

# MICHIGAN TRADESMAN

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Forty-first Year

GRAND RAPIDS, WEDNESDAY, JANUARY 23, 1924

Number 2105

## Hammer and Anvil



Last eve I passed beside a blacksmith's door  
 And heard the anvil ring the vesper chime;  
 When looking in, I saw upon the floor  
 Old hammers worn with beating years of time.

"How many anvils have you had," said I,  
 "To wear and batter all these hammers so?"  
 "Just one," said he; then said with twinkling eye,  
 "The anvil wears the hammers out, you know."

And so, I thought, the anvil of God's Word  
 For ages skeptic blows have beat upon;  
 Yet, though the noise of falling blows was heard,  
 The anvil is unharmed—the hammers gone.

John Clifford.

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# More Miles *per* Gallon- *Lower* Hauling Costs

ONE of the easiest ways for you to reduce the cost of operating your automobiles and trucks, is to use a gasoline which gives more miles per gallon. Fuel is one of the most important items of expense. An addition of only one more mile, from each gallon you now use will reduce your fuel bill from 6% to 25%,

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It is possible for you to secure this saving if you will realize that there is a difference in the many brands of gasoline, just as there is a difference in the quality of the other products which you buy.

Other car and truck owners have found that

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Forty-first Year

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**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.  
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**TRADESMAN COMPANY**  
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E. A. STOWE, Editor.

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**MEN OF THE CLOTH.**

**Michigan Clothiers Holding Annual Meeting in Grand Rapids.**

The annual convention of the Michigan Retail Clothiers and Furnishers Association convened at the Pantlind Hotel, Grand Rapids, Jan. 22. The attendance was large, considering the stormy weather prevailing at this time, representing practically every locality in the State. The first session was held at 2:30 p. m., when President Lew Hubbard, of Kalamazoo, read his annual address as follows:

The year 1923 has been in a business way what one might call spotty. That is, some months business was excellent and in others not so good. Some localities were much better than others (I am not going to mention the beautiful warm fall we had), but, taken as a whole, I feel sure we all fared pretty well.

Now I don't pretend to pose as a forecaster for the business outlook of 1924, but I do feel that the merchant who plays the game in an optimistic way and handles his affairs with good judgment, will receive his full share of the country's prosperity.

You know as well as I that the country was never richer than it is today. Our country is so large, our resources are so vast and our industries are so diversified and well organized that the retailer may expect good returns on his investment and his share of profit through his efforts.

The European question is too deep for me, but I do think we all feel from what we read in the daily papers that the silver lining is beginning to show over there.

This is a presidential year and has in the past been regarded by a great many as an off year for business, but we can forget our worries on this question, I feel sure, unless something unforeseen happens. Of course the pessimists will try to get in their work and throw a few monkey wrenches into the machinery by saying look out for a third party, but I fail to see this year the third party.

Prices for fall in some lines are advancing and there may be good reasons for this, but my answer to this condition would be more hand-

to-mouth buying; yes, more than ever. It is far better, I think you will all agree with me, to pay the advance and be on the safe side, rather than be overstocked with merchandise at top prices.

In my judgment, gentlemen, the merchant who buys good dependable lines of merchandise and concentrates his purchases on as few houses as possible will have fewer losses, a much cleaner stock and will make a far better report at the end of his fiscal year.

There is one other question that is constantly before us and a question in which we are all vitally interested, especially at this time, and that is the tax question. It seems quite evident that we are to have a favorable solution of this important measure which will contribute an optimistic outlook on the part of all manufacturers as well as retailers themselves. Tax relief is always a popular measure and there is a tendency to find optimism even in the thought itself before the relief actually comes. We as merchants share with our trade a part of this burden which every one must bear and the relief for each one of us will be felt in the volume of business which results accordingly. I certainly hope that the encouraging news which has come recently from Washington will soon find expression in an actual measure which will result in the common good for us all.

Leo Harrington, of Jackson, then presented his annual report as follows:

Membership, Jan. 15, 1923	----	159
Membership, Jan. 15, 1924	----	179
Cash on hand Jan. 15, 1923	---	\$1,005.34
Receipt from all sources	----	2,949.00

Total receipts	-----	\$3,954.34
Disbursements	-----	2,745.75

Cash on hand Jan. 18, 1924 --\$1,208.59

One of the best things our Association has adopted is the collection feature, which many of the retailers are using between themselves.

I thank the President, Mr. Hubbard, our National Director, Mr. Houseman, the Executive Committee and all of the members for the splendid co-operation they have given me during the past year.

The most important item of business handled by the Executive Committee was planning the meeting place and dates for the next convention. Both Detroit and Grand Rapids were taken into consideration, but after some discussion Grand Rapids was chosen as meeting place for this convention.

At this meeting we also decided to take up the matter with the National Association of putting a field man in Michigan to solicit new members. We engaged Joseph Reichman, who started to work July 10 and secured thirteen new members. Time of year was unfortunate; too many on vacation.

The National Association has many departments and services that are at our disposal if we only would use them. Mr. Wry will tell you all about this.

We had a number of differences between members of the Association and manufacturers that were all settled by the National Association.

National Director Henry L. Houseman, of Grand Rapids, then read his annual report.

An address was to be made by Robert A. Holmes on Common Sense in Advertising, but he failed to ar-

rive on schedule time and the address was postponed until evening.

The remainder of the afternoon session was devoted to informal discussions on business, freight and express problems.

At 6:30 Tuesday evening a complimentary dinner and smoker was given by the Association to the Men's Apparel club, at which Robert A. Holmes, of New York, First vice-president and general sales manager of the Crofut & Knapp Co., gave his address on Common Sense in Advertising.

**Spirit of Business Adventure Curbed By Taxes.**

In explaining the injurious effect of high surtaxes Secretary Mellon was very happy in his statement that such taxes curb the "spirit of business adventure." Without a spirit of adventure in business or in any other field of human activity there can be little progress. Business adventure means taking big risks, and unless the possible rewards for such risks are commensurate with the possibilities of loss the risks will not be taken.

Now, as Secretary Mellon so clearly points out, under our present system of taxation, when business adventures prove successful or bring rewards proportionate to the risks involved, the Government steps in and imposes a heavy tax, thus penalizing the initiative that is necessary if business is to go forward.

Of course, it is not desirable that every one should have this spirit of business adventure. The majority of business men can afford to play safe, but there is always need for those who can blaze the trail into new fields and there is always a small enterprising group that can afford to take chances. The men best fitted to obtain constructive results by taking chances are those who are endowed with foresight and sound judgment and who will not plunge into a venture blindly and trust to luck for a happy termination. Men of this sort see in advance the effects of the heavy taxes that will wipe out such a large part of their profits and conclude that it will pay no better to adventure than to play safe.

Considerations of this sort call to mind the important part which luck sometimes plays in business. Notwithstanding the old-fashioned copybook maxims about luck having no part in the achievement of success almost anybody can call to mind instances of a business man being made or marred by a fortunate or unfortunate combination of circumstances over which he himself had no control. Luck is an especially important factor in agriculture, one of our fundamental industries inasmuch as the farmer is so much at the mercy of the elements. In manufacturing and merchandising the fluctua-

tions of the business cycle contribute an element of chance or luck which individual enterprise is just beginning to learn how to overcome. Everyone will admit that the young man venturing into business in 1914 was more lucky than the one who embarked in the spring of 1920. The former had a chance during the war years to set aside a comfortable surplus and thus fortify himself against a period of depression. The latter invested his working capital when prices were at the peak and just in time to have it depleted nearly a half in value by world-wide deflation. The general trend in modern business is to reduce the element of luck to a minimum, but with every change in methods there come new risks, and so long as business remains dynamic or progressive luck must play an important role.

**Source of Individual Life in Michigan.**

Boyer City, Jan. 22—Our Onaway friend seems to have an eye for the beauty of our Northern Michigan winters, in which we heartily sympathize. He surely must have had an eye full the past three days. Beginning Saturday we have had a continuous exhibition. Snow and wind and cold have held sway and roads and streets are blocked. It has snowed every day since New Years, but the last was the climax. There was not an excessive snow fall, but the fine snow is driven into every hollow and cut. About one more round like this, and we will be tied up as badly as last April.

It is good winter weather for this country. The ground was not frozen when the snow came and if we have no thaw, as is hoped will be the case, it will not freeze this winter and the earth will be well soaked by spring from the snow, instead of running off into the rivers and away. We need it. Our rainfall for the past two years has been so scant that the ground is dry clear through and all our hydro electric plants are suffering. That would have cut little figure twenty years ago, but times have changed. Grand Rapids and Jackson and Flint suffer if the Manistee, Muskegon and AuSable rivers are short of water flow, although they are hundreds of miles away. The "Pine woods" of the Northern wilderness has become the source of the water of industrial life of the State.

Maxy.

First, the United States sends arms and ammunition to President Obregon of Mexico. Second, we prevent De la Huerta from obtaining war material from private firms in this country. Third, we tell De la Huerta he must not blockade Tampico. Fourth, we allow Obregon troops to be moved over United States territory. Fifth, we dispatch two cruisers and half a dozen destroyers to Vera Cruz, where the insurgents have their headquarters. Sixth? Seventh? Eighth? Undoubtedly we are becoming somewhat involved. We must hold on to the tail of the bull, trusting it is not a wild one. We also trust we know where we are going.

## IN THE REALM OF RASCALITY

### Cheats and Swindles Which Merchants Should Avoid.

The White Silver Company, of Taunton, Massachusetts, a manufacturer of silver plated ware, is charged in a complaint issued by the Federal Trade Commission with misbranding certain of its products. The concern the citation states, manufactured for wholesalers, jobbers, and retailers, table ware and other commodities upon which were stamped or impressed the words "Quadruple plate." The Commission alleges that the products so marked were not coated four times with silver as is generally understood by the trade and public to be the case when plated silver ware is designated as "Quadruple plate." The company's acts, the complaint recites, are misleading to the purchaser and are unfair to competitors on account of creating a preference for respondent's products as against those of its competitors who refrain from marking their silver ware in such a manner unless it is actually quadruple plated. Under the law whenever the Commission has reason to believe that an unfair method of competition has been used against the public interest, it must issue its complaint. However the question whether or not such method has been used is not passed upon by the Commission finally until after respondents have had thirty days in which to answer and the issue has been tried out.

The Federal Trade Commission has issued a complaint against Adolph Greenpan, Irvine Greenpan, and Sol Goodman, a concern of Nashville, Tenn., engaged in selling feather beds, pillows and allied articles, under the trade name of Lewis Feather Bed and Pillow Co. The following allegations are contained in the Commission's citation: that the respondents represent to purchasers and prospective purchasers that they are manufacturers selling direct to the consumer at best factory prices, thus eliminating the profits of all middlemen, whereas, it is alleged, the respondents neither own, operate nor are interested in any factory whatsoever; but buy from manufacturers and sell at a profit; that the respondents represent the selling price of their commodities to be lower than previously charged for the same goods, such representation being misleading and deceptive in as much as the prices are much higher than had previously been demanded for the same commodities; and that classes of commodities offered for sale by respondent are of different grades and qualities, the fact being, it is alleged, that such commodities are of equal quality but are marked and catalogued so as to deceive the purchasing public into the belief that there are differences in quality. The Commission alleges that respondents' acts are to the prejudice of the public and their competitors, and constitute unfair methods of competition. Under the law whenever the Commission has reason to believe that an unfair method of competition has been against the public interest, it must issue its complaint. However, the question whether or not such

method has been used is not passed upon by the Commission finally after respondents have had thirty days in which to answer and the issue has been tried out.

The Lapat Knitting Mill, of Easton, Pennsylvania, and the Sobel Hosiery Company, of New York City, are cited by the Federal Trade Commission to answer the charges of misbranding in the manufacture, advertisement and sale of hosiery. The Lapat Co. is a manufacturer of hosiery and, in cooperation with the Sobel Co. offered for sale to the public certain hosiery represented and described on boxes containing the same, as "Pure Silk Hosiery of Quality," when, it is alleged, such hosiery is not made entirely of pure silk, the heel, toe and top being of a knit cotton fabric, such branding having the tendency to mislead and deceive the general public into the belief that such hosiery is made entirely of silk. Further allegations are that the Sobel Hosiery Co. represented itself through solicitors, salesmen and agents that hosiery sold by it was being sold by the manufacturer thus eliminating all middlemen's profits. The Sobel Co., the complaint states, did not own, control or operate any hosiery mill or factory, and therefore its representation to the public as a manufacturer was misleading and an unfair method of competition. Under the law whenever the Commission has reason to believe that an unfair method of competition has been used against the public interest, it must issue its complaint. However the question whether or not such method has been used is not passed upon by the Commission finally until after respondents have had thirty days in which to answer and the issue has been tried out.

The Michigan Manufacturers Association reports that a man giving the name of Soap Box Jack O'Brien is using a letter of endorsement upon the letterhead of the Michigan Manufacturers Association among the manufacturers of the State to raise money for a so-called Constitutional Defense League, which League claims to fight radicalism. Such letter of endorsement is fraudulent and a forgery. It has been reported to us that a facsimile of the Michigan Manufacturers Association letter head has been made for use in Michigan. Our suggestion is that no funds be contributed to Mr. O'Brien or a collector named Hanson or anyone connected with this so-called Constitutional Defense League. The funds which have been contributed in the past have been used for purposes other than those for which they were obtained. It is also reported that reproductions have been made of the letter head of the Employers Association of Detroit for the same purpose.

Reports from Utica indicate that another band of pirates has revived the old "U. S. Government Indian land scheme" which has been exposed by the Tradesman a number of times. The perpetrators of the former swindle under the name of the McAlester Real Estate Co. were finally prosecuted by

the Government, convicted and jailed. The recent revival of the scheme to swindle Utica people was frustrated by the Utica Press and the Better Business Bureau. The Pullman car which is a part of the scheme to impress prospects was held at Utica, and the promoters, N. C. MacNab and A. M. Champion, who are said to have been connected with the McAlester fraud, have departed for parts unknown. Should the fakers appear at some other section, the reception given them at Utica should be repeated.

There seems to be no let up to the activities of bad check passers and imposters here, judging from the reports sent out by the Associated Retail Credit Men of New York City, Inc. The latest of these warns the department stores and specialty shops included in its membership of two check passers and two imposters. One of the former is a woman from a city in Western Michigan and the other a man, lives here.

One of the imposters, who is rather stocky and has a florid complexion, is impersonating the Secretary of the German Embassy in Washington. Part of his game is to present a letter on the stationery of a prominent Washington hotel, asking that he be shown every courtesy.

Another imposter is working with the personal property of the man he impersonates, which he obtained while the latter was in a hospital awaiting an operation. He also has a certificate showing him to be a Second Lieutenant stopping at one of the city's new hotels, and is drawing checks on a prominent bank in the name of the impersonated party. The account was opened in the bank on the strength of a pass book on a Kalamazoo bank.

That the fine art of check raising and other forms of forgery have been developed to a degree where practically every protective device and human precaution have fallen before the wiles of the gentry who practice that profession is an acknowledged fact. A description of how the forger works his will with the "crook-proof" check papers, perforating machines and indelible inks which have been invented to thwart him would require far more space than is available in these columns. Here is just one story that shows how necessary extreme caution has become:

The easiest of all ways to get money fraudulently is by little dramatic methods such as happened to a man in Detroit. This man, J. H. Jordan, was making out a deposit slip for \$250. He made a mistake and threw the blank into the waste basket.

A sociable stranger asked him for a match and stood a moment chatting about the weather, the crops, etc., as people do in small towns. Mr. Jordan stood at the end of a line at the receiving tellers window, and the stranger picked the deposit slip from the basket, forged a \$250 check with Jordan's signature and danced gaily to the paying teller.

The paying teller said he would have to be identified. Why, said the stranger, didn't you see me just now talking to Mr. Jordan? He's right

over there now. The stranger caught Jordan's eye, waved, smiled, bowed.

Jordan politely waved back and the teller was satisfied, paid the money and the stranger left—on the first train.

Protective devices help, but a clever crook can alter a check made out on safety paper by judicious use of eraser and eradicator and then put back the color and the "safety" pattern and finally fill in any amount his fancy dictates. The stamping machines that bite into the paper their "exactly fifty dollars" or other words limiting the amount of the check also respond to a similar machine to put in higher figures. This method is said to defy the magnifying glass.

There are 136 different pen changes that are perfectly simple to make a check larger than it was originally made out. What a dismal prospect for all but the check-raiser!

A number of Michigan butchers have fallen victims to several swindles that are being perpetrated by some slick gentlemen with convincing manners and smooth tongues. One of the swindles has to do with lighting fixtures. The salesman presents his plan by explaining that his particular system is better than others and consumes less juice. He is so sure of this, that he is willing to install his fixtures on trial. The butcher cannot see any risk of losing and agrees to the proposition. The fixtures are then installed, and the butcher signs a paper, which he invariably fails to read, and which he believes is a simple statement that he has received the fixtures "on trial." After a time a collector calls on the butcher and presents a bill. He then discovers that he has signed a contract, and if he does not pay he is sued on the contract, which plainly states that "no trial orders are accepted."

Another game is that of supplying supposedly free service of cartoons and photographs to place in the show windows for advertising purposes. The butcher thinks this service is free, and signs what he supposes is a receipt for the first cartoon or photo delivered. In reality he has signed a contract for one year's service at a price stipulated in the contract. If he does not pay when a bill is presented he receives a letter from a lawyer, and if he does not settle he is sued.

Go slow on the following:

The Farmers Medicated Stock Salt Co., Mifflinburg, Pa.  
Guarantee Food Co., New York.  
Guarantee Food Co., Pennsylvania.  
Federal Stock Food Co.  
Capitol Stock Food Co., New York.  
Guardian Food Co., Indianapolis.  
Acme Stock Salt Co., New York.

Kalamazoo, Jan. 22—Have you any information regarding a large estate in Philadelphia, belonging to the Baker heirs? Geo. F. Hoover is secretary of the Baker Heirs, Inc., headquarters at Youngstown, and is asking different members to contribute \$17 down payment and 50 cents monthly for the purpose of employing counsel to prosecute the claims, pay secretary's expenses, office expenses, etc. He holds out the inducement that this estate is

very valuable, running into the millions, consisting of valuable real estate in Philadelphia which has been under a 99-year lease, now expired, and large deposits in banks. My recollection is that this estate has been exploited before and was exposed by you, but am not sure about this, as it might have been some other estate.

We had occasion to investigate this Baker estate some two years ago, and at that time it was claimed there was a large fund belonging to the estate in charge of the Girard Trust Co., of Philadelphia, Pa. The Girard Trust Co. advised us at the time that the Baker estate was entirely a myth as far as their information went, and that no fund of any kind was in possession of the trust company. Evidently a certain class of lawyers find these mythical estates a good meal ticket and work the alleged heirs for all they are worth. The Anneke Jans estate of New York City is another project that lawyers have used successfully for many years to induce supposed heirs to part with fees in the hope of recovering untold riches. In no case have the hopes materialized.

#### Business News From Allegan.

Allegan, Jan. 22—Harry M. Lutts, proprietor of the Allegan Hardware Supply Co., has leased the room in the DeWright block, until lately occupied by the post office, and will move his hardware stock there shortly. Mr. Lutts has conducted this business for fourteen years and before that the Dryden family conducted the store there, the building having been occupied as a hardware store for over forty years. Mr. Lutts is president of the Commercial Club, has been mayor of the city and is prominently and actively identified with the business interests of Allegan.

Allegan is to have a department store, which is to be conducted by the Fidelity Stores Corporation of Chicago. This corporation has leased the storeroom adjoining its store on Brady street and which has contained the J. K. King cash and carry grocery for several years. Mr. King is now closing out his stock. The Fidelity Stores is now conducting a large grocery store here and the opening of a department store will be watched with a great deal of interest by local merchants. Whether this company will open department stores in other cities is problematical, as it is believed this is the first one opened.

The old Allegan County Milk Producers Association has brought suit against the Overton Creamery Co., of this city, for \$20,000 damages resulting from the non-payment of milk sold the milk company in August. It is said the creamery has paid about \$7,000 on this overdue milk account. Recently the creamery sent out notices asking milk producers if they would not rather receive what was due them direct, instead of being paid through the Association, as the producers would thus receive more than if paid otherwise. The suit was brought in Circuit Court in about a week after these notices were sent out. A good many old patrons have been returning their milk to the creamery lately and it is reported the number is increasing every day, but the volume of milk taken in daily has not yet reached what it was before the strike. For some weeks the creamery has been making caseine, but it is said arrangements are being made to again start up the large condensary plant and operate it as before the strike.

Advertise your willingness to adjust outstanding complaints and perhaps some disgruntled customers will come back and give you a chance to renew friendly relations.

#### Hand-to-Mouth Policy in Sugar Trade.

New York, Jan. 22—Recently, the strength of the sugar situation asserted itself, especially as regards the January position, in the raw market. For several weeks past, refiners had been pursuing an indifferent attitude to offerings of raws, awaiting the development of increased demand for refined. When this materialized, last week, refiners experienced considerable difficulty in purchasing sufficient January raws and were compelled to pay up to 5.00c. cost and freight for Cuban sugars an advance of ½c per pound over prices prevailing less than a fortnight ago. At the same time, the attitude of buyers of refined indicated that they generally had overstayed their market as virtually all orders coming to hand were for urgent shipment or delivery. While some refiners were quoting the 8.25c basis, that quotation was largely a nominal one in the New York market and little refined was procurable at that basis in the Eastern markets. Buyers in general were forced to pay the 8.60c quotation in order to secure refined to fill their urgent needs.

It now is evident that the only important producing interest having any volume of sugar available during the next four or five months, is Cuba. It is apparent, too, that both European buyers and United States refiners have, to a considerable extent, deferred purchases, placing themselves in a position where producers have a firm hold on the situation. It seems that not only were European buyers but also United States refiners maintaining an indifferent attitude to offerings in anticipation that Cuba, shortly after the start of the new crop grinding, which, as a matter of fact, is on a more rapid scale than in normal years, would weaken. When the 4½c basis was reached, Cuba demonstrated a strong resisting power and the impression prevails in the trade that it will be difficult to get the market again to that level.

The action of the raw market during the week indicated the tight situation prevailing as regards nearby sugars and also confirmed the general belief that refiners were carrying little in the way of stocks of raws or refined. It also indicated that the consuming and distributing trade were sparingly supplied with refined sugar and that their hand-to-mouth policy of buying for the last few months was beginning to have its effect.

Foreign buyers have maintained a steady interest in offerings of raws and some small business has been consummated in sugars other than Cubas. The weakness of sterling exchange and the decline in the price of the franc have, to a considerable extent, interfered with England and France purchasing Cuban sugars. The close attention with which these foreign buyers are following the situation in the market is looked upon generally as being indicative that they are in need of sugar and possibly urgently.

#### Forty-Seven Years in Business in One Place.

Oak Grove, Jan. 22—On Jan. 15, E. E. Pearce retired from a business in which he had been connected for the past forty-seven years and three months. The business was first organized on Oct. 16, 1876, by J. & T. Pearce, a father and uncle, with E. E. Pearce as clerk. Same was sold to C. & E. Pearce on July 1, 1890, after which it again changed to E. E. Pearce on Nov. 1, 1896. The business was then conducted by himself until April 1, 1915, when he took in his nephew, M. A. Pearce, as junior partner. It has been so conducted until the present change.

E. E. Pearce also served as postmaster at Oak Grove for twenty-five years.

M. A. Pearce, who will continue the business, has been connected with same for the past sixteen years, eight years as clerk and eight years as partner.

## Fighting the Bug-a-Boo

In contemplating 1924 with some of its annoying forms of competition, we are reminded constantly that the buying public is being fooled very often regarding prices.

Are you, as a retailer, afraid of the cuts in prices that are being made, or are you afraid of what the cutter says he is doing?

Every community storekeeper owes it to himself and to his brothers in the trade to help educate the buying public to know the difference between cut prices that are real, and those that are unreal.

As merchandisers of food products, we must continue to drive home to the consuming public the truth about prices.

If a store abandons its delivery service, it can reduce prices to the extent of what it cost him to deliver goods.

If a merchant abandons his credit system, he can reduce prices to the extent of what it costs him to handle his credits, plus his losses on bad accounts.

If a retailer abandons his clerks, he can reduce prices to the extent of what it costs him for clerk hire.

But all this is only a small part of the expense of doing business, and, actually, all the cutting of prices that can be made by abandoning any or all of these forms of service, cannot reduce the prices below a certain figure.

Unscrupulous price cutters can make a part of the people, a part of the time, believe they are cutting prices, when in reality they may be selling inferior goods at cut prices, or they may be selling some standard goods at cut prices, and raising the price on other goods to offset it.

There are only one hundred cents in a dollar. And there is no man, or group of men, so smart as to sell goods materially cheaper than any other dealer, except as his prices are reduced by abandoning some part of the service or selling inferior merchandise.

All of this forces us to have a mutual and common interest in developing honest methods of merchandising and honest methods of advertising.

1924 offers a big opportunity for the intelligent, careful and aggressive community grocer.

## WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



St. Johns—F. M. Edwards succeeds Leo K. Pouch in the grocery business.

Baraga—Henry Linquist, recently of Hancock, has opened a bakery here.

Marion—M. Van Epps has closed his meat market and will retire from retail trade.

Detroit—The Model Shoe Store, 8541 Oakland avenue, is holding a "selling out" sale.

Detroit—Wm. Fisher and wife have brought the grocery business at 2000 Baker street from Orrin McName and wife.

Detroit—Ladd & Koerber, 5898 West Fort street, shoe dealers, will discontinue business March 1.

Detroit—F. Antoon has opened the Atlantic City Confectionery, 2650 Grand River avenue.

Hamtramck—The Nader Furniture Co., 12121 Jos. Campau avenue, has closed its doors.

Detroit—Barnet Fleishman bought the confectionery of Harry J. Gold, 5824 Hastings street.

Detroit—Geo. Keller's confectionery, 3447 Myrtle street, has been sold to Mrs. Janet MacFarlan.

Detroit—M. Kulick, shoe dealer at 4728 Michigan avenue, will close as soon as his stock is sold.

Detroit—William MacRitchie opened the Packing House Market at 18008 John R. street Jan. 17.

Detroit—The General Ready-to-Wear Store, 4717 Michigan avenue, M. Panik, manager, discontinued business the middle of January.

Lansing—The American State Savings Bank has increased its capital stock from \$500,000 to \$750,000.

Detroit—The grocery and meat market at 5564 Rivard street, is now conducted by Lazich & Sukunda, Jos. Kuhr having sold his interest.

Detroit—Game & Brown have purchased the Dexter boulevard grocery store, 11500 Dexter, from C. E. Daas.

Detroit—Esther McNair bought the grocery business at 7451 Linwood avenue from Isaac McCue on Jan. 12.

White Cloud—Fred Clary has sold the Eagle hotel to F. C. Kidd, recently of Ionia, who has taken possession.

Hamtramck—The Hamtramck bazaar and hardware store at 9416 Joseph Campau avenue closed a short time ago.

Hamtramck—The State Bank of America has been incorporated with an authorized capital stock of \$100,000.

Detroit—Isaac K. McCue, 7451 Linwood avenue, bought the grocery stock at this address from Lottie Goodfellow.

Detroit—The Dollar Shoe Store, H. F. Burr, manager, will close Feb.

1. It is located at 640 Michigan avenue.

Detroit—Charles Ross and Harry Dorfman have taken over the Joseph Brothers Grocery, 8529 Hamilton boulevard.

Detroit—John Becker, of the firm of Becker Brothers, grocers at 6200 Fort street, West, died at his home on Jan. 12.

Detroit—Harold Gertin and Robert B. Ross has incorporated the Mack & St. Jean Garage, 11244 Mack avenue, for \$12,000.

Detroit—Among the new West side stores is the confectionery of Jos. Herman, 8723 Ferndale, which opened recently.

Hamtramck—M. L. Stearn, men's furnisher now at 9422 Joseph Campau avenue, will move to 9714 Joseph Campau avenue.

Detroit—August Plotzke and wife, 3184 Farnsworth avenue, have sold their grocery and meat market to Julian Dobroch and wife.

Detroit—Myer Rubin is now the owner of the grocery at 3840 Rivard street, having bought the store from Joe Heller Jan. 18.

Detroit—Henry C. Brown, tailor, 7536 Grand River avenue, has filed a petition in bankruptcy. Liabilities, \$2,125.28; assets, \$295.50.

Detroit—John Oglesbee has taken Carl C. Oglesbee into partnership with him in the Radio Tire & Battery Service, 5841 West Fort street.

Detroit—The Chinese' Emporium, which moved from 20 West Adams avenue to 1526 Washington boulevard recently, will close Feb. 1.

Bear Lake—Don Richmond is remodeling his drug store and will add considerable to the floor space by taking out a partition.

Detroit—The Yolles-Gilbert Co., capitalized at \$23,000, succeed Joseph Yolles, wholesale dry goods dealer at 23 East Jefferson avenue.

Detroit—Alex Stein, shoes and furnishings, 2220 East Davison avenue, will move to his new building at 2216 East Davison about Feb. 1.

Sturgis—Marielly Bros., confectionery, fruits and soft drinks, are remodeling their store building and making it modern in every detail.

Detroit—Dennis Hurley is the proprietor of the grocery and meat store of Blanch M. Oswald, 4318 Fourth street. The change took place Jan. 17.

Detroit—The Dupraw Music House 1510 Broadway, is now owned by Maude Dupraw, Roy L. Dupraw having withdrawn from the partnership.

Detroit—The Gasoline Distributing Co., 817 Free Press building has been organized to distribute petroleum. Jas.

O. Conn and Sid A. Erwin are behind it.

Detroit—J. Morry and T. George have bought the grocery at 4233 Joy road from Bashara Tomey and Sam Abraham. The change took place Jan. 14.

Detroit—The Security Trust Co. has been appointed receiver for the Howell-Sewell Co., electrical engineers and contractors, 2976 Grand River avenue.

Clarksville—G. C. Ward has sold his stock of dry goods and groceries to Henry Norcutt, who will consolidate it with his stock of general merchandise.

Oxford—The Johnson Hardware Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Fenton—The Fenton Community Store has closed its doors for inventory, after which stock and store building will be disposed of. There are 110 stockholders.

Detroit—Blanche's Candy Co., 3564 Gratiot avenue, has been sold to Dr. F. C. Miller. Chas. L. Church and others formerly owned this wholesale confectionery business.

Sibley—J. C. Golner has purchased the Sibley department store and the Quarry department store in this village from Abraham Bofsky. The sale took place Jan. 21.

Traverse City—E. B. Jordan has purchased the grocery stock of H. W. Simpkins. Mr. Jordan has represented the National Grocer Co. for the past three years in this territory.

Detroit—Alfred Wineman, women's clothing dealer at Clifford and Griswold streets, recently filed a petition in bankruptcy. The assets are \$2,992 and the liabilities are \$5,223.63.

Six Lakes—George Maxted, formerly engaged in general trade near Middleton, has purchased the general stock of O. W. Clement and will continue the business at the same location.

Battle Creek—Moses I. Jacobson, president of the Jacobson Stores, Inc., Jackson, has purchased the dress, suit, cloak and fur stock of Schroeder Bros. and will continue the business.

Lansing—The Lansing Fish & Oyster Co., 120 Allegan street, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—The Home Necessities Co., 317 Charlevoix building, has been incorporated with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in in cash.

Marshall—Sanders Bros., hardware dealers, have dissolved partnership and the business will be continued by Riley Sanders, who has taken over the interest of his brother, Fred Sanders.

Reading—Fire damaged the dry goods stock and store building of L. J. Orr and the fruit store of Anthony Duscaimo to the extent of about \$4,000. The loss is covered by insurance.

Deckerville—Leigh Morden has sold his interest in the general merchandise stock of Forrester & Morden, to his partner, M. M. Forrester, who will continue the business under his own name.

Detroit—Kaplan Faudem has bought the Kirby Delicatessen, 5405 Hastings street, from Nathan Zacks, et al. Faudem's father runs the Faudem Delicatessen, a few blocks from this address.

Detroit—T. B. Rayl Co., 9 East Grand River avenue, has been incorporated for \$400,000. Alex Patton and Dudley W. Smith are the principal owners of this well-known hardware store.

Detroit—Kenouse, men's and women's furnisher, is merging his ladies' department, 112 West Fort street, with the men's at 118 West Fort street shortly. Raymond Kanouse is the proprietor.

Port Huron—The Port Huron Sand & Gravel Co., 1514 Military street, has been incorporated with an authorized capital stock of \$40,000, all of which has been subscribed and paid in in cash.

Lansing—The Atlantic & Pacific Tea Co. has opened a store at 1105 West St. Joseph street. This is the fifth store the company has opened in Lansing.

East Lansing—H. S. and Evelyn P. Beach have opened a paint, wall paper and painters and decorators' supplies store at 129 East Grand River avenue, under the style of the H. S. Beach Decorating Co.

Kalamazoo—Gilmore Bros., department store, has leased from G. W. Ritchie the three-story and basement building at 109 South Burdick street and will transfer its men's department to the new location.

Nunica—D. P. Leffingwell has sold his stock of general merchandise to John Borchers, who will continue the business at the same location. Mr. Leffingwell will remove to his farm near Grant in the spring.

Detroit—Fire did considerable damage to the stock of the Puttick Hardware Co., 4466 Dix avenue, early in January. The firm opened a fire sale Jan. 18 to continue until the damaged goods are cleared away.

Detroit—The Old Style Meat Co., 3476 Riopelle street, has been incorporated with an authorized capital stock of \$8,000 of which amount \$4,500 has been subscribed, \$3,500 paid in in cash and \$500 in property.

Marshall—Dr. Nelson Abbott has purchased the interest of his partner, Jack Craig, in the drug stock of Abbott & Craig and will continue the business under his own name.

Dorr—The DeJongh-Clouse Co. has been liquidated and dissolved, the general stock heretofore owned by that corporation having been acquired by John DeJongh, who will continue the business at the same location.

Highland Park—M. M. Silverstone and Sol Cohen have incorporated Mr. Silverstone's general merchandise business at 13916 Woodward avenue for \$10,000. The store will be known as the Cut Rate Merchandise Co.

Highland Park—Louis Eisensmith, grocer at 12115 Hamilton boulevard, bought out Charles Maid, butcher at the same address, a short time ago, and is now conducting both the grocery and meat departments of the business.

**Essential Features of the Grocery Staples.**

**Sugar**—Local jobbers hold cane granulated at 9.30c and Michigan beet at 9.10c.

**Tea**—The market has shown more activity during the week; the demand has been considerably better. Stocks in jobbers hands are low. Prices on nearly everything desirable are tending upward.

**Coffee**—Santos is working upward and all grades mark a fraction of a cent advance over a week ago. Rio coffees are about unchanged. The reason is scarcity of good Santos grades. Mild coffees are also working upward and show a small advance. The jobbing market for roasted coffee is also firm and Santos coffees will probably advance shortly if the present advance in green coffee is maintained. In future Brazil coffees, however, the market has had some declines during the week.

**Canned Fruits**—Primary markets are generally firmer than the spot, and as distributing markets run low of goods and seek to replenish it is thought that there will be a general improvement in the tone of the market likely to be registered in advances in the popular packs such as peaches. This line is in broken assortment, and standards are looking better to holders. Pineapple is a routine seller and is steady.

**Canned Vegetables**—Last year's tomato pack appears to have sold well as no large blocks are to be found and there is no pressure to sell goods. In both spots and futures canners are firm, and this is tending to reduce trading, especially in the latter, as it is early to think of 1924 goods. Gallons are irregularly quoted and are about steady in tone but are not in active demand. California standard No. 2 1/2s on the spot have a fair call, as their price is attractive as compared to Southern. Future trading in peas has been checked by the attitude of canners to advance prices or to make less favorable assortments, while jobbers have been inclined to wait until the convention so as to meet packers face to face. It would not be surprising to see general advances made in new packs after next week. Current packs are firm and are scarce, both here and at other jobbing points. Corn has been quiet for some time, but not weak in any grade. In fact, fancy is decidedly firm and sparingly offered. Standards are at a minimum of 90c, factory, for Southern.

**Canned Fish**—All grades of Alaska salmon are unchanged and dull. The coast markets are strong on Alaska salmon, but in the East there is very little business. Maine sardines are short, strong and dull on account of the high prices. Other sardines unchanged and in fair demand. Shrimp, lobster and crab meat are all strong and in fair demand.

**Salt Fish**—Mackerel is still dull, not yet having gotten into the swing again. Supplies are ample, quality good and prices moderate. Better business in mackerel will come shortly, no doubt.

**Beans and Peas**—Dried beans of all grades are dull and easy, with the market on everything but California

limas in buyers' favor. Green and Scotch peas dull and unchanged.

**Syrup and Molasses**—Molasses continues decidedly firm, with a good demand for anything good. The best grades are the most active and the firmest, but all grades show an upward tendency. Sugar syrup is steady at unchanged prices, with a fair demand. Compound syrup is selling steadily at unchanged prices.

**Cheese**—The demand for cheese is good and prices are steady to firm.

**Provisions**—All grades of provisions are steady, with a very moderate demand. Receipts from the West, however, are heavy and the market doesn't look very strong.

**Fruit Jar Prices**—Ball Brothers have advised wholesalers that opening prices on fruit jars will not be announced until later, possibly the forepart of March. In the meantime jobbers are booking orders subject to opening quotations for delivery at any desired time up to July 1.

**Review of the Produce Market.**

**Dried Fruits**—One indication of greater strength in dried fruits at the source is the advance made in large sized California prunes, a 1/2c gain in apricot values in standard and choice grades and a 1/2c advance in seeded and a 1/4c advance in seedless raisins by independents, with the Sun-Maid sitting tight on all varieties. The specials quotation was withdrawn to be advanced about Feb. 1. Meanwhile, mincemeat and other manufacturers have bought the bakers' specials at the old price, anticipating their wants for several months. Old crop prunes are now pretty well out of the road so far as commercial quantities go. Good California fruit is held in a few blocks while the slight differential between Oregon 1922 and 1923 crops indicates strength in both. The spot market is lightly stocked in large California new packs but there are plenty of medium counts. Jobbing activity is increasing, but Coast buying since the recent advance in 20s, 30s and 40s is not now so active. Apricots are selling in all grades in healthy volume. The demand is principally for Blenheims but Royals are being sold to arrive as there are few on spot. The Coast reports an increased export demand for raisins from Europe with contracts already booked for a considerable tonnage for immediate shipment. Peaches are steady and are at their best in top grades of practically peeled. Pears are in no surplus on the spot. Currants are taken somewhat more freely as raisins are looking better, which is reflected in the former.

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

**Bagas**—Canadian \$2 per 100 lb. sack.

**Bananas**—9/4@9 3/4c per lb.

**Cabbage**—\$3.50 per 100 lbs.

**Carrots**—\$1.65 per bu.

**Cauliflower**—\$3.50 per doz. heads.

**Celery**—75c@\$1 per bunch for home grown.

**Cocoanuts**—\$6.25 per sack of 100.

**Cranberries**—Late Howes from Cape Cod command \$9 per bbl. and \$4.50 per 1/2 bbl.

**Cucumbers**—Hot house \$4 per doz.

**Eggs**—The market still continues high, on account of the storms, which have curtailed receipts. Local jobbers pay 35c for strictly fresh. Cold storage operators feed out their supplies as follows:

Extras .....	28c
Seconds .....	22c
Checks .....	18c

2c extra for cartons.

**Egg Plant**—\$3 per doz.

**Garlic**—35c per string for Italian.

**Grape Fruit**—Fancy Florida now sell as follows:

36 .....	\$3.50
46 .....	3.75
54 .....	4.00
64 and 70 .....	4.00

**Grapes**—Spanish Malaga, \$9.50@ \$12.50 per keg.

**Green Beans**—\$3.50 per hamper.

**Green Onions**—\$1.20 per doz. bunches for Chalotts.

**Honey**—25c for comb; 25c for strained.

**Lettuce**—In good demand on the following basis:

California Iceberg, per crate --\$3.75

Leaf, per pound .....

**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 .....	5.00
216 .....	4.50
252 .....	4.00
288 .....	4.00

Floridas fetch \$4.25@4.50.

**Parsley**—60c per doz. bunches.

**Peppers**—75c per basket containing 16 to 18.

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

Heavy fowls .....	20c
Heavy springs .....	19c
Light fowls .....	12c
Light springs .....	12c
Geese .....	15c
Ducks .....	18c

**Potatoes**—55@60c per bu.

**Radishes**—90c per doz. bunches for hot house.

**Spinach**—\$2 per bu.

**Sweet Potatoes**—Delaware kiln dried fetch \$3.25 per hamper.

**Tomatoes**—Southern grown \$1.75 per 5 lb. basket.

**Turnips**—\$1.25 per bu.

**Butter**—The market is 2c lower than a week ago. Local jobbers hold extra fresh at 49c in 60 lb. tubs; fancy in 30 lb. tubs, 50c; prints, 51c; June firsts in tubs, 47c. They pay 25c for packing stock.

**Narrow Fluctuations in Wheat and Flour.**

Written for the Tradesman.

Primary receipts of wheat for Monday, Jan. 21, aggregated 596,000 bushels, against 1,014,000 bushels a year ago, with the demand only fair; although seaboard advices indicate more business could have been done if nearby freight room had been available. as the United Kingdom appeared to be hard-pressed for immediate supplies. While the volume of wheat was

comparatively small, there was no selling pressure by the "longs." The world's visible supply decreased about 3,541,000 bushels and while a tariff increase of approximately 50 per cent. on wheat is a possibility, it has not become enough of a probability to materially effect prices.

A Chicago statistician says Canada had 355,000,000 bushels of wheat remaining to export Jan. 1. If this figure is correct, in order to clean up her surplus and have her customary 50,000,000 bushel carry-over July 1, she must export an average of 1,203,000 bushels of wheat per day. Up to Jan. 1 Canada exported an average of 747,000 bushels per day; then she had very little competition. The remainder of the season, however, Argentine will be a strong and cheap competitor, so it appears the Canada carry-over this year will be considerably above their normal figure of 50,000,000 bushels, and this situation is going to have a depressing influence on values.

The choicer grades of both hard and soft wheat are not as plentiful, of course, as the medium quality grades, but there is nothing in the market that indicates we are going to have materially higher prices; in fact, it is going to require fairly good buying to maintain even present values, in our estimation, provided the growing crop of hard and soft-winter wheat gets through the winter in good condition.

Every indication points to a narrow range of fluctuations in the price of both wheat and flour.

Scarlet fever used to be taken for granted as one of the diseases sooner or later beclouding childhood's sunny hour. One after another measles, whooping cough, mumps, croup and other things have been put on the retired lists of maladies no longer regarded as household necessities. Pious ascription of disease to "providential dispensation" has given place to the more sensible philosophy of those who believe that Heaven is on the side of those who help themselves. Now, a serum for the treatment of scarlet fever is announced by Dr. Dochez of Columbia University. The same pragmatic test will be applied to it that has been applied to other remedies for other maladies. It is on trial in the hospitals. If it works, it will be hailed as a universal boon; if it fails it will follow a host of "cures" into oblivion.

**Hides, Pelts and Furs.**

<b>Hides.</b>	
Green, No. 1 .....	05
Green, No. 2 .....	04
Cured, No. 1 .....	06
Cured, No. 2 .....	05
Calfskin, Green, No. 1 .....	12
Calfskin, Green, No. 2 .....	10 1/2
Calfskin, Cured, No. 1 .....	13
Calfskin, Cured, No. 2 .....	11 1/2
Horse, No. 1 .....	3 5/8
Horse, No. 2 .....	2 50

<b>Pelts.</b>	
Old Wool .....	1 00@2 00
Lambs .....	75@1 25
Shearlings .....	50@1 00

<b>Tallow.</b>	
Prime .....	06
No. 1 .....	05
No. 2 .....	04

<b>Wool.</b>	
Unwashed, medium .....	@40
Unwashed, rejects .....	@30
Unwashed, fine .....	@40

### POISON SPREADERS.

#### Beware of Bolsheviks Who Bore From Within.

I am not talking to Bolsheviks.

I want to talk to you, the American workman, who believes in American institutions. You may also believe there are industrial wrongs that need to be righted.

So do I.

But you are not one of those who want to leap in the dark. You don't want to go through riot, destruction and bloodshed to improve things. You are one of millions of loyal Americans.

To you I would address a warning.

You have heard of the "boring from within" scheme of the Bolsheviks. It's no joke. Pages of extracts from Bolshevik instructions might be quoted to prove it's no joke.

Keep your eye out for "wolves in sheep's clothing." Vast sums of money are being used and thousands of shrewd agitators are at work to upset things. They are in trade unions. They are in legislatures. They write and talk smooth things. They flatter, sympathize, promise and plot.

Professing to pull off a strike for wages or hours or union recognition they really don't care a rap about any of these things. No genuine Bolshevik wants our Government or our system of industry improved. He hates improvements because that makes workers better satisfied. He hates satisfied workers because he cannot make Bolsheviks of them. He wants as much trouble, discontent, hate and unrest as he can stir up. The more the better.

By repeated strikes, long or short, by creating uncertainty that checks business, by undermining confidence, he seeks to paralyze industry, shut down factories and push along a panic.

When everything has gone to smash he hopes the workers will rise and run everything.

You see I am frankly stating facts. I am not afraid of what the American workman will do when he knows the facts. He's not a fool. Even though some educated agitators are Bolsheviks, the level-headed American knows that every wild scheme and silly revolution has had some support among smart people.

Good common sense is not a bad thing to have in these days. And it is common sense that keeps millions of workers from being fooled by attractive but dangerous proposed reforms. Bolshevism is one of these.

So, my friend, keep your eyes and ears open these days for these poison spreaders. They jump at every chance to spread a lie or a half-truth. They have no good word for our Government or our system of industry. I would not mind, nor would you, if they were honest critics of wrong. But the sly propagandists never say a good word for anybody except the rebels against government or the enemies of capital and conservative workmen. They apologize for sedition and make martyrs of traitors. They sneer at the boys who fought and died in the country's cause. They talk as if all the saints are their allies in revolu-

tion; all the devils are employers, trade union leaders, and workmen who won't follow them.

Lenine was told that Russian revolution was impossible in the United States because of the large number of middle class wage earners. His reply was they were too stupid to realize what was going on. Before they woke up the revolution would be upon them.

Millions of American workmen are middle class property owners, or have savings in the banks. Many of them may be progressives. They are not all contented with everything that is, which is all right. A stupid, dull, standpatter with no ambition or no kick left in him, is not much of an

mand a show-down—some proof.

Keep your eye on the "borers from within." Alfred W. Wishart.

#### Community Mausoleum Construction.

The construction of Graceland Memorial Mausoleum, Grand Rapids, Michigan, undoubtedly will be a revelation of the "ultimate" in modern buildings of this type and character. In fact, it will be the "last word" in community mausoleum soundness and beauty.

The materials, which will include granite and marble, will provide a wonderful building of solid masonry, so erected that it will endure forever, heedless of the passage of time or the ravages of the elements. Any nominal repairs that may be required after sev-

mental quality. It will be solemn and quiet, suggestive of a very remote past. Withal, it will have a dignity and grandeur that are classical.

The substantial granite of its walls suggests the rock formations of the everlasting hills and one feels that here indeed is eternal repose with the security of the unchangeable. Within, its snowy marbles will glisten with the subdued texture of satin, the axed finish giving a much softer effect than the usual cold brilliance of a high polish.

Once a compartment is sealed hermetically and the marble panelling replaced, only the judgment day will witness the rolling away of the stone. The sunlit corridors, heated in winter as any modern home or public building, will be cheerful with the thought of loving care throughout all time.

Private rooms will afford seclusion as family resting places. These will be screened with magnificent doors or gates of statuary bronze, artistically wrought, and may be embellished with pedestals, marble benches, or sarcophagi. Windows of stained glass will shed a mellow and colorful radiance upon the marble walls. Every opportunity will be present for the expression of beautiful thoughts and sentiments in permanent works of art and adornment.

Private family sections will also be provided for those who prefer them. These also will be indicated by the beautiful art-bronze gates. Many of the compartments, family sections, and private rooms have already been reserved in Graceland Memorial Mausoleum and, we are advised, the reservation of additional space is going forward rapidly. Truly, the citizens of Grand Rapids and vicinity appear to greatly appreciate this wonderful project.

Those who are familiar with mausoleums of this magnitude, know that they offer the only consolation possible in an hour when consolation is most sorely needed, the assurance of permanent care to the last.

#### Governor Hyde Writes To Governors

Governor Hyde, of Missouri, has written to Governors of other states in an endeavor to enlist support in the campaign he has been waging against stock fire insurance companies. He says that the stock companies are not interested in reducing the enormous fire loss of this country, as they calculate on making money on investments and count on the rating bureaus to make rates sufficiently high to take care of all losses that may occur, and goes on to insist that the only way to force the companies to avoid over-insurance and reduce the fire waste is to force them to reduce rates.

Mother was instructing little Gertrude in regard to her manners, as she was being dressed to return her friend's call. "If they ask you to dine, say, 'No, thank you; I have dined.'" But the conversation turned out differently from what she had anticipated. "Come along Gertrude," invited her little friend's father, "have a bite with us." "No, thank you," came Gertrude's dignified reply; "I have already bitten."



Rev. Alfred W. Wishart.

American. But the chaps I mean have red blood, want to get on, don't like to be misused yet they love their country and will defend it against its foes. It is to such men I appeal.

Be on your guard. Eternal vigilance is the price of liberty.

Don't let the Bolshevik slip one over on you. If you are in a union don't let them lead your comrades to strike needlessly, foolishly. Don't let their seditious libel on your country go unchallenged. After all, it's your country. So stand up for it!

There are hosts of "gold-brick" and "blue-sky" reforms—all promise, no pay. They look good on the outside but are rotten within.

Give every agitator and every reform more than the "once over." De-

eral centuries, will be easily handled by the special Compounding Fund, provided for that purpose and held in trust by the Michigan Trust Company, Grand Rapids.

Even when there shall remain no one to remember or cherish the thought of those who sleep within its walls, the Graceland Memorial Mausoleum will still command the attention of the community and pass into its life and history as a memorial to the generations gone by.

The design of the structure is worthy of perpetuation for it involves the fundamental principles of good architecture, that a building be suited to its purposes and native to the surrounding country.

Graceland Memorial Mausoleum will possess an unmistakable monu-



**Lee M. Hutchins as a Satirist.**

It is quite generally stated and thoroughly believed by a great many people, that a presidential year is not, as a rule, a good business year. We believe, however, that during the last twenty-five years, there has been a growing tendency to discount this feeling and belief. This latter statement is confirmed by the fact that during the last two or three presidential campaigns, business has paid little attention, as far as its operations were concerned, to politics. We can safely say, as far as its operations were concerned, to politics. We can safely say that as far as the presidential contest is concerned, as well as state contests, there should be no need of business disturbance in Michigan on account of this presidential and political year. When the Michigan Legislature can be called into extra session and dispose of such an enormous amount of business in a very few days, why should the public be disturbed! Upon reading the latest news from Washington, we begin to believe that Congress and the Senate have made a review of the last session of the Michigan Legislature and are either using it as a pattern or intend to be as serviceable to the entire country as the Michigan Legislature was in Michigan! We are inclined to believe that the leaders in the business of the country are traveling somewhat in advance, in their thoughts, determinations and achievements, of the average politician and why be disturbed? When the Legislature and the Congress of the United States can exercise political

prerogatives to such an extent, that essential items of legislation can be fuddled and practically defeated, it is high time that business ignored such things, and if possible be patient enough until our politicians catch the thought, that they are not leading the public, but are possibly with the rear guard. It seems that whenever there appears a leader here in our State or National matters, who has the mentality to present matters of vital importance to the State and the Nation and do so in a detailed and comprehensive way, that we are astonished that we have a lot of men, who will proceed at once to undermine any such man or his undertakings. It obliges us to believe that business is yet in advance of legislation.—Bits of Business.

**Two Decades of Faithful Service.**

Boyne City, Jan. 22—During the past two weeks Boyne City has parted with another of its pioneer promoters. Follmer & Stowe, of Grand Rapids, who under the name of the Boyne City Electric Co. and Boyne River Power Co., established an electric generating plant at this place in 1903, have disposed of their property to a New York corporation and retired from the management.

First established as a small steam generating plant with only an engine and generator which took its steam from the old W. H. White Co. Mill 1 sawmill, they soon began the construction of a dam and power house on Boyne River, three miles from the city, which was put in operation in 1906. So well was the work done, that for almost two decades Boyne City has had such nearly continuous service that forty-eight hours would cover all the time that the supply has been cut off during that long period.

It is one of the very few public util-

ities of the State that has been able to serve its patrons continuously during the upheaval of the kaiser's war at the same nominal charge for service that was made ten years ago, and is also unique in that though the basic industries of the town, dependent as they were on forest products, have gradually been reduced, and with them, the population, the company has enjoyed a continuous increase of customers.

The new company expects to unite the Boyne City plant with the Cheboygan system to the advantage of both and install a steam generating plant somewhere on the system to take care of the shortage of power at certain occasions that is inseparable with a plant dependent entirely on rainfall. The farmer is not the only one who suffers if the weatherman gets cranky or indolent. The change in ownership may give greater flexibility to the service, but cannot exceed the diligence with which the predecessor has served the city. Maxy.

**Down Where the Vest Begins.**

As a man grows older  
And his muscles soften,  
There's a spot he thinks of—  
Every day more often—  
Down where the vest begins!

As his lot grows easy,  
And his burdens lighten,  
There's a place down yonder  
Where the buttons tighten—  
Down where the vest begins!

As there's less of fighting,  
And more of feeding,  
Comes a sign of fortune,  
That he can't help heeding—  
Down where the vest begins!

For 'tis there Success  
Pins her approbation—  
On that prosperous  
Growing "corporation"—  
Down where the vest begins!

Watch your book accounts to see that they do not reach such proportions that all your profits remain tied up in that way.

**Central Paper Co.**

(Muskegon, Mich.)

**7% Gold Bonds**

Net assets back of this bond after deducting any prior indebtedness are over \$6,300 for each \$1,000.

\$2,032 of this \$6,300 are net current assets.

Average earnings available for 8 years are 10½ times interest charges of this issue. We recommend these bonds.

Write or call us for details.

**Howe, Snow & Bertles, Inc.**

Investment Securities

GRAND RAPIDS  
New York Chicago Detroit

**Hart Brand Canned Foods**

**FRUITS**

- Red Sour Cherries
- Red Raspberries
- Strawberries
- Blackberries
- Gooseberries
- Black Raspberries
- Pears
- Plums
- Peaches
- Apples

**VEGETABLES**

- Peas
- Corn
- Pumpkin
- Succotash
- String Beans
- Green Lima Beans
- Red Kidney Beans
- Squash

**HART BRAND** canned foods are prepared from the finest products of the garden, orchard and farm. They are gathered and packed in the most prime condition.

**HART BRAND** canned foods are sterilized by heat alone and packed under the most sanitary conditions.

**JUNE GARDEN PEAS** fresh to your table from **HART BRAND** cans ready to serve.

**Put the Summer Garden in Your Winter Pantry.**

**HART BRAND** gives you selection from the finest garden peas, the best succulent sweet corn, the highest quality string beans, lima beans and succotash.

**Michigan Canned Foods for Michigan People**

Prepared by **W. R. ROACH & COMPANY**  
Main Office: **GRAND RAPIDS, MICHIGAN**

## CONTROL BOOMS AND SLUMPS

The business world is just now arriving at a point where it believes that it can consciously control its booms and slumps. It is at this moment controlling them. The Government now has figures on some seventy basic commodities, composing 44 per cent. of the production of the Nation. The tendencies in these seventy are pretty likely to be the tendencies of the whole. There are definite figures on mineral production which include 90 per cent. of that production. Virtually all the figures on crops are available. Three-fourths of the building activities of the Nation are reported. Export and import figures, price levels, data concerning employment, advertising, amusements, etc., are all compiled. These figures may be obtained monthly in the Survey of Current Business.

Analysis of past booms and slumps in business shows certain common tendencies. The approach of a boom is indicated by an increased volume of manufacturing, rising stock exchange prices followed by rising commodity prices, then by expansion of business and increased demand for credit from both business men and speculators. As a result of the advance of commodity prices money rates stiffen and credit becomes gradually strained. These conditions may be accompanied with curtailment of credit for speculative purposes. Somewhere along this point the tide is likely to turn in the opposite direction. Stock exchange prices begin to fall. Transportation facilities are likely to become overburdened by speculative buying and duplication of orders of merchants. The whole situation is tense and feverish. Some incident shakes public confidence. Merchants, fearing the slump, hurry to cancel their orders. Prices begin to tumble. Production is curtailed. Unemployment stalks abroad. Times are hard. There have been a boom and a slump.

The principle now established through the studies of the Department of Commerce is that of retrenchment in boom times and expansion in slump times. The Government has demonstrated the advisability of this in calling off construction when boom times are on. It is educating the public to retrenchment in boom times, to curtailment of buying, of running wild with the stampede. Whatever is bought or built in boom times is likely to be on hand a little later and worth much less.

But when the slump comes, then is the time to load up. Buying and building can be done below the normal market. When business is slack then is the time to put on high pressure production methods and high pressure selling methods.

## WOOL STOCKS.

Wool markets abroad continue active and prices are firm when they are not rising. At the beginning of the year the amount of pooled wools belonging to the British Australian Wool Realization Association had been reduced to 210,680 bales, of which 163,080 were Australian and 47,600 New Zealand. During last year 702,580 bales of this stock were disposed of. At this

rate the remainder should be disposed at the end of Spring. No one in the wool business looks for lower prices for this year, and some are predicting higher ones later on. The number of sheep, however, is beginning to show an increase, which is a hopeful sign for countries other than this. Here the high tariff will keep prices high regardless of any other circumstance. The Carded Woolen Manufacturers' Association has just issued some figures of imports of wool covering the period from Sept. 15 to Dec. 29, 1923, which bear on this subject. During that time 5,828,479 pounds of wool came in. The average cost clean weight, was 49.7 cents per pound. The price varied from 16.5 cents to \$1.472. On this wool the ad valorem equivalent of the duty was 62.4 per cent. on the average, but the variations were from 21.1 per cent. to 187.9 per cent., the highest being on the cheapest kind of wool and the lowest on the dearest kind. There could be no better way of showing the iniquity of the present tariff on wool. Whom it benefits, aside from a few thousands of the larger sheep owners, no one has yet been able to state. The Indiana Wool Growers Association were informed the other day by James R. Riggs, a speaker at their convention, that they had been helped by pooling their output. He added to this: "The farmer does not get the benefit of the tariff until he goes to buy a suit of clothes, and then he pays for it." Domestic wool buying is still awaiting the Fall openings by the mills, which are in no hurry to add to their stocks of raw material before they get a line on what the outlet for fabrics will be. The opening of men's wear fabrics will probably occur within a week or so. That of women's wear goods will be postponed until next month. Just now there is little business passing in either line and the mills will soon need orders to keep them busy.

## PERSONAL APPEARANCE.

From time to time there have been agitations on the part of retail clothiers and furnishers to induce better and more careful dressing by the male portion of the public. Even before the war there was much laxity in this respect, while during the period of hostilities inattention to dress became something like a virtue because of the admonitions against all non-essentials. The establishment of peace did little toward increasing a desire for sartorial excellence. Quite a number attribute the carelessness in dress to the greater use of the automobile. This is said to work in two ways. Many, finding they could not afford both a motor car and extra changes of raiment, abandoned the latter in favor of the former. Then, also, many others found it inadvisable to wear good clothes if they had to fuss around an automobile. But the inadequacy of the automobile theory is shown in the fact that the same inattention to dress is displayed by men who do not own or run motor cars. Men, as a matter of fact, are not under the same urge to buy new clothes as are women. With the latter style governs, while changes of style in men's apparel are infrequent and inconsequential. A

man might go about clad in garments made forty or fifty years ago without the antiquity of his casing being noticeable unless it showed marks of extreme wear, but no woman could wear habiliments of like age and preserve her self-respect at the comments on her appearance. So a different kind of appeal has to be made to men, and there are really good reasons why the latter, for personal satisfaction and for business success, should maintain a good appearance. Only millionaires can really afford to go about in old or ill-fitting clothes and look slouchy.

## BUYING ON INSTALMENTS.

Now it appears that the Government of the United States is to take a hand in investigating the buying of things on instalments. This is on the theory, as announced, that many all over the country are mortgaging their future in providing for present real or suppositious needs. In one respect pretty much all of the business of the country is done on the basis of credit or payment in the future. Every charge account in a city or country store is on this theory. The only difference between such transactions and sales on instalments is that payment for the former is to be in bulk instead of piecemeal. Within bounds, there is no doubt but that instalment buying is to be encouraged as something really advantageous. Buying of the kind on the part of young couples setting up housekeeping has been long in practice and has justified itself by the results attained. And it would be a queer kind of a curmudgeon who would cavil at the action of a young lover in arranging to pay by instalments for a costlier engagement ring than his existing funds would procure. Nor could one fairly criticize the buying of homes on instalments through the medium of a building and loan association if proper judgment is shown. When it comes to other purchases, such as automobiles, phonographs, radio sets, expensive furs and jewelry there may be another story. But even as to these the Government enquirers may bump up against something like Mark Twain's weather statement. He said lots of people spoke about the weather, but nobody did anything about it.

The feminization of civilization nears completion. In New Orleans organized business women are demanding equal rights with men in the barber shops of the city in an effort to escape from the exorbitant prices of the beauty shops. Women broke into the hitherto exclusively masculine barber shops in large numbers when they began to have their hair bobbed and found that skilled barbers could do the job better than anybody else. Once in, they found the atmosphere and the service to their liking, as many a male New Yorker can testify. In the small town and to a less extent in the city the livery stable and the barber shop were for generations the twin centers of masculine life. The livery stable is gone, and the barber shops are serving tea at 5 o'clock in the afternoon for the pleasure of their feminine patrons.

## CONFEDERATE MONEY.

We do not have to go very far in our own financial history to find a parallel to many phases of the present German situation.

Just as the United States dollar bills are being eagerly seized and hoarded by the Germans, so United States greenbacks were bought up in Richmond in 1863. Germany has issued loans linked to a more stable value than the mark—such as the "rye loan" in Mecklenberg-Schwerin, issued on rye as a basis instead of worthless paper. Barter began taking the place of money in the Confederate States of America as early as October, 1863. The Confederacy issued over a billion dollars of paper money—much more in proportion to their resources than Germany has done. On February 17, 1864, a measure of virtual repudiation was passed by the Confederate government, cursed as it was by a redundant and irredeemable currency.

Room and board in a hotel at Charleston, South Carolina, were \$8 in Confederate money per day in 1863—the equivalent of \$1 in United States gold then. We learn of a clerk in the Confederate government offices at Richmond starving on \$13,000 Confederate dollars a year in 1864, when the ratio was thirty Jefferson Davis' dollars to one of Abraham Lincoln's.

While this was going on in the South, Lincoln, Chase, Fessenden and many others were perfecting those National Bank Acts on which the country's financial system rested soundly for nearly fifty years—just as our Federal Reserve System to-day resists the sapping, mining and plotting that the noble army of tinkers maintain against the sheet-anchor of our National finances.

## LINCOLN'S HAND.

When one thinks of all it grasped in lifetime—from the trembling palm of a pleading mother to the pen that struck the shackles from the millions, or the helm of the ship of state inflexibly controlled in war—the significance of letters such as those which were sold at auction in Philadelphia last week is emphasized. The words of the living Lincoln were often "twisted by knaves to make a trap for fools." But now that he is one with the ages, everything he wrote or said is eagerly treasured and indelibly recorded. Whatever exalts his fame or deepens the impress of his example is precious to his countrymen.

The next war as depicted in the statement of General Debeny, France's new chief of staff, is too grim and ghastly to be contemplated without a shudder. Electricity promises new terrors; the infantryman must be an insulated, impersonal machine; monstrous tanks, huge planes ascending vertically and flying at night, gases of unimagined potency are agencies which will make the clash of embroiled peoples of the earth more awful than ever. The forces released by novel applications of electricity will far exceed anything the recent kaiser's war set in motion. It is remarkable that the enemies of war are doing their best to negative and neutralize the promised "frightfulness."

**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Jan. 7.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Alle Tuuk, Bankrupt No. 2419. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a salesman by occupation. The schedules filed list assets of \$1,330, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$11,232.50. The funds for first meeting having been furnished such meeting will be held on Jan. 21. A list of the creditors of the bankrupt is as follows:

Internal Revenue Collector, Grand Rapids ----- \$ 18.17  
City of Muskegon Heights, Mich. 214.33  
Hackley Nat. Bank, Muskegon 10,500.00  
Isaac Grossman, Muskegon ----- 500.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of J. Elton Hornbeck, Bankrupt No. 2418. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the village of Vestaburg, and is a hardware merchant. The schedules filed list assets of \$6,329.19, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$9,239.46. The first meeting of creditors has been called for Jan. 21. A list of the creditors of the bankrupt is as follows:

State and county taxes ----- \$112.00  
International Harvester Co., Jackson ----- L,000.00  
Bollinger Bros., Lakeview ----- 268.00  
John Deere Plow Co., Lansing ----- 200.00  
Flint & Walling Mfg. Co., Kendaleville ----- 47.52  
Goodrich Rubber Co., Akron ----- 90.00  
B. F. Switzer, Vestaburg ----- 970.00  
Sarah Hancock, Vestaburg ----- 430.00  
State Bank of Vestaburg ----- 140.00  
H. & M. Johnson, Remus ----- 300.00  
Frank Nash, Millbrook ----- 250.00  
J. D. Tanner, Vestaburg ----- 700.00  
Frank Simons Estate, Vestaburg ----- 100.00  
Melvin Unger, Ionia ----- 102.00  
Frank Nash, Millbrook ----- 250.00  
Beard & Campbell, Port Huron ----- 137.18  
W. A. Ives Mfg. Co., Wallingport, Conn. ----- 47.97  
W. C. Hopson Co., Grand Rapids ----- 55.14  
Peninsular Stove Co., Detroit ----- 206.74  
Zimmerman Mfg. Co., Owosso ----- 60.86  
U. S. Tire & Rubber Co., Detroit ----- 134.48  
Engman & Matthews Range Co., Goshen ----- 279.00  
Barlow & Seeley Mfg. Co., Ripon, Wis. ----- 11.00  
National Mfg. Co., Sterling, Ill. ----- 138.00  
Homer Furnace Co., Coldwater ----- 160.00  
Buhl Sons Co., Detroit ----- 632.00  
Morley Bros., Saginaw ----- 116.00  
Michigan Hardware Co., Grand Rapids ----- 138.00  
Standard Oil Co., Grand Rapids ----- 55.20  
Saginaw Woodenware Co., Saginaw ----- 480.00  
Richards Mfg. Co., Grand Rapids ----- 278.00  
J. E. Harding, St. Louis ----- 450.00  
F. C. Mason Co., St. Johns ----- 52.40  
Verne & Elmer Hornbeck, Remus ----- 153.50  
United Engine Co., Lansing ----- 36.38  
Ford Roofing Co., Chicago ----- 35.00  
Fulkerson Bros. Handle Co., Puxaco, Mo. ----- 34.00  
C. G. Kuennen, Grand Rapids ----- 193.09  
Dr. Northway, Mt. Pleasant ----- 55.00  
Burgess Battery Co., Greenville ----- 11.00

Jan. 8. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William Davenwater, Bankrupt No. 2421. The bankrupt is a resident of the city of Grand Rapids, and is a steam shovel operator by trade. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The schedules filed list assets of \$33, all of which is claimed as exempt to the bankrupt, with liabilities in the sum of \$2,026.09. The funds for first meeting have been furnished, and such meeting will be held on Jan. 28. A list of the creditors of the bankrupt is as follows:

George A. Ellis Estate, Grand Rap. \$800.00  
Gezon Furn. Co., Grand Rapids ----- 300.00  
U. B. A. Hospital, Grand Rapids ----- 189.34  
Spade Vulcanizing Co., Grand Rap. ----- 58.00  
Sun Oil Co., Grand Rapids ----- 18.75  
Madison Square Garage, Grand R. ----- 300.00  
G. R. Lumber Co., Grand Rapids ----- 45.00  
Hanford Lumber Co., Grand Rapids ----- 40.00  
Rice Motor Truck Co., Grand Rap. ----- 200.00  
Decker & Jean, Grand Rapids ----- 75.00

Jan. 8. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Eden W. Booth, Bankrupt No. 2420. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights and is a contractor and builder. The schedules filed list assets of \$170, all of which is claimed as exempt to the bankrupt, with liabilities of \$12,525.50. The court has written for funds, and upon the arrival of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Paul Farskie, Muskegon ----- \$135.00  
William Blood, Muskegon ----- 95.00  
Muskegon Glass Co., Muskegon ----- 40.00  
Cross, Foote & Sessions, Muskegon ----- 35.00  
G. V. Panyard Co., Muskegon ----- 275.00  
John R. Hilt, Muskegon ----- 400.00  
Townner Hardware Co., Muskegon ----- 350.00  
P. J. Connell Co., Muskegon ----- 400.00  
Salvage Co., Muskegon ----- 9.00  
Fredericks Lumber Co., Muskegon ----- 8,000.00  
Van Zanten Hardware Co.,

Muskegon Heights ----- 150.00  
Nutel & Weiland, Muskegon Hgts. ----- 6.50  
Nels Peterson & Sons, Muskegon Heights ----- 15.00  
Heights Lumber Co., Muskegon Heights ----- 1,800.00  
Independent Electrical Co., Muskegon ----- 25.00  
C. J. Zoeler, Muskegon ----- 40.00  
F. C. Washmuth Estate, Muskegon ----- 325.00  
Arthur Abbott, Muskegon Heights ----- 125.00  
Fred De Young, Muskegon Heights ----- 50.00  
Martin Davis, Muskegon Heights ----- 50.00  
Luther Branch, Muskegon Heights ----- 75.00  
Geo. Hammond, Grand Haven ----- 50.00  
James Huston, Cloverville ----- 75.00

Jan. 8. On this day was held the first meeting of creditors in the matter of Edward Lefler, Elmer Lefler and Lefler Bros., Bankrupt No. 2404. The bankrupts were present in person. There were no creditors present or represented. No claims were proved and allowed. The bankrupts were sworn and examined without a reporter. The court made no appointment for trustee, as the case contained no assets and was closed without date and returned to the district court.

Jan. 9. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Frank J. Gardner, Bankrupt No. 2422. The bankrupt is a resident of Grand Rapids and was the proprietor of a cigar stand. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The schedules filed list assets of \$200, with liabilities of \$1,936.27. Funds for the first meeting having been furnished, the first meeting will be held Jan. 24. A list of the creditors of the bankrupt is as follows:

Woodhouse Co., Grand Rapids ----- \$459.91  
Rysdale Candy Co., Grand Rapids ----- 415.68  
Kuppenheimer Cigar Co., Grand Rapids ----- 222.00  
X Cigar Co., Grand Rapids ----- 132.20  
Lee & Cady, Grand Rapids ----- 85.65  
Worden Grocer Co., Grand Rapids ----- 65.30  
National Cash Register Co., Grand Rapids ----- 72.00  
National Grocer Co., Grand Rapids ----- 35.50  
Tunis Johnson Cigar Co., Grand Rapids ----- 12.25  
C. J. Litcher Elec. Co., Grand Rapids ----- 10.00  
Herkimer Hotel, Grand Rapids ----- 100.00  
G. R. Savings Bank, Grand Rapids ----- 60.00  
Dr. John F. Cardwell, Grand Rapids ----- 60.00  
William H. Parrish, Grand Rapids ----- 200.00  
Eli Lyons, Grand Rapids ----- 5.40

Jan. 9. On this day was held the final meeting of creditors in the matter of Charles A. Brown, Bankrupt No. 2211. There were no appearances. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The balance of the accounts receivable were sold for \$5. An order was made for the payment of administration expenses and for the payment of a first and final dividend to creditors of 5.2 per cent. There was no objection made to the discharge of the bankrupt. The final meeting was then adjourned without date.

Jan. 10. On this day was held the final meeting of creditors in the matter of William H. Burrough, Bankrupt No. 2198. The trustee was not present. There were no creditors present. Additional claims were proved and allowed. An order was made for the payment of a first and final dividend to creditors, the exact amount of which has not yet been determined. There was no objection to the discharge of the bankrupt. The final meeting was then adjourned without date.

On this day also was held the final meeting of creditors in the matter of William Singer and Clark & Singer, Bankrupt No. 2286. The trustee was present. Charles H. Lillie was present. The balance of the assets on hand were sold for \$5. The bill of the attorney for the bankrupt was approved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and for the payment of a final dividend of 24.4 per cent. to creditors. There was no objection to the discharge of the bankrupt. The final meeting was then adjourned without date.

Jan. 17. On this day was held the first meeting of creditors in the matter of Benjamin F. Barrows, Bankrupt No. 2411. The bankrupt was present in person and by A. E. Ewing, attorney for the bankrupt. There were no creditors present. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date, and the case closed and returned as a no asset case.

On this day also was held the first meeting of creditors in the matter of Louis Rybarsyk and Harry Wittkoski, as R. B. Electric Co., Bankrupt No. 2412. The bankrupts were present in person and by attorney, A. J. Cook. Jacob Steketee, Hilding & Hilding and Geo. Norcross were present for creditors. Claims were proved and allowed. Edward DeGroot was elected trustee and the amount of his bond placed at \$1,000. The bankrupts were sworn and examined without a reporter. The first meeting was then adjourned without date.

Jan. 11. On this day was held the first meeting of creditors in the matter of Ralph E. Cross, Bankrupt No. 2407. The bankrupt was present and by at-

torney, Homer H. Freeland. No creditors were present or represented. No claims were proved and allowed. C. C. Woolridge was appointed trustee and the amount of his bond placed at \$100. The first meeting was then adjourned without date.

In the matter of Norman Rossell, Bankrupt No. 2417, the funds for the first meeting have been received and such meeting will be held at the referee's office on Jan. 22.

Jan. 14. On this day was held the first meeting of creditors in the matter of Thorblief F. Barnes, Bankrupt No. 2414. The bankrupt was present in person and by John M. Dunham, attorney. Hilding & Hilding were present for creditors. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Laverne N. Atwater was elected trustee and the amount of his bond placed by the referee at \$1,000. The first meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Ben Schechter, Bankrupt No. 2415. The bankrupt was present in person and by attorney, A. J. Cook. Hilding & Hilding was present for creditors. Claims were proved and allowed. Edward DeGroot was elected trustee and his bond fixed at \$1,000. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date.

In the matter of Northern Michigan Pulp Co., Bankrupt No. 2280, the trustee has reported an offer of \$3,025 for the 1398 tons of West Virginia coal located at Petoskey, and appraised at \$6,990. The coal is mine run quality. The date fixed for hearing and sale of such property is Jan. 25. All interested should be present at 316 Houseman building, Grand Rapids, at the time and date mentioned.

In the matter of Eden W. Booth, Bankrupt No. 2420, the funds for the first meeting of creditors have been furnished and such meeting will be held at the office of the referee on Jan. 28.

**How To Store Cord Wood Safely.**

Believing, evidently, that the unconsciousness in regard to coal supplies, an anxiety which persists in spite of the settlement of the strike, may result in increased consumption of cord wood, and that therefore dealers will be more fully stocked than usual, the National Mutual Insurance Association has issued the following precautions against fire to be observed in the storage of that fuel:

1. Site on which wood is to be piled and for not less than 25 feet on all sides should be thoroughly cleared

of all vegetable and other matter.  
2. The ground around the pile and in the aisles should be kept clean.

3. In planning location of wood pile, its relation to hydrants should be considered and piles and aisles so arranged as to facilitate the handling of hose streams.

4. Maintain a clear space of at least 50 feet (preferably more) between wood pile and store buildings or warehouses.

5. Wood should be neatly piled so as to avoid large air spaces between the sticks which would facilitate the spread of fire.

6. No wood pile should be over 16 feet in height, 8 feet wide or 100 feet long.

7. Aisles as wide as possible but not less than 15 feet should be provided between piles.

8. A monitor nozzle located centrally on an elevated platform and thus commanding all sections of the piles would be most desirable. This could be supplied by a 4-inch pipe (normally dry) with valve at yard main or at pump.

**Emulate the Hammer.**

The hammer is a knocker, but it is a constructive one. Its knocking seldom injures anyone.

Its work is a continuous drive; yet it never solicits subscriptions.

It sometimes possesses pull, but it does not depend on that entirely for its results.

Frequently it gets down to brass tacks.

When it sees an opportunity, it usually nails it.

It goes right to the point.

It strikes home.

Thomas W. Griffin.

Somehow or other a contrary person is much more satisfactory than a promising one.

**Van Dam**

**New PANETELLA**

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

10¢  
A RARE  
SWEET  
SMOKE

BLENDING AND MANUFACTURED BY  
**TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.**



### A Merchant's Fortune Lost "Playing Style."

A generation ago, a shoe business was started in the outlying district of one of our large cities. It prospered, and when the second generation came into activity, the business branched out and moved into "town" where several branches were opened.

Partly due to the times and (with dut regard to the truth) no less to smart operating by several sons of the founder, the business still prospered until the volume and the individuals responsible for building it were one of the outstanding successes of the country and widely quoted as such.

To-day, this business is a wreck and what a year or two ago was a big fortune on paper and in shoe stocks has been dissipated into the lap of the false god of Style-Overworked.

With a volume of sales running into the hundreds of thousands, this business to-day is in process of liquidation. The tale, briefly, is that the women's stock shows a loss of upwards of \$110,000 in liquidating in a few months. The men's stock, at the end of herculean effort to turn it into cash, has been sold down to less than \$10,000, with liabilities against it of upwards of \$60,000. Here is a total loss to the merchant in less than a year's time of better than \$150,000, and a loss to be absorbed by manufacturers of at least \$70,000.

And so we have the story of the loss of a fortune and the wrecking of a business built up from small beginnings of at least \$220,000. There will deservedly be great sympathy for this merchant when the facts become known. One of the first to play a fast style game, he quickly built a style business into great volume, with his stores crowded with customers who told their friends of the pretty shoes they bought of him. His fame for "smart styles" and medium prices created a big volume in a small space at a low overhead.

Every story has a moral. If a merchant doing a large volume and having more than a good turnover can lose a fortune in less than two years, how can a smaller average merchant hope to succeed playing the same game beyond reason? For nothing in the world of facts caused this merchant to lose his assets, save the gigantic accumulation of odds and ends and broken size runs of many lines of stylish shoes, which represented a paper fortune, but which, when sold, brought less than nothing on the right side of the ledger.

Style, we must have—but in moderation. Playing style exclusively and accumulating dead assets in odds and ends and broken sizes is played out as

a profit-making policy. It is becoming more and more admitted daily by good merchants. Buying four times a year and selling intensively what is purchased "between times" will, in the long run, make more money for merchants than daily picking away at everything that looks good at the time, with its always present danger of killing good styles not yet sold out clean.—Shoe Retailer.

### The Science of Store Management.

Old-timers in the shoe trade are going to Chicago Feb. 11, 12, 13 and 14, for their annual post-graduate course in all branches of the shoe business. The N. S. R. A. convention, exposition and footwear style revue at the Coliseum will be a great commercial school where thousands of shoe retailers will study the science of store management, the art of styles and window display and merchandising. The old-timers voice the underlying spirit of the convention:

"Learn by the experience of others. Know the reason for the success of some retailers and for the failure of others. You can't afford to use guesswork in budgeting your expenses. You can't afford hard knocks from experience. Build your store upon a rock and not on shifting sands. Go to all the sessions of the footwear style revue. Learn the latest styles there, and become an authority on correct footwear so that you can feature shoe models from that angle in your shop at home."

Efficiency experts say that a lot can be learned in four days, if the subject matter is presented in a vivid and catching form. Registration will be arranged this year so as not to take up too much valuable time. It will be handled from two oaths on each side of the convention entrance. Dictaphones will record the names and addresses of convention visitors as they pass into the hall.

The Harvard Bureau will be near the entrance. Business experts there will be waiting to talk over problems with shoe retailers. Many visitors will study their charts, which will show the average expenditures and profits of representative retail shops, sent in anonymously by their owners to the School of Business Research at Harvard University.

Plans for the convention exposition would indicate that the retailers are going to get their information under delightful conditions. The great hall with its brilliant Renaissance-Rococo background will resemble the scene of a Louis XIV fete in its smagnificence. The hundreds of booths will be uniformly maroon and green and yellow. An orchestra will be playing, and

around the 700 foot runway that will be suspended from the balcony, hundreds of graceful models will parade, exhibiting shoes from all of the seven leading markets of the country. This method of displaying the models will carry out the "Shoes for the occasion" slogan.

### Business as a Profession.

John Ruskin, referring to the five great professions in every civilized nation, says, "The soldier's profession is to defend it; the pastor's to teach it; the physician's to keep it in health; the lawyer's to enforce justice in it; the merchant's to provide for it." Ruskin thus gives business an important role among the leading professions.

We have made great strides from the day of the open fair when buyer and seller came together infrequently and barter was the method of business most followed. The increase in population, the greater complexity of society have intensified the principles of business and do indeed give it the aspect of a profession.

When we think of a profession, we think of action. If business is a profession, its enterprises should be militant and not complacent. The principles of business should be as closely studied as the annual profit sheet. Granted the proper principles and scientific management, profits will take care of themselves.

We are watching closely certain drifts in our industries in sections where certain types of industry have fourished for generations. There appears to be a breaking up and a moving into localities where greater economies are obtainable.

Only by constant action, constant research, the closest study and the most careful application, can business justify the title of a profession and take its place in dignity and in service with the lines that are more commonly thought of as professions.

This is an appeal for more pride in business, and a recognition that it is the backbone of the Nation's prosperity, deserving our best. No matter how dignified or how old a unit an industry may be, it may find the dry rot creeping in unless its management is militant and it is constantly seeking for new facts and new principles.

J. H. Tregoe.

### Economic Value of Speculation.

Out of the tendency toward specialization in modern industry there has developed the special function of risk taking. Everyone who buys something in the expectation of selling it later, either in the original or in a more finished form, assumes a risk. If he buys a commodity merely for the purpose of holding it for a higher price and not for the purpose of changing it into a more useful commodity or assisting in its distribution among consumers he is called a speculator. The speculator is a highly specialized risk taker. It has long been common for demagogues and others who have only half-knowledge of the intricacies of our economic mechanism to denounce speculators as a class as mere parasites. Yet speculation, within reasonable limits, serves a useful economic function. The speculator assumes risks which other-

wise would have to be borne by trade and industry, and in addition he helps to create a continuous market, without which modern business would be severely handicapped.

### Rest Room for Ladies.

The city or country seat merchant with a large farmer trade can increase his store service by the addition of a customers' rest room. After a long drive into town the customer is dusty and will appreciate a room where clean towels, brushes, etc., are kept for their convenience. Such anticipation of their actual needs make trading with that store a pleasure.

Any small room may be used or the corner of a large room transformed into a rest room. The room should contain wash basin, mirror, towels, shelf, clothes brush, shoe stand and brushes, chairs, etc.

An announcement of the installation of this rest room should be mailed to the trade and reference made it in other literature of the store.

An Irishman went into a church and fell asleep. The sexton aroused him and told him he was closing up. "What do you mean?" said the Irishman. "The cathedral never closes." "This is not the cathedral," said the sexton. "This is a Presbyterian church." The Irishman looked around him. On the walls were paintings of the apostles. "Isn't that Saint Luke over there?" he enquired. "It is," said the sexton. "And Saint Mark just beyond him?" "Yes." "And Saint Thomas further on?" "Yes." "Tell me," he said, "since when did they all become Presbyterians?"

The proprietor who doesn't have the good-will of his clerks seldom has the good-will of his community.

## Herold-Bertsch Shoes



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Light weight—  
roomy, comfort-  
able—low  
priced. Can  
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No. 804  
(black) or  
No. 808 (brown)

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Dependable H-B Dress and Service shoes for men and boys are made of ALL LEATHER, and all good leather, by skilled shoe makers of 30 years' experience. Good-looking, long wearing, quality to the last stitch. The steady sale, profit-building line for the Michigan shoe dealer.

## HEROLD-BERTSCH SHOE COMPANY

Grand Rapids, Mich.

### MacNider Destroys All Chances of Bonus.

Muskegon, Jan. 22—Hanford MacNider, of Iowa, former general commander of the American Legion, has made a display of his temper and, incidentally, made a fool of himself—also oblivion.

At a meeting of the Legion in Chicago, the other day, at which an alliance was formed with organized labor for the sole purpose of filching the National Treasury for funds, MacNider blew off the foam and hurled such epithets at President Coolidge and Secretary Mellon as "four flusher" and "gangster."

It is not known that any great shock was sustained by the eminent gentlemen named, but it is a matter of sensible knowledge that the cheap autocrat naturally "cooked his goose," although he is said to be radiant over the fact that organized labor pledged the Legionnaires its entire voting strength of four million, which, added to the same number of votes by Legion members, makes the carrying out of its political program "dead easy."

Two years ago we had something very much like this in Michigan, where the soldier candidate had too much to say about the actions of his superiors, and in the excitement attendant thereon, forgot to have his name inserted on the ticket. At least it looked much that way when the returns came in.

Organized labor never delivered any voting strength to anybody. The talk is always copious, but when the voter gets into the booth, he exercises the privilege of doing just as he pleases, and as his connection with organized labor is usually brought about through coercion, he likes to exercise the elective franchise without it.

Oliver Byron, a one-time noted American comedian, in the comedy of "The Senator," used to rise to oratorical heights and rave about "My Country! My Flag! and—an appropriation."

MacNider admits that his organization is the "one great, clean, strong American force, rising above all partisanship, fighting for ultimate good and—a BONUS.

And to show that he is a born diplomat, statesman, etc., he associates himself with a labor organization, which in no wise represents or respects any one of these excellent attributes, except possibly the last—graft.

As a result of his silly oratorical efforts the news from Washington indicates that his foolish epithets aimed at the President have started a "back fire," and that its effect on Congress has been such that there will be a strong fight put up against the bonus from sources heretofore reckoned upon as being favorable to its affirmative consideration.

A month ago it seemed certain that this measure would be easily passed over the veto of the President, if his action took that channel, but now doubt is expressed as to its enactment at all. The situation changed very rapidly after the ill-timed remarks of MacNider.

Sometimes in the heat of political campaigns the executive head of the Government has been criticized, but it has remained for this misguided young upstart to heap insulting epithets on the occupant of the White House.

Naturally it will prove his "swan song."

London, with a population of seven and a half millions, had twenty-six murders last year. Chicago, with less than half that number of inhabitants, produced 270 shooting fatalities.

In peace loving America any one who desires to do so "totes" a gun, and if he wants a whole arsenal he can easily procure additional equipment at any hardware store, pawn shop or from any mail order house.

The mail order houses particularly feature dangerous weapons in their

catalogues and advertising. In other words, they market revolvers everywhere, the United States mails carrying the purchases and the postman generally collecting the price C. O. D.

In England, and in fact in all parts of Europe, it is extremely difficult to procure firearms for either criminal or protective use, but in America any thug can purchase them galore.

The main cause of crimes is the carrying of revolvers and pistols by toughs and crooks, consequently crimes of violence flourish. Not only the deeds of the underworld are made easier, but unpremeditated crimes, the results of sudden fits of temper, are fostered by the handiness of a pocket death dealer, besides accidental shootings—the "didn't know it was loaded" kind—which we read about every day, are made possible, and the flaring headlines in the advertisements of the mail order houses of "Protect the Home," "Defend the Family" or "Become a Marksman" invite the younger generation to acquire these implements of death without any effort.

The police officials laugh at these invitations to invest in such playthings. They know that for the ordinary person, not skilled in the use of firearms, the idea of carrying a gun for safety is an absolute joke. A gun found in the pocket of a hold-up victim adds to his risk of certain death, because the thug already has the drop on his victim before he even contemplates his preparations for defense.

The traffic in firearms probably cannot be stopped altogether, but the Federal authorities can refuse to transmit them through the mails and a moral campaign of disapproval of such traffic features by mail order houses might do much more.

On January 29 the Grand Rapids, Grand Haven & Muskegon Interurban Railroad is to have a hearing before the State Utilities Commission in an effort to convince that body they should be permitted to charge higher passenger fares.

It ought not to be necessary to hold this hearing. If the interurban company courts suicide, why not let them perform the operation without taking up the time of the State authorities, for they certainly haven't one single excuse for existence.

Prior to the war the fare between Muskegon and Grand Rapids was 70 cents, and the company made some pretensions to giving service and comfort to its patrons. The track was well ballasted and its modern coaches clean. It was also run on steam railway schedules.

Now they are charging 3 cents per mile, or \$1.19 for this same service, provide old and uncomfortable equipment and abominable service, using a schedule of two hours between the two cities named.

How they can muster up sufficient courage to appear before any tribunal of right-minded men and ask for anything is what surprises their one-time patrons, who have long ago out-grown primitive transportation methods.

They should be encouraged in their efforts to secure higher fares, in which event proper and adequate auto bus service will be established, the traveling public's convenience will be taken into account, the equipment of the trolley line will become the possession of the junk dealer and the right of way revert to the public domain for better uses.

Sure! Give the G. R., G. H. & M. Railway unlimited powers to increase fares and decrease earnings. It is easily more humane to cut off the dog's tail at one full swoop of the cleaver than to amputate it by inches with a pen knife.

The announcement is made that the Czecho-Slovakia government has made its initial payment of its debt to this country, placing it on the honor roll with Great Britain. It required heroic sacrifices on the part of its people, but it shows a desire or at least an intent

to establish a credit among the solid and stable countries.

Some of our statesmen were disposed to deal more kindly with the Slavs by scaling down the indebtedness or canceling it altogether, but this proposition was indignantly declined with thanks.

The same solicitude for the establishment of credit by the French does not seem to prevail, at least not in France, though some of our practical-minded financiers seem to think that the French people ought to welcome an opportunity of negotiating an honorable settlement of some kind with Uncle Sam, and are inclined to believe that the tendency toward debt reduction by its statesmen is not shared by their constituency.

Perhaps French activity in military affairs, now that the world is safe for democracy, may have interfered with proper consideration of these "minor" financial details, especially as our own Government seems to be wrong about affronting France by assuming that she does not want to be approached as Great Britain was approached and does not intend to do as Czecho-Slovakia is doing.

Muskegon county supervisors have made an appropriation of \$10,000 to be drawn out of the pockets of its already overburdened taxpayers for the purpose of establishing a mode of "circulation" for its circulating libraries. In other words, to establish a system of delivery of books to the individual. All of which will be regarded as superb initiative, but tough on the taxpayers, especially when those to be served daily spin by the library buses in their automobiles on their way to the town moives.

Frank S. Verbeck.

It's the early bird that gets the worm. This is just as applicable to the drug business as it is to anything else.

### Expect Improvement in Notions.

Following a Fall that was unsatisfactory in many respects, the feeling in the notions trade is that the Spring will be a period of better buying. Retail stocks are held to be quite low, owing to the hand-to-mouth buying policies followed through the greater part of last year. Stocks in wholesalers' hands are said to have been liquidated, to a considerable extent, and the unsettling influences of price cutting is not expected to be the prominent factor it was in the late Fall. Buying for Spring so far, however, has not really begun, yesterday marking the first day when there was any sizable number of jobbers in the local market. The trade is taking steps to encourage home sewing as the logical development for increased notion sales.

### Flannels in Good Demand.

Flannels are active items in the Spring dress goods demand. The cutters have ordered a large yardage of them for dresses and skirts, and some of the mills have extended delivery dates. The over-the-counter demand promises to be strong and jobbers are getting busy supplying retailers' demands. High colors are favored, certain shades being in such request that in the dyeing schedules of the producers they have been noted as urgent. The flannels, it is pointed out, fit in very well with the sports trend and can be used for garments to sell at attractive prices.

Don't try to get the best of your customers, but try to get the best for your customers. It pays.

## FALL FLANNELS

Our Road Men are out with the New Lines of Outing and Dress Flannels for Fall Delivery.

### OUTING FLANNELS

- 27x36 in. Solid Colors. All Grades.
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### DRESS FLANNELS

27x36 in. Solid Colors and Heather Shades  
A splendid assortment in both widths.  
Be sure to place your orders early to insure early deliveries.

**Paul Steketee & Sons**

Wholesale Dry Goods

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### Trade Associations Disturbed by the Latest Ruling.

The correspondence between the Secretary of Commerce and the Attorney General concerning the statistical activities of trade associations is not of a character to encourage the associations to continue their co-operation with the Government in the collection and dissemination of trade information. The Attorney General's opinion is that an association may collect information with regard to production, sales, stocks, costs, and prices on closed transactions, but that such information must not be distributed among its members. It may, however, be transmitted to the Department of Commerce or some other Government agency, and through this medium be given to the general public.

Secretary Hoover in his letter to Attorney General Daugherty stated that associations will hardly go to the expense of collecting statistics if the only use that can be made of them is to transmit them to some Government department. "If this should happen," said the Secretary, "I fear that the efficiency of this department in carrying out the purposes set forth in the act creating it would be very greatly impaired."

The occasion for this correspondence was the recent decree of a Federal District Court in the Government's suit against the Tile Manufacturers' Credit Association of America in which the court restrained the association from distributing among its members information of the character referred to above. In commenting upon this ruling, the Attorney General challenges the prevalent idea that the exchange of this information among members of an association is lawful, if it is also given publicity through some agency of the Government. Unlawful restraint of competition, he says, arises from co-operation among the members pursuant to some positive or tacit understanding, and this co-operation is not affected by publicity. "Those who purchase the commodity," he says, "though fully informed as to the activities of the association, can protect themselves only

by an organization of like character, which, if it were lawful, is an impossibility on the part of the public."

Trade association officers are frankly displeased with the Attorney General's ruling. Their first objection to the requirement that they must pass all their trade data through some Government department before it may reach their own members is that such a process is likely to involve delay and red tape, with a bureaucratic veto as a possibility, and that the statistics which have been collected at much cost and labor are likely to grow "stale" before the Government sees fit to release them. The value of most trade data of this sort will vary directly with its freshness.

Moreover, the officers state that if publicity alone is an insufficient guarantee of the legality of association activities, as the Department of Justice maintains, they are unable to see why there should be so much insistence that all publication of such data should be through a Government medium. Association officers now co-operating with the Department of Commerce are desirous of continuing such activities along the lines which have been laid down by Secretary Hoover, and they are still hopeful that some satisfactory solution of the question raised by the decree in the Tile case will be effected though for the moment they admit that they are left at sea by the latest interpretation of the anti-trust laws.

William O. Scroggs.

### No Great Changes in Prices Likely.

A manufacturer with a nation-wide sales organization, who has been seeking to gauge the course business may follow during 1924, has arrived at the conclusion that only two developments are at all probable. There may be a repetition of the upward swing such as was noted during the first quarter of 1923, or the irregularity and hesitancy which characterized the last half of 1923 may continue for some months before full expansion is again resumed. In other words, business in the next few months may be a little more or a little less satisfactory than it has been during the autumn and

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winter, but there will be neither a boom nor a precipitate decline.

This view accords very well with the prevailing sentiment among other manufacturers and merchants and bankers. Even if the less favorable view should prove to be the correct one, it is believed that the downward trend will be so gradual as not to bring on a period of depression. On the other hand, the prevalent spirit of caution is believed to be sufficient to prevent inflation's gaining headway in the event that the trend should be definitely upward.

In the view of this manufacturer, conditions favoring somewhat lessened production during the early part of the year, with a general revival in the later months, appear to outweigh those conducive to full resumption in the immediate future. There are admittedly influences operating in both directions. Small stocks of goods in the secondary markets, easy money, high wages with nearly full employment, the persistence of the building boom, the steady inflow of gold, prospects of sensible tax revision and the dwindling chances of the bonus bill are all bullish factors, and their influence has already been apparent in the stock market, which frequently registers the trend in business a few months in advance.

Against these influences the manufacturer cites first of all the high production costs in this country as compared with Europe. He believes that the recent slump in foreign exchange will tend for the time being to stimulate foreign competition. Domestic competition, meanwhile, is also becoming increasingly severe. In spite of the general prosperity, many of the basic industries are not yet "out of the woods," as may be noted in the case of leather, rubber, wheat, petroleum, cotton textiles in New England, and machine tools. These conditions point to a continuation of caution in the matter of forward commitments, and such an attitude is not favorable to the rapid increase in business operations, though the general situation should remain satisfactory in spite of a slight slackening of pace.

William O. Scroggs.

**How They Win.**

Some men save money by spending it. Some men spend money by saving it. They save the wrong dollar, for the wrong thing, at the wrong time. You have seen it yourself. We can't learn anything from them except what not to do.

Look over the successful ones. They are the ones that interest us. Some of them made money in banks. One man started on a salary of \$8.50 a week—yes, it would buy more than than it does now—and became owner of a chain of retail stores reaching from coast to coast, all devoted to nickels and dimes. Some men made it in manufacturing.

All different? In a way. But note this: Every fortune founded on thrift was based on the unvarying practice of saving a definite sum, small or large, before any money was taken for personal use.

Soft money always breeds hard times.

**No Real Prosperity Without Sound Money.**

When you go to a surgeon to have an operation his method of treatment is based on his experience with similar cases. In many of our large law schools to-day the case system is used, by which the student learns his law from the study of actual cases bearing on the subject in question.

So it is matters relating to banking. We can only judge the present by what has actually happened in the past, and by applying the lessons of history. Every credit man, if he progresses in his work, learns sooner or later to classify his various problems under certain headings. He observes the same symptoms in the same cases, and his diagnosis is made along the same general lines as that of the lawyer or the physician.

So many people consider the present financial situation in Germany, with especial reference to the endless issues of paper money that are now flooding that country, a something absolutely novel, that an examination of the closest parallel that financial history affords to this situation may be of interest.

As is well known, one of the immediate causes of the French Revolution was the near-bankruptcy of the French Government, which was largely due to careless mismanagement and extravagant overhead. The rapid changes of administration which came to France from 1789 onward, while they were undoubtedly beneficial in other directions, did absolutely nothing toward improving the permanent financial status of that country. As early as 1789 the French government began issuing paper notes called "Assignats." As had frequently happened in the world's history, this unlimited issue of paper money was to be a panacea to cure all the existing

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troubles and in addition the French, who were then busy changing their calendar, their weights and measures, and numerous other things, thought they would reform the financial system of the world by this apparently novel method. More and more of the Assignats began to be issued. Nearly eight billions of francs of this kind of money was in circulation when, on May 10, 1794, the National Assembly voted a death penalty for anybody who would refuse to accept Assignats as the equivalent of specie. So many people were being executed in France just then that another excuse for killing them was hardly necessary; but it is needless to state that revolutions are not the best promoters of sound business.

The death penalty was afterward modified, but the flow of Assignats continued and brought untold misery and bankruptcy to thousands of honest trades people and small merchants all over one of the thrickest countries in the world. Incidentally, France was importing at that time large quantities of wheat from the United States, and the failure of the French to have any adequate means of payment was disastrous to a number of American merchants, some of whom were from Philadelphia, who were trying to do business with France.

It was a most pathetic comment on the principles of liberty, equality and fraternity which the French government was everywhere circulating that the gold coins with the hated head of King Louis XVI commanded a higher premium than the Republican paper money.

When Napoleon set out on April 23, 1796, to take command of the Army of Italy, the utmost efforts of the French Treasury could only provide him with approximately the equivalent of \$10,000 United States gold in coin, just as twenty-one years before, when the United States of America was inaugurating its birth with a float of paper money, the Congress in Philadelphia was only able to send \$2,000 in specie to the United States Army which was then endeavoring to conquer Canada.

The next step was almost as bad as the first, but drastic remedies are sometimes the only way to cure the patient. On May 21, 1797, all the Assignats and Mandats, the latter merely another kind of Assignats, were demonetized—with nothing to take their place. For the next two and a half years financial anarchy reigned in France, and the utter lack of any financial stability was one of the chief reasons for the confused political state of affairs in Europe at that time. These French wanderings from the straight and narrow path of sound business caused economic perturbations not merely all over Europe, but in much of the rest of the world. The Spanish

Government was obliged to throw open the ports of some of its American Colonies, which had not yet obtained their freedom, to trade with the United States, and this was the beginning of much important commercial development between Philadelphia and other United States seaports with the countries south of us.

Napoleon was away from France during a great deal of this time on his Egyptian campaign, and there seems to have been little, if any, attempt made to seriously grapple with the situation. In August, 1799, Napoleon came back to France. What happened next is well known. In November, Napoleon became traffic manager of over 30,000,000 Frenchmen. His first act, and one of the greatest things he ever did, was his promotion of Gaudin, who had already spent twenty-five years in the French Treasury Department, and who was thoroughly familiar with every phase of its operations, to be Secretary of the Treasury on November 24, 1799—a post which Gaudin held until the downfall of Napoleon in April, 1814.

Those of us who are in the banking profession know that the rehabilitation of a tottering concern, if skillfully managed, is a great feather in a banker's cap, but none of us have had a much harder task than did Napoleon and Gaudin. They immediately put France on a gold basis. They established the Bank of France on Jan. 18, 1800, with a capital of 30,000,000 francs, which had the Government behind it. It carried on a discount business, received deposits, opened current accounts, and issued notes payable to the bearer and at sight, many of its functions being somewhat similar to those of the Bank of England. The other banks which had enjoyed a right of issue either went into liquidation or were brought up by the Bank of France.

At no time in Napoleon's career did he ever cause to be issued a cent's worth of paper money that did not have its equivalent in gold at the Bank of France. Whatever crimes Napoleon may have been accused of there is no doubt that the example he set in banking was of the utmost use to contemporary Europe. For the first time in twenty years French national expenses and receipts balanced in 1801 to 1802.

In 1789, according to the great French writer Taine, the average French peasant, out of every 100 francs of net income, paid 14 francs to his immediate feudal superior, 14 more to the church, 53 to the King and had 19 for himself.

Hence the French Revolution.

In 1800, after Napoleon had taken charge of affairs, the same peasant paid 21 francs in all to the Government and had 79 for himself.

The devaluation of paper money in

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DETROIT



Russia during the last three years is of interest in this connection. In the beginning of 1918 Russia began to follow the same path that France was treading in 1789. Freedom and the rights of man were to be accompanied by limitless issues of paper money, but fortunately for Russia, she only had about four years of it.

Just as a certain period of time is allowed for the crisis in pneumonia and other diseases, it would seem as if a period of four to five years is the maximum that any healthy country can stand of unlimited and unsecured paper issues. The devaluation process began in Russia in 1922. We learn from a gentleman who is extremely familiar with affairs in that country, and who is the only American citizen who was an officer in a Russia bank before 1918, that a ruble in 1922 equalled 1,000,000 rubles of 1921. In 1923 one ruble equalled 100 of the rubles of 1922. The Russian envelopes that came in 1921 with several trillions of stamps on them are now succeeded with two little pale blue stamps, that show that the country of the Czars is slowly but surely back to normalcy.

It is not the business of bankers to prophesy, but what happened in France and Russia may not be without some bearing on what may happen in Germany.

#### Matches and Smoking Lead in Fire Losses.

A recent tabulation shows at once that the most serious originating cause of fire in department stores was matches and smoking. To what already has been endlessly reiterated about America's principal fire hazard little can be added here. Even with the strictest enforcement of rules against smoking by employes—except, perhaps, in some designated and carefully safeguarded place—there remains the problem of the occasional customer who may enter the store with a lighted cigarette or cigar. Where city ordinances prohibit smoking in these circumstances, it is easily solved; elsewhere, every department store itself should discourage the practice by posting prominently—and courteously calling attention to them, if need be—"No Smoking" signs.

Second only to matches and smoking as a fire cause was stoves, furnaces, boilers and their pipes. This hazard, of course, is related both to installation and maintenance of heating plants. To begin with, the furnace room in department stores should be completely isolated from the rest of the basement by fire-walls and approved self-closing hollow metal or metal-covered doors. Where ample ground surrounds the store a separate fireproof building to house the furnace will provide the greatest safety. All woodwork in the immediate vicinity of furnaces and pipes requires proper shielding, either asbestos or metal being suitable for the purpose. The pipes themselves should be insulated, not alone for safety but to conserve heat by preventing wasteful diffusion. The furnace ought to be periodically inspected for defects and the attendant, whether a janitor or other employe, should understand fully the dangers of overheating. Such warnings as

these seem, perhaps, childishly cautious, yet the record stands as proof indisputable to the contrary.

Electricity, misused, was responsible for a fire waste of \$1,024,050, notwithstanding the abrupt decline in the loss from this factor in 1921 over the two previous years. It is possible, even probable, that two or three large fires in 1919 and 1920 swelled the total, and that the aggregate, therefore, does not represent a steady procession of small losses, which would be the more alarming situation. The hazards of faulty wiring and of heedless use of electrical appliances must be evident to department store proprietors. Probably, too, misuse of ordinary light dropcords figured to no small extent in the electrical hazard. Worn and broken insulation of cords, combined with bad splicing, are dangers so real as to make advisable the limiting of their use to strict necessity. Overloading of circuits, too, is something to be avoided, particularly in the electrical department where scores of lamps are simultaneously lighted. Other electrical hazards are the employment of makeshift fuses after proper ones have burned out, unguarded paper and cloth light shades, and temporary wiring used for running electrical toys, for illuminating Christmas trees and for special displays. These changes and alterations in all cases should be made by a competent electrician.

Unfortunately, the loss officially attributed to incendiarism probably does not tell the whole story. Underwriters well remember that the slump in business which began late in 1919, and continued for at least eighteen months, was marked by more than a few fires of "mysterious" origin.

To arson probably can be ascribed one of the most disastrous department store fires of recent years, occurring in Hartford, Connecticut. Due to the presence of large open areas, and of unprotected stairways and elevator shafts, the flames spread rapidly and involved adjoining buildings. The store itself was of rambling construction, consisting of several independent structures opening into each other, all unsprinklered. The loss reached \$750,000, and it is the opinion of inspecting engineers that a sweeping conflagration was averted only by the hard work of the fire department. This fire, too, furnishes another demonstration—they are presented daily—of the injustice of permitting unprotected structures to continue to menace individually safeguarded property, such as were some of the exposed buildings in this case.

When a lighted cigarette was dropped at a switch half way up the Mount Beacon Incline Railroad, in the Hudson highlands, it caused a fire which laid waste 250 feet of the roadbed and marooned more than 1,000 persons on the summit of the mountain. It was feared for a time that the flames would destroy one of the cars, thus breaking the cable and releasing the other car to plunge down the tracks of this longest incline railway in the world. Fortunately, however, before such a catastrophe occurred the fire was extinguished.

#### The Gold Output.

While gold production in the United States during 1923 was about 5 per cent. greater than in 1922 and was the largest since 1919, according to figures recently made public by the Bureau of the Mint, the output was nevertheless only about half that of the record year 1915. The slump in gold production immediately after the war was so pronounced that a movement for a subsidy for gold mining was inaugurated in the gold mining States and attracted much attention at Washington when members of Congress from the West championed the measure. The gold mining industry was depressed on account of the high costs of production and the low purchasing power of gold at the time

when prices were at their post-armistice peak. This situation has since been somewhat corrected by the recession in prices, which obviously enhances the exchange value of a given quantity of the metal. The slump in domestic production meanwhile has been more than offset by the huge imports of gold into this country. What is needed just now, so far as the United States is concerned, is not more production but a more equalized world distribution.

#### Tit For Tat.

Manager: I'm sorry I ever hired you.

Salesman: You ought to be. You have cheated some first class store out of an A One salesman.

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## The Michigan Retail Dry Goods Association

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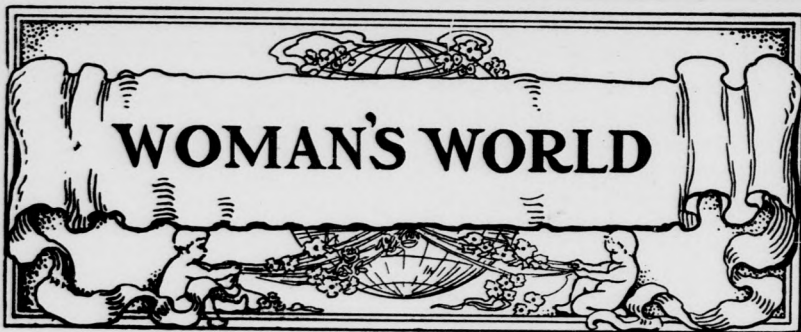
GRAND RAPIDS MERCHANTS MUTUAL FIRE  
INSURANCE COMPANY

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg.

Grand Rapids, Mich.



### "Little Buts" Spoil Pleasure For Self and Others.

Written for the Tradesman.

"Slang is bad, and swearing is worse; I know that," said Bobby, "but I get more tired of little 'buts'."

"What in the world do you mean by 'little butts'?"

"Why, little picks."

"I'm afraid I don't know 'little picks,' either."

"Why, haven't you noticed? Mother always does it; she's done it for years and years—ever since I was born, and I dare say long before that. It's a habit. I have spoken to her about it, but it doesn't do any good; she even gets mad when I speak about it. I think she knows it's a habit and doesn't like to have me call attention to it."

Bobby is ten. He is a wise and rather solemn little owl, with a vocabulary beyond his years. And quite a philosopher, too; appallingly observant, and candid in his remarks.

"I've known your mother many years, Bobby; longer even than you have. But still, I don't know what you mean by 'little butts.'"

Bobby looked up at me with an incredulous expression.

"Well," he said, "if you haven't noticed that I don't see how you can think you know mother very well."

"Perhaps I shall remember if you remind me. I am very fond of your mother, and—"

"Don't you think I am?" he demanded, with a kind of indignation. "But you can love a person very much and still see their defects. Anyway, that's what mother said to me this very morning. That's what I mean by 'little butts.'"

"Oh, I guess I know what you mean," I said, and tried to change the subject. But Bobby wouldn't have it. "Sometimes I call them 'little strings,'" he said, "but mother said that was slang; so I use that one only to myself. And to you—you're not so particular about slang."

"'Little strings?'" I was puzzled again.

"Why, you know—everything with a string on it. 'Yes, Bobby, you can go; but—' 'Those are lovely flowers, but—' 'I had a beautiful time, but—' Mother never enjoys every single bit of everything."

Then I did change the subject; for I perceived that Bobby had observed the distinguishing characteristic of his mother.

They always do, I thought. We don't fool the children much about ourselves. But not all children are grown-up or so candid in their description of what they see.

Bobby's mother is one of those women who simply cannot see anything without finding some little flaw in it. And the little flaw, real or imaginary, must be spoken about. I am rather used to it now; but even yet it requires an effort; and the result after all is something spoiled.

I always dread to meet her with any sort of new gown or hat. Like most other women, I like my own taste, but no matter how much pains I have taken or how well satisfied I am with the result I know that Bobby's mother will find some fault with it. Not a serious fault; just a little one. Just enough to spoil my pleasure, and make the hat or the gown just a little bit less satisfactory to me than it was.

You all know such women—and very likely such men, too.

"Let me fix your hat, my dear," she will say, and give it a twitch or a pull or a shove. "You do not seem to have quite the knack with your hats."

"That is a lovely dress, but it would be so much more becoming if it were just a shade darker, or if the sleeve were just a trifle wider, or narrower, or longer or shorter, or trimmed with this or that or the other thing. Anyway, not just as it is. I do wish I could go with you when you get your gowns."

Not exactly those words, but that idea.

For a long time I thought I was the only person who missed her complete approval by so narrow a margin; but presently I found that the trouble was not with me, but with her. Dozens of other women have spoken to me of their dread of appearing before Bobby's mother and invariably undergoing that destructive examination.

The funny thing is, too, that the gown or hat that she approves of or that you have already altered in some trifling way to meet her criticism probably will be disapproved of the next time she sees it. I can almost count the occasions in all the years since I have known her when she gave unqualified approval of anything.

She does not denounce; it would be a relief if she did sometimes. As Bobby said so sagely, she "only picks." Her approval always has "a string to it." And, as Bobby said, it is a habit which spoils not only the pleasure of other people, but her own, by the never-failing flow of "little butts."

Prudence Bradish.

(Copyrighted, 1924.)

To gain respect for law, land in some remote "boom camp" where there is no law.

### Is There Room for Another Magazine?

Grandville, Jan. 27—Is there room for another magazine?

The sum of \$25,000 has been set aside by the Chicago Tribune and New York Illustrated News for a name for the new magazine they are about to launch upon a suffering public.

The news stands are to-day piled high with magazines, both weekly and monthly, and still the tide drives on adding a mass of slush, gush and positively immoral publications that would better adorn the ash heap than a place on the counter of a respectable dealer.

If fifty per cent. of the magazines were given to the flames the country would be better off, the morals of the rising generation would be benefitted and there would even then be no lack of reading matter for all, from childhood to old age.

Do we need another magazine?

Easily answered. Yes, we do, providing such publication caters to the well being of society, but if it is to add new filth to all that has gone before then we say NO with a big N.

A new magazine, a weekly expounder of honesty, charity, dealing in homey stories and articles that appeal to the best there is in human nature, will prove a success from the start, and there is a big vacancy yawning even now for that class of publication.

There are plenty of magazines on the market which are in no sense valuable to anybody save their owners. There are plenty of magazines which appeal to the lowest instincts of our natures, magazines which, by alluring pictures and enticing narrative, cater to the lower man, unfit to come into the family circle, yet such debasing publications are broadcasted throughout the land in a most amazing manner consistent with ideas of Christian character and decent manhood and womanhood.

It is claimed that a certain class of moving pictures are of a debasing nature and should be suppressed. If this be true then how much more should we expend our just indignation against the many illustrated monstrosities which besmear the pages of "first class" magazines and even find their way into the Sunday newspapers of the day.

This new magazine so soon to be launched is to have original stories by the world's greatest authors. All of which sounds well, yet even this assurance does not promise freedom from smirch and undesirable shreds of fiction unworthy a place on the family table.

Of one thing this new candidate for public favor should assure the reader and that is an absence of long drawn out sketches which, although covering many thousands of words, could and should be told in less than half the space. Redundancy is the lame spot in the fiction of our magazines of today. A new aspirant for public favor should cut out long-winded articles either in song or story.

Big names are all right under certain conditions, yet such names when they are used to cover up a lot of useless verbiage in the short story are a nuisance hard to be borne.

I sometimes think I should like to see a magazine which published stories by unknown writers, each and every one of which had been rejected by highbrow editors at least half a dozen times. I doubt not there are enough of such with talent to spare which would prove good reading to a public swathed to repletion in big name productions both on the magazine and newspaper page.

Another important item is the length of the short story.

A story is not "short" that covers more than 3,000 words. Beyond that interest lags and strength of plot and character is sacrificed.

What is a name? A rose by any other name would smell as sweet. Now perhaps you believe that, and yet I wish to say right here that there is more in a name than most people

imagine. A humble scribe once wrote a sketch entitled "Old and in the Way." You have all heard that sentiment and know what it means. Even poets have given it the benefit of their muse. Do you imagine for a moment that the title is one to catch the publishers eye? The little story in question went out nine times, and failed of making a landing. What was the matter? Not in the construction of the story, but in the name.

Changing the title to "Grandma Seeks a New Home," the story landed the first time. Hence I say there is much in a name which may make or break an author or publisher. No doubt the launchers of this new magazine, for the name of which such a grand prize is offered, understand the true significance of a name.

Again we ask, Is there room for a new magazine?

Truly there is if the right name is secured for the child. And what shall the name be? What indeed? It should indicate the character of the publication in a manner so distinctive as to leave no doubt in the minds of the people as to its meaning.

Rightly considered there is great need for a new, wholesome weekly which will appeal to the heart and hearthstone of every family under the American flag. If the new magazine starts right, with the words, "Be honest" nailed to the mast head, with no sketch longer than 3,000 words, many far less, then the prospect for abundant success is assured.

Old Timer.

### Opinion of an Expert.

Absolute knowledge I have none,  
But my aunt's washerwoman's son  
Heard a policeman on his beat  
Say to a laborer on the street  
That he had a letter just last week,  
Written in the finest Greek  
By a Chinese coolie in Timbuctoo  
Who said the niggers in Cuba knew  
Of a certain man in a Western town  
Who got it straight from a circus clown  
That a miner in the Klondike had the  
news  
From a gang of South American Jews,  
Of a certain man in Bamboo  
Who said his brother quite well knew  
A swell society female rake  
Whose mother-in-law would undertake  
To prove that her seventh husband's sister's  
niece

Has stated in a printed piece  
That she has a son who has a friend  
Who knows when the sugar shortage is  
going to end.

### Oh, Horse.

Oh, horse, you are a wonderful thing  
No buttons to push, no horn to ring,  
You start yourself, no clutch to slip,  
No spark to miss, no gears to strip,  
No license buying every year,  
With plates to screw on front and rear,  
No gas bills climbing up each day,  
Stealing the joy of life away,  
No speed cops chugging in your rear,  
Yelling summons in your car,  
Your inner tubes are all O. K.,  
And thank the Lord they stay that way,  
Your spark plug never makes us cuss,  
Your Klaxon never makes a fuss,  
Your frame is good for many a mile,  
Your body never changes style,  
Your wants are few and easy met,  
You've something on the auto yet.

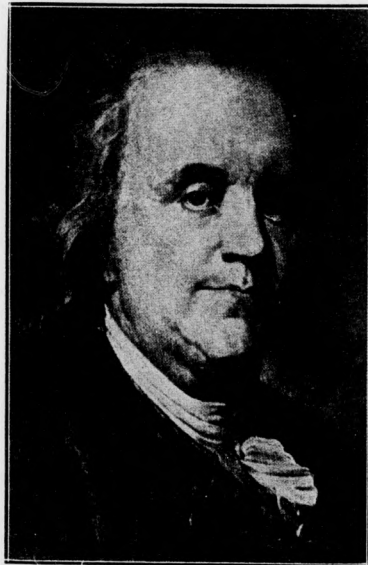
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Are you getting the benefit of the Mutual Saving on your

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LANSING, MICHIGAN

AN AGGREGATION OF MILLION DOLLAR MUTUALS



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.

#### Crystal Necklase For Spring.

Colored crystal necklaces are being shown for Spring by the leading novelty houses, executives of which see no falling off in their popularity. They hold that the vogue of the low neck will still be strong, rendering the chances for necklaces of this type rather favorable. The trend is, however, away from the tasseled variety, which is said to be passe. In those featured by one leading wholesaler the beads are of the square, round or combination varieties. Some have metal inserts of gold or silver effects that are described as the latest of the Czechoslovakian imports. The necklaces wholesale from \$4 per dozen up. Clasps and cabochons for dress garniture in Oriental patterns are coming back into favor, this wholesaler also said.

#### White Shirt Still Leads.

While strong efforts have been put forward to create a vogue for novelties in shirts, including new striped effects and some of the solid colored garments, the white shirt seems to be still leading in favor. This, it is said, is partly due to the large stocks of the white shirts that are available in the market and will have to be absorbed before the other types can make headway. There is also the resistance on the part of the retailer to carrying the larger stocks which the novelties make necessary. The white broadcloth shirt in particular remains a foremost seller. Oxford shirts are likely, it is said, to stand out in the later season demand. Additional orders for Spring delivery generally are coming in slowly.

#### Offers an Unusual Stocking.

Realizing the necessity for a practical silk stocking for misses and small women to sell at a popular price, a prominent hosiery manufacturer has put on the market a "number" which is said to fill this need very acceptably. It is constructed on the same lines as women's hose and has all its features. The new stocking is made on fine gauge machines and has a splendid, properly-shaped leg and snug-fitting ankle. The foot sizes range in half sizes from 7 to 10, and the lengths of the leg vary in proportion to the foot sizes. The body of the stocking is made of pure thread silk, and in wearing quality, elasticity, etc., it is said to be the equal of women's goods that sell at higher prices.

#### Questions Large Carryover.

The familiar argument of a large carryover of men's clothing, either from last Spring or the Fall, is disputed by a well-known mill executive. Despite the unfavorable selling weather during both of these periods, this man said he believed stocks in both retailers' and manufacturers' hands are adequately described as being low, all things considered. Retailers, he said, were quick to sense the slowing up last year and canceled what merchandise they thought they could not sell. Manufacturers went slow in new production and reduced their orders with the mills, so that, according to this version, they are fairly well situated. Concessions moved the stocks they did have and retailers were able to offer decidedly attractive values in their clearance sales. "I think the carryover stories have been worked to death," was the executive's summary. "There may be, rather, something like a shortage of goods during the Spring."

#### Value of Tropical Cloth Lines.

A discussion is being carried on in the garment trade over the real value, either to the manufacturer or the retailer, of the tropical cloth lines. Opinion seems to be sharply divided on the question. Many claim to see nothing of general advantage in these early lines. They say, that often as not, there is little in them for the manufacturer, while the retailer may have to carry them until the new Spring merchandise comes in, when the early garments will have lost the freshness of their style appeal. It is said by others, however, that the resort goods are of importance in that they serve as an indicator of the new trends and that for some stores, with a certain clientele, they are a necessity.

#### Novel Belt Buckles Sell Well.

A firm that makes a specialty of novelty jewelry for souvenir and other purposes is now having considerable success with sport belt buckles of the slide fastener type. The buckles are in the form of pronounced oblongs, measuring three inches in length and about five-eighths of an inch in width. They are made of bronze, both with and without colored enamel finishes, and bear on them in block letters the name of the resort at which they are sold. Bearing the names of various schools and colleges on them, they have taken well with young women, being worn by them in many cases with narrow sport belts in gymnasiums and while playing golf or tennis. Together with a loose fitting, half-inch cowhide belt, buckles can be retailed profitably at \$1.50 each.

#### Spring Ribbon Orders Growing.

Rather satisfactory orders for ribbons are being booked by men now on the road, according to wholesalers here. "While the volume could be larger without causing undue strain on manufacturers," said one seller yesterday, "the business being booked from the stores is proving in some respects a pleasant surprise. The retailers apparently are realizing to a larger extent that a good turnover in ribbons may be obtained if they are properly featured." The millinery trade has done some buying and is expected to cover still further, as varied ribbon adornments for Spring hats are the vogue. Garment cutters, however, have not purchased as yet to the extent expected. Staple narrow goods provide most of the yardage sold. Some of the fancy wide novelties are receiving attention.

#### Improving Knitted Dresses.

In the new lines of knitted sports dresses for Spring which promise to have a big vogue, manufacturers have made efforts, which they describe as successful, to remove the objections raised to these garments in the past. Heretofore, the dresses have tended to sag and get out of shape, thus detracting considerably from their appearance. One manufacturer here, for example, is knitting the dresses on machines originally designed for producing fine silk sweaters. The closer stitch of these machines, it is claimed, gives a firm yet elastic construction and combines the advantages of both knitting and weaving.

#### How Satsuma Became Known.

The satsuma is a good orange and its growing popularity is well justified but the satsuma probably would have been unknown to the orange-eating public away from the Gulf coast if it had not been well advertised. When an article has proved merit and then is introduced to the public through an extensive campaign of newspaper and trade publicity its sale is assured. It was so with the satsuma.



### FIRST SHOWING FOR 1924

January 28th to February 23rd

Criterion Trimmed Hats  
 Wolverine Tailored Hats

And an unusual and Complete Assortment of Shapes, Trimmings and Novelties.

Also Popular Priced Trimmed Hats

Your inspection of our line will be greatly appreciated.

Yours truly,

**Corl-Knott Company**  
 GRAND RAPIDS, MICH.

## The Dry Goods Market Jan. 21, 1924

SINCE the Government Report showing the Cotton crop to be about 10,000,000 bales, speculation advanced prices to about 37c. However, mills owned cheaper Cotton which they have been working on, and are pricing finished goods accordingly.

Everyone realizes that the consumer is not willing to pay advanced prices, hence the mills have not purchased Cotton on the high market. This has caused a sagging tendency in Cotton which has slipped back to less than 33c.

Cotton goods are still being sold on a basis of 25c to 28c even for later Spring and Fall delivery.

We advise the purchase of an equal amount of merchandise when priced at or near last year's prices, but where you are asked large advances we suggest that you cut your purchases down in proportion to the amount of advance over last year.

Silk and Wool are steady and prices are fairly reasonable and on about the same basis as last year.

These conclusions have been reached by our buyers who have just returned from Market after making a thorough survey of it.

Owing to favorable purchases we are now offering through our salesmen a very complete line of good merchandise priced Right.

*In 1924 Depend on Us*

**GRAND RAPIDS DRY GOODS CO.**

Where Merchandise and Prices Are Right.

### Right of Lessee Merchant To Make Alterations.

A very important point for the retail merchant to have in mind, when entering into a lease of business premises, pertains to his right to make alterations in the room, building, or structure that is leased. This point is one of especial importance where the terms of the lease is for years, for as time goes by the merchant may encounter many good reasons why alterations would add to the value of his possession.

For example, he may be allowed to sublet by the terms of his lease, but perhaps his prospective tenant may desire certain changes in the room or building to be occupied, and lacking the right to make such changes, the merchant may lose his opportunity to acquire a good tenant. Again, the merchant himself may desire to change his form of business, but this might be well nigh impossible without first making necessary changes in perhaps the walls, arrangement of the space, or front of the structure, so if he does not have this right the value of his lease may be materially affected.

For regardless of the merchant's necessity or wishes, generally speaking such a tenant does not have the right to make any material alterations, in a building or structure leased, unless he can gain the consent of the landlord thereto. It follows, then, that the question of incorporating such authority, within reasonable bounds, within the lease when it is entered into becomes one worthy of careful consideration by every prospective tenant. The possible danger in entirely overlooking this phase of leasing business property is illustrated in a great number of well considered cases, of which the following are fairly representative.

In one case a business man entered into a lease of a two-story brick building. The lease was for a term of five years, with the privilege of a further extension of three years after the expiration of the five-year period, and with the privilege of a further extension of ten years after the expiration of the three-year period. In fact, the lease carried with it the privilege of occupation, providing the business man desired it, for a period of eighteen years.

The business man occupied the premises eight years, and as the time approached for him to exercise his further option for an additional ten years, he, it seems, secured a very desirable tenant for a part of the building. This tenant, however, declined to take the premises unless certain material alterations were made. The prospective tenant desired to put in a new front of tile, change the floors throughout, and also tile the walls and metal the ceiling. The business man had made no provision in his lease for material alterations, and he hesitated, it appears, to take the premises for the additional ten years unless he could place himself in a position to secure the tenant he was negotiating with.

In this extremity the usiness man brought an action against his landlord in which he attempted, among other things, to compel the landlord to permit the desired alterations. In this, however, he was unsuccessful, the

court holding that in the absence of a provision in the lease to the contrary the tenant would not be allowed to make any material alterations in the building. On this point it was said:

The doctrine seems to be well established that a tenant cannot, without the consent of the landlord, make material changes or alterations in a building to suit his taste or convenience, and, if he does so, it is waste; and any material change in the nature and character of the building made by the tenant is waste, although the value of the property should be enhanced by the alteration.

Of course, in this connection alterations should not be confused with repairs, for in a long-term lease it is usually the duty of the tenant to make necessary repairs so that the building may be returned to the landlord in like condition as when taken. Material alterations, on the other hand, mean any permanent structural change made in the building. This may be illustrated by taking a few examples.

In one case the altering of a frame store building so that it could be used as a moving picture theater was disapproved. The alterations consisted in replacing the floor, taking out the store partitions and building a new and different front to the building. And in a number of cases the taking down of partitions, and erecting other permanent partitions, or the making of doorways through walls, has been declared **outside the power of the tenant** in the absence of consent from the landlord.

Of course each case of this kind must necessarily be decided in the light of the particular facts involved, and for this reason the subject cannot be disposed of by the statement of a hard and fast rule. However, it is plain from the cases noted that the merchant in entering into a long term lease of business premises may do well to protect himself on this point when the lease is being drawn.

At least he should reserve to himself the right to make necessary changes in front and rear, and perhaps the side, depending upon the location of the property and the kind of structure thereon, to enable him to perhaps take full advantage of his lease in the event he desired to sublet or change the nature of his business. And while, upon occasion, the nature of his business, or the circumstances surrounding the entering into the lease may give him the right, yet unless he is very sure on this point, it will usually pay big dividends, in the form of insurance against after dispute, to have alteration rights plainly written in the lease.

Leslie Childs.

### American People Disgusted With the Political Trixters.

Grandville, Jan. 23—The party that is right is always sure to triumph in the end.

The Republican party, formed in the fifties to resist the encroachments of slavery, failed in its first election of a National character. Its candidate, Fremont the Pathfinder, went down to defeat, yet the principles of his party were eternally right, hence at the next election, with Abraham Lincoln at the head, the anti-slavery hosts won a signal victory, and thereafter won many victories for the rights of man.

It is a known fact that no party prospers long which caters to prejudice and sacrifices honesty to forward party success.

In the case of parties as well as individuals, honesty is the best policy.

Admitting that the best of men and parties sometimes make mistakes the fact still remains that right actions in the end carry the day.

Coming down to the present hour, what do we see?

In Washington, at the head of the National Government, a majority party in the throes of helpless imbecility because it fears to do right.

There are men who think of party before country. Such men are in every party organization, those in the Republican party to-day withholding their aid to right doing for fear of losing votes. The Democrats are scratching around to find some excuse for opposing the Mellon tax reduction idea, not realizing that every hindrance they cast upon that beneficent measure will redound to the eternal injury of their party in the next election.

Dare to do right is a slogan worthy of remembrance when National legislation for the benefit of the people comes to the front. The people regardless of party are behind the Mellon plan, and it is going through despite the petty opposition of political cravens who misrepresent their constituents in the halls of legislation.

In war time partisan foolishness was, in a measure, lost sight of, but since the beginning of the reconstruction period there are enough members in opposition to the enactment of even the most necessary laws, aided by political bushwhackers of the La-Follette type, to endanger the very future of popular government.

Strange how simple men are who fear for their party's prospects if they dare encourage right doing on the part of the opposition.

It is plain to every man of judgment that the subject of taxation is the one uppermost problem to be solved in the immediate future. Whoever opposes this reduction, no matter what the excuse for so doing, signs his political death warrant.

There are Democrats wise enough to understand this and who will support the Republicans in carrying out the Mellon plan. This subject of taxation ought to be settled and out of the way before the next general election.

If new plans not in harmony with the Mellon plan are brought forward they will have hard sledding unless all signs fail. However much party fealty may be necessary to carry on, there is such a thing as going to extremes.

The Secretary's plan is simple, plain to understand, and impregnable, so far as the people see it to-day. Seeking a plan of their own, the Democrats may succeed in throwing dust in the eyes of the voters, but this is not likely, and the more sensible men of that party know this to be so.

Democrats and Republicans should stand together on the reduction of taxation. That taxes are enormously high, that states and even towns are on the verge of bankruptcy in some cases cannot be denied. It is high time the lines were drawn taut and a new era of economy brought into existence. The party of economy will win the next election.

Politicians who care more for holding office than for the good of the country are worse than traitors and should be promptly relegated to private life.

Senator Couzens' tilt with Secretary Mellon has brought the ex-mavor into the limelight, with no more effect than to fire a squirt-gun at Niagara Falls in the hope to subdue and rival that torrent. The people, taxed as they are to the limit, do not care for bits of buncombe from cheap politicians of the Couzens ilk. This hiring a hall to debate whether we shall give the Nation relief is arrant demagogism and has in no way helped the Senator in the estimation of sensible people.

Plain, honest, hard-headed common sense is what is needed in Washington to-day. The more buncomb and bombast, the technical excuses to avoid doing the right thing, is making Congress a laughing stock among sensible

people, and a surprise party awaits some of those fellows when the next election comes around.

Reduce taxation, bring the Government back to pre-war days of expense accounts, and make honest laws for an honest people to live under, is the desire of every man, woman and child in America. The party which can do this, and shows works meet for repentance for past hilarity, will be the one to cop the vote of the American people at the elections next fall.

The Republicans being in have the laboring oar and must needs be careful how they play with patience of a people, long uneasy over being systematically robbed on every hand.

The Democrats, to get in, must offer something better than mere opposition to Mellon's plan of tax-reduction, something to build up rather than to tear down. Old Timer.

### Tribute To Man's Truest Friend.

One of the most beautiful tributes ever paid to a dumb animal came from the lips of the late Senator George Vest. The occasion was a trial over the killing of a dog, which was held in a Missouri town when he was a young lawyer.

Senator Vest appeared for the plaintiff, while the late Senator Francis M. Cockrel, then a country practitioner, represented the defendant.

Young Vest took no interest in the testimony and made no notes, but at the close of the case arose, and, in a soft voice, made the following address:

Gentlemen of the Jury: The best friend a man has in the world may turn against him and become his enemy. His son or daughter that he has reared with loving care may prove ungrateful.

Those who are nearest and dearest to us; those whom we trust with our happiness and our good name may become traitors to their faith.

The money that a man has, he may lose. It flies away from him, perhaps when he needs it most. A man's reputation may be sacrificed in a moment of ill-considered action.

The people who are prone to fall on their knees to do us honor in success may be the first to throw the stone of malice when failure settles its cloud upon our heads.

The one absolutely unselfish friend that man can have in this selfish world, the one that never deserts him, the one that never proves ungrateful or treacherous, is his dog.

A man's dog stands by him in prosperity and in poverty, in health and in sickness. He will sleep on the cold ground where the wintry winds blow and the snow drives fiercely if only he may be near his master's side.

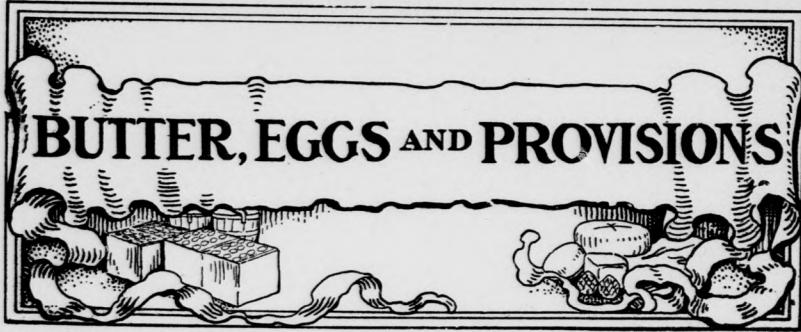
He will kiss the hand that has no food to offer; he will lick the wounds and sores that come in encounter with the roughness of the world. He guards the sleep of his pauper master as if he were a prince.

When all other friends desert, he remains. When riches take wings and reputation falls to pieces, he is as constant in his love as the sun in its journey through the heavens.

If fortune drives the master forth an outcast in the world, friendless and homeless, the faithful dog asks no higher privilege than that of accompanying him, to guard him against danger, to fight against his enemies.

And when the last scene of all comes and death takes his master in its embrace and his body is laid away in the cold ground, no matter if all other friends pursue their way, there by the graveside will the noble dog be found, his head between his paws, his eyes sad, but open in alert watchfulness, faithful and true even in death.

When he concluded his remarks there were but few dry eyes in the audience. The case was submitted without further argument and the jury promptly returned a verdict for the plaintiff.



### Trial and Tribulations of the Live Poultry Merchant.

Commission merchants in all lines of trade have been the target of their customers for criticism, most generally of an unfavorable trend. Receivers of live poultry have proven no exception to this general rule, and if the truth is told, I am certain to condemn those merchants in live poultry for not rising above some of their petty jealousies, and a correction of their improper methods, while I must at the same time defend them against certain unwarranted and untrue allegations.

Probably the most destructive force at work in the live poultry trade is the constant undercurrent of destructive criticism which is not offset by the small amount of constructive criticism occasionally given. When I came to New York to assist in the work of the short-lived National Carlot Live Poultry Shippers' Association, it had been drummed into me by a number of shippers that commission merchants in West Washington Market as a class were so crooked that I honestly felt unsafe even in broad daylight. As weeks grew into months and my contacts with these men became closer, there began to be a question in my mind that they could be quite so dishonorable as I had been led to believe. We do have firms in this market whose reliability I seriously question: but they are in such a minority that the shipper is protected from them almost by the law of average; that is, the probability of his shipping to an unreliable firm is so small as to be almost negligible. By unreliable is meant those firms who might return to the shipper less than the amounts actually received for the sale of his poultry; or whose management would sanction crooked work on the part of their scale men or other employees. It is understood I refer specifically to live poultry commission merchants of which there are nineteen in all.

I used to hear from carmen all sorts of weird stories of how receivers were continuously plotting to get the best of their shippers. The writer has never been able to reach a point of intelligent reconciliation which would tend to explain why a receiver should use any methods or contrive to take undue advantage of his shipper, as he must realize that the shippers' poultry offers him the only source of income upon which his business is dependent. For this reason I never accept these stories unless verified. I was told that West Washington Market was noted for those merchants whose special ability enabled them to keep two sets of books; one for the shipper and one for the receiver. This was supposed

to be done in order to have available the proper records to show the shipper in the event that shipper should demand an accounting from his commission merchant. I was sufficiently gullible that with shame I confess to having believed a substantial portion of this story. As time went on and I had occasion to satisfy my own doubts as to the dishonesty of these merchants, I became convinced that regardless of what might have been done in the past the vast majority of these men were conducting a fair and clean business.

When I have a complaint, regardless of its nature, I go squarely to the receiver, explain to him exactly what I wish to know, and his books and other records are produced. Only this week a well-known firm asked me to call at their office and check the entire accounting on a car of poultry which had been unloaded that day and about which certain unfortunate conditions had arisen. So far as the writer has been able to discern, these merchants have expressed a genuine desire to meet any reasonable requests made to them. I have never been denied information to which I was entitled. If a receiver refused to open his books for a confirmation of accounts, it would tend to create a very serious doubt as to the correctness of his records.

One very interesting fact has been made apparent, and that is, that in the checking of hundreds of accounts of sales, 35 per cent. of the cases under dispute showed that the shipper has been returned more money than was actually received for his poultry. The receiver merely says that this is a part of his business and that if it were not for the frequent sacrifice of all or a part of his gross commissions, he would make too much money, and with this philosophy he continues to conduct his business with the knowledge that occasions will arise where he must forego this loss.

Time has brought one very pleasant experience to the writer, and that is, that receivers have shown a favorable reaction to the truth when the truth has been made apparent to them. I mention this because I see daily demonstrations that these men appreciate clean-cut methods, and they have given me every support where they have felt I was right. In return for this confidence and respect I have given them my meager support when I have agreed with their propositions. We have not always agreed; in fact disagree frequently, but these disagreements are compromised and settled amicably. The live poultry industry will respond to clean-cut business prin-

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principles just as readily and just as profitably as will any other industry. The only fault lies with the lack of application of these principles on the part of the various units composing the industry.

In a previous article an explanation of the position in which receivers frequently find themselves are given. For the benefit of those who may not recall or have not read this article I repeat a portion of it. Place yourself in the position of a receiver. You have paid \$20,000 in drafts to shippers on cars to arrive the following week; and you have outstanding on your books uncollected accounts covering poultry sold to buyers, the current week and week previous \$35,000. A controversy arises between you and the buyer, the settlement of which will affect your shippers' interests. If you decide for the shipper, you may find it difficult to collect all of your \$35,000. If you decide in favor of the buyer, you may lose your shipper. You are "between the devil and the deep blue sea." This is exactly the condition which constantly confronts the receiver and, for this reason he never can feel free to act as he might wish to where his shipper is concerned. The problem of satisfying both shipper and buyer is a never ending one and daily involves new conditions. Many more instances of a similar nature could be given but time and space do not permit.

In the matter of unloading, the receiver has little control over the majority of the poultry which he sells. Not long ago, a receiver sent three wires from his office instructing the carmen in three cars not to feed to unload on arrival. Our market had suddenly developed a very unlooked for weakness, and to protect his shipper, these instructions were given. When the cars arrived they were all beautifully fed to unload, and, in order to meet the demands of the caretakers, the cars were dumped on that day's market, further depressing it. Needless to say this poultry was sacrificed, and both shipper and receiver were the losers. It happened a very few days later, the same receiver had instructed two cars to be ready to unload on arrival without fail. For some reason the caretakers did not care to follow these instructions, and they arrived on a scarce market a few hours late and unfed. It developed that our market rose that day 2c and later the two shippers owning these cars sent telegrams bitterly condemning the receiver for not having unloaded the their cars on the rising market. If the receiver had unloaded the cars without feed both the caretaker and the shipper would doubtless have condemned him just the same. As he expressed himself to me, "I was damned if I did, and damned if I didn't." Such instances as those just cited are not exceptions. They happened entirely too frequently, and the receiver gets the blame the greater portion of the time whether he is responsible or not.

Shippers as a body should have a capable man to represent them in the matter of unloading, co-operating with receivers and in this manner avoid dumping poultry on the market which

it cannot absorb readily and profitably.

All commission firms are confronted with an endless succession of rebates to buyers. These rebates are generally in the nature of deductions from statements of poultry purchased from the receiver. The buyer may deduct from \$10 to as high as \$600 (these items having come within the range of my experience), giving as his reason, death loss, grade of poultry not up to standard agreed at time of purchase, and many other excuses. In many cases the receiver is forced to stand all of these rebates because his account of sales has already gone forward to the shipper.

Since the year 1920, receivers' profits have not been as a whole satisfactory to them. The ever increasing volume of poultry being shipped to New York market makes it increasingly difficult for the receiver to live up to old standards of price on various grades. The reason for this is that the buyers have not increased in number proportionate to the increasing poultry. A buyer may purchase directly from a car which he has personally seen, a number of coops to be sent directly from the railroad to his place of business. The understanding between buyer and receiver may be that he is to pay top market for the poultry purchased from this particular car. When the bill is presented the buyer may claim that when he got the poultry to his place, and made a careful inspection of it, he found there were too many leghorns, or too many light fowl, when he purchased heavy. He will further claim that he was forced to sacrifice these leghorns and light fowl at a price of from 5@10c per pound under what he would have received for the same poultry had it been of the grade he asked for. The receiver has only two things he can do. Either allow the deduction or sue through the courts. Usually some compromise is made, and a lawsuit evaded. Because of this very conditions, most firms have become more insistant upon a closer grade and have met with much complaint from some of their shippers who have been accustomed to receive the same price for their poultry regardless of grade.

These problems of the receiver are not mentioned with any idea that they are new to the vast majority of shippers who might read these facts. Rather are they written to remind the shipper that closer harmony, greater confidence and a clearer understanding of each other's problems will certainly bring about improved conditions.

Trevor Sanks,

New York, Jan. 21.

**Quite An Improvement.**

There has been some criticism lately about the running of a certain railroad whose trains were deplorably slow and uncertain. The other day a traveler arriving at a wayside station remarked to the agent:

"I notice that your service has improved lately."

"Can't see it," said the agent suspiciously.

"Oh, I can," said the traveler, "for instance, your engines are able to whistle without stopping, now."



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#### Plans For Increasing Your Sporting Goods Trade.

Written for the Tradesman.

In his planning for the year 1924, the wide-awake hardware dealer will not overlook the possibilities of developing new sporting goods trade.

Much preparatory work for the coming year can be done right now. Moreover, this work should be done right now, when time is plentiful, rather than left until later in the season, when the hardware dealer will find himself a great deal busier.

It will pay to take time to study the results of last year's sporting goods business, and to determine just how the handling of the sporting goods department can be improved. Even in the most efficient and successful department, there is always room for improvement.

Where results are really not up to the mark, there is always a tendency to blame extraneous influences—general trade conditions, hard times, unemployment, the war, or any one of a score of influences. The only agency or individual never to blame is the merchant himself.

Now, while a great many conditions may contribute to a relatively poor showing in the sporting goods department, and while the merchant is assuredly not to blame for all these conditions, it is a fatal and disastrous habit to make excuses. You may not always be able to do as big a business as you ought to do; but if you put forth intelligent and aggressive efforts they are pretty sure, under the worst conditions, to pay for themselves. Never let yourself get the idea that, "It's no use trying."

So it will pay you, particularly if you feel that extraneous conditions are to blame for a poor showing, to find a little fault with your own methods, no matter how good they are. Fault-finding is a necessary first step in the direction of improvement. And improvement is the next step in the direction of the big results you ought to get.

It will pay you to follow up your general stock-taking by giving a little extra attention to your sporting goods stock. Get a line on what goods you have; and determine just what additional stock you will need so as to be ready for business when spring arrives.

For remember this—sportsmen are

either young men, or old men who reveal to you their most juvenile and enthusiastic side. You've got to have what such men want just when they want it; for the normal, impetuous sportsman is impatient. If he can't get what he wants from you, he will make a bee line to some competing store, rather than wait even a few days until you get the goods in.

Preparedness is a first essential in handling sporting goods. You must have the stock to meet the demand. This does not mean that you should overbuy heavily, or run the risk of overbuying; but you must aim to acquire a close knowledge of the possible demands of your community. Knowing what your customers are likely to want is the one means of keeping your investment in the sporting goods department within reasonable limits.

Having looked over your stock, give some attention also to your methods of window and interior display. To sell sporting goods, you must show them. Display is vital to success in this department. A really good window display will sell a lot of sporting goods. In this connection, any sporting goods display that suggests action has almost irresistible appeal.

Form the habit of noting down ideas for display as they occur to you. You may sit down some day, determined to think out the plan of an A-1 window trim, and cudgel your brain for an hour without evolving anything worth while; but next day when you are busy, the finest kind of idea is apt to occur to you.

Don't trust to memory to retain that idea for future use. Jot it down in your notebook. Next time you sit down determined to work up a window trim, instead of cudgeling your brains without result, all you will have to do is to open your note book and refer to the ideas you have accumulated there. With these to start you, the planning of a window trim is easy.

It is a good idea to keep a drawer or pigeon-hole or a folder in your vertical filing cabinet for display ideas, selling stunts, advertising slogans, catch lines, and the like. If an idea occurs to you note it down and stow it away. If you run across anything in your trade paper that would be helpful, mark it or clip it. Keep a handy file of some sort for useful material; and when the need arises, refer to it. This practice will save an immense amount of work.

Sporting goods are essentially timely. The various seasons in this department move along swiftly; the hardware dealer who aims to capture the business must be constantly on the jump. A campaign planned in ad-

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Grand Rapids, Michigan



vance will facilitate the proper handling of the business when the season is on.

Here is another idea. Take each line of sporting goods separately—fishing tackle, ice skates, baseball, football supplies, golf and tennis supplies, etc. Run over in your mind your past experiences in selling these lines, and try to think of points where you could have improved your methods. Put your inventive brain to work, and devise at least one real, live, attractive selling scheme to boost your sales in each of these lines.

Right now, where the ice is thick and smooth enough, ice skates are timely. Ice skates furthermore lend themselves to attractive display. Quite elaborate displays can often be devised. On the other hand, a comparatively simple idea may add 100 per cent. to the effectiveness of an ordinary display. A bit of mirror on the floor of the window, frosted over, will represent ice. Cotton wadding sprinkled with "artificial snow" makes good enough snow. A canopy of blue tissue or cloth with yellow stars and a crescent moon on top makes a nifty bit of night sky. Put in the skates, the hockey sticks, a dummy figure if you've got one—there is your display, hitting the wayfarer squarely in the eye.

The mirror, cotton and artificial snow will add 100 per cent. to any ice skate display.

Another skate display often found very effective involves the elements of contrast. Take the very finest and newest skate you have in stock. Then get the oldest pair of skates in town or elsewhere; or, failing something of this ancient vintage, get a broken pair of ordinary skates. Show the two lines side by side. The contrast will make the skate you want to sell singularly attractive.

If you have a large amount of window space, with an extra large window you can widen your display to cover all winter sports—not merely skates and hockey equipment, but sleds of various kinds, toboggans, snowshoes, etc. Even where snow shoes and toboggans are not in regular use, they will prove interesting as curiosities.

So far as your general campaign and your plans for the year's sporting goods business are concerned, never forget that the bulk of the sporting goods business goes to the dealers or salesmen who are themselves "in the game." Personal acquaintance with individual players, and particularly with the local leaders in each sport, is a powerful factor in securing trade. Add to this personal acquaintance an intelligent knowledge of the various sports, and you are in a fair way to getting a firm grip on your community's trade. If you play any game, well, or even indifferently, so much the better; if you play them all, it is better still.

One dealer I know is secretary to anywhere from half a dozen to a dozen clubs devoted to as many different outdoor sports. The work is not onerous, once a club is gotten under way; and it brings the dealer into touch with sport enthusiasts of all kinds. Even if you are reluctant to shoulder this responsibility, it is a

good stunt to let such clubs hold their meetings in your store if there is room; and to assist wherever possible in the organization of new clubs devoted to less common athletic sports. The more you do to identify yourself with sport, the better will be your business. Victor Lauriston.

**German Toy Competition.**

Little serious competition on the part of German goods is expected during the year by factors in the toy trade here. The greatest obstacle in the way of large imports is the high prices being quoted on German goods, coupled with the difficulties the German manufacturers have in getting raw materials. Importers say that all transactions for export must be covered with "currency of value," either dollars, gulden, Swiss francs or gold marks. One importer just back from the Sonneberg doll district says he has noticed a greater feeling of stability recently, owing to manufacturers having greater confidence in the new German currency issues, either of rentenmarks or the gold marks. He thinks that his confidence may lead to lower prices later on. Meanwhile, the domestic toy trade is now swinging into more activity, and much early buying covering the first three months of this year is expected.

**Showing New Glassware Lines.**

Colored glassware in both imported and domestic merchandise is again a prominent feature of the new lines being shown to the trade. The aim has been to meet the demand for both artistic and useful articles in table and decorative wares. Varied effects are being offered in compotes, fruit bowls, bonbon dishes and like merchandise. Gold encrusted wares for the table, including goblets, sherbets, dessert plates, etc., are said to be in increasing demand, either in the plain crystal or in combination with colored glass. Dark blue and jade are described as two of the favored shades in the latter. One wholesaler remarked yesterday that the console sets are not "taking" as well as recently. Ornamental Venetian glassware is in increasing favor in the higher-priced imported goods.

**Some New Things in Silverware.**

Among the new things that are now being offered here by a local concern handling silverware is a cocktail set at \$11.25, wholesale. It is of quadruple silver plate and includes six cups, gold finished inside, and a shaker of considerable capacity. Another, but widely different article offered by the same concern is a type of flexible bracelet in which imitation pearls and colored stones are strung on sterling silver chains. In some of them the pearls and colored stones are strung alternately, while others show the use of the pearls alone. The bracelets come in both single and double strands, and wholesale at \$21 a dozen.



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**Offers New Bangle Bracelet.**

The newest thing in bangle bracelets, which has just been put on the market, can be worn either above or below the elbow. Indications point to a wide use of it, encircling the upper arm, during the short sleeve season this Summer. It is made with a hinged opening, and the fastening device forms a part of the design. The bracelet is offered in sterling silver and is set with a single large colored stone in imitation of a ruby, emerald, sapphire, etc., this stone being in the center of a design in small white stones such as is generally seen in the finer grades of jewelry. Several styles of the bracelet are shown here, the wholesale prices ranging from \$21 a dozen up.

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**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.

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### Building Hotels in Advance of the Demand.

Muskegon, Jan. 22—Lawrence Eckle who operated the Arlington Hotel, at Coldwater, so successfully for a period of years and sold out there last fall, has purchased the Lotus Hotel, at Cleveland, and will proceed to make it snappy. Larry is a go-getter.

The hotel promoter seems to be getting in his deadly work almost everywhere and Michigan has not been altogether free from the effects of his campaign, as witness the half-completed 150 room hotel at Benton Harbor.

The estimated cost of the Benton Harbor proposition is \$500,000 for the building alone; the furnishings \$65,000 more, which means, with the usual extras, an approximate investment of \$600,000. At an interest charge of 7 per cent., taxes and insurance, the overhead fixed charges of this hotel will be very close to \$50,000 or about \$1,000 per week. Taking into consideration incidental depreciation, the cost will be rather more than less.

Benton Harbor, according to the last Federal census, had a population of 12,000. It already has four established hotels with a rooming capacity of 240, and the House of David sect is erecting a modern, up-to-date, well located structure of ninety-six rooms. This latter will be opened to the public some time during the coming year.

Altogether, then, Benton Harbor will have within one year 480 transient hotel rooms, or a rooming capacity, with "doubles," of 720.

The promoters of the new hotel, which is to be known as the Vincent, expect someone to come there and furnish this property, pay them an annual rental of \$50,000, besides operating expenses, and live.

The paid or overhead charge against each room in the Vincent will be, conservatively speaking, one dollar per day. If it has an average "house count" of 66 per cent., which is a liberal estimate, the room cost will be \$1.50 per day, to which must be added cost of operation, which in the one item of laundry alone will be 30 cents.

Now I am not criticising the good people of Benton Harbor, who, from a feeling of local pride, fell for the blandishments of the hotel promoter.

They felt that they needed a new hotel. In comparison with other towns, all of greater population, their local institutions did not seem to meet with established requirements, and they were also under the impression that vast profits were to be made in hotel operation. They are instanced when the demand for hotel rooms exceeds the supply; in New York at all times; in Chicago and Detroit on the occasion of conventions.

But they did not fully and carefully analyze the needs of their own community where there would be few, if any, conventions, and a house capacity limited to three or four days in the week during the busiest season. They realized, from this same sense of local pride that a new up-to-date hotel would be an evidence of enterprise on the part of the community, the same as a public library, community house or an auditorium, but they failed to consider the ways and means by which it could be operated every day in the year and make a return on the investment.

If they were carried away with the

notion that the smaller and inferior hotels would give way to the newer and more modern structure, the error was a common one, but an error for all of that. The smaller and older hotel will always retain a percentage of its patrons—a large percentage usually—because of former associations and obligations, and will secure in addition much patronage on account of lower charges, which always make an appeal to the commercial guest.

"The new hotel, even when there is a great need for additional hotel accommodations, must be built on a basis which represents certain fundamental facts," says Henry Bohn, of the Hotel World. "As, for instance, that business travelers and tourists do not travel for the sake of patronizing hotels. This means that the hotel patron does not care two cents whether you make or lose money in your hotel. He comes to your town, not for the purpose of helping your hotel, but because business or pleasure calls him to your town or city."

This applies especially where the hotels of one city are in competition with those of surrounding towns. It is particularly applicable to Benton Harbor.

In this case, in addition to having at home, two or more hotels, which now enjoy a good patronage, there is at St. Joseph, one mile distant, the Whitcomb, to be sure an old structure in the main, but kept up to date by a program of constant improvement, which affords acceptable service at moderate rates and always enjoys a profitable patronage.

These enterprises are not going to fall into a comatose condition when the new hotel is opened. They will continue to improve their service and deserve their patronage.

Therefore the business of the new house must be built up through advertising and other strenuous methods and its success must depend on the quantity of traffic to be found which will be willing to pay the price.

The fact that so far as tourists are concerned the establishment of State camps, which are patronized by the very best of them, has demonstrated that the element of cost is a chief consideration makes the operation of expensive establishments in the interests of tourists extremely problematical.

I do not want to discourage the improving or upbuilding of established hotels, but I do think that when a community feels the necessity of stepping out, as it were, it should consider the hotel which is already anchored and improve it to the extent which circumstances warrant and not fall for the promoter whose only interest is the commission he makes out of the deal.

Now here is a situation which is, to say the least, interesting to the individual who has an itching to invest money in hotel operation:

Detroit with a population of at least one million has in its principal hotels (exclusive of rooming and lodging

**HOTEL WILLARD**  
Detroit's Largest Bachelor Hotel  
448 Henry Street  
Attractive Weekly Rates  
Cafeteria and Dining Room  
Open 6 A. M. to 1 A. M.  
SPECIAL DINNERS—75 Cents  
EARL P. RUDD, Mgr. Detroit, Mich.

## 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.

## Columbia Hotel

KALAMAZOO

Good Place To Tie To

## CODY HOTEL

GRAND RAPIDS

RATES \$1.50 up without bath  
\$2.50 up with bath

CAFETERIA IN CONNECTION

## 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.

## 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

## Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.



## Stop and see George, HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

GEO. W. WOODCOCK, Prop.

## 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.

## OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon :: Michigan



## 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 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

150 Fireproof  
Rooms

GRAND RAPIDS

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

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.

## 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.

houses) 3,000 rooms, or one room for each 333 of its population.

Grand Rapids, 150,000, with 1,488 rooms in its three principal hotels, or a room for every 100 inhabitants.

Benton Harbor will have within the year 480 rooms to be parceled out, one to every 24 of its home folks.

Detroit no doubt could utilize more housing capacity; the conditions in Grand Rapids are well known to the hotel and traveling fraternities, but what shall we say of a city of 12,000, which must necessarily room 760 persons every night in the week for 52 weeks in the year to return even fair dividends on its investment?

It can't be did!

Some time ago I was invited to a conference to be held by business organizations of Cadillac to talk on the proposed building of a 100 room hotel there. I promptly advised them that there was no necessity for talking it over at any public or other meeting.

A 100 room hotel would cost \$350,000 for its construction and, when completed, they would not be able to find anyone to furnish and operate it.

If they actually needed better hotel accommodations, which seemed reasonable, the only logical thing to do was to rebuild one of the institutions already established.

I understand that they have since been visited by promoters, but I am so well acquainted with the situation there I do not believe any new project will be attempted. It would be a crime to take the money.

The McKinnon Hotel has a good location and an established trade. It should be improved, and a reasonable investment in such rehabilitation ought to be safe for a reasonable return.

There are many hotels in Michigan to-day which are making no dividends. To be sure, some of them are poorly managed and would not succeed anywhere, but too many are built in advance of their surroundings and will prove only monuments to local pride.

Only with every factor of the enterprise right and with conditions more or less exceptional can a hotel constructed at to-day's costs prove permanently profitable.

Here at Muskegon, the Occidental, which was improved several years ago at an expense of half a million dollars, has never returned a penny in dividends to the common stockholder.

No one questions the ability or popularity of its manager, Edward R. Swett, whose energetic efforts, backed by a complete and thorough knowledge of every detail of hotel operation, have alone saved it from following the fate of the Hotel Rowe, at Grand Rapids.

The Occidental has provided a service in every department, unsurpassed by any hotel in the State, but it has been too large for the requirements of Muskegon, and while its patronage is constantly improving, it will be years before it will pay reasonable returns on the investment made.

In this connection, I am glad to say that the sponsors for the new hotel at Holland have purchased the Hotel Holland and propose to build upon the site of that institution, which will remove the competition of the older establishment and clear up the general situation very satisfactorily.

The Holland proposition now looks favorable to me, for they really were short of accommodations, but with the old hotel in operation, the success of the new one would have been problematical.

Frank S. Verbeck.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 22—The Sligh Furniture Co. was organized forty years ago this month with a paid-in capital stock of \$18,000. Ground was purchased in January and the first unit of the present enormous factory was erected and equipped with machinery, ready to begin operations in June. This consumed the entire capital stock of the corporation, which was compelled to arrange for loans at the bank to buy lumber and other ma-

terial and meet the payrolls until the company could realize on its sales.

One of the first bedroom suites manufactured by the company was acquired by L. E. Hawkins. Mr. Sligh discovered it on a recent visit to Mr. Hawkins' residence and secured possession of it giving Mr. Hawkins a suite of the vintage of 1924. The 1884 suite is now on exhibition at the display rooms of the Sligh Furniture Co., where it naturally attracts much attention.

Mr. Sligh tells an interesting story about an insurrection in one of the Central American republics when he was on a trip to the tropics some years ago. The general in command of the forces at the seaboard sent to the general at an interior point for fifty volunteers. The latter arrived a couple of days later, all tied to a rope. The officer in command bore a note to the general at the seaboard, reading as follows: "I send you fifty men, as requested. If you want any more volunteers, send back the rope."

At the regular noon luncheon of the Salesmen's Fellowship Club on Saturday, in the Rotary room, Hotel Pantlind, E. W. Dickerson, well-known sport writer and referee will address the club on "My Experiences and Observations in the Field of Sport." Billy Priest, proprietor of the music department at Friedrich's and a popular singer and song writer, will render a number of new songs, including one of his own compositions. The Furniture City Quartette will sing and lead the community songs. The luncheon is open to all salesmen and their wives.

At the regular weekly noon luncheon meeting of the Salesman's Fellowship Club, held Saturday, Jan. 12, in the Rotary room, Hotel Pantlind, officers for the new year were elected as follows: President, Wendell B. Lusk; Vice-President, John B. Olney; Secretary Treasurer, Homer R. Bradford; Trustees, Dan Vieregiver, Augustus G. Kaser; Executive Committee, the trustees and A. H. Behrman, Marion R. Estee and Raymond A. Bentley.

Membership in the Club is open to all salesmen, practically all lines being represented. During the past year the club was addressed and entertained by prominent people on practically every subject, from ledgerdeman, as expounded by Thurston, to fox raising and lion taming. The program committee has arranged for the appearance of many experts on various subjects during the coming year, and a number of entertainers are also booked to appear. Louis R. Allen, nationally known sales expert and psychologist, has been booked for a series of lectures beginning in February.

The January furniture show is over and ran 200 more buyers in attendance than the January market of 1923 which up to that market was the largest market, but the market just closed with a total attendance of 2783 buyers goes down in history as the largest January furniture market ever held. Somebody said, "The January market season is over and the New York salesmen and buyers have returned to their homes and the American language is again being used in the Pantlind Hotel lobby." It is pretty hard to get an estimate as to the amount of merchandise that was actually sold. Some salesmen report very good in their line; other salesmen, not so good as last January, and we fairly believe that the orders actually placed at the market will fall short of the January market of 1923. However, we do firmly believe that many mail orders will come to the different salesmen and factories from memorandums made at this market. We also believe that the salesmen immediately on starting out on their different territories will immediately begin booking orders. But furniture buyers sometimes like to do some shopping around and then later place their orders.

R. F. Taylor, of the Louck & Hill Co., Richmond, Ind., was a visitor in

the market last week to look over his samples being handled by the John D. Martin Furniture Co., and shown in its show room on the second floor of the Rindge furniture buildings.

B. C. Waterman, of East Jordan Cabinet Co., East Jordan, also came to visit the John D. Martin Furniture Co., which is showing its line of library tables.

The Hazeltine & Perkins Drug Co. has furnished fixtures for the Edward Kieft drug store on South Terrace street, Muskegon.

C. N. Menold has taken possession of his new drug store at the corner of Eastern avenue and Oakdale street. The Hazeltine & Perkins Drug Co. supplied the fixtures and fountain.

C. Heyboer has installed new fixtures in his drug store at the corner of West Leonard street and Alpine avenue. They were furnished by the Hazeltine & Perkins Drug Co.

Thomas Wasson, who was connected with the City Bakery for more than forty years, but who retired about five years ago to take up his residence on the Hudson River, near Albany, recently experienced a serious accident while riding in an automobile near his home. He lost the sight of one eye and impaired the sight of the other.

H. S. Penny is enthusiastic over the next regular dance of Grand Rapids Council, which will be held at the Pantlind ball room Jan. 26. There will be a surprise in the shape of new music. The cost is only \$1.10 per couple.

Harry T. Miller, who has represented the Bradley Knitting Co., of Delavan, Wis., in Western Michigan for the past sixteen years, has retired and will devote his entire time to the management of the Specialty Candy Co.

James McClure, agent for a spice and extract concern, who lives in Galesburg, was killed instantly Jan. 15, when his truck overturned when it collided with a Battle Creek bakery truck on a bridge over the Kalamazoo river, five miles northeast of Kalamazoo. McClure was pinned under his truck, where he was found dead and mangled by sheriff's officers.

Henry Jennings Moulton, of Eaton Rapids, representative of the Amsterdam Broom and Brush Co., of Amsterdam, N. Y., who died suddenly at Saginaw last week, was one of the oldest commercial salesmen on the road. He had forty years' service to his credit. Moulton was a member of the Utica and Illinois Commercial Travelers' associations. He was born in Leads, Me., in 1854 and at one time was shipping clerk for Campbell & Jennings, Detroit. He also had conducted a wholesale and retail business at Battle Creek, under the firm name of Moulton & Stanley. He leaves his widow and six children, Wayne B., Henry J., Alden, Ward and Clement Moulton, and Mrs. Marguerite Rogers.

Raymond Shuttleworth, of Reed City, has secured a position as traveling salesman for the American Metal Weather Strip Co., of Grand Rapids. His territory lies North of Reed City to the Straits, West to Ludington and Manistee, and some distance East. His father, K. Shuttleworth, is also employed by the same company.

#### Back of the Fall of the Franc.

Over the world and in France the value of the franc has fallen and in France the price of bread, meats, shoes, wine, everything has risen. There has begun a flight from the franc, like that from the mark, but for vastly different reasons. The cause may be summed up very simply.

German reparations were to restore French war-ruined areas and war pensions. Germany, as the world knows, defaulted deliberately and with malice aforethought. France has been paying the bill Germany should have paid and was pledged to pay.

Back of the German default is a

sordid, ugly chapter of Allied defaults. By the Treaty of Versailles the Allies were pledged to see that Germany was paid. They have evaded that solemn contract, broken faith, and repudiated these pledges.

France, bled white physically and financially by the war, took the word of her twenty-seven Allies and associates that Germany would be forced to pay. At that time these powers stood shoulder to shoulder. Germany was amply able to pay, for her money was sound and her industrial structure untouched by war. Assured of final payment France went to work changing shell holes into fields and heaps of ruins into villages.

She has made good 85 per cent. of the damage and in so doing has advanced 118,000,000,000 francs on the account of Germany, but her courage and her reliance on the pledged word of her Allies have brought her to the ragged rim of financial ruin. She can go no further in raising money the Germans should raise.

Since 1918 France has had two budgets. One is her normal or ordinary budget, balanced in 1923 for the first time since the war. It showed receipts of 23,430,000,000 francs, according to the French Bureau of Information in the United States, and expenditures of 23,400,000,000. This is an excellent showing, when it is considered that this includes running expenses of the Government and the interest on about 300,000,000,000 francs borrowed in France during the war.

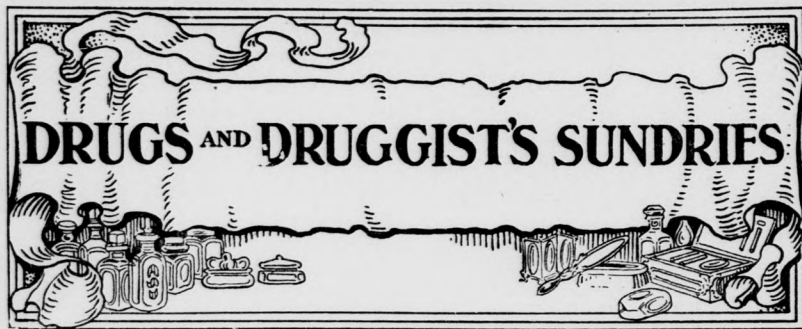
The other budget represents exactly what France has advanced on the German account for pensions and restorations. It is called the "recoverable budget," since France expects to recover its 100,000,000,000 francs from Germany. This is the pyramided burden that has unbalanced the French financial situation, dragged down the franc, and forced up the cost of living.

The French are clear-eyed realists and will face the thing as it is. They propose to add 20 per cent. to all taxes and 5,000,000,000 francs to the revenues, abandoning proposals for increased expenditures in the ruined areas; they will save 3,000,000,000 francs more and finally will refund the "recoverable" billions into the general budget.

The French government may be insolvent, but the French people are solvent. France has no unemployment, is virtually self-supporting, her trade balances are not alarming, and economically she is strong. Courage and decision can check the fall of the franc, and the French never have been lacking in either.

Had unity continued France would not be in difficulties. France and her franc would not be victims of Allied broken faith, Germany would have paid, and there would never have been a "recoverable budget," with its billions of francs that stand to-day as an evil monument to Allied disunity and Germany perfidy.—New York Evening Post.

Don't count on your old customers sticking by you just because they are old customers. You have to do something to make them want to stick.



Mich. State Pharmaceutical Ass'n.  
President—D. D. Alton, Fremont.  
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Oscar W. Gorenflo, Detroit.  
Claude C. Jones, Battle Creek.  
Director of Drugs and Drug Stores—  
H. H. Hoffman, Lansing.

#### Public Health and the Soda Glass.

The paper container has been, in some states, insisted upon for use in the schools and with a discouraging result. It was hoped to do away with the dangers of the common drinking cup by that means—but in the rural schools it resulted in a worse condition, if possible, than resulted from the far-famed common drinking cup. The state would find it inconvenient, either from lack of appropriation, or from some reason of administration, to supply the schools with the enormous quantity of paper cups necessary for the real use of the pupils; so when the supply ran out, the pupils hoarded their used paper cups in corners of their desks, in dirty shelves, entry ways and any convenient hiding places, and would use these cups for weeks at a time, until they were so battered that they would not hold water, and so dirty that they were vile to look at, and horrible to think of. This is what the use of the paper container amounts to in the rural schools—it is ludicrous to think of as a sanitary measure!

Not only are there vital objections to the paper cup from the standpoint of health, but also many from the standpoint of convenience and enjoyment. There are those who protest that there is an unpleasant taste from the waterproofing material used in the manufacture of the cups, and these individuals do not patronize soda fountains and confectionery stores using the paper service. If the paper cup is forced upon all beverage dispensers, a limiting of their clientele will be forced upon them automatically. This is unfair, and an utterly unreasonable restriction upon public and personal liberties.

Who has not experienced the discomfort of eating ice cream from a paper-lined sherbet dish, when the ice cream stuck to the paper and the whole concoction bobbed around precariously or was suddenly precipitated into the victim's lap? This has happened and does happen. It is not fair

to condemn the public to this sort of thing in the name of sanitation, especially since it is certainly unnecessary, and doubtlessly a mistaken means for securing even ordinary cleanliness. A paper cup squashes together, and the beverage runs down the arm, or down the clothing, causing discomfort and often times the ruin of a costly dress or other clothing. Many people will not patronize a store or a soda fountain that uses the paper service. They have very good reasons for their attitude, and it is manifestly unjust to force them to use the paper cup by legislating the glassware service out of existence.

There is a very deep psychological reason why people dislike the paper cup—a reason which lies in the fact that the paper cup is not transparent. One cannot have the pleasure of seeing the sparkling beverage, or enjoy its fine color and charming effervescence. How much pleasanter to drink a sparkling water from a sparkling glass than to drink the sweetest, finest beverage from a paper cup! Half the joy of drinking comes from the pleasure of seeing and enjoying the color and purity, the limpid life and clarity of the beverage—shall this harmless joy and pleasure be legislated out of existence?

Let us look into the future, with the adoption of the paper service as widespread as it would logically be if the current notions of newspaper science were faithfully and stupidly carried out.

In all the public places, hotels, restaurants, cafeterias, confectionery stores, soda fountains, coffee houses, on steamships, trains, and in short, everywhere where one could buy a meal or a drink, the food or beverage would be served in a paper container, we should have to eat it with a paper spoon, and something paper substituted for the knife and fork—for certainly these are as commonly used as dishes or glasses, and cannot be sterilized more completely than the others.

In our homes, where the china and table glassware service now is thought adequate for a life-time—paper would logically have to be substituted—for certainly the family and its numerous guests constantly re-using dishes and glasses could not be allowed in a paper-service regime! They would eventually have come to using paper, no matter how they kicked and balked! They would have to be arrested and pay heavy fines for persisting in their desire to use anything except paper plates, cups, saucers, and everything else. We can't prophesy

how we are to have our foods cooked in paper—but that logically must come too; it will be all paper or nothing in those days. There is nothing like pushing an idea, mistaken or not, to its logical conclusion, and there is no use in doing things half-heartedly. There's nothing like going the whole hog while we're at it.

But whether things will be sanitary in those days, is quite another matter. We shall think we are. Death-rates probably will not change much, and there may not be any more hospitals proportionately than there are now, but there is a great deal of consolation in knowing that you are to die in a sanitary way and thus in a very good cause, however unintelligent it may be!

A serious menace lies in the fact that the use of the paper cup will tend to breed an untoward confidence in it, if adopted as a sanitary measure. The purveyors of foods and beverages will regard it as the regulation and live up to it, of course. After once adopting the paper cup according to requirement, their attitude will result in being—"we can do nothing but use it. We cannot make it more sanitary than it is. If it isn't sanitary, it's not our funeral. We didn't legislate for it. We cannot wash the paper cup, and we cannot be expected to. So there is nothing to do about it."

Officials will have a misplaced confidence in it. Thinking, as many of them do, apparently, that the paper cup is the ideal solution of the problem of sanitary containers, they will regard their problem solved when it is completely adopted. Their programme will be finished, and there will not seem to be a need for the vigilance that protects the public to-day. The officials will think they can cross that problem off their slate and turn their attention to other problems needing a solution. And the consuming public would be the victim of all this confidence so woefully misplaced.

There is no container more sanitary than the glass container; it is capable of complete sterilization, and a cleansing thorough enough to live up to the requirements of any sanitary ideals, no matter how rigid and austere. The emphasis should be placed upon enforcing proper cleansing. Then will the public be truly protected; and then will the public be really grateful, knowing that they are protected, and yet not forced to endure nameless inconvenience and dissatisfaction.

To some, this article may sound like an attack on the paper cup or container. It is not! It is, however, a time for plain speaking. It is intended as a defense of the glass container or soda-glass in one of its perfectly legitimate fields of use. As stated before, there are many very proper uses for the paper cups, uses where it is indispensable. It therefore becomes a much appreciated aid in the administration of public health.

For certain other uses it is out of place and in attempting to force the American people to use it in such places, by propaganda or otherwise does the great paper cup industry infinitely more harm than good. Certainly in an industry such as this, there

is a need for an analysis of the real fields where such a container can be of service. When advocated for such uses, it will meet with undoubted success.

But this much is certain: That as a panacea for a hypothetical menace to health that has as yet never been proved, and upon which there is no substantial evidence at all, namely, the danger to public health at soda fountains, the paper container is not the answer. If such danger exists it can be met by public officials properly enforcing regulations for clean glasses and the co-operation of the retailers of drinks and beverages in observing these regulations made and enforced both in the public interest and their own.

#### Another Medical Triumph.

Scarlet fever has been one of the most puzzling as well as most dreaded of infective maladies—puzzling because the microbe causing it was unknown, and both its point of attack and its method of transmission were dubious, and dreaded, not because the direct mortality from it was large as compared with several other diseases, but because it so often left behind it sequelae that were life-long as well as serious. The news, therefore, that a serum for the mitigation of its dangers has been found is of high importance.

The claims in behalf of this discovery are made with reassuring caution and moderation. There is no assertion that a "sure cure" has been found, yet it is something more than the expression of a hope that has been given out, and the statement acquires its weight less from the words used than from the reputation of the investigator, Dr. A. R. Dochez, and that of the institutions with which he is connected, the College of Physicians and Surgeons and the Presbyterian Hospital.

After prolonged research, Dr. Dochez believes that the suspicions long directed against the streptococcus and repeatedly abandoned as unfounded are deserved, and that it is the causative agent of scarlet fever. This has been demonstrated to his satisfaction and that of his colleagues, and a serum has been prepared by means of which good effects already have been obtained in many cases.

In this instance as in the case of diphtheria, it is the horse that has lent himself to the service of mankind, for again from his veins, after due preparation, is drawn the protective material—drawn, he it said for the consolation of the antivivisectionists, without the infliction of any pain worth mentioning.

If present expectations are realized, victory over another terror of childhood has been achieved.

#### An Early Settler.

Salesman: I observe that you treat that gentleman very respectfully.

Merchant: Yes, he's one of our early settlers.

Salesman: An early settler? Why, he's not more than forty years of age.

Merchant: That may be true, but he pays his bills on the first of every month.

Cheaper cotton and dearer wheat is the outlook for next year.



**Walker**  
MUSKEGON  
MICHIGAN

Makes  
Good  
Chocolates

# Brooks

## CHOCOLATES

Made in Grand Rapids for 35 Years

### THE NEWEST HIT

# SCARAMOUCHE

A 10c BAR EVERYBODY LIKES.

Include a box in your next order, sure.

NATIONAL CANDY CO., INC.

## PUTNAM FACTORY

GRAND RAPIDS, MICH.

### "Michigan" Money Saving Cash Registers



"Michigan" No. 7 Detail Adder for Small Stores, Cigar Counters, Soda Fountains, etc. Height 21 in., Width 9 1/2 in., Depth 17 in. Nickel Finish, 2 Keyboard Arrangements. See below "F" and "E."

PRICE \$40.00 EACH.

You see them all over the State. A good Register at the Right Price.

No. 7 Key Arrangement. Two Styles.

Michigan No. 7, Key Arrangements

(NO. 7) \$1	(NO. 5) 50	(NO. 3) 20	(NO. 1) 10	(NO. 7) 50	(NO. 5) 15	(NO. 3) 5	(NO. 1) 2
(NO. 7) 75	(NO. 5) 25	(NO. 3) 15	(NO. 1) 5	(NO. 7) 25	(NO. 5) 10	(NO. 3) 3	(NO. 1) 1

No. 7 Keyboard "F" No. 7 Keyboard "E"  
Registers Amounts from 1c to 50c or 5c to \$1.00

USE THIS ORDER

Gentlemen—Please ship me at once by \_\_\_\_\_

\_\_\_\_\_ only No. 7 Cash Register.

Keyboard Arrangement No. \_\_\_\_\_

Name \_\_\_\_\_

City \_\_\_\_\_

**HAZELTINE & PERKINS DRUG CO.**

MANISTEE MICHIGAN GRAND RAPIDS

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>	Almonds, Sweet,	<b>Tinctures</b>
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 ----- 44 @ 51	Amber, rectified 2 00@2 25	Arnica ----- @1 19
Citric ----- 62@ 70	Anise ----- 1 00@1 25	Asafoetida ----- @2 40
Muriatic ----- 3 1/2 @ 8	Bergamont ----- 4 50@4 75	Bellaonna ----- @1 35
Nitric ----- 9@ 15	Cajeput ----- 1 50@1 75	Benzoin ----- @2 10
Oxalic ----- 20 1/2 @ 30	Cassa ----- 4 50@4 75	Benzoin Comp'd @2 55
Sulphuric ----- 3 1/2 @ 8	Castor ----- 1 70@1 95	Buchu ----- @2 55
Tartaric ----- 40 @ 50	Cedar Leaf ----- 1 75@2 00	Cantharadies ----- @2 85
	Citronella ----- 1 50@1 75	Capsicum ----- @2 20
	Cloves ----- 3 75@4 00	Catechu ----- @1 70
	Cocoonut ----- 25@ 35	Cinchona ----- @2 10
	Cod Liver ----- 1 35@1 45	Colchicum ----- @1 80
	Croton ----- 2 00@2 25	Cubebs ----- @3 00
	Cotton Seed ----- 1 40@1 60	Digitalis ----- @1 80
	Cubebs ----- 8 50@8 75	Gentian ----- @1 35
<b>Ammonia</b>	Elgeron ----- 3 00@3 25	Ginger, D. S. ----- @1 80
Water, 26 deg. -- 10@ 18	Eucalyptus ----- 1 25@1 50	Guaiac ----- @2 00
Water, 18 deg. -- 8 1/2 @ 13	Hemlock, pure -- 2 00@2 25	Guaiac, Ammon. @2 00
Water, 14 deg. -- 6 1/2 @ 12	Juniper Berries 2 00@2 25	Iodine ----- @ 95
Carbonate ----- 20@ 25	Juniper Wood -- 1 50@1 75	Iodine, Colorless @1 50
Chloride (Gran.) 10@ 20	Lard, extra ----- 1 35@1 45	Iron, clo. ----- @1 35
	Lard, No. 1 ----- 1 25@1 35	Kino ----- @1 40
	Lavendar Flow. 6 50@6 75	Myrrh ----- @2 50
	Lavendar Gar'n 85@1 20	Nux Vomica ----- @1 55
	Lemon ----- 1 50@1 75	Opium ----- @3 50
	Linseed Boiled bbl. @ 97	Opium, Camp. ----- @ 85
	Linseed bld. less 1 04@1 17	Opium, Deodorz'd @3 50
	Linseed, raw, bbl. @ 95	Rhubarb ----- @1 70
	Linseed, ra. less 1 02@1 15	
	Mustard, artifil. oz @ 45	
	Neatsfoot ----- 1 35@1 50	<b>Paints.</b>
	Olive, pure ----- 3 75@4 50	Lead, red dry -- 14 1/2 @14 1/2
	Olive, Malaga, yellow ----- 2 75@3 00	Lead, white dry 14 1/2 @14 1/2
	Olive, Malaga, green ----- 2 75@3 00	Lead, white oil 14 1/2 @14 1/2
	Orange, Sweet -- 5 00@5 25	Ochre, yellow bbl. @ 2
	Origanum, pure @ 2 50	Ochre, yellow less 2 1/2 @ 6
	Origanum, com'l 1 00@1 20	Putty ----- 5 @ 8
	Pennyroyal ----- 3 00@3 25	Red Venet'n Am. 3 1/2 @ 7
	Peppermint ----- 4 25@4 60	Red Venet'n Eng. 4 @ 8
	Rose, pure ----- 10 50@10 90	Whiting, bbl. ----- @ 4 1/2
	Rosemary Flows 1 25@1 50	Whiting ----- 5 1/2 @ 10
	Sandalwood, E. I. ----- 11 00@11 25	L. H. P. Prep. ----- 2 80@3 00
	Sassafras, true -- 2 50@2 75	Rogers Prep. ----- 2 80@3 00
	Sassafras, arti'l 1 00@1 25	
	Spearmint ----- 4 00@4 25	
	Sperm ----- 1 80@2 05	<b>Miscellaneous</b>
	Tansy ----- 6 00@6 25	Acetanalid ---- 47 1/2 @ 58
	Tar, USP ----- 50 @ 55	Alum ----- 08 @ 12
	Turpentine, bbl. ----- @ 1 18	Alum, powd. and ground 09 @ 15
	Turpentine, less 1 25@1 38	Bismuth, Subnitrate 3 85@4 00
	Wintergreen, leaf ----- 6 00@6 25	Borax xtal or powdered 07 @ 13
	Wintergreen, sweet birch 3 50@3 75	Cantharades, po. 2 00@2 00
	Wintergreen, art. 80@1 20	Calomel ----- 1 76@1 98
	Wormseed ----- 9 00@9 25	Capsicum, pow'd 48 @ 55
	Wormwood ----- 9 00@9 25	Carmine ----- 6 00@6 60
		Cassa Buds ----- 25 @ 30
		Cloves ----- 47 @ 50
		Chalk Prepared. 14 @ 16
		Chloroform ----- 57 @ 67
		Chloral Hydrate 1 35@1 81
		Cocaine ----- 11 60@12 25
		Cocca Butter ----- 55 @ 75
		Corks, list, less 40@50%
		Copperas ----- 2 1/2 @ 10
		Copperas, Powd. 4 @ 10
		Corrosive Sublim 1 48@1 63
		Cream Tartar ----- 33 @ 40
		Cuttle bone ----- 40 @ 50
		Dextrine ----- 5 @ 15
		Dover's Powder 3 50@4 00
		Emery, All Nos. 10 @ 15
		Emery, Powdered 8 @ 10
		Epsom Salts, bbls. @ 3
		Epsom Salts, less 3 1/2 @ 10
		Ergot, powdered -- @1 50
		Flake, White ----- 15 @ 20
		Formaldehyde, lb 15 1/2 @ 30
		Gelatine ----- 1 25@1 50
		Glassware, less 55%.
		Glassware, full case 60%.
		Glauber Salts, bbl. @03 1/2
		Glauber Salts less 04 @ 10
		Glue, Brown ----- 21 @ 30
		Glue, Brown Grd 15 @ 20
		Glue, White ----- 27 1/2 @ 35
		Glue, White Grd. 25 @ 35
		Glycerine ----- 22 1/2 @ 40
		Hops ----- 65 @ 75
		Iodine ----- 6 30@6 75
		Iodoform ----- 7 60@7 85
		Lead Acetate ----- 18 @ 25
		Lycopodium ----- 60 @ 75
		Mace ----- 7 @ 80
		Mace, powdered 95@1 00
		Menthol ----- 18 00@19 00
		Morphine ----- 10 70@11 60
		Nux Vomica ----- 7 @ 30
		Nux Vomica, pow. 17 @ 25
		Pepper black pow. 32 @ 35
		Pepper, White ----- 40 @ 45
		Pitch, Burgundy 10 @ 15
		Quassia ----- 12 @ 15
		Quinine ----- 72@1 32
		Rochelle Salts ----- 23 @ 35
		Saccharine ----- 4 @ 30
		Salt Peter ----- 11 @ 22
		Seidlitz Mixture 80 @ 40
		Soap, green ----- 15 @ 30
		Soap mott cast. 22 1/2 @ 35
		Soap, white castle case @11 50
		Soap, white castle less, per bar @1 25
		Soda Ash ----- 3 1/2 @ 10
		Soda Bicarbonate 3 1/2 @ 10
		Soda, Sal ----- 03 @ 08
		Spirits Camphor @1 35
		Sulphur, roll ----- 3 1/2 @ 10
		Sulphur, Subl. ----- 30 @ 10
		Tamarinds ----- 20 @ 25
		Tartar Emetic ----- 70 @ 75
		Turpentine, Ven. 50 @ 75
		Vanilla Ex. pure 1 75@2 25
		Witch Hazel ----- 1 51@2 10
		Zinc Sulphate ----- 06 @ 15





## PATH TO BETTER BUSINESS.

### Better Advertising and Well Directed Selling Efforts.

The clever salesman and the clever man in business is the one who tells the truth, not occasionally, but always.

Real success in salesmanship, as in business, is cumulative. It grows like a snowball rolling down hill. The one thing that can keep it growing is persistent truthfulness and dependability.

No greater work has been done by the Associated Advertising Clubs of the World, for those engaged in the kindred fields of advertising and salesmanship, than blazoning out the motto, "Truth in Advertising," and insisting that this be followed in advertising.

So closely allied are the fields of advertising and salesmanship that this motto naturally has had a tremendous effect, in the field of personal selling. It has played its part in helping to remove the impression that untruthfulness and exaggeration are necessary in selling from the minds of those outside these fields and those newly engaged in advertising and selling.

The man who begins his work in advertising or selling with the policy of exaggeration and untruthfulness has sealed the doom of his own future, unless he changes mightily speedily.

One who depends on continual overstatement and exaggeration to sell goods, either directly or through advertising, must keep on getting louder and louder, until finally he will arrive at the point where he is incoherent, and consequently ridiculous.

But the man who habitually states the truth and only the truth, states it in a sober and honest way, grows in power, and by and by everything he says will be taken away above par-value.

Either as a salesman or a business man it is up to each one to remember his reputation for truthfulness is as much a part of his capital as are the goods he is selling. In fact, it is so much a part of his capital that he can actually raise money on it.

Many years ago I knew a young salesman who is to-day salesmanager of one of the best known Twin City wholesale houses. He had a reputation for truthfulness.

He could, in the final years on his territory, complete a sale with a merchant faster than any man I ever knew.

Was it because he was such a high pressure salesman? Was he able to charm or hypnotize the dealer? Not by any means—there were many other salesmen who, in certain respects, were his superiors.

However, there was not one of them who had the reputation for truthfulness that he had. Merchants were actually careless in buying goods from him and placing orders with him, for they had never found him to speak other than the truth, or even to attempt any exaggeration or unfair tactics.

To-day he is drilling that into his salesmen, and naturally he is just as successful a salesmanager as he was a salesman on the road.

There is no one thing a man has right to feel so proud of as to have it said of him honestly that, "Whatever that man says you can absolutely rely upon."

I believe the opinion that success in selling and advertising can come only as a result of an undue and highly clever freedom with the truth has had much to do with the attitude that many have held towards the calling of both advertising and selling.

In the past men who were ambitious to attain the high positions of life always thought of the professions. The way to distinction was thought to lie almost exclusively along the road of the profession of law, medicine, engineering, and perhaps the ministry.

To-day, that is largely changed. It has changed very largely because we in the business of selling and advertising have learned to appreciate the dignity of our own work. We have learned to uphold it by playing the Golden Rule and following the ideals of truth in business.

Mr. Selfridge, owner of Selfridge & Co., Ltd., of London, England—one of the biggest department stores in Europe—pointed out recently that even in conservative England this attitude is rapidly changing. People are coming to realize that salesmanship offers in many ways the superior road to success.

The world is beginning to appreciate what salesmanship means, and the men who have had the training that selling gives have proven that they are the keenest business minds. In fact, salesmen are business pioneers and to eliminate salesmanship from civilization would be to take us back a thousand years.

Aside from following the policy of truth about the only rule that applies to successful selling is summed up in two words—study and work. Hard work was invented a long time ago, in a good many thousand years nobody has ever been able to contrive a satisfactory substitute for it. If there are any short cuts to successful selling, other than through study and hard work, I know we would all be greatly indebted to the man who could inform us of his new plan.

I wonder sometimes if we realize how much we owe to salesmen and the clever selling plans they develop.

As an example—for many years the employes of a large rubber goods manufacturing plant were out of employment nearly the whole summer long. They specialized in the manufacture of hot water bottles and hardly any of their product was sold during the summer time.

Their salesmen observed that with the growth of the summer vacation idea, and the increase in the number of automobile owners taking summer tours that there was a greater willingness on the part of people to buy hot water bottles during the summer.

They made an investigation and found out from the buyers themselves the reasons for the purchases. Further ideas for the uses hot water bottles could be devoted to during the summer camping tours were developed.

These were all brought together in

an advertising and selling campaign, and it resulted in wiping out the slow business during the summer period, and in keeping that factory busy the year round, furnishing employment to thousands, who otherwise suffered through lack of employment.

This is only one example of the way we are indebted to salesmanship. It shows us what selling means to business, and how in salesmanship the man who seizes a profitable idea and capitalizes upon it is going to make his mark in the world.

There is no better example in illustrating the opportunity that salesmanship offers, than the fact that fifty of America's most successful business men secured their training as salesmen.

There may have been a day when salesmen could have just a smattering idea of his line, a comparatively crude manner of approach, and play a hit or miss game, and still get his customer's confidence and secure a fair volume of business. I say there may have been such a day, but I doubt it.

But, be that as it may, it is a certainty that to-day clean, wholesome sales methods, unvarying courtesy, and accurate knowledge of one's goods are required.

Of all the attributes for successful selling truth, honesty, and courtesy come first; enthusiasm and loyalty second, with knowledge of the goods to be sold, third.

But in listing these, it is like naming the legs of a three-legged stool. Whether they're numbered one, two and three, they are all equally im-

portant in keeping the stool upright.

To the business man who is reflecting on his past year's business, considering ways and means to improve it in this new year, I would urge that he place advertising in the forefront of his consideration.

The business man must remember that to the people not acquainted with his business—his business does not exist. Naturally, from people for whom his business does not exist, he cannot expect trade.

And for these people how are you going to make your business exist? There is only one way, and that is by advertising.

There may have been a day when a salesman could have just a smattering of how well the successful business concerns throughout the country know this to be true. You may, for example, consider the policy of the successful retail firm of Burgess-Nash Co., Omaha, Nebraska.

They realize that to nine out of ten people newly arriving in Omaha as residents, the Burgess-Nash Store does not exist, simply because these new arrivals do not know of it.

Burgess-Nash lose no time in changing that status of affairs. They have a letter which they send out to new arrivals that brings the existence of the Burgess-Nash Store sharply before them, and which has proven one of the biggest producers of business of anything that has ever been done in the store.

I want to quote this letter to you in detail. Here it is:

We wish to extend to you a sincere



**Push These Specialties**

**FRANKLIN SUGAR-HONEY**

**FRANKLIN CINNAMON and SUGAR**

**FRANKLIN GOLDEN SYRUP**

**This is hot cake and waffle season. Increase your volume by calling your customers' attention to the fact and get your profit on the additional sales of flour, butter, eggs, etc.**

**The Franklin Sugar Refining Company**  
PHILADELPHIA, PA.

**"A Franklin Cane Sugar for every use"**



welcome as a new resident of Omaha, and to place at your disposal the services and conveniences of our store.

You are cordially invited to make this store your down-town home. Every facility, every service and every courtesy that we are in a position to extend we wish to extend to you.

Please feel that every member of this organization, including the writer, will deem it a privilege to meet you personally, and help you solve any problems that you may have as a newcomer.

Now that can't help but create a kindly feeling in the newcomer towards the Burgess-Nash Store. The chances are the first dollar he spends as a resident of Omaha are for purchases at the Burgess-Nash Store.

The man who is worried about the business his salesmen are bringing in, who feels they should increase their sales, had better avoid the policy of nagging and complaining, and forget any policy of bullying and firing. If he is not backing up his men with consistent advertising he has himself alone to blame.

Advertising will bring the results desired. It has been proven too often to need proof here. For the development of advertising employed first in a hap-hazard helter-skelter way is nothing short of marvelous. Where formerly advertising consisted of occasional splurges, it is now conducted systematically, seriously, with care and dignity, for advertising is now a science.

The ad-smiths of former days hammered away merely to produce sparks, but these resulted in only momentary sensations and not in lasting good. Nowadays the wide-awake advertiser recognizes the cumulative value of publicity and shapes and models its public announcements accordingly.

Verbosity, exaggeration, and generalities have given away to sound, serious and concise statements, calculated not merely to attract attention but to disseminate useful information about merchandise, fashions and prices, and to win permanent customers and friends.

Advertising has made possible the department store with its wonderful power of merchandise consumption. It has developed competition to its highest possibilities, and in so doing has cleaned it of unfair play. It has placed success upon a basis of merit, and it has proved itself a crucible in which brains can be transmuted to gold. It has waved aside provincial prejudice and bad business methods and made it possible for any good lances to obtain the goal of victory. It has raised the standard of intelligence by making possible good trade papers and magazines at a minimum price.

Advertising is the power belt to the machinery of business. Harnessed to the driving wheel it transmits energy to the smallest car.

However, it is not a magic power. It can no more speed a poorly constructed enterprise to success than speed can move a broken locomotive, or electricity speed a burnt out motor. Its speed is futile in the business without management. A good business man can always attain some measure of prosperity without the aid of ad-

vertising, but the best advertising man in the world cannot bring success to the house whose methods are improper and whose direction is in the hands of incompetent men.

Advertising, therefore, is not always successful. It knows no happy medium, and its results are like the be-curved little girl—when it is good, it is very, very good, and when it is bad, it is very, very bad.

It is impossible to lay down set rules by which advertising should be done, but there are certain guideposts which long experience and expenditure of millions by great advertisers have proven to point the road more easily to success. Advertising is news about something to sell, it is a salesman with numberless tongues, for has not a newspaper almost numberless tongues? The prices of success are eternal vigilance, keeping everlastingly at it, and a ready storehouse of ideas to draw upon when the opportunity comes.

But through just what means are we going to advertise? There are, of course, various ones, such as newspapers, direct mail advertising, including circulars, personal letters, and even postcards.

But be careful in your advertising and in the wording of your advertisements. Words rightly chosen paint mental pictures, and make us alive to new ideas, which would otherwise remain locked in our brains. Advertising—all good advertising, paints wonderful opportunities to the public and draws results. You have the privilege of getting out as good advertising copy as the highest paid advertising copy writer. There are no copyrights or trademarks, or any chosen few—we all have the same privilege.

It is not the amount of space we may purchase in a newspaper, but it's what we say, that counts. It is a solemn duty of every business man to patronize his newspapers, for they mold public opinion, and there is no better profit bearing missionary in existence to-day than the newspaper.

The business man who contemplates the undertaking of an advertising campaign must be careful to acquaint every one in his organization connected with the selling of his goods, with the details of his campaign. In fact, they should be consulted in working it out, for they have ideas that may prove invaluable in the advertising.

Let us realize for these coming twelve months that it will be the thinkers, and not the tinkers, that win. Let us get out and hustle for business. Let us make our own prosperity.

To do this, we've got to realize that knowledge is power. We've got to get out and sell the goods. We've got to fight, we can't afford to be fastened in one hole.

We must take reasonable chances, maybe lose, and then come up smiling. If we do these things the greatest prizes of the world are within our grasp. Thomas K. Kelly.

Master your work and some day you are likely to become a master.

## 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—Drug store, small town, Gratiot county. Invoices \$1,800. 5% discount. \$1,500 down, balance on time. Address No. 444, c/o Michigan Tradesman. 444

FOR SALE or Exchange—Hotel Trumble. Best hotel proposition in Central Michigan. Located at Ewart, Michigan. No competition. Will take cash and exchange for half, balance on contract. Easy. Price \$16,000. J. A. Harper, Proprietor. 445

WANTED—Position in a general store by married man with ten years' experience, capable of managing. Can give reference. Address No. 446, c-o Michigan Tradesman. 446

Wanted—Pop corn machine. Send description and price. W. D. Gover, Mt. Pleasant, Michigan. 447

CHARLES I. KELLY  
Merchandise and real estate auctioneer  
Grelton, Ohio. 448

WANTED—Young man and wife to take charge of dry goods and grocery store near Muskegon, Michigan. General store experience necessary. Good opportunity. Give age and experience in detail. Address No. 449, c-o Michigan Tradesman. 449

man. 396  
Want to hear from a party having a good merchandise business or other business for sale. State cash price and particulars. John J. Black, 130th St., Chipewaga Falls, Wisconsin. 432

FOR SALE—High class poolroom outfit and three-year lease; sixteen tables and equipment. Doing good business. Reasonable rent, excellent location. Must sell, ill health. Reasonable terms. Porter & Wyman, 112 W. Western Ave., Muskegon, Mich. 438

FOR SALE—Ice cream, confectionery, cigar and tobacco business, including stock, fixtures, and lease. Splendid business, very well located in manufacturing city population 15,000. Porter & Wyman, 112 W. Western Ave., Muskegon, Mich. 439

FOR SALE—Grocery and meat business, including fixtures, doing about \$4,000 to \$5,000 monthly business. Location, city of Muskegon. Price very reasonable, easy terms. Low rent. Double store. Porter & Wyman, 112 W. Western Ave., Muskegon, Mich. 440

FOR SALE — WOMAN'S FASHION SHOP, DEER Lodge, Montana, 4,000 population, live town. Live, paying progressive store. Will invoice between \$5,000 and \$6,000. Owner in ill health. For further particulars, write Woman's Fashion Shop, Deer Lodge, Montana. 441

**CASH For Your Merchandise!**  
Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc.  
LOUIS LEVINSOHN, Saginaw, Mich.

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. 37 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

## INDIA TIRES

HUDSON TIRE COMPANY  
Distributors

16 North Commerce Avenue  
Phone 67751 GRAND RAPIDS, MICH.

## FOR SALE

Iron clad ware house building fully equipped for handling eggs, poultry and other produce on large scale. Central location on P. M. siding at Ionia, Mich. Good business prospect for right party. Address—Lock Box 65, Ionia, Mich.

*Fiegler's*

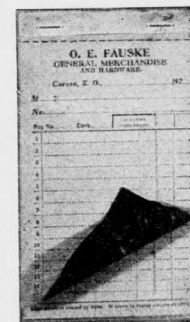
Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

WM. D. BATT  
FURS

Hides, Wool and Tallow

28-30 Louis St.  
Grand Rapids, Michigan



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.

BATTLE CREEK SALES BOOK CO  
R-4 Moon Journal B1  
Battle Creek, Mich.

## Economic Coupon Books

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

Tradesman Company  
Grand Rapids, Mich.

**MOVEMENT OF MERCHANTS.**

Kalamazoo—John F. Muffley, who sold his boot and shoe stock about a year ago, has re-engaged in the shoe business on the second floor of 112 South Burdick street, specializing in women's shoes and accessories.

Lowell—Wheeler J. Hull has sold his produce business to J. J. Brezina, formerly landlord of hotel Waverly. Mr. Brezina has had many years' experience in the grocery business before engaging in the hotel management.

Detroit—The Michigan Butchers' Supply Co., 1548 Gratiot avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$70,000, \$64,000 of which has been subscribed and paid in in property.

Detroit—Heya & Kendall, Inc., 2534 Grand River avenue, has been incorporated to deal in tires, tubes, rubber goods, auto accessories, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$8,000 paid in in cash.

Detroit—A. Korn will open a bakery at 5300 Dubois street about Feb. 1.

Highland Park—Jack Eder's Store of Quality is the name of a new men's, women's and children's furnishing store which will open about March 1 at 10310 Woodward avenue.

Detroit—The Detroit Restaurant Fixtures Co., 451 Monroe street, has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, of which amount \$110,600 has been subscribed and paid in in property.

Battle Creek—The Giant Specialty Co., Inc., 40 West Main street, has been incorporated to deal in women and children's ready-to-wear clothing and millinery with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Vicksburg—Max Hill has sold the Hill grocery stock and store building to Rhenious Bell, recently of Kalamazoo, who will take immediate possession. The store has been conducted at the same location for fifty-eight years and owned by the Hill family for the last fifty years.

Detroit—Joseph Yolles has merged his wholesale notion business into a stock company under the style of Yolles, Gilbert & Co., 23 East Jefferson avenue, with an authorized capital stock of \$23,000, all of which has been subscribed and paid in, \$7,300 in cash and \$15,700 in property.

**MANUFACTURING MATTERS**

Detroit—The Detroit Laundry Machinery & Supply Co., 1450 Twenty-first street, has changed its name to the Detroit Laundry Machinery Co.

Detroit—The American Vehicle Corporation, 319-20 A. M. Henry building, 6553 Woodward avenue, has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Detroit Gasket & Manufacturing Co., 1342 Lakewood avenue, has increased its capital stock from \$20,000 and 20 shares no par value to \$25,000 and 25 shares no par value.

Detroit—In the future the John

Detroit—The Central Aluminum Corporation, 600 Union Trust building, has been incorporated with an authorized capital stock of \$1,000 preferred and 60,000 shares at \$1 per share, of which amount 60,000 shares has been subscribed and \$60,000 paid in in property.

Vicksburg—The Vicksburg Manufacturing Co. has been incorporated with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed and paid in, \$19,660 in cash and \$30,340 in property.

Mt. Pleasant—The Crippen Manufacturing Co. has been incorporated to manufacture and sell machinery, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Detroit—The Detroit Spring Wheel Co., 525 Woodward avenue, has been incorporated with an authorized capital stock of \$30,000 preferred and 20,000 shares at \$1 per share, of which amount 14,000 shares has been subscribed, \$1,000 paid in in cash and \$12,000 in property.

Battle Creek—The Fitz-Pat Products Corporation, 23 Main street, has been incorporated to manufacture products of sheet metal and of wood, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Johnson Co., 305 Woodward avenue, will confine itself to awnings and tents, its pipe covering business having been taken over by the Asbestos & Cork Products Co., 1314 Gratiot avenue.

**SAFETY SAVING SERVICE****CLASS MUTUAL INSURANCE AGENCY****"The Agency of Personal Service"**

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

**REPRESENTING**

Retail Hardware Mutual	Central Manufacturers' Mutual
Hardware Dealers Mutual	Ohio Underwriters Mutual
Minnesota Implement Mutual	Ohio Hardware Mutual
National Implement Mutual	The Finnish Mutual
Hardware Mutual Casualty Co.	

We classify our risks and pay dividends according to the Loss Ratio of each class written: Hardware and Implement Stores, 40% to 50%; Garages, Furniture and Drug Stores 40%; General Stores and other Mercantile Risks 30%.

WRITE FOR FURTHER PARTICULARS.

**THIRTY-FOURTH  
ANNUAL STATEMENT  
OF THE  
FINNISH MUTUAL FIRE INSURANCE COMPANY  
CALUMET, MICHIGAN**

ASSETS	LIABILITIES
Cash in Banks -----	Reserve for Losses -----
Bonds -----	Reserve for Commissions -----
Agents Balances -----	Reserve for Unearned Premiums -----
Premiums in Course of Collection -----	
Notes Receivable -----	
Cash in Office -----	
Accrued Interest -----	
\$267,611.60	\$197,322.28
	\$267,611.60

**SUMMARY**

INSURANCE IN FORCE -----	ASSETS PER \$1,000 IN FORCE -----
LOSSES PAID TO DATE -----	SURPLUS PER \$1,000 IN FORCE -----
SAVINGS TO POLICY HOLDERS -----	DIVIDEND FOR 1924 -----
\$6,064,185.00	\$44.11
303,203.17	30.89
491,941.98	50%

This Company writes insurance on approved Mercantile, Dwelling and Church risks, and has returned dividends of not less than 50% for the past 39 years. You should be interested in this proposition. Write for further information to

**F. M. ROMBERG, Manager**  
Calumet, Michigan

**CLASS MUTUAL INSURANCE AGENCY**  
Fremont, Michigan