hat men did this season and the increased sales in straw hats. They told us the reason why we ought to have several different kinds of straw hats we have bought.

I have never in my life had a shoe store salesman try to sell me more than one pair of shoes. I have no regular shoe retailer and I use my own judgment instead of, as I should do, relying on the judgment of the man who sells me the shoes because he knows more about shoes than I do. The trouble is he doesn't try to tell me what he knows in a way that I would understand.

He doesn't give me a reason why I should buy more pairs of shoes. He doesn't make me style conscious about my feet. He doesn't impress upon me the very great importance

SHUR-SNUGS

Felt Moccasins, Slippers, Shoes

For Men—Women—Children

We still have a complete line of Felts on the floor. Get your order in today. Shipped same day.

Write for Flyer and Latest Prices

Hirth-Krause Co.

SHOE MANUFACTURERS and TANNERS

Grand Rapids

Michigan

Herold-Bertsch Shoes

Michigan  Made



Year after year—
Michigan farmers demand them

H-B Hard Pans DO wear like iron. Thousands of Michigan Farmers and outdoor men know this. The soles are made from the best part of the hide. Uppers are specially re-tanned to resist water. Chocolate uppers tanned to resist destructive barnyard acids. Advertise H-B Hard Pans with cuts we furnish to hook up with our Michigan farm paper advertising.

HEROLD-BERTSCH SHOE CO., Grand Rapids

of shoes in the general costume effect. If he did, the chances are I now would own four, five or six pairs of shoes where I now own one or two.

Overhead of retailers, both clothing and shoes, can only be met by increased volume in business. We have got to educate the retailer and we have got to educate the man on the floor. We have all got to sell ourselves this new idea in merchandising. Retailing must be a profession. A consumer knows little about merchandising and he buys and depends upon the merchant. People must be made to recognize the authority of the merchant. When that happens, the rest is going to be easy.

If we keep on preaching long enough some people are going to listen to us. You as shoemen should gather unto yourselves the aid of the trade papers in the field, your national body of traveling men and then you should sell the idea to the various state associations and the national association of retail shoe dealers. Too many are allowing their trade to tell them what they, as individuals want, instead of the merchant telling the prospective what he ought to have.

There are four distinct divisions of men's apparel; four separate occasions that men should recognize for correctness and these are business, social sport and formal.

Clothes and shoes for business should be entirely different than for social affairs, likewise for sport occasions and for formal wear.

A three-button sack coat is ideal for business. With a three-button sack a man should wear a brown calf oxford for certain shades of cloth, such as gray, brown and tan. If he wears a black or blue three-button sack suit for business wear he should wear black shoes. Dark clothes are more proper for evening than light clothes. Too many men always look the same. The average man will wear a three-button sack coat the year around and never change. The new idea is to have a double breasted coat which seems to change his mode of attire completely.

Now a retail man on the floor can sell me very easily another pair of shoes if he asks me, "what kind of clothes are you going to wear these shoes with?" That would start me thinking. If he suggested after I had bought my brown shoes, that perhaps I had better buy a pair of black shoes because brown simply isn't the thing after 6 o'clock, the chances are, I would buy an extra pair of black shoes.

This same idea can be applied to sport costumes. The average man who plays golf, generally has a sport outfit or a golfing costume and with this costume he wears a certain kind of shoe, if he is properly dressed. Now, we as clothing designers have fashioned a sport coat which fits in for a number of different sport occasions. The average business man who plays golf in the afternoon may well come down to his office in the morning wearing a golf costume with long trousers and at the office he will naturally want a pair of semi-brogue

grain leather shoes, possibly of tan or brown. In the afternoon when he goes to the club he will change before going on the links to a golf shoe, but such a shoe wouldn't be the right thing for him to wear after he goes to the clubhouse for dinner in the evening, or perhaps dancing or some semi-formal entertainment. During such hours, it is perfectly well for him to wear his knickers at the clubhouse, but it wouldn't be the thing for him to wear a pair of crepe soled shoes or shoes with spikes because he couldn't dance very well in these. For this latter occasion, a pair of white buck oxfords, saddled and tipped or foxing in brown or black would be an ideal shoe for him to wear.

For formal and semi-formal wear we must necessarily rely on our Tuxedo and full-dress garment. There has been a very strenuous effort made to return to favor the full-dress dinner coat, but thus far with little success. The almost universal dress garment for formal and semi-formal wear is a Tuxedo and in this latter case, there has been a new development in the matter of collars, which invalidates somewhat all Tuxedo coat collars excepting a shawl collar, which is considered the real thing among best dressed men. In other words, there are no vents in the lapels of Tuxedos these days. For formal wear, there is nothing that can take the place of a plain toe patent leather slipper. For semi-formal wear, such as card parties or dancing parties a patent leather oxford with straight tip is the thing, or a patent leather, dull top, button boot. Here again is an opportunity for the merchant to sell more than one pair of shoes for high dress occasions because the plain toe oxford is not always good all the time, likewise the patent leather tip oxford should not be sold for strictly formal wear.

The college man is a style unto himself. He wears clothes that nobody else wears and nobody else wants to wear. Eighty-five per cent. of college men to-day wear the same cut and considerably the same fabric the country over. The college man is susceptible to a great many styles of shoes even though he does run to one style in clothes. It is possible to sell the college man a plain toe oxford either with a trouser crease or otherwise. He will also listen to a sales appeal favoring diamond shaped perforations or the use of contrasting leathers in any one model.

W. O. Hopkins.

Do Some Shoe Buying For Spring.

"Play the middle of the road policy," advised a leading Rochester shoe manufacturer and stylist, "and the shoe buyer will be safe. If he postpones his buying hoping to get his spring and Easter shoes from stock, he will get left."

The manufacturer explained that the middle of the road policy is in buying shoes of good taste in refined patterns and in avoiding the extremes which have made the shoe business so hazardous in many quarters, both to retail merchants and to manufacturers.

"The fact is," added this manufacturer, "that too many retail shoe dealers buy altogether too many shoes and from too many manufacturers. They are visited by more salesmen today than ever before because the salesmen are working harder than ever to make a living and furthermore retailers do not stick to a certain few factories as they used to. There is no such thing to-day as 'owning' a customer. It is a free field and the manufacturer who can give the best service, the best values and the best prices is the one who is winning out."

"We are to-day in the throes of a situation more peculiar if not more dangerous than ever before. The public, unfortunately, is being educated to buy shoes around \$5. Better shoes than these are shown in the windows and on the inside many dealers are handing out pure junk, shoes that will go to pieces when the first rain or snow storm comes along. The most economical shoes to buy are those that have real meat and that are built right. The demand for welt shoes for women, for instance, is at the lowest ebb it has been for years, and McKays are in popular demand on the part of shoe merchants. Large and reputable houses have been forced to buy McKays because of the competition of the chain stores, the greatest menace of the shoe business to-day. Some day the American women are going to awake to the fact that it does not pay to buy shoes for \$5 and a hat for \$30."

"Speaking of the increased demand for McKay and other shoes which carry the style and lightness of the turn shoe, it must be borne in mind that this demand came as a result of the frequent style changes and the apparent inability of the consumer to buy a new pair of shoes every few weeks or styles to be worn with different dresses and pay a high price for each pair. The average woman does not know a McKay from a turn and the only appeal which the shoe makes is in style and price. Light shoes are not intended for wear and if a cheaper shoe will last three months the owner has gotten all out of the shoe that she reasonably should expect. But despite the general use of automobiles the fact remains that people must walk and in the long run I believe they will put a greater appreciation on shoes of careful construction and that carry heavier soles."

"While there apparently is much chaos in the style situation, I believe on the whole it is more of a nightmare than anything else. The shoe stores are being drummed harder than ever before. Four salesmen now call where previously there was but one. This is due to the fact that manufacturers no longer retain accounts as they did in the old days. Dealers do not stick to lines as they use to. Therefore shoes are bought when the dealer is in the frame of mind to buy and the first man who happens along with an attractive line of novelties and who can promise service in delivery gets the business. Salesmen are traveling

practically all of the time now and seasons have disappeared as such. The cost of selling is high and the cost of building shoes has increased yet the public demand seems to be for lower priced shoes. This is a day when poor shoes hold the center of the stage. The middle grade shoes will always have a place, but their sale of necessity is limited.

Poor or cheap shoes to the consumer look just as pretty as the better grades, just as a gold-plated 1883 nickel looks for all the world like a five-dollar gold piece, and many passed for \$5 as we well remember. But they were worth just five cents and to-day carry a slight premium just because they were called in as fast as possible and no more made with milling or with the V but omitting the word 'cents.' Good shoes will come back just as sure as the world for, as Lincoln said, 'you cannot fool all of the people all of the time.'

"Dealers may ask: 'What can I buy for early spring and Easter that will sell?' Well, to answer that we must use the process of elimination. Do not buy fall or winter colors. Buy spring shades. Do not buy extremes, but buy shoes that are in good taste rather than in silly patterns or doubtful styles. Keep in mind the kind of shoes that have sold out to the pair and at a profit. Play the middle of the road policy for your bulk sales always and you cannot go wrong. When the spring is near you can take care of your immediate wants in extreme novelties or patterns, that cannot now be anticipated. Grays will be good, and so will ecru. Patent leather trimming is always good. The women like straps. You cannot go wrong on them. Do not buy the same patterns in half a dozen leathers or combinations, but buy half a dozen different patterns so that you will have variety. If you buy one pattern across the board in various leathers and it goes fluey, good night! That has happened time and again. But if you buy five or six different patterns you will be able to please more people and make more sales. Don't overlook your sport shoes, which shoes are here to stay because the American people are people who like to play and the sport shoe has a big place. And just remember the little girl who delights in her sandals. Don't overbuy on white shoes, for sport shoes to a considerable extent have taken their place. Watch the trend in dress materials and remember that shoes are bought to match gowns. Lastly buy from reliable manufacturers and remember that it pays to sell shoes you can stand back of as to quality and fitting. Know your trade and buy shoes that your trade can use, both as to price and quality."

The poor accounts on your books may represent the profits on the year's business. You must find some way to avoid losses on such accounts.

You hate to appear stingy and yet you must find means of discouraging clerks from helping themselves to the little, unimportant things in stock.



Will They Take It Out In Just Talking?

It seems certain that there will be a large number of fire-eating speeches in Washington during the next six months, but whether the radical threats will seriously disturb business is doubtful. Let us take, for example, the case of the railroads. One plank in the radical programme calls for the "repeal or amendment of the so-called Esch-Cummins railway act so as to secure lower freight rates and to eliminate guaranteed dividends to favored classes." This has an ugly sound, and the last part of it bristles with false insinuations. The railroads are not "favored classes," but instead they are the harried quarry of political hounds. As to their dividends being "guaranteed," every one with an inkling of information concerning the transportation act knows that this is a bare-faced untruth. The act names a fair return on the official valuation of the carriers' property as a desirable goal but this goal has not yet been attained. If the Government has guaranteed the roads anything it has certainly fallen far short of fulfilling its pledge.

Let us assume, for purposes of illustration that the radicals gain the upper hand and succeed in carrying through this part of their programme. In that event they will certainly not have enough strength to override a Presidential veto. If the bill, however, should be allowed to become law the Interstate Commerce Commission will still be functioning, and there is no likelihood that this body will lend its aid in lowering rail rates to a point at which they become confiscatory. Yet if this unexpected thing should occur it is to be remembered that the acts of the commission are subjected to judicial review, and that the Supreme Court may be counted upon to protect the rights guaranteed under the Fourteenth Amendment. It is not necessary, however, to look so far as this; the illustration just given assumes that Congress will do its worst. In reality the radical

bark is going to prove much more formidable than its bite.

It is argued, on the other hand, that while Congress may not pass any legislation detrimental to business, the political attacks that will be made on organized business during the coming months may prove disturbing. Such attacks in other years, as in 1896 and in 1906, have had an unsettling effect, but in those years fundamental conditions were admittedly unsound. To-day the situation is wholly different.

The radicals would have a better case if instead of advocating a general reduction of freight rates, and insinuating that the carriers have been the beneficiaries of class legislation they had urged a readjustment of rates with a view to correcting some admitted inequalities in the present rate structure. This, like Topsy, has "jes' grewed." During the last ten years there have been sweeping changes in the relative values of commodities, and this should not be ignored in the making of railway rates. Raw wool, for example, is now selling at about 120 per cent. above its pre-war price, while beef cattle are barely bringing prices of 1913. It is evident, therefore, that the rates on these two products need not bear an identical relation to their pre-war bases. In the Rocky Mountain districts, where the haul to markets is long, rates on some of the cheap and bulky commodities, like hay, are at present more than the traffic will bear, while rates on wool, which is also a product of this district, might on investigation be found suitable for an upward revision on account of the recently enhanced market value of wool. These cases are cited merely by way of illustration. The working out of a revised rate structure is obviously a task for experts. The point it is desired to emphasize here is that the farm bloc leaders in Congress are wrong in advocating general reductions instead of a scientific revision that will both re-

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lieve agriculture and safeguard the carriers, whose prosperity is indispensable to the welfare of the farmers.

William O. Scroggs.

Earned Versus Unearned Income.

Upon the surface it may seem a sound proposition that unearned income should bear a higher tax than earned income, but a little thinking over the matter would reveal to us the fact that the application of any such discrimination would simply be to penalize that large worthy and unfortunate class who through physical disability or kindred causes, cannot work for a living.

Unearned income is simply income acquired without working for it; hence the millions of sick, aged, infirm, and unemployed people who either cannot work or cannot get work to do, but who nevertheless have a small income to live upon, derived from former savings or from some legacy left by relatives. These are the great mass of unfortunates who live upon so-called unearned income and who would be hard hit by Secretary Mellon's advocated measure for an extra tax on income not earned by labor.

Almost everybody in America who can work does work. The idle rich whom it is sought to reach by a special tax on unearned income are so few as to be a negligible part of the population, and the attempt to raise revenue from them would pass over their heads to fall upon that numerous and luckless class of the community which cannot work by reason of physical disability. Why should a sick man or woman who cannot work and who is trying to live upon a little pittance saved up or inherited be made to pay more income tax than those able to work and earn their income? The principle is both inhuman and absurd.

A measure discriminating between earned and unearned income would not only be class legislation of the most hateful kind, but would also be a decree for raising revenue by taxing misfortune and penalizing old age, sickness, widowhood, and other disabling causes.

Frank D. Hatfield.

Heavy Imports of Cotton Textiles.

While a good deal of the so-called Japanese crepes, Russian cords, and English broadcloth used for making shirts has been made in American mills, it is, nevertheless, true that there has been a considerable increase in imports of cotton textiles. The Textile Division of the Department of Commerce reports that the yardage of imports of unbleached cotton cloth during the first nine months of 1923 is about three times that of the corresponding period of 1922. The bulk of the imports has been of British origin. The chief reason for the heavier receipts is the lower price of the British materials. During the current year there has been a differential of from 9 to 10 cents per pound in quotations on a number of grades of gray goods in favor of the British product.

In the view of the Government's textile experts, the British manufacturers are selling their products below replacement value, or selling without a profit, or perhaps, even selling

somewhat below cost, on the theory that a small loss incurred in this way is preferable to a greater one that would follow the suspension of mill operations. In any event, this is a situation that will not persist indefinitely. The foreign manufacturer cannot continue to make his customers in this country a present of a bit of his capital with every order which he fills for them. This is not the sort of competition that the American producer has most to fear. If this recent underselling were at the same time enriching the overseas producer the situation would be different. Nevertheless, there is an indication here that domestic producers must continue to wrestle with the problem of bringing down their production costs.

None of us likes to enter a store and stand around and wait unrecognized, even though all the employees are busy. We want them to acknowledge our presence in some way.

Have you noticed your outside store sign lately? Does it need paint? Is there a sign down where people passing close by the store front will see it? Is there a sign visible at night?

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The Directors of this Company have declared quarterly dividends as follows: \$1.75 per share on Prior Preferred stock, \$1.00 per share on Participating Preferred stock, \$1.50 per share on Six Per Cent Preferred stock, payable January 2nd, 1924, to stockholders of record at close of business December 20, 1923. Transfers can be made during ex-dividend period.

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Consider Only Good Risks.

Frederick Richardson, United States manager of the General Accident Fire and Life Assurance Corporation, in his monthly message to agents of the company, expresses "some of the fundamental principles by which we hope to achieve success." The message follows in part:

"It is somewhat difficult, at a time like this, when we are going through a phase of abnormal expansion, to realize what are the things to be achieved if we are to be able to maintain a satisfactory footing when a humdrum season starts in. It is easy to be deceived by too fast development into the belief that rapid growth is a normal and necessary process. As a matter of fact, for one hundred years the oldest and most famous insurance companies in the world were building up vast resources on a business not nearly as great as the business the General Accident is now transacting in the United States alone. They had long years of slow and painful struggles and out of these they were able to draw lessons of great and permanent value. What are those lessons? At the price of repeating myself, I would like to tell you what we think they are:

1. That the selection of risks is the first principal of insurance. By that is meant selection by the company, and not selection by the assured.
2. That economy of administration is imperative.
3. That fairness and promptitude in the adjustment of claims is the debt we owe to the policyholder.
4. That allocation of a large part of the profits to reserve is necessary in order to provide security.

Unfortunately, we still find that agents, instead of exercising a first-hand selection of business, are sometimes more anxious to increase their commissions than to keep a doubtful risk off the company's books. They may still want us to take what is known as an "accommodation" line, failing to realize that bad business stays if you will let it, whilst good business has a tendency to go elsewhere. The security of our policyholders must depend upon the degree of skill and integrity that we put into discriminating between one piece of business and another. It is not fair to honest assured to put their premiums into the same pot with the premiums of the dishonest and irresponsible. It keeps rates up when they ought to go down and must ultimately have the effect of depressing the interest of the public in insurance. Therefore, I again want to urge the paramount need of care in selection.

Credit Seeks Lines Where Fire Hazard is Small.

When the history of industry is written, one of the most fascinating chapters will be devoted to the processes by which men have overcome the natural hazards of business. The process which gives us the flour that goes to make the staff of life presents a hazard of terrifying possibilities. Let the dust incident to the making of flour get but the slightest spark and the speed of the flame is like the flash of an explosion. The industry, however, has, through determined study of its peculiar hazards, put the flour milling risk in a highly preferred class.

Farther back in the study of hazards is the cotton goods manufacturing industry. Cotton mills in their early days were the specially ready prey of flame. To-day as we know, cotton mills rarely burn and insurance companies seek assiduously for cotton milling business because it is safe.

We might go on with examples, but let us be content with one other, the wholesale drug line, a business of great natural hazard because the wholesale druggist must carry liquids, gases and other substances requiring constant watchfulness against explosion and fire. This industry has so standardized its operations that fires have been reduced to a remarkably low point and wholesale drug risks are earnestly sought by insurance companies because their business is safe and profitable.

Under such improved conditions we have not only better risks for fire insurance companies but better risks for all credit transactions. Credit seeks stability. The flour milling, cotton and wholesale drugs lines at one time were far from staple. Fires again and again would bring up the question as to the likelihood of prompt settlement of credits extended.

What was done in these lines can be done in every line. The men who were determined to eliminate or reduce the hazards in these lines were confronted with problems far more difficult than are to be found in most lines of business. If success could be attained by them, success can be attained by all. Every line, for both individual reasons and broad economic reasons, should study for the elimination of its peculiar hazard.

Diversification and Credits

The development of diversified farming has been carried to such an extent in the North Central States (Indiana, Illinois, Michigan, and Wisconsin) that the farmers' income in this section have lost their seasonal

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character. This is also true to a large extent in the New England and the Middle Atlantic States, while in the South Atlantic, South Central, and Far Western States, where diversification is much less developed, the seasonal factor is still highly important. These facts are brought out in a recent study by Dr. John Whyte, director of research for the National Association of Credit Men. In the Far Western States 53.4 per cent of the sales from farms take place from September to December, with 20 per cent occurring in the single month of October. The one-crop sections are the regions where the farmer gets the bulk of his income in the autumn. This means that he must arrange for long-term credits with his banker and merchant to provide for his needs during the rest of the year. Where the dairy industry has developed along with the production of staple farm products the income is more uniformly distributed and long-term credits are not required to the same extent. There is thus a close connection between the degree of diversification and the nature of credit requirements.

To Require Written Application.

Hereafter all persons or corporations in the State of Oregon who desire to take out fire insurance will be obliged to file a written application with the companies issuing the policies. The Insurance Exchange at Portland has agreed to comply with this new ruling to the end that over-insurance in Oregon may be avoided. In the application, the character of the property to be insured must be stated, whether the applicants have been previously refused insurance, amount of insurance carried at the time the application was filed, location of the property, names of the occupants, character of business conducted, and such other information as will enable the company to pass intelligently upon the character of the risk to be assumed. This ruling, if strictly adhered to, ought to curb the evil of over-insurance. A written application together with some reliable information touching the financial coverage would enable the company to avoid the assumption of risk on much property that is extremely hazardous and destined for the great American ash heap.

Matter of Retail Price Fixing.

Efforts to urge upon Congress the passing of specific legislation to permit retail price fixing are being watched with considerable interest by retailers and their trade organizations. The arguments that are being put forth in favor of price fixing are being gone over carefully in their relation to actual retail merchandising experience. It cannot be said that retailers en masse are against the proposition, as some store executives are understood to favor it. In most cases, the feeling of the retailer apparently is that price fixing imposes an unwarranted restriction upon him in the conduct of his business. It would not be surprising if the largest single association representing retailers were to fight at Washington the price-fixing campaign that has been promised.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

J. & S. Manufacturing Co., Jackson.
Kalamazoo Sedan Co., Kalamazoo.
O. H. Morehead & Co., Detroit.
The Bennett Injector Co., Wilming-ton-Muskegon.
Monarch Die & Machine Co., De-troit.
Frank C. Everts Co., Detroit.
Community Market Corporation of Detroit, Detroit.
De Luxe Candy Shop, Inc. High-land Park.
The Oldfield Tire Company, Akron, Ohio-Detroit.
Lansing Leasing Co., Lansing.
Lemcke Motor Sales, Inc., Detroit.
Kerr Dental Manufacturing Co., De-troit.
National Can Co., Detroit.
Nepessing Manufacturing Corpora-tion, Lapeer.
Detroit Veneer & Panel Co., Cadil-lac.
American Tent & Awning Co., De-troit.
Standard Parts Co., Cleveland.
The G. & O. Manufacturing Co., New Haven, Conn.-Detroit.
The Monroe County Oil & Gas Co., Petersburg.
Reliable Trunk & Bag Co., Detroit.
George F. Randall Lumber Co., Ferndale.
Mapes Co., Lansing.
Gladwin Dairy & Produce Co., Gladwin.
Iosco Mercantile Co., Tawas City.
Medina County Creamery Co., Cleveland-Detroit.
Conlon-Kerstetter-Kingwell, Inc., Grand Rapids.

One of the important things to impress upon a clerk's mind is that any customer with a complaint he cannot satisfy ought to be turned over to the proprietor and not allowed to go away disgruntled.

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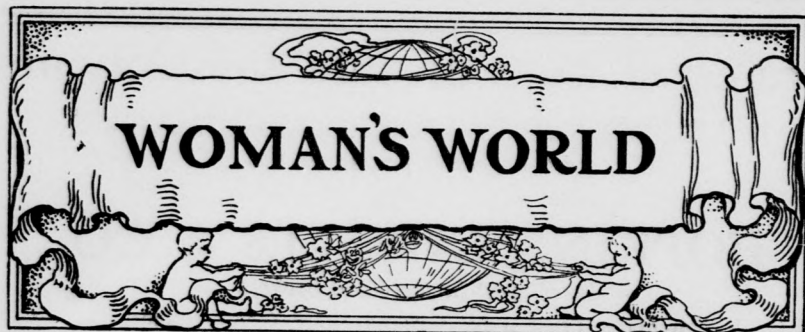
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Written for the Tradesman.

"She is so wilful! And so different from me in the way she looks at everything and does everything. Sometimes I can hardly believe that she is my own child. Why must daughters be so incompatible with their own mothers? I hear so many mothers say that they hardly know how to get along with their girls."

So said a mother to me. I had happened to overhear a sharp difference of opinion between her and her fine daughter a few moments before. And after she had said that she laughed and added:

"How perfectly absurd of me to say that. All her life I have wanted her to be individual, to have initiative, to make her own choices, and now that she has turned out just as I said I wanted her to, I can't get used to it. I suppose the hardest thing mothers and parents generally have to do is to adjust themselves to the fact that their children grow up and have ideas and individualities of their own."

Curiously enough, it was hardly an hour after that that I met another mother whose complaint was just the opposite.

"Gertrude does not seem to be able to make up her own mind about anything. She is altogether too docile. In the morning she has to consult me about what she shall wear; she never accepts an invitation without asking me. I can't get her to show any initiative at all. She has no opinions, she never voluntarily takes part in any conversation. Sometimes I think she is secretive, and has a life of her own in which nobody else takes part."

"It was all right when she was a child; then is the time for obedience and giving way to the opinions of her elders; but now that she is past sixteen it seems as if she ought to have some individuality of her own, and I don't seem to be able to awaken any."

Both cases "true to form." I have seen that second girl and her mother a great deal, ever since the child was very little. And I can see how all her life she has been trained as it were with great care to be just what she is today. I have seen every symptom of self-assertion in that girl suppressed by her dominating mother. Any opinion on her part was immediately controverted; one could almost see her saying to herself: "Well, this isn't the place for any remarks by me."

Besides, her father is a man of strong convictions and argumentative disposition; their family table is the

scene of long and positive remarks by the "head of the house." It is no wonder to me that the girl, who is an only child, has formed the deep-seated habit of keeping her opinions, if she has any, to herself.

Her mother, too, has a horror of dinner-table arguments, and if any subject of however slight a controversial character arises she promptly changes the subject.

"I do not like to have politics or religion discussed at my table," I have heard her say often; "people quarrel over such things, and it leaves an unpleasant impression."

So the daughter has grown up into a silent girl, who does her best to avoid controversy. A little while ago I asked her why she didn't talk more; why she didn't exhibit her own taste in dress.

"I'm not so docile a person as you think," she said. "You should watch me when I am away from home! My mother has a way of finding fault with what I do, no matter what it is; but especially if I do use my own judgment about my dress. And my father can't stand it for me to have any opinions different from his."

"So a long time ago I learned that the way to have peace in the family was to find out first what they wanted and do that. I love my father and my mother dearly, and we get along very well; but they have got into the habit of wanting me to think and do just what they think and do, and I have found it easier and more peaceable to beat them to it. If my father knew what I really think about some of the subjects he thinks he knows all about he would be an astonished man."

So a great light dawned upon me. I saw that underneath the apparent docility of this girl was going on a life of her own and ideas of her own.

But the pity of it is that later on, when this individuality comes out into sight, as it surely will, there will be a growing difference between her and her parents, which need not have been had they given her a chance to express herself when she was little.

Prudence Bradish.

(Copyrighted, 1923.)

Skirt Trade More Prepared

The comment is made that the skirt trade is probably more prepared in spring cloth commitments than some other branches of the cutting-up field that could be named. It is said that the skirt manufacturers have apparently felt more confidence in the Spring being a good season, and have acted accordingly in their cloth buying. The latter has not been

spectacular—in fact, is somewhat less, on the average, than last year—but nevertheless, the volume of orders placed is felt to average better than for other items of ready-to-wear. One seller of skirtings yesterday said that he sold wool crepes, around \$1.50 per yard, extensively. He was surprised at this, as these cloths were "dead" for about two months, but came back strong. The best colors, he said, were gray, tan and ivory.

They Are Still Undecided.

Petticoat manufacturers, according to a bulletin sent out by the United Petticoat League of America, are undecided whether to give the bulk of their attention to these garments or to those known as Princess slips. The latter, it is pointed out, is essential to the coat dress, which is one of the most convenient garments now in fashion. On the other hand, the suit which, in combination with the lingerie waist, is staging a comeback, demands a petticoat. So does the dress with the lingerie vest. For the Christmas trade there has been a demand for slips for evening wear, especially in the delicate shades of satin and changeable taffeta. In the petticoats one of the newest fancies is the use of some silk material appliqued with embroidery in a pattern suggesting a border of leaves in contrasting colors.

Silk Underwear Demand Large.

Silk underwear is in greater favor just now than it has been at any similar time in several years, according to a report emanating from the United Underwear League of America. In response to the demand for garments that are at once practical and luxurious, the manufacturers have evolved a number of negligee models pretty enough to be worn as tea gowns used to be worn, as well as nightgowns that are suitable for negligee wear and pajamas elaborate enough to serve as smoking suits. A feature of the present showings is the amount of attention given to black underwear, which is in vogue in Paris and promises to "catch on" here as well.

Silk Sentiment Better.

Although the volume of business being done is not said to be appreciably greater, there is a better feeling in many quarters in the silk trade. It is held by some that the worst part of the depression since the earthquake has now been passed and that the outlook is for daily gains in yardage sold. Practically all of the unsettlement was due to the belief of all concerned that raw silk was too high in price and that it had to come down. It now has moved to levels where more mills are willing to consider purchases. Firmness in the primary markets has contributed to a stronger feeling here. Without the bugaboo of a raw silk decline both the retail trade and the cutters are expected to operate more freely. The opinion is expressed by leaders in the trade that the Spring will be a good season.

Keeping Bread Fresh.

Dr. Katz, a Dutch investigator, has been trying to discover what makes

bread grow stale. He has found, it is reported, that low temperature is the chief cause. Bread kept at 140 degrees Fahrenheit was quite fresh at the end of forty-eight hours, but when the temperature was reduced to 122 degrees the bread began to grow stale and continued to increase in staleness down to about three degrees below the freezing point. Beyond that staleness grew less until at the temperature of liquid air the bread had again become perfectly fresh. It is suggested that bread can be kept fresh by placing it in a fireless cooker immediately after it is removed from the oven.

Instead of worrying over a competitor's success, study his methods to see how he has done it.

R. & F. Brooms

THE
DANDY
LINE

Also
B. O. E. LINE

Prices

Special	-----\$6.75
No. 24 Good Value	7.50
No. 25, Special	8.00
No. 25, Velvet pl.	8.75
No. 25 Velvet pol	9.00
No. 27, Quality	10.00
No. 22 Miss Dandy	10.00
No. B-2 B. O. E.	9.00
Warehouse, 36 lb.	9.75
B. O. E. W'house,	
32 lb.	9.00

Freight allowed on
shipments of five
dozen or more.

All Brooms
Guaranteed

Rich & France

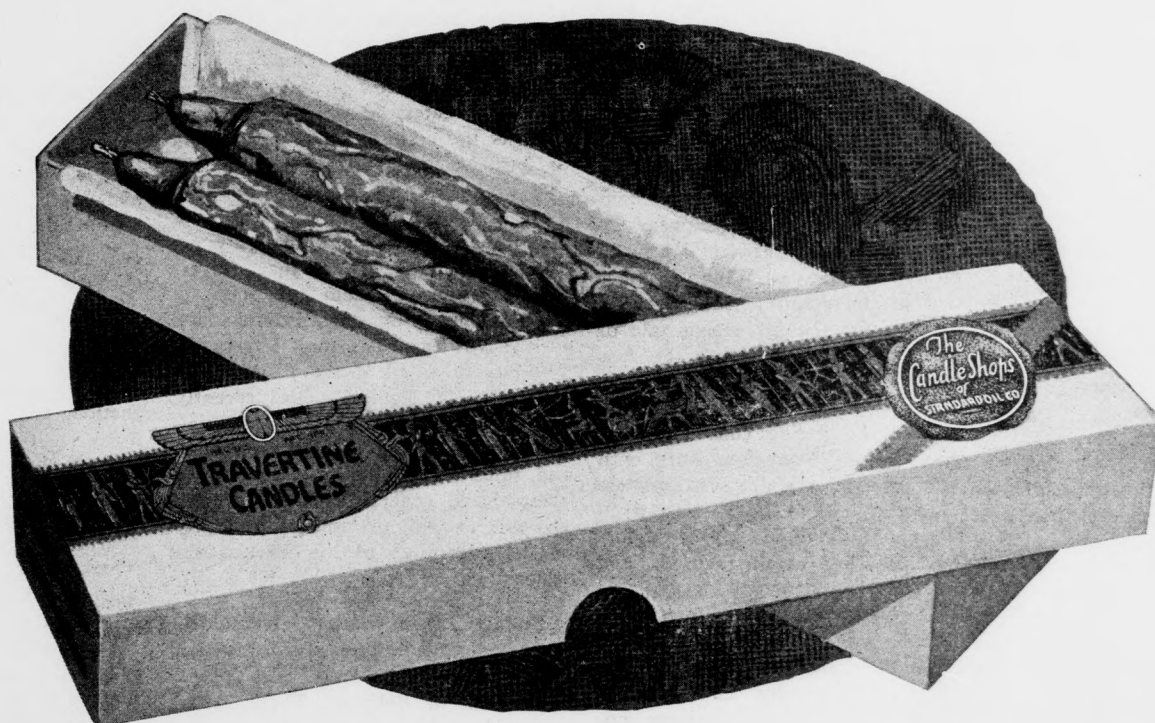
607-9 W. 12th Place

CHICAGO, ILLINOIS

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



You Can Sell Candles for Christmas Gifts

YOU can profit by the experience of other merchants, who have proved that the decorative candles from the Candle Shops of the Standard Oil Company (Indiana) are a quick-turning, profit-making line for their gift tables.

Those beautiful candles are ideal Christmas gifts. Every woman realizes the touch of distinctiveness they lend to any room in which they are placed. You can sell them at a reasonable price and allow yourself a good profit too) yet

their exceptional colors and shapes cause them to be esteemed far above their intrinsic value.

It will cost you very little to stock this fast selling, profit-making line from the Candle Shops of the Standard Oil Company (Indiana.) There are in it candles of every color and hue, rounded, squared, tapered and twisted, in large, small and medium sizes and of such originality that your most discriminating customers will be delighted with them.

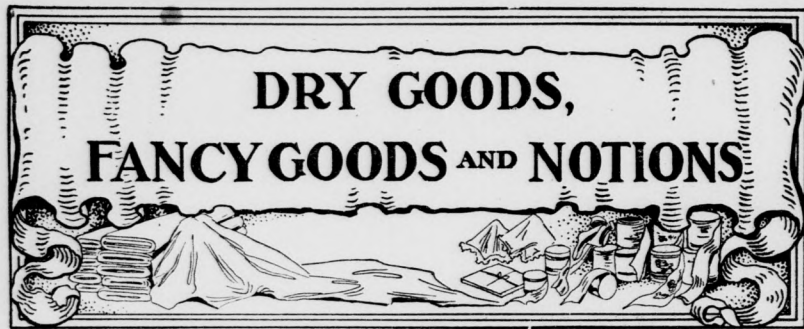
While our Kalo-Chromes, Travertines, Poly-Chromes and Jacobean Twists are most suitable for gifts, you may select from our salesman's catalogue, those which appeal to you as being the best sellers. If you order now delivery will be made in ample time for display prior to the holidays. 'Phone or write our nearest branch office today requesting our salesman to call upon you.

STANDARD OIL COMPANY
(INDIANA)

910 S. Michigan Avenue

CHICAGO, ILLINOIS

Michigan Branches at Detroit, Grand Rapids and Saginaw



Michigan Retail Dry Goods Association.
President—J. C. Toeller, Battle Creek.
First Vice-President—F. E. Mills, Lansing.
Second Vice-President—W. O. Jones, Kalamazoo.
Secretary-Treasurer—Fred Cutler, Ionia.
Manager—Jason E. Hammond, Lansing.

Improving Retail Service.

It is generally known that large retail establishments have a corps of expert investigators who visit the stores of competitors in the guise of ordinary customers to inspect their offerings and compare values and prices. This is a useful service in many ways, not only for the stores thus operating, but also for the general public, because it is desirable that the various concerns should keep abreast of one another in the adoption of improvements. Steps have also been taken for stores in many of the smaller cities to keep in touch with what is going on in the stores of the larger merchandising centers. It will surprise many people, however, to know that department stores not only "shop" the places of their competitors, but use their trained investigators to "shop" their own establishments. In this case the object of course is not to ascertain values and prices, but to compare the service with that offered elsewhere and to see that it measures up to the standard. The results of a survey of this information service, showing how it has contributed to better merchandising methods, are soon to be published by the Advertising Group of the National Retail Dry Goods Association.

Good Buying of Radio Outfits.

Consumer buying of radio outfits is said to be setting a new record in the turnover of this merchandise. Interest in them has been heightened to such an extent recently by the broadcasting of public events and addresses as well as the regular programs of entertainment, that the prediction of a "radio Christmas" is more than materializing, according to distributors here. Consumer inclinations, moreover, are being stirred by the widely advertised sales of standard radio goods at attractive prices. It was said yesterday, however, that the merchandising of radio goods from a department store standpoint still is somewhat of a problem. The first is that of getting sufficiently skilled sales people to adequately handle the merchandise to best advantage to the store and the customer. Some departments are said to be troubled with the necessity of making costly adjustments due to sales peoples' errors, or on sets that do not prove satisfactory to the customer.

Boyish Styles Help Neckwear.

The affecting of boyish styles in dress by so many of the younger women of the country is held to be responsible for the increasing sale of women's neckwear. Among the favored items at present are the round, close-fitting collar, the broad cavalier collar and the flaring cuff. They are particularly effective when worn with straight wool jersey dresses, sweaters and tailored suits. The fanciest trimming permitted is a heavy lace edging. Linen sets are much favored, and there is also a good call for pique in collar and cuff sets. Sometimes linen and pique are combined and set off with small designs in Balkan embroidery. A novelty cuff that is "catching on" well with business women is one that fastens at the wrist with an inch-wide band and a large pearl button on a shank. This type of cuff has no turned-under band and merely needs to be tacked or pinned fast with small cuffpins.

Means More Business To Come.

The recent slump in cotton, which resulted in the resale of a considerable volume of unfinished printcloths and sheetings (particularly of the former) by second hands, is said to mean better business in gray goods after the turn of the year. The cloths that were resold, it was asserted, were bought primarily for speculation, and the drop in cotton made them look so attractive to other buyers that the original purchasers had little trouble in getting rid of them at a profit. Their sale leaves buyers of a speculative turn of mind free to purchase as heavily as they see fit after the turn of the year, whereas had the price of cotton continued to advance, the goods would have looked so attractive to the concerns that held them that they would have put them in work themselves, sooner or later. This would ultimately mean rebuying, but not so soon as will be the case under the present circumstances.

Convention Dates Sept. 8 to 12.

Official announcement is made that New York City will be the scene of the 1924 convention and merchandise exposition of the National Association of Retail Clothiers and Furnishers. The dates selected are from Sept. 8 to 12. There is still some doubt as to whether the gathering will be held in the Grand Central Palace or Madison Square Gardens. The feeling is held by some that the choice will be the latter structure, following the success enjoyed in the showing there last year. It is said that a change will be worked out in the next convention, in that the ex-

position will be closed during the time of the business sessions, in order to insure larger attendance at the latter. Something like 7,500 retailers are expected to attend the convention, while there will also be a large manufacturers' convention.

After Golf Coats Again.

One of the few features of the novelty sweater business at the moment is the resumption of the buying of brushed golf coats after a lull that lasted two or three weeks. The demand began to show itself right after Thanksgiving, and the only explanation advanced is that buyers stopped ordering them too soon, or were stopped by their merchandise men. No less than four buyers for well-known retail stores placed business with a leading house recently, and all of them asked for immediate deliveries. During the lull mentioned, the mills were able to catch up on their back orders, and it is now possible to make shipments promptly. A general range of the merchandise is wanted.

Belfast Linen Market Oversold?

Considerable interest is shown in the orders which have been placed for linens in Belfast. These orders are said to have been very large and the belief is held by some that that market has been somewhat oversold. It is said to be unquestioned that certain sellers are in the latter condition and it would not be surprising if the entire Belfast market has taken considerably more orders than it can fill within the time limits set for delivery. One large Belfast house is said to have admitted being oversold by about 50 per cent., the reason being that cancellations will be taken care of through the surplus of orders with the remainder affording full operating capacity.

Duplicating On Leather Goods.

A fair amount of duplicate business on leather goods for gift purposes has been received here this week by mail and wire. The call is generally for the better class articles, and was said yesterday to be more or less concentrated on three types of merchandise—fitted cases, traveling bags and kit bags. The fitted cases most in demand range at wholesale from \$18.50 to \$37.50, while the popular kit bags, many of which come from England, range in price from \$35 to \$40. The traveling bags are wanted mostly in walrus leather, and the ones showing up most often in the duplicate orders are priced from \$12.50 to \$24, wholesale.

Offers a Novel Doorbell.

A novelty in the form of an illuminated electric doorbell has been put on the market by a local firm with a view to doing away with the difficulty of locating a house on a dark street. It consists of an oval brass frame, in which is set an oval piece of heavy moonstone glass. To this glass is attached the number of the house in brass figures of an easily read size, and directly under the figures is the button push to ring the bell. The moonstone is lighted by a two-candle-power lamp that is turned on and off

by a push button on the inner side of the door and, at night when the lamp is turned on, the house number becomes plainly visible. In the daytime the number is also easily discernible, as the brass figures show up plainly against the frosted white of the moonstone. Burning four hours a night for a month of 30 days, the cost of operating the device is 6½ cents. At present the device, which retails under \$15 uninstalled, is available only for alternating current service, but one is now being worked on to operate by direct current.

Four Things Retard Buying

December, always a dull month so far as retail buying of general merchandise is concerned, is apparently establishing new records in this direction this year. Four things are cited as responsible for the present marked inactivity of buyers. These are the attention to holiday selling usual at this time of the year; the continuance of warm weather, which is retarding the sale of seasonable lines and having a resultant depressing effect on the merchants; the too vigorous efforts of a number of manufacturers to get big business where only a little is to be had at best, and the efforts being made by the retailers to have Dec. 31 find them with as small amounts as possible tied up in merchandise. From all accounts, the need of showing small inventories is of unusual importance this year, due to the extreme cautiousness of many banks in loaning money to finance purchases. On getting stocks to rock bottom will depend in good part the merchandising plans for 1924 of many stores throughout the country.

Good Sales of Silk Underwear.

Glove silk underwear in the high shades is having a strong run as holiday merchandise. Retailers have already begun to feature them and manufacturers are being requested to speed up deliveries. They, in turn, are urging retailers to place orders now and not to wait until later, when it may be impossible to deliver at the time the goods are needed in the store. It is pointed out that this is what happened last year and its recurrence is to be avoided. Orders for early Spring delivery are coming in very slowly, the tendency being to buy light for the future.

The clerk who finds himself criticising the boss for little economies that he calls stingy needs to learn more about the value of economy in business.

We are manufacturers of
Trimmed & Untrimmed HATS
for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.
CORL-KNOTT COMPANY,
Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

Depend Upon Management For Success in Competition.

We have had a number of years experience with the practical working of farmers' co-operative societies which have been strong in number of members and have had ample financial backing.

There is no trouble in starting a farmers' co-operative elevator or mercantile establishment of any kind and if the co-operative society is lucky in getting a good manager all will be well because it is really an ideal organization. Customers are stock holders and all get dividends in exact proportion to business they do with you.

It looks like an unbeatable scheme, but, in the large number of co-operative societies formed in this part of the United States, good management was just about in the same average among them that it was in private businesses, namely: about one good one to nine bad. Further than this the co-operative had this drawback—just the moment a good manager would prove his ability, as a manager, some one else would pay him a little more money. The farmers could not see big salaries.

Falling markets came. Some of the managers gambled on beans or over-bought on dry goods, shoes, etc., or made some of the other normal mistakes in merchandising. The farmer was called on to come in and shoulder his share of the loss. Usually this was the end of the whole thing but in some cases the stockholders, where an unusual incentive occurred, have stood three assessments each equal to the original amount of their subscriptions.

Of all the many societies started through this part of the United States, some of which received national advertising and grew to considerable size, there are only three or possibly four left and none of them are of any great importance.

As soon as a co-operative society is strong and flourishing the members are not all content to be on equal basis. One or more of them want to be the leader and want to receive the credit for the success of the enterprise or perhaps desires a more substantial reward or to draw the salary of the manager. The novelty of the proposition wears off and this day of wonderfully keen competition and many business geniuses, with splendid transportation over good roads, the co-operative idea has lost its pristine vigor. It seems no longer a factor, although a few co-operative efforts are still operating and paying their way.

There just isn't any substitute for good management! If a group of co-operatively minded people can select a good manager and give him sufficient capital of course he will succeed. Good management and sufficient capital will succeed in any good location in any enterprise. The unstable element in co-operation is the one most often stressed, namely: State assistance and the political propagandist which is "farming the farmer."

Co-operative societies are theoret-

ically perfect. Practically, they are corporations, with many stock holders, dependent upon all the factors that any other business enterprise is for success. True, they have the added incentive of a prospective rebate on their purchases which may or may not be available at the end of the year.

Department stores, specialty shops, chain stores, mail order houses, etc., all play up bargains that attract co-operative patrons away from their own enterprise and create a merchandising system here not found in European countries whence the co-operative idea came. Private enterprise is so vigorous in the United States that it snaps up good men at once. This factor alone is the great "bete-noir" of the municipal and co-operative undertaking.

John G. Clark.

Longest Fence in the World.

The United States and Mexican governments plan to build a five-strand wire fence, the longest in the world. From El Paso, Tex., it will run west 1,000 miles to the Pacific Ocean, south of San Diego, marking the boundary line between the United States and Mexico. At two-mile intervals, signs will warn that it is unlawful to climb over, or crawl under or through the fence. No fence is required south and east of El Paso, as there the line is the Rio Grande.

Brings Out New Garment.

A novelty garment for outdoor wear has been put on the market by a Massachusetts concern. It is a jacket of imitation leather, with knitted collar, cuffs and bottom, and it is lined with fast-color goods. The jackets come in sizes 8 to 14 at \$4.75 a garment and in sizes 16 to 22 at \$5 a garment. They may be had in gray and natural leather hues.

Hearty Response.

Youth: I sent you some suggestions telling you how to make your paper more interesting. Have you carried out any of my ideas?

Editor: Did you meet the office boy with the wastepaper basket as you came upstairs?

Youth: Yes, yes; I did.

Editor: Well, he was carrying out your ideas.

It was learned recently by a house-to-house canvasser that the great majority of users of tooth paste base their selection on the flavor of their favorite kind. This was true both in the poorer sections and in the more fashionable parts of the city. Yet most advertising for tooth pastes stresses the scientific reasons for its efficacy rather than the flavor. People evidently assume that brushing the teeth is a nuisance at best and that they are at least entitled to use something pleasing to the taste. They probably assume that almost any well-known brand has scientific merit; hence they ignore that more generally advertised feature and pick for flavor.

The higher class your store the more important that you avoid mistakes with your customers.

THE COTTON SITUATION

Three Outstanding Facts

I.

Wise merchants are buying for next Spring and Fall whenever the prices are about the same as they were when cotton was 23c.

Get under cover now while you have the opportunity. This is especially true on staples.

II.

Some are letting their stocks become too depleted, and thereby losing sales. Be ready when the weather changes.

Don't let your competitor get your business.

III.

Get Your Share of Holiday Business.
Our Stocks Are Complete.

See our Salesman, Write, Telephone or visit us—But be sure you have the merchandise.

GRAND RAPIDS DRY GOODS CO.

Rush Orders for Christmas

Ties, Mufflers
Handkerchiefs, Garters
Fine Dress Shirts
ESPECIALLY SILK STRIPE SHIRTS

All Xmas orders shipped the day received—count upon our co-operation.

Daniel T. Patton & Company
Grand Rapids, Michigan—59-63 Market Ave. N.W.
The Men's Furnishing Goods House of Michigan

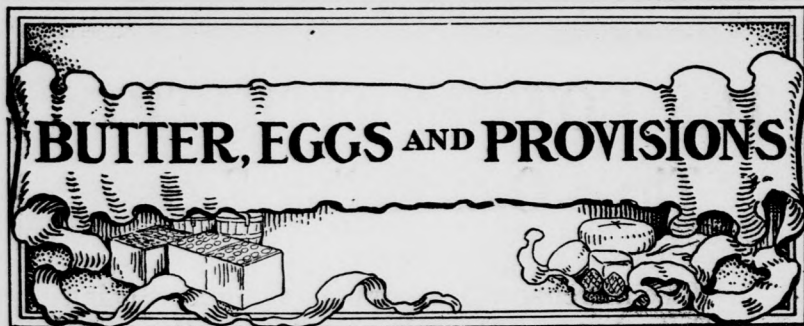
Holiday Goods

Do not lose sales on any articles you need for Christmas Sales. Our stocks still have fair assortments to select from.

We give special attention to rush orders. Send your orders NOW.

Quality Merchandise—Right Prices—Prompt Service

PAUL STEKETEE & SONS
WHOLESALE DRY GOODS GRAND RAPIDS, MICH.



Meat Packer as Dairy Products Distributor.

The meat packer has become one of the most important distributors of butter and cheese in the United States. The fundamental reason why the packer began handling dairy products lies in the fact that he had developed a far-reaching sales organization for the distribution of meat, which is a highly perishable product. He had refrigerated warehouses and refrigerator cars. The same salesman could sell the products, and they were brought by the same class of retailers.

In distributing dairy products, the packer sells direct to retail dealers. He has assembling plants through the Middle West where butter is manufactured, and direct shipments in refrigerator cars are made by these assembling plants to the packer's own distributing houses in cities all over the country from which sale is made direct to retailers. Small creameries and many large ones necessarily sell through wholesale dealers and jobbers in order to reach the retailer.

The creameries of the packer are scattered about in the farming regions where dairying is not a highly specialized occupation, and where small local creameries could not get enough cream for economical operation. The butter milk from the creamery is used to fatten poultry. When butter volume is light, volume of poultry handled is heavy, so that the overhead expenses are kept at a minimum. In butter manufacture, the cream is pasteurized and the most approved equipment is used. Special consideration is given to sanitation.

It will be seen from these facts that the packer has performed an important service to dairy producers. He has placed efficiently-operated creameries in close proximity to thousands of farmers in regions where dairy production doesn't justify local creameries. He has widened the market by making available his extensive selling organization, which reaches all parts of the country.

In handling cheese, the packer is not a manufacturer. He makes purchases in cheese districts of Wisconsin and New York, and the product is shipped direct in refrigerator cars to branch houses, where it is distributed the same as butter.

L. D. H. Weld.

Market For Dried Fruits Steady.

The old fashioned dried apples and peaches, dried with the peeling on, are rapidly moving into history and tradition. They have been replaced by fruit evaporated or cured by modern

methods, cleaner, more sanitary, meatier, juicier and superior in every respect.

Raisins are now produced in this country equal in every respect to those of Spain, except as to one or two kinds, and our growers and curers are now experimenting so as to rival those kinds and offer consumers all varieties and styles equal to any produced.

The enormous production of prunes in California, Oregon and Washington has so far surpassed the output of European and Asiatic countries, both in quantity and quality that a large export business has been built up on that article. Our production of dried apricots has also given us an article of export to other countries which is beginning to bring foreign money back to us.

The so-called currants of Greece and Turkey, which are not currants at all, but filthy raisins, made from poor lean grapes, dried on the bare ground and gathered with a mixture of sand, gravel and filth, are about entirely superseded by our home production of seeded and seedless raisins which are clean, sweet and fine flavored.

Even foreign grown walnuts, and almonds are rapidly being superseded by our California grown products, which only lack of quantity of product to entirely supersede the imported nuts. Quantity is but a matter of a few years however, for orchards of almonds and groves of walnuts are now planted which when they come into bearing, will entirely displace importations.

John A. Lee.

Honey Yield Smaller Than in Past Years.

The average yield of honey this year above the food requirements of bees is 39 pounds per colony of bees as compared with 54 pounds last year and with 46 pounds the average for the period 1913-21, the United States Department of Agriculture reports. The department reported earlier in the year a 2 per cent. decrease in numbers of working colonies last spring as compared with the spring of 1922. Yields in New York, Pennsylvania, Michigan, Tennessee and North Carolina are equal to or higher than the State average for 1913-22, but in most States the yield is less than average. Yields in Texas and in southern California were unusually low, the flow of nectar from sage and other desert plants in California being nearly a complete failure, and the honey crop from orange bloom being very short.

Sell Fruit for Christmas

Oranges, Cranberries, Emperor Grapes, Grapefruit, "Yellow Kid" Bananas, Figs, Nuts and Dates.

THE VINKEMULDER COMPANY
Grand Rapids, Michigan

RED STAR FLOUR

You will never make a mistake by recommending or selling a superior article.

Quality is the surest foundation for a permanent business.

JUDSON GROCER COMPANY
DISTRIBUTORS

GRAND RAPIDS,

MICHIGAN

BLUE GRASS

Superior
Quality.

Always
Reliable



Appeals
to the
Particular
Housewife

REPLENISH
YOUR STOCK
NOW



BE PREPARED
FOR THE FALL
DEMAND

KENT STORAGE COMPANY
GRAND RAPIDS - LANSING - BATTLE CREEK
Wholesale Grocers
General Warehousing and Distributing

To Cut Down Number of Spice Packages.

The Committee on Simplification of Packages, of the National Spice Grinders' Association, which is working on the subject of reducing the number of spice packages in conjunction with the Department of Commerce has reported that its recommendations as below met with general approval among the grinders, exceptions being of minor importance. That all sizes of packages containing ground spices, other than those specified below, should be eliminated.

Cartons, 1, 2, 3, 4, 16 ounces.

Tins or canisters, 1, 2, 4, 8, 16 ounces.

Large tins, 6 and 10 ounces.

Fiber or wood boxes, 5 or 6, and 10 or 12 pounds.

Drums, 30, 50 and 100 pounds.

Pails, galvanized iron, 25 pounds only.

Barrels and half barrels.

All other sizes to be eliminated. No recommendation on whole spices. The association has approved this report and added the sizes 1½ and 3 ounces to the recommendation on tins or canisters.

Canned Whale Meat Industry in Norway.

The canned whale industry, started a few years ago in Alaska, has been extended to the Norwegian west coast, where whale meat is becoming more and more important in the domestic economy of the Norwegians, according to Consul George Nicolas Ifft, Bergen, Norway. Canned whale and whale sausage find a ready sale wherever offered and during the past year the supply has been regular.

Formerly in this district, as well as in many other fishing districts, the people were much opposed to the killing of whale along the coast because of the supposed service of the whale in driving in the herring, but this is changed now. It is admitted that the whale has nothing to do with chasing the herring into

the fjords and whale steak and whale "Hamburger" may thus be enjoyed with a clear conscience.

Consumption of Dairy Products Doubles Fast.

The output of skim milk powder has doubled in the last five years; the number of cow testing associations has been doubled in the last six years; the quantity of ice cream produced has doubled in the last twelve years, and creamery butter in fifteen years. If whole milk production continues at the same rate as during the last five years it will double in twenty-three and one-half years, and pure bred cattle, if they continue to increase as in the last two decades, will double in thirty years. The population of the United States comes next, having doubled in the last thirty-nine years; the number of milk cows on farms has doubled in the last forty-four years; factory cheese production has doubled in forty-six years, and the average yield of milk a cow if continued as in the last five years, will double in sixty years.

When any mechanical device is available for speeding up service and for increasing accuracy that device is sure to be a money maker.

**Of course repeat
sales make profits!
What better
repeaters in the
whole food line
than
DEL MONTE
CANNED FRUITS
VEGETABLES &
FOOD SPECIALTIES**

We are making a special offer on
Agricultural Hydrated Lime

in less than car lots

A. B. KNOWLSON CO.

Grand Rapids Michigan

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

Look for the Perfection label on Pancake flour, Graham flour, Granulated meal, Buckwheat flour and Poultry feeds.

Western Michigan's Largest Feed Distributors.

**You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR**

Blended For Family Use

The Quality is Standard and the Price Reasonable

**Genuine Buckwheat Flour
Graham and Corn Meal**

J. F. Eesley Milling Co.

The Sunshine Mills

PLAINWELL, MICHIGAN

IT'S TRUE Swift Cigars

Nothing Fancy But the Tobacco

Distributed by

LEWELLYN & CO.

WHOLESALE GROCERS

GRAND RAPIDS

MICHIGAN

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan



Polar Bear Flour

A MONEY MAKER

Can Always be sold at a profit.
Quality in the Bag Brings Repeat orders.

J. W. HARVEY & SON,
Central States Managers
Marion, Ind.

**SUPERIOR
BRAND
METWORST**

Sausage

WHOLESALE ONLY

YOUR TRADE WILL LIKE THEM

HERMAN DEMMINK CO.

557 Michigan

GRAND RAPIDS

MICHIGAN

NUCOA

"The Wholesome Spread for Bread"

The standard
by which all others
are judged

HIGHEST QUALITY
100% CO-OPERATION
SNAPPY SERVICE

I. VAN WESTENBRUGGE
DISTRIBUTOR

Grand Rapids

Muskegon

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**



Michigan Retail Hardware Association.
 President—J. Charles Ross, Kalamazoo.
 Vice-President—A. J. Rankin, Shelby.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.
 Executive Committee—L. J. Cortright, Grand Rapids; Scott Kendrick, Ortonville; George W. McCabe, Petoskey; L. D. Puff, Fremont; Charles A. Sturmer, Port Huron; Herman Digman, Owosso.

Last Minute Hints Regarding Christmas Window Trims.

Written for the Tradesman.

Window displays are always a big factor in business-getting; and especially do they deserve careful attention at the Christmas season.

Right now, the hardware dealer should put an extra effort into the task of making his window displays effective. The idea that, because everybody is buying at this season, any old display will be enough to attract trade is a dangerous idea to entertain. For let it never be forgotten, competing stores are putting their very best efforts into their Christmas displays; and the buying public has a strong predisposition to go where the windows are the brightest and most attractive.

Window displays are particularly important in catering to the gift trade. The everyday customer who wants a new tin pail, or a kitchen range, or who needs to have a leaky gas pipe attended to, is pretty sure to go to the merchant he patronizes regularly; for he knows from past experience that he can get satisfaction there.

The gift trade, however, is a different matter. The purchaser of Christmas gifts wants something different from what he got last year. He is on the look-out for novelty. For that very reason he is apt to pass by the old store and try elsewhere—unless the window displays in the old store are calculated to arrest his attention and gain his interest.

Among many merchants the idea is still prevalent that no window display is worth while unless the trimmer can devise something spectacular. That is, something, apart from the goods, that will, by its very novelty, arrest and grip the attention of the passerby.

Some ten or fifteen years ago an ingenious hardware clerk devised the first "aeroplane display"—a window trim showing an aeroplane contrived out of various articles of hardware. The idea was widely copied; aeroplane displays became a sort of fad with window trimmers; every hardware store had something of the kind. Yet it is doubtful if these displays, though they arrested attention, did much in the way of actually selling goods? And there, of course, is the final and decisive test of any window display. Does it sell the goods? Does

it bring people inside the store to look at the goods?

So, when you find yourself harassed by the idea that, just because you can't put on a spectacular display, you might as well just throw a few things together—when that idea begins to obsess you, dismiss it peremptorily. The spectacular feature is often desirable, but it isn't absolutely necessary to an effective display.

The great object of any display is to interest people in the goods you have to sell. Hence, you must show the goods. The spectacular element is useful only in so far as it attracts attention to the goods on display.

When you put together any display, therefore, remember this double function of your window trim. As a whole, that trim must attract attention, causing people to stop for a second look; and the individual items **must be such as to induce the passerby to come inside the store and look at them more closely.**

Thus, the Santa Claus accessories are always worth while in connection with a Christmas display, particularly where you are catering to children's trade with a toy department. But the hardware dealer need not show a Santa Claus with reindeers, a built up chimney, and the like, just because it is Christmas. He can, with his ordinary goods he is trying to sell, helped out with a few very simple Christmas decorations, so display his goods that they will not merely command attention but bring in a lot of business. Use whatever accessories you can get, and the more elaborate the better; but remember always that a good "stock" display embodying a wide variety of suggestions for Christmas gifts is absolutely the most interesting thing you can show the great majority of your customers.

In window display, whatever is done should be done enthusiastically, not half-heartedly. Nothing should be attempted which is beyond your ability to actually put across. If you are setting out to put on a spectacular display, make it worth while. Do not show something that is merely half-way toward being striking and arresting. Do not utilize some bit of window mechanism that runs one minute and balks the next; and do not attempt elaborate lighting effects that fail you just when they are most needed. In fact, put on a display worth while, or else leave the spectacular alone.

The important thing to emphasize in your display is the Christmas spirit. If the windows impart to passers-by something of the season-

United Motor Trucks

A SIZE
AND
STYLE

To Fit Your Business

SALES SERVICE

ECKBERG AUTO COMPANY

310 IONIA AVE., NW.

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

SCALES

We Offer
Splendid Values
in

Used Scales

See them
before you buy

We
Sell
Office
Desks
and
Chairs
New
and
Used

Cash Registers

Nationals
Americans
St. Louis

New and Used.
Cash or Time
Payments

Grand Rapids Store Fixture Co.

7 Ionia Ave., N. W.

Grand Rapids, Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
Sporting Goods and
FISHING TACKLE

Use Tradesman Coupons

able feeling, they are doing a lot to stimulate business. People are very receptive, right now, to any seasonable appeal. The merchant with just the ordinary lines of Christmas gifts on display, helped out with a few items in the way of seasonable decorations, can with a little ingenuity get good results.

Unless a hardware dealer has two windows to devote to display, and unless he has secured a reputation in previous years for Christmas gift lines, he would be well advised not to devote the whole window space to any spectacular design, even though he is in a position to put on a good one. A good "stock" window gives the passer-by a far better idea of the lines you handle than a window of more elaborate design. In addition, the goods in the "stocky" window can be price marked without spoiling the general effect.

The nearer you get to Christmas Eve, the more desirable it is to make your windows helpful in suggesting actual gift lines. For the nearer Christmas Eve comes, the more perplexed most customers are as to what gifts to select. They appreciate help; and often a glimpse of one of these stocky displays will sell several articles.

Incidentally, back up your displays by efficient and well-co-ordinated store service. The experience is quite usual, at this season, of a customer going into a store, asking for some article advertised or even for some article on display, and being referred by one clerk to another before he can get satisfactory service—just because the salespeople don't know what lines are being featured in the day's advertising and have not been sufficiently interested to study the displays. I have gone into a store and asked for some article in the window, only to find that the salespeople knew nothing about it being there. It sounds incredible, perhaps, but it is true.

There should be the utmost co-ordination in store effort. It is good policy to feature advertised articles in window displays, and to display the lines you advertise in the newspapers. And your salespeople should be taught to acquaint themselves with the lines you are featuring, in your displays and advertisements, and to take advantage of this publicity to push them.

See to it that the Christmas display is properly lighted. Good lighting is a big element in making displays effective; and is particularly necessary at this season, when the days are short and people crowd the streets in the evenings. See that the dead electric bulbs are replaced by live ones, and the live ones, and the

reflectors or other glass or metal, are cleaned until they shine. The resulting brightness costs nothing extra, except a little elbow grease, but it adds immensely to the efficiency of the window as a business-getter. It is at night, when passersby are as a rule through with the days work, that they are best able and most likely to spare the time to look at window displays.

Victor Lauriston.

Hardware Stores As Outlets For Auto Accessories.

The hardware store is a logical outlet for the sale of auto accessories. At the present time accessories have two outlets: the repair shop and the accessory shop.

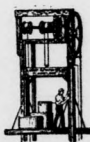
In the first instance, accessories are carried by the repair man as a side line, although a very profitable one. The repair man's first business is the care and repair of cars. His shop usually is not an attractive place; his assistants invariably are smeared with grime. He makes little or no attempt at window display, but still, there is such a demand that accessories sell themselves.

The accessory shops are the second class of competitors to consider. As a rule, they have been successful, and this fact, alone, goes a long way towards proving that the selling of accessories is a retail store and not a repair shop function. Accessory store customers find their way to the hardware store from time to time and the hardware dealer can gain the good-will and confidence of these buyers by giving them the right kind of service. Well displayed accessories will attract their attention and the building up by the dealer of a considerable accessory trade should be the logical outcome.

Every automobile requires from \$10 to \$15 worth of equipment. Accessory sales in the U. S. average about \$165,000,000 yearly. Putting this from another angle, the per capita expenditure for accessories is about \$1.50. Knowing this, we can figure approximately the accessory buying power of any community.

You may arrange your stock in perfect order, with great neatness, and yet not arrange it in such a way that it will attract customers or develop sales. That is something else again.

SIDNEY ELEVATORS



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

Sidney Elevator Mfg. Co., Sidney, O.

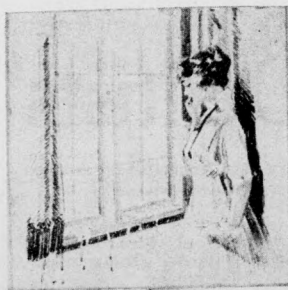
Rain through swinging windows

Keep the Cold, Soot and Dust Out

Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust.

Storm-proof, Dirt-proof, Leak-proof and Rattle-proof

Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.



Speed up your turnover —make more money!

YOU can do it with Wilmarth Show Cases and Wilmarth Interchangeable Sectional Units.

Wilmarth Equipment not only carries your stocks—it displays them in a sales-producing manner. It permits more goods to be carried in the same space. It makes possible more sales by fewer clerks. It gives you a constant check on merchandise. In short it keeps your goods moving—speeds up your turnover. Your sales volume increases, without a corresponding increase in overhead, and you make more money.

Investigate Wilmarth Equipment now. Put your store on a higher profit making level.

WILMARTH SHOW CASE CO.
1542 Jefferson Ave.
GRAND RAPIDS MICHIGAN



This Michigan department store can trace much of its success to Wilmarth equipment. Is your store making fullest possible profits?

Made In Grand Rapids

Are You Going to Drive Your Open Car This Winter?

NOW IS THE TIME to think about having a glass enclosure built on your car and have all the comforts of a closed car at a relatively small expense. Prices on all makes of cars range from \$50.00 to \$125.00.

HAYES-IONIA SERVICE COMPANY

Richmond at Muskegon Ave.

Citizens Phone 72-395

Bell Main 2406

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

Bell M 797 Citizens 4261

Sand Lime Brick

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

Brick is Everlasting

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

For Loose Leaf Binders and Sheets
Bill and Charge Statements

Write the

PROUDFIT LOOSELEAF CO.
Grand Rapids Michigan

Bell Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

RICHMOND STAMP WORKS RUBBER STAMPS

Brass Stencils—Steel Stamps—Stencil Cutting Machines

8 SOUTH IONIA AVENUE

CITIZENS 51518

The Nachteggall Manufacturing Company GRAND RAPIDS, MICHIGAN

BANK

STORE and OFFICE

Furniture and Fixtures

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



Review of Some Western Michigan Hotels.

Battle Creek, Dec. 12—John Ehrman, formerly of the Columbia Hotel, at Kalamazoo, and later an operator of the Keefer House, at Hillsdale, has purchased the Hotel Lavoy, a 60 room hotel at 1921 Grand River avenue, Detroit, and will take possession at once.

Recently I had occasion to inspect this property, and it is provided with all modern conveniences, all outside rooms, and well furnished.

With his acquaintance with the traveling public, Mr. Ehrman is sure to be successful in his new venture.

During three days of last week I had occasion to traverse hundreds of miles in Southwest Michigan, under the guidance of Walter Hodges, of the New Burdick, at Kalamazoo.

As a chauffeur and exhorter I can recommend Walter. He simply loomed prospective members and I simply "wrote up the orders."

At Vicksburg, we found W. G. Epley, managing the McElvain, which has recently been thoroughly overhauled, and is now attractive and comfortable.

L. W. Lott owns and conducts the Three River House, at Three Rivers, and does a profitable business in a lively little city.

We stopped and partook of a very appetizing dinner at Frank's Tavern, at Marcellus, which is owned and conducted by Frank Hasbrouck. Mr. Hodges "confessed" that the fried chicken was the best he had ever eaten since his boyhood days, and assured the charming landlady, Mrs. Hasbrouck, of this conclusion. On a previous visit here I took occasion to say some nice things about this neat and homelike little hotel, and I now reaffirm what I said then.

The old Elkerton Hotel was one of Dowagiac's landmarks for many years. Also for many years it had nothing said to its credit.

Now, however, as the Dixie, it is one of the bright stars in the galaxy of country hotels in Michigan.

L. J. Maier, formerly of the Interurban Hotel, at Dowagiac, purchased the Elkerton in August last, and except for its location you wouldn't recognize it.

He has installed a new, adequate and modern heating plant, running water in every room, with private baths in several. Every room has been redecorated and refurnished, and while the cost has been very large, the results show the investment to have been well made.

The spacious dining room is especially attractive. Here is a dinner bill which will show what is being provided for the guests at 75 cents.

Beef Broth, a la Anglaise
Celery
Roast Leg of Lamb Mint Sauce
Boiled Beef Ribs, Mustard Sauce
Orange Float
Mashed and Boiled Potatoes
Scalloped Corn Red Kidney Beans
Apple and Mince Pie
Beverages

All other meals are served a la carte at moderate charges.

John H. Forler, who runs the Forler House, at Niles, which is located close to the Michigan Central depot, has a substantial new brick building, with rooms all supplied with running

water and comfortably furnished. His coffee shop is neat, its service good, and charges reasonable. His location is somewhat out of the beaten paths, but he overcomes this handicap in many other ways and has no complaint to make about the business he is doing.

John Pethick, of the Interurban Hotel, here, was out of town, but we stopped long enough to inspect the electric kitchen which has recently been installed and which is pronounced very satisfactory.

We visited Theo. Frank, who runs the Hotel Wren, at Berrien Springs. Well named—small but active. Some time ago he acquired a residence property on the main street, adapted it to hotel requirements, made it attractive and proceeded to make it popular and profitable as well. This gentleman would succeed anywhere.

After motoring all day through rain and over many miles of road which were far from satisfactory, we finally arrived at St. Joseph where the welcome we received at the hands of that royal host, J. T. Townsend, of the Hotel Whitcomb, made us forget all our troubles and weariness. If I remarked that his welcome was as warm as he always keeps his hotel, it would indicate some large degree of hospitality.

Mr. Townsend is a real high grade hotel man, and his establishment shows that he anticipates all public requirements. The Whitcomb is prosperous and deserves to be.

Next morning we went over and called on our friend W. F. Rick, of the Hotel Benton, at Benton Harbor. Mr. Rick is new in Michigan, but is already "long" on friendships here.

The Benton is being systematically renovated and improved under the guidance of its competent proprietor, and is well patronized.

Here two new hotels are under construction, one by the House of David cult, and the other a 150 room affair by local capital.

When these are completed and opened, which will be some time in 1924, Benton Harbor will be as well equipped with hotel accommodations as Grand Rapids.

Some live wire is this man O. R. Smith, who presides over the destinies of the Star Hotel, at Watervliet.

Last year he took this property which was heated by stoves, installed steam, hot and cold running water, baths and new furnishings. He found out what the public wanted and went them one better. Now his hotel is a real gem, he fills his 20 rooms nightly and makes his dining room service



CODY HOTEL
GRAND RAPIDS
RATES \$1.50 up without bath
\$2.50 up with bath
CAFETERIA IN CONNECTION

MORTON HOTEL

You are cordially invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service.
400 Rooms—400 Baths
Menus in English
WILLIAM C. KEELEY, Proprietor.

HOTEL ROWE

350 Rooms—350 Servitors—250 Baths
Rates \$2 with Lavatory and Toilet \$2.50 with Private Bath
HOLDEN HOTEL CO., C. L. Holden, Mgr.

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.

HOTEL BROWNING

GRAND RAPIDS

Corner Sheldon and Oakes;
Facing Union Depot;
Three Blocks Away

150 Fireproof
Rooms

Rooms, duplex bath, \$2
Private Bath, \$2.50, \$3
Never higher



WHEN IN KALAMAZOO
Stop at the

Park-American Hotel

Headquarters for all Civic Clubs
Excellent Cuisine Luxurious Rooms
ERNEST McLEAN, Mgr.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon :: Michigan

Lansing's New Fire Proof HOTEL ROOSEVELT

Opposite North Side State Capitol
on Seymour Avenue
250 Outside Rooms, Rates \$1.50 up,
with Bath \$2.50 up.
Cafeteria in Connection.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizen 65173 Bell Main 173

HOTEL KERNS Largest Hotel in Lansing

300 Rooms With or Without Bath
Popular Priced Cafeteria
in Connection
Rates \$1.50 up
E. S. RICHARDSON, Proprietor

Stop and see George, HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

GEO. W. WOODCOCK, Prop.

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 reason-
able.

WILL F. JENKINS, Manager.



**Hotel
Whitcomb**
AND
Mineral Baths

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN

Open the Year Around
Natural Saline-Sulphur Waters. Best
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.

J. T. Townsend, Mgr.
ST. JOSEPH MICHIGAN

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. Just a Step South of Monroe Ave.
One Flight Up; Write for Information.

and charges so satisfactorily that the Greek restaurants do not get a look in.

Mr. Smith suffers the handicap that he and Walter Hodges once "drank from the same canteen," in that they were stevedores, longshoremen or pirates on lake steamers years ago, but he has some years left, and may "live it down."

Right here I would like to state that in an incidental discussion of the Volstead act, I suggested to Mr. Hodges I did not believe I would ever again use alcoholic beverages. His response being that he would tell a bigger one—that he believed me.

Genial Dave Reid, at Reid's Hotel, South Haven, found one party, as did George Myhan, of the Shamrock, same city, and we sure did make a clean up of new members for the State hotel association. May they always continue their enthusiastic treatment of association officers.

Saugatuck, a beautiful little village, attractive to summer visitors from all parts of the country, has a beautiful harbor, and a number of attractive hotels.

George Crow, conducts the Hotel Crow, which is open the year round to accommodate traveling salesmen, besides taking care of a large tourist trade. He has an attractive place, is of that happy disposition that makes hotel keeping pleasurable alike for host and guests, and easily makes the grade.

Leland's Lodge was closed for the season but E. J. Leland, its owner opened it up for our inspection. Nowhere could one find a more modern and complete establishment, with its immaculate rooms, running water, baths and beautiful furnishings. It is well known and successful.

The Hotel Asselton, William Van Asselt, is Holland's latest offering for public consideration. It is a modern 20 room affair, situated just across from the Pere Marquette depot and is a busy place—deservedly so.

A run of 30 miles ended a perfect day and brought us to Grand Rapids, where hotel friends galore looked after our comfort.

The trip taken with Walter Hodges, has only been equalled by one recently participated in with Billy Schindehette, of the Hotel New Republic, Bay City. The number of scalp locks taken in each instance also were about the same. I think also that the last named individual provided a rather better brand of cigars than my Bay City friend, but we will let bygones remain as such.

By the way, a hold up man wandered into the lobby of the New Republic the other night, and held up the clerk for \$110. He was captured, however, the next day with part of the loot, and now is registered for road work next season.

Mrs. C. L. Swaverly, who conducts the Hotel Sieting, at Kalkaska, writes me that she will close her hotel from December 15 to March 15, but that as a protection to her regular trade, she has arranged for the accommodation of such traveling men as who may necessarily visit this village during such period. I trust she will be successful in making such arrangements, as the closing of her establishment under other conditions might act to her disadvantage in the future.

I am curious to know just what the result will be in this case, for I find many successful country hotels which do a good business nine months each year, operate at a considerable loss during the winter rather than to risk the dangerous experience of inconveniencing their regular trade.

One prominent operator told me only last week that if he could close Dec. 15 for thirty days he would save \$5,000, but the unfavorable comment made on such a course might result in costing him a much greater sum.

Members of the hotel fraternity in

Michigan will be grieved to learn of the death of Glenn Fillmore, proprietor of the Fillmore House, at Quincy, which occurred on Friday last after an illness of nearly two years. Mr. Fillmore was a former officer of the Michigan State Hotel Association, by the membership of which he was much respected. He was 66 years of age and leaves a widow, also well known, and one son, G. T., who is postmaster at Quincy.

President Klare, of the State Hotel Association has called a meeting of all the standing committees of that body, to be held at Lansing on Saturday, Dec. 15, and included in the call an invitation to all members of the Association within a radius of fifty miles of Lansing to be present.

This is to be the first of a series of four similar meetings to be held in various parts of the State during the coming winter.

Several speakers of well-known ability will be present and a number of current topics of vital interest to all will be up for discussion, among them being:

1. Reasons for more active steps on the part of the State authorities looking toward the early completion of all trunk lines in Michigan in that they may be comparable with similar lines in adjoining states.

2. That the State of Michigan, and particularly the Michigan State Hotel Association, undertake the proper marking of the main trunk line roads immediately.

3. A survey to be made in the spring by the State Hotel Association itself which will inform the State officials of the exact conditions of the various trunk line roads in various parts of the State.

Other suggestions are that all detours shall be prepared in advance of the beginning of construction of roads in any particular section, and, so far as possible, be alongside or parallel with the proposed work; encouragement in improving city and village streets which are to become a part of such trunk lines; encouragement in the organization of local automobile clubs, and where this cannot be accomplished, hotel men to provide information for tourists.

In addition to the above such topics as the simplifying of meals in American plan hotels; encouragement in the employment of women in the culinary departments of all hotels and the question of laundry costs will be thoroughly discussed.

All members will have complimentary entertainment at all the Lansing hotels, with special provisions for all ladies in attendance.

The country hotel man will be very much in evidence in the attendance and discussions.

If you are not a member of the Association come anyhow. You will enjoy every privilege and have an opportunity of joining.

Carl Montgomery, of the Post Tavern here, is making up the annual report for his associates and from same I glean a few statistics which ought to interest his brethren in the State.

For instance, in the operation of his laundry this year there were turned out 346,752 towels of all kinds, 183,504 sheets, 156,592 pillow slips, 262,644 napkins, 70,632 table covers and 100,000 miscellaneous articles.

Number of guests entertained, 74,088; number of rooms used, 61,129.

This has been the banner year in the entire history of the Tavern, exceeding even the war period.

Nearly all the rooms have been refurnished and recarpeted, and a large percentage have been redecorated.

It is a good hotel, as Mr. Montgomery has previously confessed to me.

Frank S. Verbeck.

ESTABLISHED 1867

J. C. Herkner Jewelry Company

GRAND RAPIDS, MICH.

Shoppers in Grand Rapids this season will find this store an ideal place to purchase gifts in the line of jewelry.

We have spent several months back in assembling the most magnificent display of Diamond Jewelry, Watches, Silverware, Cut Glass, Solid Gold and Gold Filled Jewelry we have ever shown for Christmas gifts.

You will be particularly interested in our line of Wrist Watches, Men's Watches, Bar Pins, Brooches, Scarf Pins and Cuff Buttons.

Wrist Watches, \$20.00 to \$600.00

Men's Watches, \$18.00 to \$150.00

Bar Pins, \$2.00 to \$500.00

Cuff Buttons, \$2.00 to \$50.00

Scarf Pins, \$1.00 to \$75.00

MEET YOUR FRIENDS AT HERKNER'S

114 MONROE AVE.

121 OTTAWA AVE.

Food Fads and Food

There is a difference between food fads and food

—a man occasionally relishes a bag of popcorn,

but he would not depend upon it as a real food.

Shredded Wheat Biscuit

is a real food, supplying all the elements a man

needs to keep at top-notch strength. It is ready-

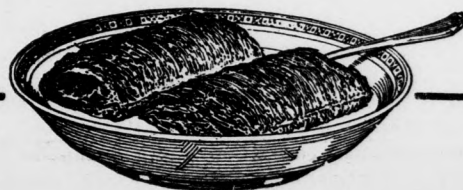
cooked and ready-to-eat—saves fuel, saves time,

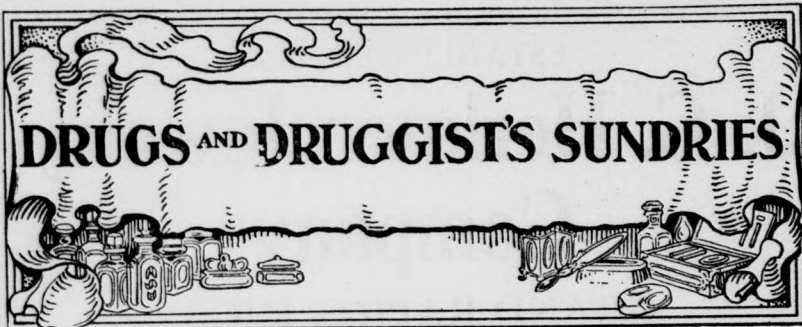
saves strength. Always the same high quality, with

a steady demand that yields a good profit.

MADE ONLY BY

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





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President—George H. Grommet, Detroit.
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Next examination session—Grand Rapids, Nov. 20, 21 and 22.

ALWAYS BE COURTEOUS.

Reasons Why Patience Always Pays the Merchant.

Here is the statement of a successful druggist, now retired:

"I worked hard to build up a business, and was getting along very nicely when my chief competitor sold his building to a bank and went to California to live. The bank opened a branch, so I got a lot of extra business. It came so suddenly that I was not prepared for it. I couldn't get competent help or thought I couldn't. As I look back on things, I see that I took too much on myself. As a consequence, just as soon as I got through with a sale, I wanted to get rid of the customer. I hadn't time to hear about an old gentleman's rheumatism or to bow a lady to the door. Then I began to lose my old customers.

Finally I overheard a lady say that I was getting to be a grouch. This hurt me more than losing custom. I don't think I am a grouch. However, I sat down and took stock, so to speak. Then and there I determined that so long as I remained in business I would give people that extra minute, that I would take that extra bit of trouble, no matter if I had to work longer hours. It doesn't add so very much to the day. So I started on this tack and eventually got back most of my old customers. But it took a long time."

This statement is well worth reading a second or even a third time. That extra bit of trouble—what does it mean?

It means looking up a telephone number.

It means digging up an empty cigar box for somebody who wants to mail something.

It means saying "Yes, I think it will rain to-morrow."

It means listening to various tales of woe.

It means answering questions that are undoubtedly foolish.

It means dropping important work, sometimes, for trivial matters.

It means extra hours.

But can a business man get along without it?

There's an old saying, "Go to a busy man if you want anything done." We know there is truth in it. The busy man manages to work in the extra task somehow. And, as matters sift out, the extra minute isn't tacked on so many times during the day. Thirty times, perhaps, will cover it. That only means half an hour extra, and the knowledge that one has pleased thirty people may compensate for the extra half hour.

One of our Presidents (and he used to tell it on himself) had heard somewhere that the way to get rid of callers was to shake hands with them vigorously and elbow them gently toward the door. He decided to try it. His very first caller was a tried and true friend, one who had never asked for anything. So the President gave him a couple of minutes and then started him toward the door, all the while shaking his hand. The man went along readily enough, but at the door he paused, and said reproachfully: "Mr. President, you don't need to pump-handle me out. I'll go. I was going anyhow."

At this the President had to burst out laughing. It was a laugh that hurt, too. He owned up. He insisted that his caller stay for luncheon. So, instead of giving the caller ten minutes, the President had to give him two hours. Not that he grudged this, but it knocked the tar out of his promising scheme.

Plenty of the big chain stores get more business than they can handle. At certain hours there is a constant overflow. The clerks are on the hop, handling requests from three or four customers at a time, yet other customers stand in the background and can't get waited on. Some of these wait, others go out. Some go out very angry. One can hear muttered remarks: "It will be a long time before I go into that store again." And so on. Perhaps it is a long time, perhaps it isn't. Some forget grudges very quickly, others nurse them. As a matter of fact, one very successful chain store man bought a drug store opposite his own main establishment and ran it anonymously for several years, so to speak.

"People cursed my lack of service every day," he used to say. "They would walk out vowing that they would take their money elsewhere and then take it to my other store across the street. The fact is, I was employing as many clerks as my overhead would bear. Big ad-

vertising brought thousands of people to my store every day. At certain hours I could not take care of them all."

This is an exceptional case, but affords an example of good business strategy.

Another chain store man has this to say:

"At certain hours people line up in front of my counters four deep. I have watched my clerks, and know they are on the jump. They couldn't be idle if they wanted to. Still they cannot handle the entire rush. I think I shall have to employ a high-class man to do nothing but stand in the rear of the crowd and try to get customers waited upon, at least to say something which may hold them a few moments."

It may come to this.

It is hard to tell how such a scheme would work out. The minute the "outside" man begins to try to wait on customers, he becomes just one more clerk. At times he could not elbow his way through the crowd. He might interject a few soothing remarks. He might say: "I'll get you a clerk in just a minute." And so on. The proposition might be a success. Nothing but a trial will tell.

But to return to our theme. A druggist with just an ordinary run of business will do well to consider that extra bit of trouble.

It is not easy for a busy man to realize that others are not as rushed as he is. The customer, of course, has money to spend and thinks he ought to have a due amount of attention. Some require a great deal more attention than others. At the same time, if you stop to listen to the tale a customer has to tell, it is soon told, after all. By restraining all signs of impatience, half the battle is gained. Even the most obtuse customer can see when a man is busy, can be waited upon, and passed out. Giving him the extra minute does the work, and giving it graciously spells success.

It is all in the day's work.

"I hate to look back over the day and think that I have been abrupt with anybody," says one successful merchant. "I really feel badly over it if I have, not so much on account of a possible loss of business, but because I don't like to treat customers that way. I'd rather give them the extra time."

When we come to think of it, that is the way we all feel.

Druggist Calls on New Families.

Many pharmacists overlook the opportunity that presents itself when a new family moves into his neighborhood. There is a certain opportune time to make the best impression, and a Philadelphia pharmacist, who has been very successful in that respect, tells us how he does it.

"The completion of new houses and the general demand for homes in almost every residential section of the city," he explained, "means a shifting of the population which affords exceptional opportunities for the pharmacist to secure new trade. But many of them do not go about

securing the business of these new comers in their neighborhoods in quite the right way. Some proprietors depend on chance sending them in, while others send out a circular or a letter. But those methods are slow and uncertain.

"I make it a personal matter and call at the house as soon as I find that the new family is at home. I start out in the morning, generally finding the women of the family at home. They seem to appreciate my few words of welcome to the neighborhood and the little bits of advice I can always give them about where to do their shopping in the neighborhood and where schools and churches are located.

"Frequently, I find that these new families did not bother to pack up the odds and ends in the medicine cabinet and that they actually need a lot of articles from my stock. Telephone companies are so rushed with work that it is often a month or more before telephone connection is supplied. I suggest that we will be glad to send for members of the family if calls are directed to my store."

Standard List of Poisons Proposed.

In view of efforts before State legislatures recently to enact suitable laws governing sales of poisons, the instructive paper of Prof. James H. Beal, of Urbana, Ill., presented at the last annual convention of the American Pharmaceutical Association at Cleveland, is recalled. Among other things, Prof. Beal said: "There is no substance so deadly that it may not be taken into the system with perfect safety if the dose be made small enough, and, conversely, there is practically no substance so innocuous that it is not capable of causing death or injury to health if the quantity injected exceeds certain limits."

Since a satisfactory definition of poison cannot be had, and as it is impracticable to set forth by name in a statute all possible poisons in existence, Prof. Beal suggests that the only way would be to have a standard list or table of poisons that could be adopted by the laws, the same as it has adopted the United States Pharmacopoeia and National Formulary as the standard.

A Fable.

Once upon a time there was a young gentleman who started in to use his brains. Having observed that most men who brought in the large orders were friends of the purchasing agents, this seeker after big commissions decided to use the short cut to personal acquaintance.

Then all the club lists were consulted. Certain men were cultivated because of the people they know. Hobbies of all the notables were ascertained and stored away for future use.

Now when six months had passed this salesman knew how to play golf. He knew a pit bull from an English bulldog and a Swiveller Airedale from one tracing back to Abbey Nobbler. He knew the baseball history of certain picked stars and he

It is said that whenever a car wheel breaks on a certain great trunk line the fragments are taken to the company's laboratory and carefully studied so that when the next order for car wheels is made up, if structural weakness caused the accident, it may be guarded against. All the purchases by this railroad of iron, steel, oil, lumber or what not are tested by the chemists it employs and they draw up the requirements to which persons who sell the road supplies must conform. This is not an isolated

Putnam Factory
Grand Rapids, Mich.
DISTRIBUTORS

Grand Rapids

Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	15	25	Imitation	60	1 00	Aconite	1	80
Boric (Xtal)	15	25	Amber, crude	1 50	1 75	Aloes	1	45
Carbolic	42	49	Amber, rectified	2 00	2 25	Arnica	1	10
Citric	62	70	Anise	1 00	1 25	Asafoetida	2	40
Muriatic	3 1/2	8	Bergamont	4 50	4 75	Belladonna	1	35
Nitric	9	15	Cajeput	1 50	1 75	Benzoil	2	10
Oxalic	20 1/2	30	Cassia	4 50	4 75	Benzoil Comp'd	2	65
Sulphuric	3 1/2	8	Caster	1 65	1 85	Buchu	2	55
Tartaric	40	50	Cedar Leaf	1 75	2 00	Cantharadics	2	85
			Citronella	1 50	1 75	Capsicum	2	20
			Cloves	3 50	3 75	Catechu	1	75
			Cocanut	25	35	Cinchona	2	10
			Cod Liver	1 35	1 45	Colchicum	1	80
			Croton	2 00	2 25	Cubeb	3	00
			Cotton Seed	1 40	1 60	Digitalis	1	80
			Cubeb	8 50	8 75	Gentian	1	35
			Elgeron	3 00	3 25	Ginger, D. S.	1	80
			Eucalyptus	1 25	1 50	Guaiac	2	20
			Hemlock, pure	2 00	2 25	Guaiac, Ammon.	2	00
			Juniper Berries	2 00	2 25	Iodine	9	95
			Juniper Wood	1 50	1 75	Iodine, Colorless	1	50
			Lard, extra	1 35	1 45	Iron, clo.	1	30
			Lard, No. 1	1 25	1 35	Kino	1	40
			Lavender Flow	6 50	6 75	Myrrh	2	50
			Lavender Gar'n	85	1 20	Nux Vomica	1	55
			Lemon	1 50	1 75	Opium	3	50
			Linseed Boiled bbl.	97		Opium, Camp.	7	85
			Linseed bld. less	1 04	1 17	Opium, Deodor'd	2	50
			Linseed, raw, bbl.	95		Rhubarb	1	70
			Linseed, ra. less	1 02	1 15			
			Mustard, artifi. oz	45				
			Neatsfoot	1 35	1 50			
			Olive, pure	3 75	4 50			
			Olive, Malaga,					
			yellow	2 75	3 00			
			Olive, Malaga,					
			green	2 75	3 00			
			Orange, Sweet	5 00	5 25			
			Origanum, pure	2	50			
			Origanum, com'l	1 00	1 20			
			Pennyroyal	3 00	3 25			
			Peppermint	4 25	4 60			
			Rose, pure	10 50	10 90			
			Rosemary Flows	1 25	1 50			
			Sandalwood, E.					
			I.	11 00	11 25			
			Sassafras, true	2 50	2 75			
			Sassafras, art'l	1 00	1 25			
			Spearment	4 00	4 25			
			Sperm	1 80	2 05			
			Tansy	8 00	8 25			
			Tar, USP	50	65			
			Turpentine, bbl.	1	07			
			Turpentine, less	1 14	1 27			
			Wintergreen,					
			leaf	6 00	6 25			
			Wintergreen, sweet					

GROCERY PRICE CURRENT

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

ADVANCED

California Walnuts
Galvanized Tubs

DECLINED

Whole Codfish
Holland Herring
Bushel Baskets
Peanuts

AMMONIA

Arctic, 16 oz. ----- 2 00
Arctic, 32 oz. ----- 3 25
I X L, 3 doz., 12 oz. 3 75

AXLE GREASE



48, 1 lb. ----- 4 25
24, 3 lb. ----- 5 50
10 lb. pails, per doz. 8 20
15 lb. pails, per doz. 11 20
25 lb. pails, per doz. 17 70

BAKING POWDERS

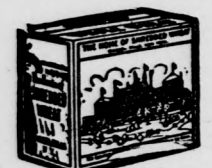
Arctic, 7 oz. tumbler 1 35
Queen Flake, 6 oz. ----- 1 25
Queen Flake, 16 oz. ----- 2 25
Queen Flake, 100 lb. keg 11
Queen Flake, 25 lb. keg 14
Royal, 10c, doz. ----- 95
Royal, 6 oz., doz. ----- 2 70
Royal, 12 oz., doz. ----- 5 20
Royal, 5 lb. ----- 31 20
Rocket, 16 oz., doz. 1 25

BLUING

Original
condensed Pearl
Crown Capped
4 doz., 10c dz. 85
3 dz. 15c, dz. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat ----- 6 90
Pillsbury's Best Cerl ----- 2 20
Quaker Puffed Rice ----- 5 45
Quaker Puffed Wheat ----- 4 30
Quaker Brst Biscuit ----- 1 90
Ralston Purina ----- 4 00
Ralston Branos ----- 2 70
Ralston Food, large ----- 3 60
Saxon Wheat Food ----- 3 75



Shred. Wheat Biscuit 3 85
Vita Wheat, 12s ----- 1 80

Post's Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Postum Cereal, 12s ----- 2 25
Post Toasties, 36s ----- 2 85
Post Toasties, 24s ----- 2 85
Post's Bran ----- 2 70

BROOMS

Standard Parlor, 23 lb. 7 00
Fancy Parlor, 23 lb. 8 00
Ex. Fancy Parlor 25 lb. 9 00
Ex. Fcy. Parlor 26 lb. 10 00
Toy ----- 2 25
Whisk, No. 3 ----- 2 75

Rich & France Brands

Special ----- 6 75
No. 24, Good Value ----- 7 50
No. 25, Special ----- 8 00
No. 25, Velvet, plain ----- 8 75
No. 25, Velvet, pol. ----- 9 00
No. 27, Quality ----- 10 00
No. 22 Miss Dandy ----- 10 00
No. B-2 B. O. E. ----- 9 00
Warehouse, 36 lb. ----- 9 75
B.O.E. Warehouse, 32 lb. 9 00

BRUSHES

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

Stove

No. 1 ----- 1 10
No. 2 ----- 1 35
Shoe ----- 90
No. 1 ----- 1 25
No. 2 ----- 2 00
No. 3 ----- 2 00

BUTTER COLOR

Dandelion, ----- 2 85
Nedrow, 3 oz., doz. 2 50
CANDLES
Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s ----- 14.4
Paraffine, 12s ----- 14.4
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 ----- 4 50
Apple Sauce, No. 2 ----- 2 00
Apricots, No. 1 ----- 1 90
Apricots, No. 2 ----- 2 85
Apricots, No. 2 1/2 ----- 2 60
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 ----- 9 00
Blueberries, No. 2, 1-75 ----- 2 50
Blueberries, No. 10 ----- 11 00
Cherries, No. 2 ----- 3 00
Cherries, No. 2 1/2 ----- 4 00
Cherries, No. 10 ----- 10 50
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 ----- 1 10
Peaches, No. 1, Sliced ----- 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 ----- 2 25
Peaches, 2 1/2 Cal. ----- 3 00
Peaches, 10, Mich ----- 5 50
Pineapple, 1, sled ----- 1 80
Pineapple, 2, sl. ----- 3 10
Pineapple, 2, br. sl. ----- 2 75
Pineapple, 2 1/2, sl. ----- 3 80
Pineapple, 2, cru. ----- 2 40
Pineapple, 10 cru. ----- 14 00
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 3 50
Plums, No. 2 ----- 1 25
Plums, No. 2 1/2 ----- 1 40
Raspberries, No. 2, blk. ----- 3 25
Raspberries, Red, No. 10 ----- 13 00
Raspberries, Black ----- 10 50
Rhubarb, No. 10 ----- 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. ----- 1 35
Clam Ch., No. 3 ----- 3 00
Clams, Steamed, No. 1 ----- 1 80
Clams, Minced, No. 1 ----- 1 50
Finnan Haddie, 10 oz. ----- 3 30
Clam Bouillon, 7 oz. ----- 2 50
Chicken Haddie, No. 1 ----- 1 25
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. ----- 1 75
Cove Oysters, 5 oz. ----- 1 75
Lobster, No. 1, Star ----- 3 25
Shrimp, 1, wet ----- 2 10
Sard's, 1/4 Oil, ky ----- 6 00
Sardines, 1/4 Oil, kless ----- 5 75
Sardines, 1/4 Smoked ----- 7 50
Salmon, Warrens, 1/2 ----- 3 00
Salmon, Red Alaska ----- 2 85
Salmon, Med. Alaska ----- 1 85
Salmon, Pink Alaska ----- 1 65
Sardines, Im. 1/4, ea. ----- 10 28
Sardines, Im. 1/2, ea. ----- 2 10
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. ----- 2 20
Tuna, 1/2s, Curtis, doz. ----- 3 50
Tuna, 1s, Curtis, doz. ----- 7 00

CANNED MEAT.

Bacon, Med. Beechnut ----- 2 40
Bacon, Lge. Beechnut ----- 4 05
Beef, No. 1, Corned ----- 2 70
Beef, No. 1, Roast ----- 2 70
Beef, No. 1, Rose Sil. ----- 1 75
Beef, No. 1, Qu. Sil. ----- 1 90
Beef, No. 1, B'nut, sil. ----- 1 10
Beefsteak & Onions, s ----- 2 75
Chili Con Ca., 1s ----- 1 35
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 40
Potted Meat, 1/4 Libby ----- 50
Potted Meat, 1/2 Libby ----- 90
Potted Meat, 1/2 Rose ----- 85
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/4 ----- 1 35
Veal Loaf, Medium ----- 2 30

Baked Beans

Beechnut, 16 oz. ----- 1 40
Campbells ----- 1 15
Climatic Gem, 18 ozz. ----- 95
Freemont, No. 2 ----- 1 25
Snider, No. 1 ----- 95
Snider, No. 2 ----- 1 25
Van Camp, small ----- 85
Van Camp, Med. ----- 1 15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips ----- 4 10
No. 2 1/2, Lge. Gr. ----- 7 50
W. Bean, cut ----- 1 45
W. Beans, 10, ----- 7 00
Green Beans, 2s ----- 1 45
Green Beans, No. 10 ----- 7 50
L. Beans, 2 gr. ----- 1 35
Lima Beans, 2s, Soaked ----- 95
Red Kid. No. 2 ----- 1 20
Beets, No. 2, wh. ----- 1 15
Beets, No. 2, cut ----- 1 35
Corn, No. 2, St. ----- 1 00
Corn, No. 2, Ex stan ----- 1 40
Corn, No. 2, Fan ----- 1 60
Corn, No. 2, Fy. glass ----- 2 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 ----- 1 15
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 80
Dehydrated Veg Soup ----- 90
Dehydrated Potatoes, lb ----- 45
Mushrooms, Hotels ----- 36
Mushrooms, Choice ----- 45
Mushrooms, Sur Extra ----- 70
Peas, No. 2, E.J. ----- 1 50
Peas, No. 2, Sift ----- 1 90
Peas, No. 2, Ex. Sift ----- 2 60
Pumpkin, No. 3 ----- 1 35
Pumpkin, No. 10 ----- 4 00
Pimentos, 1/4, each ----- 12 14
Pimentos, 1/2, each ----- 27
Swt Potatoes, No. 2 1/2 ----- 1 35
Saurkraut, No. 3 ----- 1 40
Succotash, No. 2 ----- 1 60
Succotash, No. 2, glass ----- 1 45
Spinach, No. 1 ----- 1 10
Spinach, No. 2 ----- 1 35
Spinach, No. 3 ----- 1 80
Spinach, No. 10 ----- 5 50
Tomatoes, No. 2 ----- 1 30
Tomatoes, No. 3 ----- 1 90
Tomatoes, No. 2 glass ----- 2 85
Tomatoes, No. 10 ----- 6 50

CATSUP.

B-nut, Small ----- 2 25
Libby Valley, 14 oz. ----- 2 50
Libby, 14 oz. ----- 3 25
Libby, 8 oz. ----- 1 75
Libby Valley, 1/2 Pint ----- 1 60
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 3 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 85
Sniders, 16 oz. ----- 2 85
Royal Red, 10 oz. ----- 1 40

CHILI SAUCE.

Snider, 16 oz. ----- 3 35
Sniders, 8 oz. ----- 2 35
Libby Valley, 8 oz. ----- 2 10
Libby Valley, 14 oz. ----- 3 00

OYSTER COCKTAIL.

Sniders, 16 oz. ----- 3 35
Sniders, 8 oz. ----- 2 35

CHEESE

Roquefort ----- 57
Kraft Small tins ----- 1 70
Kraft American ----- 1 70
Chili, small tins ----- 1 70
Pimento, small tins ----- 1 70
Roquefort, small tins ----- 2 50
Camenbert, small tins ----- 2 50
Brie ----- 23
Wisconsin Flats ----- 23
Wisconsin Daisy ----- 29
Longhorn ----- 23
Michigan Full Cream ----- 32
New York Full Cream ----- 30
Sap Sago ----- 30
Adams Black Jack ----- 65
Adams Bloodberry ----- 65
Adams Dentyne ----- 65
Adams Calif. Fruit ----- 65
Adams Sen Sen ----- 65
Beeman's Pepsin ----- 70
Bechnut ----- 65
Doublemint ----- 65
Fruit Fruit ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

Baker, Caracas, 1/4s ----- 37
Baker, Caracas, 1/2s ----- 35
Baker, Premium, 1/4s ----- 37
Baker, Premium, 1/2s ----- 34
Baker, Premium, 1/4s ----- 34
Hersheys, Premium, 1/4s ----- 35
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/4s ----- 31
Runkle, Premium, 1/2s ----- 31
Vienna Sweet, 24s ----- 1 75

COCOA.

Baker's 1/4s ----- 40
Baker's 1/2s ----- 36
Bunte, 1/4s ----- 43
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/2 lb. ----- 4 75
Droste's Dutch, 1/4 lb. ----- 2 00
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 5 lb. cans ----- 31
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOA NUT.

1/4s, 5 lb. case Dunham ----- 50
1/4s, 5 lb. case ----- 48
1/4s & 1/2s, 15 lb. case ----- 49
Bulk, barrels shredded ----- 27
96 2 oz. pkgs., per case ----- 8 00
48 4 oz. pkgs., per case ----- 7 00

CLOTHES LINE.

Hemp, 50 ft. ----- 2 00
Twisted Cotton, 50 ft. ----- 1 75
Braided, 50 ft. ----- 2 75
Sash Cord ----- 3 50



COFFEE ROASTED

Bulk
Rio ----- 19
Santos ----- 22 1/2
Maracaibo ----- 29
Guatemala ----- 29
Java and Mocha ----- 41
Bogota ----- 30
Peaberry ----- 27

McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago

Coffee Extracts

N. Y., per 100 ----- 11
Frank's 50 pkgs. ----- 4 25
Hummel's 50 1 lb. ----- 10 1/2

CONDENSED MILK

Eagle, 4 doz. ----- 9 00
Leader, 4 doz. ----- 7 00

MILK COMPOUND

Hebe, Tall, 4 doz. ----- 4 50
Hebe, Baby, 3 doz. ----- 4 40
Caroline, Tall, 4 doz. ----- 4 00
Caroline, Baby ----- 2 50

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 90
Quaker, Baby, 8 doz. ----- 4 80
Blue Grass, Tall, 48 ----- 5 00
Blue Grass, Baby, 72 ----- 5 75
Carnation, Tall, 4 doz. ----- 5 25
Carnation, Baby, 8 doz. ----- 5 15
Every Day, Tall ----- 5 25
Every Day, Baby ----- 4 00
Goshen, Tall ----- 5 00
Goshen, Gallon ----- 4 90
Oatman's Dun., 4 doz. ----- 5 25
Oatman's Dun., 8 doz. ----- 5 15
Pet, Tall ----- 5 25
Pet, Baby, 8 oz. ----- 5 15
Borden's, Tall ----- 5 25
Borden's, Baby ----- 5 15
Van Camp, Tall ----- 5 25
Van Camp, Baby ----- 3 95

CIGARS

Lewellyn & Co. Brands
Garca Master
Cafe, 100s ----- 37 50
Swift ----- 110 00
Supreme, 50s ----- 110 00
Bostonian, 50s ----- 95 00
Perfecto, 50s ----- 95 00
Blunts, 50s ----- 75 00
Cahines, 50s ----- 72 00
Tilford Cigars
Clubhouse, 50s ----- 110 00
Perfecto, 50s ----- 95 00
Tuxedo, 50s ----- 75 00
Tilcrest, 50s ----- 35 00

Worden Grocer Co. Brands

Henry George ----- 37 50
Harvester Kiddies ----- 37 50
Harvester Record ----- 75 00
Breaker ----- 75 00
Harvester Perfecto ----- 95 00
Webster Savoy ----- 95 00
Webster Plaza ----- 110 00
Webster Belmont ----- 125 00
Webster St. Reges ----- 85 00
Starlight Rouse ----- 135 00
Starlight Peninsular Club ----- 58 00
La Azora Agreement ----- 75 00
La Azora Washington ----- 37 50
Little Valentine ----- 75 00
Valentine Victory ----- 95 00
Valentine DeLux ----- 31 00
Tiona ----- 35 00
New Currency ----- 25 00
Picadura Pals ----- 18 50
Qualiti First Stogie ----- 50 00
Chas. the Eighth ----- 50 00
Whale-Back ----- 50 00
Blackstone ----- 50 00
El Producto Boquet ----- 75 00
El Producto, Puritano-Finos ----- 92 00

CONFECTIONERY

Stick Candy Pails
Standard ----- 18
Jumbo Wrapped ----- 20
Pure Sugar Stick 600s ----- 4 25
Big Stick, 20 lb. case ----- 21
Kindergarten ----- 19
Kindergarten ----- 18
Leader ----- 18
X. L. O. ----- 15
French Creams ----- 21
Cameo ----- 22
Grocers ----- 13

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted ----- 1 75
Choc Marshmallow Dp ----- 1 75
Milk Chocolate A ----- 2 00
Nibble Sticks ----- 2 00
Primrose Choc. ----- 1 35
No. 12 Choc. Dark ----- 1 75
No. 12 Choc. Light ----- 1 85
Chocolate Nut Rolls ----- 1 90

Gum Drops

Anise ----- 17
Orange Gums ----- 17
Challenge Gums ----- 14
Favorite ----- 21
Superior ----- 20

Lozenges.

A. A. Pep. Lozenges ----- 20
A. A. Pink Lozenges ----- 20
A. A. Choc. Lozenges ----- 20
Motto Hearts ----- 21
Malted Milk Lozenges ----- 23

Hard Goods.

Lemon Drops ----- 20
O. F. Horehound dps. ----- 20
Anise Squares ----- 20
Peanut Squares ----- 22
Horehound Tablets ----- 20

Cough Drops

Putnam's ----- 1 30
Smith Bros. ----- 1 50

Package Goods

Creamery Marshmallows
4 oz. pkg., 12s, cart. ----- 1 05
4 oz. pkg., 48s, case ----- 4 00

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 20
National Cream Mints ----- 32
Silver King M. Mallowes ----- 1 50
Hello, Hiram, 24s ----- 1 50
Walnut Sundae, 24, 5c ----- 85
Neapolitan, 24, 5c ----- 85
Yankee Jack, 24, 5c ----- 85
Gladiator, 24, 10c ----- 1 60
Mich. Sugar Can., 24, 5c ----- 85
Pal O Mine, 24, 5c ----- 85

COUPON BOOKS

50 Economic grade ----- 2 50
100 Economic grade ----- 4 50
500 Economic grade ----- 20 00
1,000 Economic grade ----- 37 50
Where 1,000 books are ordered at a time, specially print front cover is furnished without charge.

CRISCO.

36s, 24s and 12s.
Less than 5 cases ----- 21
Five cases ----- 20 1/2
Ten cases ----- 20
Twenty-five cases ----- 19 1/2
6s and 4s
Less than 5 cases ----- 20 1/2
Five cases ----- 19 1/2
Ten cases ----- 19 1/2
Twenty-five cases ----- 19

CREAM OF TARTAR

6 lb. boxes ----- 38

DRIED FRUITS

Apples
Evap. Choice, bulk ----- 13
Apricots
Evaporated, Choice ----- 14
Evaporated, Fancy ----- 18
Evaporated, Slabs ----- 12
Citron
10 lb. box ----- 50
Currants
Package, 15 oz. ----- 19
Boxes, Bulk, per lb. ----- 18
Greek, Bulk, lb. ----- 16

Peaches

Evap. Choice, unp. ----- 12
Evap., Ex. Fancy, P. P. 15

Peel

Lemon, American ----- 25
Orange, American ----- 26

Raisins

Seeded, bulk ----- 10 1/2
Seeded, 15 oz. pkg. ----- 12 1/2
Seedless, Thompson ----- 11 1/2
Seedless, 15 oz. pkg. ----- 12 1/2

California Prunes

90-100, 25 lb. boxes ----- @08
80-90, 25 lb. boxes ----- @09
70-80, 25 lb. boxes ----- @10 1/2
60-70, 25 lb. boxes ----- @11 1/2
50-60, 25 lb. boxes ----- @13
40-50, 25 lb. boxes ----- @14
30-40, 25 lb. boxes ----- @17 1/2

FARINACEOUS GOODS

Beans
Med. Hand Picked ----- 06 1/2
Cal. Limas ----- 12
Brown, Swedish ----- 08
Red Kidney ----- 08 1/2

Farina

24 packages ----- 2 10
Bu., per 100 lbs. ----- 05

Hominy

Pearl, 100 lb. sack ----- 2 50

Macaroni

Domestic, 20 lb. box ----- 07 1/2
Armours, 2 doz., 8 oz. ----- 1 80
Fould's, 2 doz., 8 oz. ----- 1 80
Quaker, 2 doz. ----- 1 80

Pearl Barley

Chester ----- 4 25
00 and 0000 ----- 6 00
Barley Grits ----- 04 1/2

Peas

Scotch, lb. ----- 07 1/2
Split, lb. yellow ----- 08

Sago

East India ----- 11

Tapioca

Pearl, 100 lb. sacks ----- 11
Minute, 8 oz., 3 doz. ----- 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS

Doz. Lemon ----- 20
1 20 ----- 7 1/2 ounce ----- 1 50
1 65 ----- 1 1/4 ounce ----- 2 00
2 75 ----- 2 1/4 ounce ----- 3 25
2 40 ----- 2 ounce ----- 3 00
4 50 ----- 4 ounce ----- 5 50
7 75 ----- 8 ounce ----- 9 50
15 00 ----- 16 ounce ----- 18 00
29 00 ----- 32 ounce ----- 34 00

Doz. Vanilla

1 20 ----- 7 1/2 ounce ----- 1 50
1 65 ----- 1 1/4 ounce ----- 2 00
2 75 ----- 2 1/4 ounce ----- 3 25
2 40 ----- 2 ounce ----- 3 00
4 50 ----- 4 ounce ----- 5 50
7 75 ----- 8 ounce ----- 9 50
15 00 ----- 1

FRUIT JARS
Mason, ptt., per gross 7 95
Mason, qts., per gross 9 20
Mason, 1/2 gal., gross 12 20
Ideal Glass Top, ptt. 9 45
Ideal Glass Top, qts. 11 20
Ideal Glass Top, 1/2 gal. 15 70

GELATINE
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 25
Minute, 3 doz. 4 06
Plymouth, White 1 55
Quaker, 3 doz. 2 70

HORSE RADISH
Per doz., 6 oz. 1 10
JELLY AND PRESERVES
Pure, 30 lb. pails 4 00
Imitation, 30 lb. pails 1 90
Pure 7 oz. Asst., doz. 1 20
Buckeye, 22 oz., doz. 2 10

JELLY GLASSES
8 oz., per doz. 35

OLEOMARGARINE
Kent Storage Brands.
Good Luck, 1 lb. 25 1/2
Good Luck, 2 lb. 25
Good Luck, solid 24
Gilt Edge, 1 lb. 25 1/2
Gilt Edge, 2 lb. 25
Delicia, 1 lb. 21
Delicia, 2 lb. 20 1/2
Swift Brands.
Gem Nut 24
Special Country roll 27
Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb. 25 1/2
Nucoa, 2 and 5 lb. 25

MATCHES.
Diamond, 144 box 8 00
Blue Ribbon, 144 box 7 55
Blue Seal 7 60
catchlight, 144 box 8 00
Red Stick, 720 lb. bxs 5 50
Red Diamond, 144 box 6 00

Safety Matches.
Quaker, 5 gro. case 4 75
MINCE MEAT.
None Such, 3 doz. 4 85
Quaker, 3 doz. case 3 50
Libby's Eggs, Wet, lb. 24

MOLASSES.



Gold Brer Rabbit
No. 10, 6 cans to case 5 35
No. 5, 12 cans to case 5 60
No. 2 1/2, 24 cans to case 5 85
No. 1 1/2, 36 cans to case 4 85

Green Brer Rabbit
No. 10, 6 cans to case 3 90
No. 5, 12 cans to case 4 15
No. 2 1/2, 24 cans to case 4 40
No. 1 1/2, 36 cans to case 3 75

Aunt Dinah Brand.
No. 10, 6 cans to case 2 85
No. 5, 12 cans to case 3 10
No. 2 1/2, 24 cans to case 3 35
No. 1 1/2, 36 cans to case 2 90

New Orleans
Fancy Open Kettle 55
Choice 42
Fair 28
Half barrels 5c extra

Molasses in Cans.
Red Hen, 24, 2 1/2 lb. 2 70
Red Hen, 12, 5 lb. 3 35
Red Hen, 6, 10 lb. 3 20
Ginger Cake, 24, 2 1/2 lb. 3 10
Ginger Cake, 12, 5 lb. 3 70
Ginger Cake, 6, 10 lb. 3 35
O & L, 24, 2 1/2 lb. 4 75
O & L, 12, 5 lb. 6 00
O & L, 6, 10 lb. 5 25

Playing Cards
Broadway, per doz. 2 40
Blue Ribbon 4 00
Bicycle 4 25

POTASH
Babbitt's 2 doz. 3 75
FRESH MEATS
Beef.
Top Steers & Heif. 18@19
Good Steers & Heif. 16@17
Med. Steers & Heif. 12@13
Com. Steers & Heif. 10@12
Cows.
Top 12
Good 11
Medium 9
Common 8

Veal.
Top 12
Good 10
Medium 8
Lamb.
Good 24
Medium 22
Poor 16
Mutton.
Good 12
Medium 10
Poor 8

NUTS.
Whol.
Almonds, Terregona 20
Brazil, Large 22
Fancy mixed 20
Filberts, Sicily 15
Peanuts, Virginia, raw 09 1/2
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 13
Peanuts, Jumbo, rstd 15
Pecans, Jumbo 24
Walnuts, California 28

Salted Peanuts
Fancy, No. 1 17
Jumbo 23
Shelled
Almonds 52
Peanuts, Spanish, 125 lb. bags 15 1/2
Filberts 32
Pecans 90
Walnuts 56

OLIVES.
Bulk, 2 gal. keg 3 85
Bulk, 3 gal. keg 5 50
Bulk, 5 gal. keg 8 75
Quart, Jars, dozen 6 00
Pint, Jars, dozen 3 50
4 oz. Jar, plain, doz. 1 40
5 1/2 oz. Jar, pl., doz. 1 60
9 oz. Jar, plain, doz. 2 80
16 1/2 oz. Jar, Pl. doz. 4 50
4 oz. Jar stuffed 1 90
8 oz. Jar, Stu., doz. 3 40
9 oz. Jar, Stuffed, doz. 4 10
12 oz. Jar, Stuffed, dz. 4 90

PEANUT BUTTER.



Bel Car-Mo Brand
8 oz. 2 doz. in case 3 30
24 1 lb. pails 5 75
12 2 lb. pails 5 60
5 lb. pails 6 in crate 6 20
14 lb. pails 19
25 lb. pails 18 1/2
50 lb. tins 18

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 11.1
Red Crown Gasoline 12.7
Tank Wagon 33.8
Gas Machine Gasoline 33.8
V. M. & P. Naptha 20.2
Capitol Cylinder 39.2
Atlantic Red Engine 21.2
Winter Black 12.2



Iron Barrels.
Light 57.2
Medium 59.2
Heavy 62.2
Special heavy 64.2
Extra heavy 67.2
Transmission Oil 57.2
Finol, 4 oz. cans, doz. 1 40
Finol, 8 oz. cans, doz. 1 90
Parowax, 100, lb. 7.2
Parowax, 40, 1 lb. 7.4
Parowax, 20, 1 lb. 7.6



Semdac, 12 pt. cans 2 80
Semdac, 12 qt. cans 4 15

PICKLES
Barrel, 1,200 count 16 00
Half bbls., 600 count 9 00
10 gallon kegs 6 75

Sweet Small
30 gallon, 3000 38 00
5 gallon, 500 7 25
10 gallon, 1000 14 75

Dill Pickles.
600 Size, 15 gal. 9 50
PIPES
Cob, 3 doz. in bx. 1 00@1 20

PLAYING CARDS
Broadway, per doz. 2 40
Blue Ribbon 4 00
Bicycle 4 25

POTASH
Babbitt's 2 doz. 3 75
FRESH MEATS
Beef.
Top Steers & Heif. 18@19
Good Steers & Heif. 16@17
Med. Steers & Heif. 12@13
Com. Steers & Heif. 10@12
Cows.
Top 12
Good 11
Medium 9
Common 8

Veal.
Top 12
Good 10
Medium 8
Lamb.
Good 24
Medium 22
Poor 16
Mutton.
Good 12
Medium 10
Poor 8

NUTS.
Whol.
Almonds, Terregona 20
Brazil, Large 22
Fancy mixed 20
Filberts, Sicily 15
Peanuts, Virginia, raw 09 1/2
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 13
Peanuts, Jumbo, rstd 15
Pecans, Jumbo 24
Walnuts, California 28

Pork.
Heavy hogs 08
Medium hogs 09 1/4
Light hogs 09
Loins 15
Butts 12
Shoulders 10
Hams 12
Spareribs 11
Neck bones 05

PROVISIONS
Barreled Pork
Clear Back 23 00@24 00
Short Cut Clear 22 00@23 00
Clear Family 27 00@28 00
Dry Salt Meats
S P Bellies 16 00@13 00

Lard
80 lb. tubs advance 1/4
Pure in tierces 15
69 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1/4
3 lb. pails advance 1/4
Compound Lard 15@15 1/2

Sausages
Bologna 12 1/2
Liver 12
Frankfort 16
Pork 18@20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16, lb. 21@ 24
Hams, 16-18, lb. 21@ 26
Ham, dried beef sets 38 @39
California Hams 12@ 13
Picnic Boiled Hams 30 @32
Boiled Hams 34 @37
Minced Hams 14 @15
Bacon 18 @36

Beef
Boneless 23 00@24 00
Rump, new 23 00@24 00
Mince Meat
Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 8 00
Pig's Feet
1/4 bbls. 2 15
1/2 bbls. 35 lbs. 4 00
1/4 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls. 40 lbs. 1 60
1/2 bbls. 80 lbs. 3 00

Casings
Hogs, per lb. @42
Beef, round set 14@26
Beef, middles, set 25@30
Sheep, a skinn 1 75@2 00

RICE
Fancy Head 08 1/2
Blue Rose 06 1/2
Broken 03 1/4

MOLDED OATS
Steel Cut, 100 lb. sks. 4 75
Silver Flake, 12 Fam. 2 20
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 60
Mothers, 12s, Ill'num 3 25
Silver Flake, 18 Reg. 1 40
Sacks, 90 lb. Jute 2 85
Sacks, 90 lb. Cotton 2 90

SALERATUS
Arm and Hammer 3 75
SAL SODA
Granulated, bbls. 2 00
Granulated, 100 lbs. cs 2 25
Granulated, 36 2 1/2 lb. packages 2 50

COD FISH
Middles 16
Tablets, 1 lb. Pure 20
Tablets, 1/2 lb. Pure, doz. 1 40
Wood boxes, Pure 27
Whole Cod 11

Holland Herring
Queen, Kegs 96
Queen, half bbls. 8 25
Queen, bbls. 16 00
Wickers, kegs 1 15
Y. M. Kegs 1 10
Y. M. half bbls. 9 00
Y. M. bbls. 19 00

Herring
K-K K K, Norway 20 00
1 lb. pails 1 40
Cut Lunch 1 25
Boned, 10 lb. boxes 22
Lake Herring
1/2 bbl., 100 lbs. 6 50

Mackerel
Tubs, 100 lb. ficy fat 24 50
Tubs, 60 count 5 50

White Fish
Med. Fancy, 100 lb. 13 00
SHOE BLACKENING.
2 in. 1, Paste, doz. 1 35
E. Z. Combination, dz. 1 35
Dri-Foot, doz. 2 00
Bixbys, doz. 1 35
Shinola, doz. 90

STOVE POLISH.
Blackline, per doz. 1 35
Black Silk Liquid, dz. 1 40
Black Silk Paste, doz. 1 25
Enamaline Paste, doz. 1 35
Enamaline Liquid, dz. 1 35
E. Z. Liquid, per doz. 1 40
Radium, per doz. 1 85
Rising Sun, per doz. 1 35
654 Stove Enamel, dz. 2 85
Vulcanol No. 5, doz. 95
Vulcanol, No. 10, doz. 1 85
Stovoil, per doz. 3 00

SALT
Colonial, 24, 2 lb. 95
Med. No. 1, Bbls. 2 80
Med. No. 1, 100 lb. bg. 95
Farmer Spec., 70 lb. 95
Packers Meat, 56 lb. 63
Packers for ice cream 100 lb., each 95
Blocks, 50 lb. 47
Butter Salt, 280 lb. bbl. 4 50
Baker Salt, 280 lb. bbl. 4 25
100, 3 lb. Table 6 07
60, 5 lb. Table 5 57
30, 10 lb. Table 5 30
28 lb. bags, Table 40



Per case, 24 2 lbs. 2 40
Five case lots 2 30

SOAP

Am. Family, 100 box 6 00
Export, 120 box 4 75
Flake White, 100 box 4 80
Fels Naptha, 700 box 5 50
Grdma White Na. 100s 5 00
Rub No More White Naptha, 100 box 5 00
Swift Classic, 100 box 4 75
20 Mule Borax, 100 bx 7 55
Wool, 100 box 6 50
Fairly, 100 box 5 50
Jap Rose, 100 box 7 85
Palm Olive, 144 box 11 00
Lava, 100 box 4 90
Pummo, 100 box 4 85
Sweetheart, 109 box 5 70
Grandpa Tar, 50 sm. 2 00
Grandpa Tar, 50 Lge 3 35
Fairbank Tar, 100 bx 4 00
Trilby, 100, 12c 8 00
Williams Barber Bar. 9s 50
Williams Mug, per doz. 48

Proctor & Gamble.
5 box lots, assorted
Chipso, 80, 12s 6 40
Chipso, 30, 32s 6 00
Ivory, 100, 6 oz. 6 50
Ivory, 100, 10 oz. 10 85
Ivory, 50, 10 oz. 5 50
Ivory Soap Flks., 100s 8 00
Ivory Soap Flks., 50s 4 10
Lenox, 100 cakes 3 65
Luna, 100 cakes 3 75
P & G. White Naptha 4 50
Star, 100 No. 13 cakes 5 50
Star Nap. Pow. 60-16s 3 65
Star Nap. Pw., 100-12s 3 85
Star Nap. Pw., 24-60s 4 85

CORN SYRUP.

Rub No More, 18 Lg. 4 25
Spotless Cleanser, 48, 20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 24 Large 4 80
Speedee, 3 doz. 7 20
Sunbrite, 72 doz. 4 00
Wyandotte, 48 4 75

SPICES.
Whole Spices.
Allspice, Jamaica @13
Cloves, Zanzibar @38
Cassia, Canton @25
Cassia, 5c pkg., doz. @40
Ginger, African @15
Ginger, Cochín @20
Mace, Penang @75
Mixed, No. 1 @22
Mixed, 5c pkgs., doz. @45
Nutmegs, 70-80 @38
Nutmegs, 105-110 @33
Pepper, Black @15
Pure Ground in Bulk
Allspice, Jamaica @16
Cloves, Zanzibar @45
Cassia, Canton @25
Ginger, African @30
Mustard @28
Mace, Penang @80
Nutmegs @34
Pepper, Black @17
Pepper, White @28 1/2
Pepper, Cayenne @33
Paprika, Spanish @42

Seasoning
Chili Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 90
Onion Salt 1 35
Garlic 1 35
Fonely, 3 1/2 oz. 3 25
Kitchen Bouquet 3 25
Laurel Leaves 20
No. 2, per gross 1 50
Marjoram, 1 oz. 30
Savory, 1 oz. 30
Thyme, 1 oz. 30
Tumeric, 2 1/2 oz. 90

STARCH
Corn
Kingsford, 40 lbs. 11 1/4
Powdered, bags 04
Argo, 48, 1 lb. pkgs. 3 90
Cream, 48-1 4 80
Quaker, 40-1 7
Gloss
Argo, 48, 1 lb. pkgs. 3 90
Argo, 12 3 lb. pkgs. 2 74
Argo, 8 5 lb. pkgs. 3 10
Silver Gloss, 48 ls 11 1/4
Elastic, 64 pkgs. 5 35
Tiger, 48-1 3 50
Tiger, 50 lbs. 05 3/4

WOODENWARE
Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80
Bushels, wide band 2 15
Market, drop handle 85
Market, single handle 90
Market, extra 1 40
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

Churns.
Barrel, 5 gal. each 2 40
Barrel, 10 gal. each 2 55
3 to 6 gal., per gal. 16

Egg Cases.
No. 1, Star Carrier 5 00
No. 2, Star Carrier 10 00
No. 1, Star Egg Trays 4 50
No. 2, Star Egg Trays 9 00

Mop Sticks
Trojan spring 2 00
Eclipse patent spring 2 00
No. 2, pat. brush hold 2 00
Ideal, No. 7 1 65
12 oz. Cot. Mop Heads 2 55
16 oz. Ct. Mop Heads 3 00

Pails
10 qt. Galvanized 2 40
12 qt. Galvanized 2 75
14 qt. Galvanized 3 00
12 qt. Flaring Gal. Ir. 5 50
10 qt. Tin Dairy 4 50
12 qt. Tin Dairy 5 00

Traps
Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Rat, spring 1 00
Mouse, spring 30

Tubs
Large Galvanized 9 00
Medium Galvanized 8 00
Small Galvanized 7 00

Washboards
Banner, Globe 6 00
Brass, single 6 50
Glass, Single 7 00
Double Peerless 9 50
Single Peerless 7 50
Northern Queen 6 00
Universal 8 00

Window Cleaners
12 in. 1 65
14 in. 1 85
16 in. 2 30

Wood Bowls
13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

WRAPPING PAPER
Fibre, Manila, white 05 1/2
No. 1 Fibre 07 1/2
Butchers Manila 06
Kraft 07 3/4

YEAST CAKE
Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 35
Yeast Foam, 3 doz. 2 70
Yeast Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
Fleischmann, per doz. 30

TABLE SAUCES.
Lea & Perrin, large 6 00
Lea & Perrin, small 3 35
Pepper 1 50
Royal Mint 2 40
Tobasco 2 75
Sho You, 9 oz., doz. 2 70
A-1, large 5 20
A-1, small 3 15
Capers 1 90

Penick Syrup
GOLDEN-CRYSTAL-WHITE-MAPLE
Penick Golden Syrup
6, 10 lb. cans 2 90
12, 5 lb. cans 3 10
24, 2 1/2 lb. cans 3 20
24, 1 1/2 lb. cans 2 20

Crystal White Syrup
6, 10 lb. cans 3 40
12, 5 lb. cans 3 60
24, 2 1/2 lb. cans 3 75
24, 1 1/2 lb. cans 2 55

Penick Maple-Like Syrup
6, 10 lb. cans 4 15
12, 5 lb. cans 4 35
24, 2 1/2 lb. cans 4 50
24, 1 1/2 lb. cans 3 05

Corn
Blue Karo, No. 1 1/2 2 25
2 doz. 2 25
Blue Karo, No. 5, 1 dz. 3 15
Blue Karo, No. 10, 1/2 doz. 2 95
Red Karo, No. 1 1/2, 2 doz. 2 60
Red Karo, No. 5, 1 dz. 3 65
Red Karo, No. 10, 1/2 doz. 3 45
Imt. Maple Flavor.
Orange, No. 1 1/2, 2 doz. 3 05
Orange, No. 5, 1 doz. 4 35

Maple.
Green Label Karo, 23 oz., 2 doz. 6 69
Green Label Karo, 5 1/2 lb., 1 doz. 11 40
Maple and Cane
Kauuck, per gal. 1 65
Sugar Bird, 2 1/2 lb., 2 doz. 9 00
Sugar Bird, 8 oz., 4 doz. 12 00
Maple.
Michigan, per gal. 2 50
Welchs, per gal. 2 60

CLEANSERS.
KITCHEN KLENZER



30 can cases, \$4.80 per case

WASHING POWDERS.
Bon Ami Pd. 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Climaline, 4 doz. 4 20
Grandma, 100, 5c 4 00
Grandma, 24 Large 4 00
Gold Dust, 100s 4 00
Gold Dust, 12 Large 3 20
Golden Rod 24 4 25
Jinx, 3 doz. 4 50
La France Laun, 4 dz. 3 60
Luster Box, 54 3 75

MIRACLE
WASHING CREAM

Miracle C., 12 oz., 1 dz 2 25

Old Dutch Clean, 4 dz. 3 40
Queen Ann, 60 oz. 2 40
Ringo, 100 oz. 6 40
Rub No More 100 10

oz. 3 85

Coolidge's Message Recalls Cleveland and Roosevelt.

Grandville, Dec. 11 — President Coolidge's message to the 68th Congress is an excellent state paper with no rhetorical flourishes, yet filled with the sound sense of the man who understands what he is talking about, and is not in any manner squinting across lots to see where votes may be lost or gained by camouflaging honest issues.

As was said in a former article the President would make or break his chances for nomination next year by what he put forth in this, his first message to Congress.

The writer believes he has fired a center shot, and that his party cannot afford to throw him over next year. The reduction of taxation is provocative of much thought, yet the recommendations of Secretary Mellon strongly endorsed by the new President, will provoke considerable adverse criticism, but a message from the head of the Nation always has to run the gauntlet of unfriendly critics as well as the approval of friends.

Nevertheless President Coolidge seems to have hit the bullseye in a manner quite pleasing to a majority of the American people.

From now on he is the logical candidate of his party for nomination in the National convention. As a document full to the brim with business sense the message is to be recommended to the perusal of every American citizen.

His position on the question of immigration is absolutely sound, as is also his stand for reduction of taxation, while at the same time we look after all necessary expenses, such as meeting all the needs of our veteran soldiery who have had the misfortune to have met with mishaps on the battlefield or in other exigencies of military life.

In speaking of the disabled veterans he says: "The attitude of the Government toward these should be one of generosity. But I do not favor the granting of a bonus." There speaks the patriot and the statesman. Fear of losing votes has no terrors for this Green Mountain boy, reared amid the rock-bound hills of New England. He stands four square to all the winds that blow, and the United States is fortunate in having a Calvin Coolidge at the head of the Nation at this time in its history.

We admire his speech, plain even to bluntness, yet ever on the side of right and justice.

A strict enforcement of the prohibition law is one of his contentions, and his demand for justice to the negro stands out like a beacon light on a stern and rockbound coast. No other President of our memory has stood up to be counted where our colored population is concerned.

Plainly Calvin Coolidge says what he means and means what he says. His plainness of speech is refreshing and makes for clarity and good sense which reminds one of Cleveland and Roosevelt.

There is no attempt to dodge issues nor to tickle the ear. It is what most people expected from the plain Vermont farmer and will excite very little bitter comment from even the opposition.

A reading of the message gives courage to the American heart, a thankful feeling that we have a real man at the head of our Government. Our vice-presidents in the past have not filled the bill to such repletion as has Calvin Coolidge. We look to see him grow in the good graces of the lieve he will prove to be one of the American people right along; we best all around Presidents we ever had, and that is saying a good deal.

His reference to fertilizers and farmers will strike a popular note. There is no toadying, however, to any class. He seems broad as the Nation in his recommendations. His asking selec-

tive immigration with inspection at the source is wise and proper. Highways and forests come in for considerable thought.

It is hardly possible that the President was aware of the great onslaught being carried on along the Pacific slope of our country against standing forests which were once reserved for the Government exigencies. The truth about U. S. forest destruction is but recently leaking out. This is one of the most momentous questions confronting Congress and the American people.

Unless an immediate stop is put to

despoilation of public forests this country will soon become a beggar in the world's market for its building timber; in fact, be at the mercy of foreign countries who still have timber to burn.

On the whole, President Coolidge's first message has struck a responsive chord in the public heart. If he continues along the lines he has laid down—and we have every reason to believe he will do so—we need not lie awake nights thinking how to save the country.

The party in opposition doubtless realizes the strength of the President's

position and will observe praiseworthy caution in nominating a man to oppose him in the next National campaign for the Presidency.

Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 11—The Lock City Motor Co. is our latest new auto sales house. It was organized last week. The new company will handle the Durant and Star cars. The show rooms are located on East Portage avenue. Richard Jones is manager.

William Raub, the well-known salesman, is now manager of the Fiborn

F. D. B.

We Own and Offer

American Public Service Company First-Lien 6½ % Gold Bonds

Dated December 1, 1912.

Due December 1, 1942.

1. Management.

The Middle West Utilities Company controls the American Public Service Company by ownership of practically all of the latter Company's Common Stock, thus assuring efficient management by men of broad experience and a long and favorable record in the various branches of the public utility field. Mr. Samuel Insull is the President of this Company, and he is also President of the Commonwealth Edison Company, Chicago, Illinois, and in addition is an officer of many leading public utilities throughout the Country.

2. Ratio of Bonded Indebtedness to Annual Gross Earnings.

The bonded indebtedness of the American Public Service Company is approximately three times its annual gross earnings.

3. Number of Times Bond Interest is Earned.

This Company's annual net earnings are sufficient to pay bond interest 2.4 times.

4. Ratio of Bonded Indebtedness to Property Value.

The bonded indebtedness of this Company is approximately \$9,000,000, as against \$15,000,000 property valuation, or about 60%.

We have available bonds of the above Company at 96.80 and accrued interest, to yield 6.80%.

Four Determining Factors of a Sound Public Utility Bond

1. Management.

2. Ratio of Bonded Indebtedness to Annual Gross Earnings.

(Any public utility whose bonded debt is not more than 5 times annual gross earnings is considered good.)

3. Number of Times Bond Interest is Earned.

(Properties that earn bond interest twice are considered very sound. Many leading utilities do not earn bond interest twice.)

4. Ratio Bonded Indebtedness to Property Value.

(Properties bonded for 65% or less of their property value are highly desirable.)

Fenton Davis & Boyle

Investment Bankers—Bonds Exclusively
GRAND RAPIDS, MICH.

Main 656

Citizens 4212

CHICAGO

DETROIT



Limestone Co. store, at Fiborn Quarry, succeeding Mr. Fife, who has been transferred to the main office at Soo, Ontario.

Never let the size of a task frighten you. A hen's egg has more nourishment than a watermelon.

A. H. Eddy, the well-known grocer, left week before last for Chicago to take in the stock show. This is an annual event with him, as he has not missed a show for several years. He was accompanied by his wife.

A wise man will learn more from a fool than a fool will from a wise man.

The Pittsburg Steamship Co. has closed for the season, the steamer G. F. Baker being the last boat passing through. The season was one of the greatest in many years, with no strikes, delays or anything to hold up traffic and a steady run throughout the entire season.

Ben Musielak, proprietor of the Brown & Black line of taxis, was married last week to Miss Frances Bailey, of Cheboygan. The newlyweds arrived at the Soo Tuesday night and were met by numerous friends who had heard of the wedding and gave them a rousing welcome. They expect to make this their future home.

An Irishman was engaged to cut ice. When handed a crosscut saw with which to begin operation, he turned to his comrade, took out a penny and said, "Now Pat, be fair. Head or tails, to see who goes below."

John Shine, one of our popular attorneys, returned from his hunting trip all smiles, as he killed the largest buck in the party and that is saying a mouthful, as his companions are all expert hunters and each eager to secure the largest buck. No small bucks would satisfy any member of the France-Supe hunting party.

Have something to say. Say it. Stop talking.

Burglars entered the jewelry store of Bloomstorm & Peterson, at Escanaba, last week and got away with several thousand dollars' worth of jewelry. The sheriff of Delta county offers a reward of \$100 for their capture.

There is great need for a ferry between Sugar Island and the mainland, according to the farmers there, who have large a number of cattle which have to be taken across on scows, which is too expensive to realize on their sale here at the present prices. There is also a large amount of farm produce which would find a market here and from all accounts it would be a paying proposition to some enterprising capitalist.

About all some people have laid up for a rainy day is an umbrella and a pair of overshoes.

G. H. Cummings, of Chicago, has accepted a position as manager for the J. L. Lipsitt new garage, which was opened last Saturday. Mr. Cummings has been in the auto business for the past eight years and knows the game. He is going to like the Soo, which he says is one of the finest places of its size he has seen.

Dr. J. F. Deadman, in discussing the county situation, says that about 2 per cent. of the cattle tested have T. B. The next carload going out will be shipped to Milwaukee, where it is hoped the farmers will receive a better price for them.

Hulbert, a small town of the D., S. S. & A. Railway, is progressing rapidly and bids fair to become the largest place in that vicinity. It has a large woodenware works, employing about seventy-five hands, and a large number of men in the woods. It is also headquarters for the road builders. It has a poor hotel, but good eating places and three good stores. William Campbell has the largest store. He is doing a nice business. He is also ticket agent for the railroad and supervisor for his township. Hunter & Son have an up-to-date meat market

with modern refrigerator and fixtures to compare favorably with many of the stores in the larger cities. George Warner is the other merchant. While he is a newcomer, he carries a fairly complete stock of clothing and furnishings, groceries and fruits. He is the man who cashes the checks for the mill employees. What Hulbert needs is a new hotel to make it harmonize with the rest of the place.

Thomas H. Mackie has been appointed receiver by Judge Louis H. Fead for the Soo Handle and Enameling Co., which was destroyed by fire last month. The insurance of \$35,000 covered only the loans from the banks so that all that is left for the stockholders will be what is realized from the sale of the property.

Mayor George Comb is touring in the South, where he expects to remain for the next two months. During his absence John N. Adams is ably presiding.

What a pleasure it is to have a good appetite when one is certain of conveniently satisfying it?

Miss Wanda Dyer, book-keeper for the Cornwell Co. for several years, has resigned her position. She expects to be married in the near future. She will be succeeded by Oscar Ecland, who for the past few years was book-keeper for the Royal Bank of Canada.

Two men loved a woman. One was wise and the other a fool. The wise man talked to the woman of his travels, "of lands and cities he had seen, and stormy gulfs that flowed between." He spoke of the world's capitol and world affairs as one who knew them, of books and pictures as one who loved them. He named famous men in all walks of life as his friends. He dwelt on topics of the present day—political, educational, economic, scientific. His knowledge seemed endless. The fool held the woman's hand and told her it was the dearest little hand in all the world and he looked into the woman's eyes and told her that they were the sweetest eyes on earth. One day, soon after they were married, the wise man chanced to pass them on the street. The woman saw him and laughed. "You ought to hear that man talk," she said. "He's a perfect fool."

It looks as if there will be plenty of turkeys for the Christmas trade, as many of the farmers are holding the turkeys over from Thanksgiving for better prices. Indications are that they will be bought for less money, as the demand will not be so great and there is a large surplus to dispose of.

You can't alter the past, but you can ruin the present by brooding over the past.

Williams & Erickson, the well-known dairymen, suffered a severe calamity by fire last Friday, losing thirty-five head of cattle, which was a great loss to the firm, as they were prize cattle and meant much to the agricultural development of Chippewa county. They were valued at \$6,000.

Mrs. Dunn, for the past year proprietor of the Pin Ton tea room, was married last week to C. Plaunt, of Cedarville. The newlyweds have been popular residents in Chippewa county for many years and have a large circle of friends who wish them a happy future.

Mrs. C. Plaunt expects to open a grocery store at 122 Portage avenue next week in the store recently vacated by J. MacDonald. The grocery will be run in connection with the Pin Ton tea room, which is located in the building next to them. Mrs. Plaunt will make a specialty of home baked goods in the new store, in addition to the general line of groceries. The new venture has a bright future.

Turkey has been made a republic, the newspapers report. Great Thanksgiving. William G. Tapert.

BUSINESS WANTS DEPARTMENT

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

FOR SALE—Tin and plumbing shop in Sanilac county, city of Croswell, with 1600 population, including stock, tools, and building. If interested, see owner. Good reason for selling. Nick Degel, Croswell, Mich. 386

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

For Sale—Flour, feed and grocery business doing a fine business. Also buildings and real estate. Located on finest corner in the city. 87 feet on main street, 180 feet on side street. Store building 22x100. Hay barn, two small warehouses, large store shed, small store building on corner occupied as a millinery store. Good reason for selling. Address No. 208, c-o Michigan Tradesman. 208

For Sale—Finest equipped meat market in Michigan. Tile floors, tile walls, and mechanical refrigeration. B. L. Tripp & Sons, Bad Axe, Mich. 403

TO RENT—Second floor of store next to Kresge's 25c to \$1 store, located in Michigan city of 35,000 population. A real opportunity to the right parties. Address No. 404, c-o Michigan Tradesman. 404

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

For Sale—One seven-drawer National cash register; one Bowser self-measuring 100 gallon oil tank; one McCaskey fire-proof bill file; one 1200 pound safe; one fancy six-jar candy case. Inquire A. F. Rust, 1701 Indiana Ave., Sheboygan, Wisconsin. 405

WANTED—A first-class tinner and galvanized iron worker. T. H. Norr, Piqua, Ohio. 412

FOR SALE—Stock of general merchandise consisting of dry goods, groceries and shoes. Stock and fixtures invoice about \$3,500. Small town. Good farm trade. Good store building, cheap rent. A fine place for a young man who has a little money and can hustle. Will help finance the right party. D. H. Hunter, Vestaburg, Mich. 407

FOR SALE—Two stores and a good house in Merrill, Mich. One store is arranged for a bakery, the other for meat market. A \$500 refrigerator, blocks, counters, scales, etc. Lot 120x150. Price \$5,500. C. H. Kretschmer, Saginaw, Mich. 408

For Sale—Or trade for general or hardware store. Twenty-five barrel Midget mill, also good meal outfit. Building and machine A1 condition. \$6,500. M. C. Hicks, Kismet, Kansas. 409

For Sale—Lakeside Inn Hotel, Port Austin, Michigan. Near Pointe Aux Barques and Broken Rocks resorts. Fred W. Kinde, Receiver, Bad Axe, Mich. 410

For Sale—Good grocery, ideal location, at reasonable price. Call or write to Bert Graham, 840 Leith St., Flint, Mich. 411

PARTNER WANTED—I have a general store in good small town Southern Michigan. I need a live energetic young man who can take full charge. Permanent position to the right man. Address No. 413, c-o Michigan Tradesman. 413

DIAMONDS

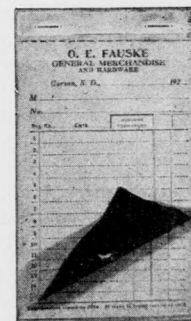
26 unredeemed diamonds for sale. Sizes from 1/4 to 1 1/2 Karats. Prices \$18.00 and up. You save Tax and retailer's profits. Our prices will interest the retail jeweler. Industrial Mortgage & Investment Co. F. E. STROUP, Mgr. 507 Commercial Savings Bank Bldg.

\$3,000 Gets Lansing 33x46 Factory

24 ft. high, rock well, \$7,000 for 80x20 rods (sell more up to 120 acres \$20,000) on Mich. United Ry. siding, possession at once. P. O. Box 5, Lansing, Mich.

TAKING INVENTORY

BARLOW BROS. Grand Rapids, Mich. Ask about our way



PROFITS ARE LOST if you fail to keep an accurate record of your sales. Try the one writing system by using sales books. If you don't write us for prices we both lose. Let us bid on your next order?

We make all styles and sizes, prices on request.

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Battle Creek, Mich.

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HUDSON TIRE COMPANY
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Ambitious Retail Grocers

Are Striving For

Increased Sales
Reduced Expenses
Improved Methods
Larger Profits and
More Happiness.

By regularly reading the

National Grocers Bulletin

you will find the way to all of these. This magazine contains a world of helpful information which will benefit your business. It is different from any other grocery trade publication. It gives you each month a comprehensive reflection of the things you want to know about the grocery business.

It is an authoritative source of information—alive with timely topics, business building ideas and constructively helpful articles of inspiration, encouragement and sensible optimism.

Moreover, it is the official magazine of the National Association of Retail Grocers. On this account every man engaged in the food industry—retailer, wholesaler, manufacturer or salesman—will find it distinctly to his advantage to keep in touch with its monthly message. It costs only \$1.00 per year to keep you properly posted on what this great organization is doing to promote the welfare of the entire food industry.

Tear off here and mail today to address below

National Association of Retail Grocers
416 R. A. Long Bldg., Kansas City, Mo.

Date _____

Enclosed is a Dollar for my subscription to the

National Grocers Bulletin

Name _____
St. or P. O. _____
Address _____

City or Town _____

State _____

DO IT NOW!

Michigan Tradesman

IN THE REALM OF RASCALITY

Cheats and Swindles Which Merchants Should Avoid.

The Tradesman again warns its readers to go slow in dealing with the Standard Detective Bureau, of Muskegon. This organization is the creature of a man of unsavory reputation and is one of the concerns which demand pay in advance for its to refuse to have anything to do services which may or may not be rendered later. The only safe way with the concern.

Don't rush blindly into an investment. Too many investors do this to their sorrow. Too many are carried away by enthusiasm engendered by a glowing account of big profits predicted for them by a high power salesman. They do not stop to think. (He gives them no time.) They do not wait to consider or investigate. They are spellbound by his eloquence and promise and often, before they realize it, they have subscribed for the security he is selling. He is there to make a sale and he does it. He may be a stranger; he may be dishonest or he may merely be enthusiastic himself. But he gets the money and the investor has invested on faith in his promises.

There are certain rules of procedure to which the amateur investor will do well to adhere. Nowhere is caution more necessary than in investing one's money. Before even considering an investment one should make sure of the house through which the security is to be purchased. Investigate this carefully. Make sure beyond a doubt that the house is a reliable one with an established reputation for honest dealing—that it handles a good class of securities—that it is not a bucket shop. A reputable house will gladly furnish bank references if requested and the prospective customer may then enquire about it at the banks.

After having made sure of the investment house, the investor should decide what kind of securities are best adapted to his needs and means. If his means are limited, he may require the greatest safety. If he has a good steady income and some surplus funds with which he feels he can afford to take some chances, he may want something of a speculative nature where the element of safety is not so great, but where the speculative possibilities are greater. One who wishes to speculate should always figure the possibilities of a loss and be prepared to accept one if necessary. He should never speculate with more money than he can afford to lose. We do not recommend speculation.

When the kind of investment desirable has been determined upon, the investor is ready to look over the securities of this kind that the investment house has to offer and to accept suggestions of several issues of the type he wants. These should be carefully analyzed and compared. Independent expert advice should be sought if the investor is not thoroughly familiar with such matters.

If this course is pursued and only those securities selected which come

up to the required standard, the causes for worry over the investment and the chances of loss will be largely eliminated.

The Ohio Farm Bureau Federation has issued the following warning regarding the notorious Carl Beatty:

We have received a number of enquiries regarding Carl C. Beatty, who is selling a poultry remedy under the name of "Chick-ene" which he claims is a cure for about ten different poultry diseases. Beatty is reported to be operating through Northwestern Ohio, approaching feed dealers, grain elevators and druggists, taking all their old poultry remedies, regardless of brand, and usually succeeding in selling the dealers from \$75 to \$200 more of his "Chick-ene."

An analysis of two bottles obtained from two dealers shows the product is a diluted solution of potassium permanganate costing but a few cents per bottle. That Beatty is very careless in his mixing is indicated by the fact that one bottle contained .66 grams while the other contained 1.8 grams of potassium permanganate. He sells his product to dealers at 50 cents per bottle to be retailed at \$1.

Upon investigation we find that Beatty worked a baby chick scheme in Indiana last year, for which he is now out on bond after a grand jury investigation, resulting in his indictment on six counts. The Farmers Guide and Michigan Tradesman have given him considerable publicity for his dealings in both Indiana and Michigan. In answer to our enquiry, the Tradesman states that Beatty is "a crook of the most detestable type. He travels by automobile and moves rapidly from town to town, leaving every person who deals with him poorer in purse. He informed one of his intimates here that his alleged remedies were nothing but soft water with a little coloring matter added. His word is not good. His promises are never kept. He obtains pay in advance for shipments he never makes."

If Beatty comes into your community, telephone us immediately. State officials have a warrant for his arrest.

Representatives of a syndicate recently organized are making attractive bids for grain elevators throughout the State. When parties meet to finally close the deal, there is very little evidence of actual cash. After winning the confidence of the elevator owner, he is induced to take the purchase price in shares of the syndicate. He turns over title to his property for what he thinks is a very good price, only to find later that he has an interest in a syndicate whose shares cannot be disposed of at any where near par. If you learn of an elevator in your community giving consideration to such a plan, we would suggest that you advise him to get in touch with us immediately.

The Co-operative League of America was adjudged bankrupt at Indianapolis recently. It is alleged that more than 8,000 members have been defrauded and two men are held in connection with using the mails to defraud.

Controversy Over Gas Plant Transfer

Ionian, Dec. 11—Ionian is indulging itself in a gas row. A. E. Kusterer & Co., bond brokers of Grand Rapids, purchased the Ionian Gas Co. from H. B. Webber for \$175,000. They hired Charles Spooner, a consulting engineer

of Grand Rapids, who appraised the property. He fixed a valuation of \$257,880. Armed with this appraisal, the brokerage firm went to Lansing, where the Public Utilities Commission, which is a body provided by statute to look after the interests of the people, promptly, without any examination whatever of the property on their part, authorized the brokerage firm to issue and sell \$130,000 worth of 6½ per cent. bonds, \$70,000 worth of 7 per cent. preferred stock and 1100 shares of common stock (of no par value.)

The advertisements offering this stock for sale appeared in the Saturday Grand Rapids Press and Sunday Herald.

Mayor Fred W. Green got in touch with the Public Utilities secretary, but was informed that it was too late to countermand the authorization of these bonds and stocks. He promptly put an advertisement in the Grand Rapids Herald in an effort to forestall the sale of any of the bonds. His action was authorized by the Common Council of the city of Ionia at a Sunday afternoon meeting. The Council believed that they owed a duty not only to the citizens of Ionia to stop this deal, but also to any would-be investors.

The position of the Ionia City Council is that whereas the gas company has had an authorized capital of \$50,000 and a bond issue of \$50,000, that there would not be sufficient earnings to take care of the new issues of stocks and bonds without an increase in the price of gas, and they were not willing to see this done.

From the Ionia point of view, the selling of a gas company for \$175,000 would seem to make that figure the actual value of the property. They point to the fact that without considering the issue of common stock at all, the bonds and preferred stock authorized are \$25,000 in excess of what is being paid for the property.

The Public Utilities Commission got busy on Monday and cancelled the authorization of this stock and bond issue. In all probability the Public Utilities Commission will now investigate the value of the properties and the city of Ionia will be given an opportunity for a hearing.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 11—Fred C. Hanifin, who has been connected with the National Biscuit Co. for the past twenty-one years, has engaged to cover Central Michigan for the Durand-McNeil-Horner Co., of Chicago. Mr. Hanifin has resided in Grand Rapids for the past eighteen months. Prior to that time he resided in Owosso for twelve years. He now returns to Owosso, because it is a more central point to cover his territory than Grand Rapids would be. Mr. Hanifin is an experienced and seasoned salesman who will be a great accession to his new connection.

G. K. Coffey, the robust traveling representative for the Michigan Shoe Dealers Mutual Fire Insurance Co., is critically ill at his residence at 1102 South Lafayette avenue. The doctors do not appear to locate the cause of his ailment and are making no progress in combatting the progress of his malady. Mr. Coffey spent his earlier years in White Cloud, where he was engaged in the grocery and meat business. On retiring from the mercantile business he went on the road for the Crown Baking Powder Co., covering Michigan territory for that house for twenty-five consecutive years. He associated himself with the insurance company about five years ago and has proved to be a most efficient worker in the fire insurance field.

The Michigan Radio Corporation has had a remarkable career since it passed under the management of E. A. Lyons. The capacity has been in-

creased from twenty-five to 200 or more radio outfits per day. Another floor in the Leonard building has been leased, with a view to still further increasing the daily output of the company. The demand for the \$27 outfit put out by the corporation appears to be practically unlimited.

Hides, Pelts and Furs.

Hides.	
Green, No. 1	05
Green, No. 2	04
Cured, No. 1	06
Cured, No. 2	05
Calfskin, Green, No. 1	11
Calfskin, Green, No. 2	09½
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10½
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.	
Old Wool	1 00@2 00
Lambs	75@1 25
Shearlings	50@1 00

Tallow.	
Prime	06
No. 1	05
No. 2	04

Wool.	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@35

WM. D. BATT
FURS

Hides, Wool and Tallow

28-30 Louis St.

Grand Rapids, Michigan

Detroit—The Western Iron & Steel Co., 3044 West Grand boulevard, has been incorporated with an authorized capital stock of \$100,000 preferred and \$12,000 shares at \$4.43 per share, all of which has been subscribed, \$115,000 paid in in cash and \$38,127.23 in property.

Detroit — Brown-S'Renco - Brown, Inc., 314-15 Gen. Necessities Pk. avenue building, has been incorporated to conduct a general mercantile business at wholesale and retail, with an authorized capital stock of \$25,000, \$3,000 of which has been subscribed and paid in in cash.

Flint—The General Parts Corporation, East Third street, has been incorporated with an authorized capital stock of \$200,000 common and \$50,000 preferred, of which amount \$250,000 has been subscribed and paid in, \$50,000 in cash and \$200,000 in property.

CIVIL, CRIMINAL, PRIVATE
INVESTIGATIONSHALLORAN'S
NATIONAL
DETECTIVE
AGENCY

(INCORPORATED)

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Savings Bank Building
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on dial and ask for 286-2 rings.