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MICHIGAN TRADESMAN

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MICHIGAN TRADESMAN
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The Season For Mercantile Picnics Is On.

Grand Rapids, Aug. 5—The season for picnics is on.

Muskegon grocers and meat dealers are joining with the merchants of Ludington for an old fashioned picnic. The Grand Rapids Merchants close all day Thursday, Aug. 7, for a holiday. No picnic will be held this year, but each is free to go where he pleases.

The enclosed clipping from the Lansing State Journal, shows how they do things in that thriving city. I presume a great deal of credit is due the picnic committee for the wonderful success but I know that the officers of the Lansing Grocers and Meat Dealers Association are the livest bunch I have had the pleasure to deal with and I am sure they were on the job every minute. They are the following: M. C. Gossen, President; George Dashner, Vice-President; O. H. Bailey, Tresaurer; J. P. Schaefer, Secretary. Gentlemen and members of this local association you are to be congratulated on having such efficient officers.

I would be pleased to get a report of the Muskegon-Ludington picnic and any others which might prove interesting to the merchants around the State. Paul Gezon.,

Sec'y Retail Grocers and Gen. Merchants Ass'n.

The clipping above referred to is as follows:

One of the largest gatherings purely pleasure-seeking to be held in this part of the State was the annual picnic of the Lansing Grocers and Meat Dealers' Association held Thursday afternoon at the Michigan Catering Co.'s report on the Southwest shore of Pine lake.

By actual count, the tally being supervised by M. C. Gossen, President of the Association, 1,100 automobiles were parked at the resort by 5 o'clock in the afternoon. While each vehicle had transported a load of merry-makers to the lake, the Michigan Electric Co.'s Pine lake line also brought in many on special cars.

It is believed by the Association picnic committee that the outing was the largest in the history of the organization, although in the earlier days, some big picnics were held. The day was cool and perfect for the fun and no accidents were reported.

All contests went off as scheduled, the grocers winning the ball game on the new athletic field, but the meat dealers taking the tug of war. It was estimated by the committee in charge of prizes that at least $1,000 worth of useful things had been donated by various business houses to winners..

One of the "eats" events was the half ton of barbecue meat served at 5 o'clock to a hungry multitude. The meat had been roasted in Chicago and was sent direct from the packing house to the park in fireless cookers. Folks who attended the picnic declare it was the finest picnic "feed" ever served. One hundred water melons were also distributed in addition to other edibles.

Favorable Reports of Wheat Crop Have Bearish Influence.

Written for the Tradesman.

There has been a decline of approximately 5c per bushel in the price of wheat futures and 2c per bushel in the price of cash wheat during the past week.

The weakening in the price of wheat has been due, first, to the materially improved prospects of the Northwestern crop of spring wheat, and it is being predicted the Government report, which will be issued Friday, August 8, will again increase the yield of the wheat crop in the United States. Last month's estimate was 740,000,000 bushels. Private advices indicate this estimate will be raised to approximately 750,000,000 bushels in this month's report. In the second place, the volume of export business during the past week has not been as heavy as previously and, in the third place, producers are marketing their wheat very freely. The above price factors are in favor of the bear, or short side of wheat.

Generally speaking, however, the statistical position of wheat as a world-wide basis is strong. An increase of 10,000,000 bushels of wheat in the world supply will have more of a sentimental effect than anything else when it is taken into consideration the world's crop is approximately 300,000,000 bushels short of last year's.

Marketing of spring wheat will begin very shortly on quite a large scale and if there is to be a depression in the price of wheat on this crop, it should come within the next thirty days.

Large domestic buyers have not purchased flour except as required, but any material decline in the price of wheat and flour will bring them into the market.

Those who did not purchase sixty or ninety days' supply of flour during the early part of June may find a period during the next thirty days in which they can purchase to advantage for not only prompt but future delivery. Much depends upon the volume of business in wheat for export and whether or not the farmer continues to market freely; furthermore, favorable reports of the North American crop showing increased yields over earlier estimates will have a bearish influence, while unfavorable reports would tend to strengthen the price.

Lloyd E. Smith.

Opening of New Golf Course.

Boyne City, Aug. 5—During the past two weeks two events of importance have taken place in our city.

The Charlevoix Yacht Club, for the second time, held its annual regatta on Pine Lake and the contestants were entertained at the close of the race at the Wolverine Hotel. Eight entries finished the race, the first and consolation prizes going to Harbor Springs, while the second was won by the Shaw boys' yacht. Each captain got a prize, however. The fine looking bunch of men expressed themselves as being in line for the same stunt next year, when we hope to see them again, with material addition to their numbers.

August 1 was celebrated by the opening of the new golf course of the Pine Lake Golf Club. The business places took a half holiday and everybody went out to see the new grounds and take part in the jollification. We don't know anything about the game, but it looks to us as though a game played on these grounds on a sunny day would liberal up the mind of the most confirmed grouch. The opening day was ideal. If the directors had made special arrangements with the weather man, it could not have been better. A clear sky with an occasional fleecy cloud, a cool North wind, which set the beautiful lake dimpling and sparkling. The clean washed sward and forest made a picture that was satisfying to the eye and soothing to the soul. There was a big crowd and everybody seemed to enjoy the outing and it promises to be a meeting place for the soul weary slaves of the pen and the yard stick. We doubt very much if we will now be able to do any legal or professional business on any but rainy days for the next three months. It was hard enough to catch them when they had to go to Petoskey, but now with so delectable a place so close by we will have to postpone business until fall.

If any weary denizens of Grand Rapids think we are spreading the bunk, just come up here and try it out for yourselves. You won't ever go anywhere else. Maxy.

Death of Mrs. Edward Kruisenga.

Edward Kruisenga, Vice-President and Manager of the National Grocer Co., has the sympathy of the trade in the death of his wife, which occurred at the family cottage on Black Lake last Wednesday. The funeral was held at the residence of the brother of the deceased, L. P. Hadden, 561 Madison avenue, Friday, Rev. L. R. Vercoe officiating. Interment was in Oakhills cemetery.

Mrs. Kruisenga was born in Alamo in 1880. Her maiden name was Inez Hadden. When she was ten years old the family removed to Holland, changing their residence to Grand Rapids three years later. She was married to Mr. Kruisenga Nov. 28, 1900. She leaves, besides her husband, mother and brother, a twelve year old daughter, Marion. Mrs. Kruisenga had been an invalid for five years, but bore up under her affliction with patience and Christian fortitude. She was highly respected by all her friends because of the purity of her life and the beauty of her character.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 5—George W. Ukers, formerly engaged in the manufacture of batteries under the style of the International Battery Co., which business was removed to Flint about a year ago, has returned to Grand Rapids and purchased the residence at 2312 Madison avenue and will erect a laboratory on the rear of his 350 foot lot in which he will manufacture batteries for radios. Two of Mr. Uker's sons will be associated with him in the business.

Sidney F. Stevens and wife have returned from the Whitcomb House St. Joseph, where they spent about six weeks.

The Proudfit Loose Leaf Co. has sold the 60 feet frontage on Logan street, adjoining its building on the West, to the Schulze Baking Co. The purchaser will erect a large garage thereon for the storage of its automobiles and trucks.

Moses Dark is planning a fortnight's vacation later in the month. He will visit Washington in company with his son, Father Dark, of Saginaw, to listen to President Coolidge's address to the Holy Name Society, and proceed to Atlantic City, New York, Boston and the White Mountains. Mr. Dark seldom takes a vacation, but when he does take one, he makes it a trip worth while.

The McFadyen's stores hold their annual picnic at Camp Lake to-morrow. Many new features have been secured for the entertainment of those who take part in the festivities.

John H. Millar writes as follows from Sawyer, Minn.: "We made the grade and enjoyed the trip. Tuesday we drive to Duluth; boat ride from there to Sault Ste. Marie. Had woodchuck dinner while out on the ranch. High altitude here with plenty of fresh air and some scenery of wild life and indians for neighbors. Back to nature, as it were. Will be glad to get back between the two candy grips next Monday. Natives here say thermometer goes 38 to 40 below in winter."

Byron S. Davenport (Judson Grocer Company) narrowly escaped death by fire at his cottage at Whitefish Lake about a week ago. The gasoline stove exploded. Mrs. Davenport screamed and Byron rushed in from the front porch and grabbed the blazing stove, throwing it out of the front door. In making the grade he was severely burned about the head and face and for a time it was feared he would be blinded. The swelling is clearing up, however, and Byron is now declared to be as good as new—and will be shortly. Pending his recovery, his route is being covered by William Gibson.

What the Tailor's Union Does To Grand Rapids.

Grand Rapids, Aug. 5—On account of the power of the local union to exact an unreasonable price for the labor of its members, master tailors of Grand Rapids pay journeyman tailors $5.50 for making a pair of pantaloons. In Milwaukee, an open shop city, the price paid for service of practically the same character is $3.50. Owing to the unreasonable demands laid on the master tailors of that city seventy-five of their number held a convention and declared their intention to open their shops. A strike which followed lasted nine months, when the tailors' union, having exhausted its funds and its power for mischief, called the strike off, and the strikers, humbled with failure, looked for employment wherever it could be found. During the nine months of the strike the master tailors sent work to Chicago, Racine and nearby towns and were able to meet the requirements of the customers. They are now supplying pantaloons to customers at a materially lower cost than is charged by the merchant tailors of Grand Rapids.

Bert Ema, a local tailor, and his father came to Grand Rapids many years ago and sought for employment. Carlos Burchard, whose shop in an old stone building, located on what is now the center of Campau square, gave them two pair of fine doeskin trousers to make. He warned the tailors that the men who would wear the trousers were very particular and that the work done must be of the best quality. The men labored conscientiously on the trousers two days and brought the job to Burchard, who approved the work and handed them two fifty cent pieces. They took no more orders from Burchard.

Male members of the dramatic profession, in remembrance of Benjamin—he of the coat of many colors—call coats they wear Benjamins. The top coat is the upper and the under the lower Ben, or big Ben and little Ben, to be more explicit.

The Indians of the plains exhibit their swarthy forms, "in the good old summer time" coatless. A bandage enclosing the hips is all they require. A Buffalo robe or a blanket is added when winter comes.

Pioneer residents of Grand Rapids generally wore top coats made of skins. Bear skins were preferred. Such coats are rarely seen to-day. The skin trade is almost confined to the ladies.

Manufacturers appear to control the foot wear trade in Grand Rapids. On Monroe avenue the stores of thirty manufacturers solicit the trade of customers. It is said that less than a dozen stocks of shoes in the city are owned by independent dealers.

Arthur S. White.

Demonstrations Held.

Methods in candling, grading and packing eggs in accordance with the United States tentative standards and grades for eggs are being demonstrated by representatives of the Federal Bureau of Agricultural Economics to county agents, egg buyers and sellers in a number of states. F. S. Jacoby, of the Division of Dairy and Poultry Products, has been conducting demonstrations in Michigan, Illinois, Missouri, Kansas, Oklahoma, Arkansas and Ohio. F. C. Old, of the same division, is visiting a number of Western states, where similar demonstrations are being made.

A man is rated by his accomplishments—not by his dreams.

Advertised continuously



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LAKE ODESSA CANNING CO.

LAKE ODESSA MICHIGAN

Prosperity or Adversity Mean Much or Little

Regardless of what general conditions may be, the real gage of any merchant's business lies in the local conditions he faces —the buying power and the mental attitude of the people in his particular trade territory.

It is, undoubtedly, a mark of sound business judgment for the merchant to keep himself informed concerning general conditions, because they are sure to be reflected sooner or later in his own community. However, it is as unwise for him to conduct his business entirely on the basis of general conditions as it is to rely exclusively on what is taking place locally. A careful balance is essential in coping with present day merchandising problems.

General conditions should be studied and analyzed, because of their effect on local ones, the aim being to conform to those which exist locally, and to prepare for future developments. After all, conditions in a merchant's own territory are the ones which are directly reflected in his sales.

As a Nation, we are inclined to go to extremes. When a retail merchant finds himself in the midst of a local trade slump, he is prone to conclude that the whole country has gone to pot, and to adopt a policy which handicaps him when local conditions return to normal. Instead of adopting this attitude, he should post himself on conditions which prevail over the country generally, in order to learn when he may reasonably expect a local betterment. He can then intelligently shape his plans to take a quick advantage of his opportunities when the proper time comes.

On the other hand, there are many who go to the other extreme. The majority of retail merchants rely entirely too much on what a period of general depression can do to them, or what a general wave of prosperity can do for them personally, and they pay too little attention to what they can do individually to make their own business and general conditions better.

Every week we read of retail failures in prosperous communities or of retail successes in districts where business as a whole is poor. This would seem to indicate that the merchant's greatest problem concerns himself, rather than that vague, indefinable bug-bear we call "conditions." When he learns to adapt himself to conditions, his problem will be well on the way to solution.

There is always a certain amount of profitable business to be had in any community, regardless of whether times are good or bad. This business gravitates to the merchant who is prepared to handle it and who goes after it intelligently and vigorously. It is always on tap for the man who thinks clearly, plans constructively and puts his best effort behind his plans. It is foolish to expect that it will come in of its own accord and meekly surrender to the merchant who sits and waits.

It therefore behooves every retail merchant to get the facts on his own trade territory, to ascertain the present and prospective buying power as well as the mental attitude of the people he does or can serve. This information should be augmented by a knowledge of general conditions and the economic reasons which govern them.

The remainder is up to him, because periods of prosperity or adversity, general or local, will mean much or little to any merchant, according to the use he makes of them.

The merchant who takes advantage of existing conditions by handling goods which give him an assured profit, who keeps his store clean and inviting and who treats his customers as he likes to be treated will be in a position to take advantage of the era of prosperity which now confronts us.

We have been engaged in the wholesale grocery business fifty-six years.

WORDEN GROCER COMPANY
Grand Rapids
Kalamazoo—Lansing—Battle Creek

95904

Movement of Merchants.

Mancelona—S. Coulter has engaged in the boot and shoe business.

Boyne City—W. Hatch succeeds L. C. Fox in the dry goods and grocery business.

Fennville—Warren Bros. succeed Ray Raymond in the boot and shoe business.

Detroit—Carl Bollinger succeeds G. P. Cogswell, confectioner, at 10,420 Mack avenue.

Charlotte—Harper H. Krebs succeeds Campbell & Seymour in the grocery business.

Ann Arbor—Alexander, Inc., 324 South State street, has engaged in the shoe business.

Highland Park—H. E. Moore opened Moore's Drug store at 16,201 Woodward avenue August 1.

Detroit—Herman A. Zeitlin has engaged in the boot and shoe business at 9220 Mack avenue.

Detroit—John Kosher has sold the Boston Bakery, 625 West Willis avenue, to Tomm Ross.

Detroit—Peter Leinbach has sold his confectionery stock at 5,109 Helen avenue to Alice Prangley.

Detroit—Helen Magyar has opened a grocery store and meat market at 13975 McDougall avenue.

Detroit—John and Otto Behrendt succeed Leo A. Demers, confectioner, at 1410 Holden avenue.

Detroit—M. Haney succeeds A. J. Coddling and wife, confectioners at 13933 Kercheval avenue.

Detroit—Frank O'Connor has sold the Thirle Sweet Shop, 7616 Fourteenth street, to S. L. Kees.

Detroit—Miller & Sklaroff, fish dealers at 2493 Hastings street, have sold their business to Max Levin.

Detroit—Crosby Washburne's pharmacy at 1400 Field avenue has been taken over by Louis Wolff.

Detroit—Christino and Charles Sultana have taken over the grocery of Joseph Gatt, 2200 Fifth street.

Detroit—Frank R. Brophy has sold his confectionery stock at 13312 Hamilton avenue to Thomas Ryan.

Detroit—Ben Comrady bought the grocery stock of Frank Bononcini, 11534 Holmur avenue, recently.

Saginaw — The Brewer-Nienstedt Lumber Co. has increased its capital stock from $100,000 to $250,000.

Detroit—The College Park Paint & Glass Co., 15233 Livernois avenue, J. E. Judson, owner, will open Aug. 9.

Reed City—Groves & Osborn, recently of Grand Rapids, succeed Elliott & Sons in the baking business.

Detroit—Ralph S. Pulver, druggist at 8652 Oakland avenue, was killed by thugs in his place of business July 28.

Jackson—The Wright & Tyler Incorporation, furniture, etc., has changed its name to the Bishop Outfitting Co.

Detroit—Josephine Jolly has purchased the confectionery stock at 8606 Gratiot avenue, from Cyril Wright.

Detroit—The Even Heat Electric Co., 3435 Piquette avenue, has increased its capital stock from $10,000 to $100,000.

Detroit—Morris Shapira and Jacob Mohr have opened the Northeast Furniture Store at 2458 East Davison avenue.

Detroit—Victor H. Gregory, meat dealer, has moved his place of business from 7926 Kercheval avenue, to 7954 Kercheval.

Detroit—The confectionery store at 14346 Kercheval avenue recently discontinued business. Arthur Riss was the owner.

Detroit—Willis Lee Smith and his wife have assigned their notions business at 19170 Woodward avenue to C. G. Parker.

Hamtramck—Roman Krull has sold his grocery stock and meat market to Bruno Ochman. The store is at 2435 Dublin avenue.

Detroit—Sam George has bought the grocery stock at 4233 Joy road from Joseph Morry, who was formerly his partner.

Detroit—Nellie Holihan, 1514 Woodward avenue, discontinued business Aug. 1. She handled women's and children's wear.

Albion—The Albion Wholesale Grocery Co., 120 East Michigan street, has increased its capital stock from $10,000 to $15,000.

Detroit—Moses Hannon has bought a half interest in the Grand River Grocery Co., 5636 Grand River avenue, from Anise Atiyeh.

Lansing—Emma Weisent has engaged in business at 117 West Michigan avenue, under the style of the Weisent Millinery.

Grand Rapids—The F. H. & D. Co., 432 Bond avenue, has changed its name to the Grand Rapids Dairy Supply & Equipment Co.

Detroit—The Pharmacy at 17540 John R. street is now run by Sam R. Buchanan and wife, who bought it from Harry E. Lindstrom.

Detroit—Joe Nabot has sold his half interest in the Kirby Grocery, 604 Kirby West to Aaron Takser. Joe Ehrlich is the other partner.

Detroit—Max Mrowczynski, meat dealer at 8807 Harper avenue, has filed a petition in bankruptcy, with liabilities of $5,603 and assets of $490.

Vermontville — L. W. Loveland, while working in the back room of his drug store, was severely burned by an alcohol lamp, which exploded.

Burr Oak—Mrs. Josephine Frazier, for the past 50 years proprietress of the Frazier House, is seriously ill following a third stroke of paralysis.

Detroit—Ye Sweet Shop, 2615 Grand River avenue, has passed into the hands of Mrs. T. Fort. She purchased the business from Mrs. Mae Rouzee.

Detroit—Albert G. Freels has bought out his brother Roy Thomas, who has been conducting a fruit and vegetable business at 9111 Forest avenue East.

Detroit—An involuntary petition in bankruptcy was filed against Irving Alexander, grocer at 8100 East Jefferson avenue. The claims totaled $660.25.

Unionville—Charles Omar Pregitzer has sold his stock of general merchandise and store building to John Beatenhead, who has taken possession.

Coopersville — The Coopersville Lumber Co. has been incorporated with an authorized capital stock of $50,000, all of which has been subscribed and paid in in cash.

Detroit—Arthur Wisch, tailor, 11646 East Jefferson avenue, filed a petition in bankruptcy on July 23, listing liabilities of $1,575.53 and assets of $803.70.

Detroit—Samuel Licht bought out his partner, Louis Schwartz, in the firm of Licht & Schwartz, dry goods dealers at 7135-39 Michigan avenue, July 29.

Detroit—The furniture store at 5911 Dubois street is in the hands of Walter Magretta and wife, who took it over from its former owner, Michael Budzinski.

Highland Park—The Y Shop, confectionery, 12358 Hamilton avenue, is now being run by Elmer H. Merkle, who purchased the stock from Mrs. Laura Saladin.

Detroit—Beulah M. Higley, who bought the confectionery at 5219 Tireman avenue from Earl P. Freese a short time ago has sold it to Theodore Gowing and his wife.

Highland Park—The Ramson Pharmacy, formerly owned by Morton Gittleman, is now run by Nathan Abramson. It is located at 12340 Second boulevard.

Detroit—The grocery stock at 5556 Tireman avenue has changed hands. Joseph Sandweiss, who succeeded Miller Brothers on April 1, has sold it to Jacob Denenberg.

Detroit—The cigar store of Leo McGivern and Peter Weisberg, 3547 Third avenue, was recently padlocked by Federal Judge Simons for repeatedly violating the prohibition law.

Detroit—George Asher has purchased the grocery stock at 6547 Woodward avenue from the estate of Charles A. Gilligan. He will conduct as the Grand Boulevard Market.

Detroit—An involuntary petition in bankruptcy was filed against Harry Shook dry goods dealer at 5559 Russell street, recently, in which three firms claimed amounts totaling $594.24.

Bay City—The Superior Fish Co., 520 North Sherman street, has been incorporated with an authorized capital stock of $1,000, all of which has been subscribed and paid in in cash.

Detroit—The Petty & Stommel Hardware Co., 13114 Mack avenue, has been incorporated with an authorized capital stock of $5,000, $2,000 of which has been subscribed and paid in in cash.

Detroit—Tuttle & Clark, leather goods and clothing dealers, have opened a branch on the fourth floor of the Washington Arcade building, 1529 Woodward avenue. This store will handle only women's clothing.

Detroit—The Royal Market, 8529 Hamilton avenue, formerly conducted by Charles Ross and Harry Dorfman, and since June 16 by Herbert Hornstein, has been re-sold to Abraham Friedenberg and Morris Limond.

Marquette—Charles Bernstein has moved his department store stock into the new building he has just fitted up. New show cases, shelves and display cases, made by the Grand Rapids Show Case Co. have been installed.

Detroit—The Middle West Coal Co., with business offices at 415 Moffat building, has merged its business into a stock company with an authorized capital stock of $1,000, $250 of which has been subscribed and paid in in cash.

Detroit—The Townsend Sweet Shop 1525 Townsend avenue, which recently passed from the hands of Archie Bendenberg to those of William Spickett, has been sold by the latter to Charles Karis. The sale took place July 26.

Detroit—The Dautrick Co., 733 Beaubien street, has been incorporated to deal in hardware supplies, hardware, etc., with an authorized capital stock of $50,000, of which amount $15,000 has been subscribed and $2,500 paid in in cash.

Detroit—The Accessory Distributors, Inc., 3169 East Jefferson avenue, has been incorporated to deal in auto accessories, parts, etc., with an authorized capital stock of $2,500, all of which has been subscribed and paid in in cash.

Kalamazoo—Mrs. Ada Moore, manager and buyer for the millinery department of Gilmore Bros., has resigned her position and engaged in the millinery business on South Burdick street, under the style of Ada Moore Hat Shop.

Detroit—The Guyan Coal & Coke Co., 1705 Dime Bank building, has merged its business into a stock company under the same style with an authorized capital stock of $15,000, $5,000 of which has been subscribed and paid in in cash.

Detroit—Frank M. Reszke has merged his drug business into a stock company under the style of the Frank M. Reszke Drug Co., 13223 East Jefferson avenue, with an authorized capital stock of $25,000, of which mount $18,500 has been subscribed and paid in, $2,500 in cash and $16,000 in property.

Detroit—Stewart's, 1910 First National Bank building, has been incorporated to deal in women's wearing apparel, notions, jewelry and to soloc't business for M. I. Stewart & Co., Inc., of New York City, with an authorized capital stock of $1,000, $250 of which has been subscribed and paid in in cash.

Detroit—The Scotland Woolen Mills Co. has opened two new tailoring stores in Detroit during the past week, one at 724 Gratiot avenue, in charge of Mr. McAdams, and one at 2024 Woodward avenue, in charge of Mr. Hartman. The Detroit headquarters of this firm is at 1408 Woodward avenue.

Ishpeming—Elmer Skud, manager of the department store of the Nathan E. Skud Est., is conducting a closing out sale of the entire stock. The Skud store recently observed its fortieth anniversary. Mr. Skud will assume the management of the Skudd store at Wakefield which has been established for over twenty years.

Allegan—Burrell Tripp has sold two of his business enterprises in this city to his two sons. Grover Tripp has bought the business of the Tripp Manufacturing Co., which makes a specialty of making auto bumpers for three or four auto makers. Harold Tripp has bought the drug store conducted here by his father for over twenty-five years. Mr. Tripp will continue at the head of his three other stores.

Essential Features of the Grocery Staples.

Sugar—The market is unchanged. Jobbers hold granulated at 7.45c.

Tea—Certain grades of India teas have strengthened abroad during the week and this was felt somewhat in this country, although not materially. India teas are not being offered at present very freely. Ceylons and Javas unchanged, quiet and steady. The general demand for tea is very fair.

Coffee—The future Rio and Santos market eased off during the week, on account of fresh revolutionary news from Brazil, which seemed to indicate that the Government was gaining. Spot Rio and Santos, green and in a large way, probably lost ½c during the week, but still rule on a high basis. The immediate future depends entirely on the revolution. Milds have continued firm and about unchanged during the week; they will follow Brazils rather closely. The jobbing market for roasted coffee is firm and unchanged for the week.

Canned Fruits—California fruits are the most sensational of all offerings. Many canners have entirely withdrawn. Others are temporarily off of the market until they can check up their outputs and determine their costs, while a few who are open to business are quoting only the ordinarily slow sellers, which are never in popular demand. Pears, peaches—of the favored grades and varieties—apricots, and other items are more or less unavailable at the source. What is noticeable is that all canners have the same selling ideas; and even the smaller factors, who are usually willing to undersell the larger packers, are now cautious sellers. California and Northwest postings indicate a limited production and next to no surplus after filling contracts. A considerable volume of European business is said to have been booked. Outlets abroad have been depleted of carryover, which broadens the distribution of the new crop. Pineapple was steady but quiet all of last week. Buying interest in gallon apples is nominal.

Canned Vegetables—Distributors refuse to accept the tomato market as it stands at present and buying new crop at 90c@$1.30 and $4.10@4.25 is limited. On the other hand canners do not see how there can be anything like a normal pack and they are more or less off of the market. Until packing actually is on in full swing it is not thought there will be much change in the market. The demand for old pack is to cover actual orders now in hand. Peas are firm as ever in packing centers. Opinions as to final pack differ. buyers being inclined to anticipate another record production, while canners say that weather conditions greatly curtailed the pack and did not permit of any surplus. On this account buyer and seller are conservative. There are very few offerings of future corn, as this crop is also backward and the final outturn is still in doubt. The uncertainty adds strength to old packs.

Canned Fish — The demand for Maine sardines is better. General conditions are unchanged. Prices are steady. Salmon is in light demand. Alaska pink and red salmon is being bought as wanted, but without interest and great activity. Prices are inclined to be soft. Shrimp is scarce. Crab meat and lobster both dull. Tuna is stronger, with no pressure to sell.

Dried Fruits—The market has undergone a change for the better during the past week. There is more buying for local and out-of-town account, a hardening in prune prices and a cleaning up of the cheaper stocks of California and Oregon lines which is putting the market near the Coast basis. With less stock here available for jobbing purposes and with the spot market no longer out of line with the source, the tendency is to go to the packers for replacement, something which has not been done in this market for some time. Prunes are by no means the only improved fruit, but are most striking examples of changed conditions. Also a feeling of confidence in prunes makes for a better sentiment also in other commodities. Local jobbers have been acquiring prunes. There has been more interest in Oregon large sizes and in California mediums. In the latter crop there are very few large or small sizes, while Oregon prunes run mostly to sizes above 40s. Interior markets have been picking up good sized blocks here and the competition among buyers has caused a hardening all along the line. The Coast is firm on old and new pack. Oregon expects a light percentage of large sizes on account of dry weather and the same is true of California. Oregon new crop was quite generally quoted last week by all important packers on the same price basis and assortment. Some business resulted although the assortments have not been as favorable as dealers desired. New crop California are held with more confidence than ever. Raisins are selling quite freely for present jobbing needs. No price cutting has occurred on the carryover as the Sun-Maid has the bulk of the stock and meets but little competition from independents. Apricots are quoted too high to attract much attention, but packers will not make concessions and new pack contracts are not being extensively made. Domestic and export outlets are counted upon to absorb the pack. Good old crop is wanted on the spot. Increased strength is to be noted in peaches which packers think will follow apricots. Currants are steady but quiet.

Syrup and Molasses—Molasses is unchanged. Seasonably the demand is light, but the market continues firm in spite of this. Sugar syrup is quiet and unchanged. Compound syrup is steady and dull.

Beans and Peas—The demand for dried white beans is dull throughout the whole line. The undertone, however, is steady to firm. Dried peas are firm and in fair demand.

Salt Fish—Mackerel is wanted in a very firm way at unchanged prices and about unchanged conditions. Quality and quantity are both good.

Cheese—Cheese is firm, without any particular change for the week. The consumptive demand is good.

Provisions—Hogs have advanced in price in primary markets during the week, and in consequence all hog products are firmer on account of light receipts. Beef products are also steady to firm. The general demand for provisions is good. All grades of lard firm, with an advancing tendency.

Review of the Produce Market.

Apples—Home grown Duchess, $2 per bu.

Asparagus—$2 per doz. bunches for home grown.

Bananas—6½@7c per lb.

Beets—New, 30c per doz. bunches.

Blackberries—$3 per crate.

Butter—The market is weak and lower. Local jobbers hold extra fresh at 35c in 60 lb. tubs; prints, 37c. They pay 20c for packing stock.

Cabbage—Home grown 75c per bu.

Cantaloupes—Arizona are now selling as follows:

Jumbos	$4.50
Standards	$4.25
Ponys	3.75
Flats	1.75

Carrots—Home grown, 30c per doz. bunches.

Cauliflower—Home grown, $2.75 per doz. heads.

Celery—Home grown is now in market, commanding 40@50c per bunch.

Cherries—Sour, $1.75 per ½ bu. basket; Sweet, $2.50@3 ditto.

Cucumbers—Hot house command $1.75 for fancy and $1.50 for choice; Southern outdoor grown, $2 per hamper.

Currants—$2.25 per 16 qt. crate for either red or white.

Eggs—The heat is still affecting the egg supply and the percentage of high-grade eggs is light and sells readily at high prices. Other grades are irregular and in fair demand only. Local dealers pay 27c for strictly fresh.

Egg Plant—$2.50 per doz.

Garlic—35c per string for Italian.

Gooseberries—$1.75 per 16 qt. crate.

Grape Fruit—Fancy Florida now sell as follows:

36	$5.00
46	5.00
54	5.25
64 and 70	5.25

Green Beans—$1.50 per bu.

Green Peas—$3 per bu.

Green Onions—Home grown are now in market, commanding 25c for Evergreens and 40c for Silverskins.

Honey—25c for comb; 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate	$8.00
Outdoor grown leaf, per bu.	$1.00

Lemons—Quotations are now as follows:

300 Sunkist	$6.00
300 Red Ball	5.50
360 Red Ball	5.50

Onions—Spanish, $2.50 per crate; Walla Walla, $4.50 per 100 lb. sack.

Oranges—Fancy Sunkist Valencias are now on the following basis:

100	$8.00
126 and 150	8.00
176	7.50
200	7.50
216	6.00
252	5.50
288	5.00

Red Ball, 50c lower.

Parsley—50c per doz. bunches.

Peaches—Elbertas from Georgia command $2.75 per bu. Receipts continue fine in quality.

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

Heavy fowls	20c
Broilers	18@25c
Light fowls	15c
Stags	10c
Ducks	17c

Radishes—20c per doz. bunches for hot house.

Raspberries—Red, $3.50 per crate; Black, $3 per crate.

Rhubarb—$1.50 per bu. for home grown.

Spinach—$1 per bu. for home grown.

Tomatoes—Home grown hot house $1.65 per 7 lb. basket; $2.75 for 10 lb. basket.

Veal—Local dealers pay as follows:

Fancy White Meated	15c
Good	13c
60-70 fair	10c
Poor	08c

Water Melons — 50@75c apiece. Shipments are coming in from Georgia and Missouri.

Whortleberries—$3 per crate.

Watch Out For This $10 Bill.

A new counterfeit $10 National currency note on the Federal Reserve Bank of Chicago, Illinois, is reported. The check letter which should appear in the upper right and lower left ends of the note is missing. Houston B. Teehee, Register of the Treasury; John Burke, Treasurer of the United States; portrait of Jackson on the left end of the note.

Just because the canned food market so far, since new packs were first quoted has worked out as canners had predicted and directly opposite the course which buyers had anticipated does not mean that the operator who has not covered his requirements is entirely at the mercy of producers. At the moment he may be at a disadvantage, but there is a long time before the season closes and there is ample time for a reversal of present bullish market conditions. On this account the buyer refuses to be stampeded into contracting ahead to make up for lost time, with prices of secondary consideration to securing what he needs from responsible canners on whom he can reasonably count for full deliveries. In fact, some buyers think that packers will have more of a surplus unsold after their season's operations are concluded than they expect, because they will pack more than they now admit, and it is believed also that they have not sold on actual firm orders the quantity they announce has been taken for domestic and export account. At any rate the local trade has not accepted conditions in packing centers as they exist just now, and while there is an inclination to buy ahead cheaper lines than those now quoted are wanted and since they cannot be procured buying at full prices is being done in conservative volume.

Detroit—The Hurdman Manufacturing Co., 48 Edmond Place, has been incorporated to deal in cement, stucco, tile and other building materials, with an authorized capital stock of $2,000, all of which has been subscribed and $500 paid in in cash.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Ionia, Aug. 2—Can you tell us whether or not the Associated Dealers Co., of 64 East Lake street, Chicago, is a good concern to do business with. We paid them $20 and received tickets printed with our name and other information on, which we were to give our customers with each 25 cent purchase. The T-A-D (as they style themselves) were to give premiums for these tickets, accompanied with a small amount of money, each varying with the articles wanted.

Now they have never sent our customers any bulletins, as they agreed to in their contract; neither have they sent any to the store since early in June.

We asked them when the man was here why they didn't advertise in the Tradesman and he said because it was just a Michigan paper and they used the System magazine as an advertising medium. Everything seemed authentic enough then, but they do not reply to our letters now and it looks suspicious.

We have watched your Realm of Rascality column and it is worth more than the subscription price. We bit on the Chic-o-lay deal and it taught us a lesson. Leo A. Edwards.

The Tradesman has received many complaints about the T-A-D. Co., as it calls itself. A merchant at Dorr got hooked by this concern about a year ago, at which time the Tradesman suceeded in getting the manager of the business to return the money paid in advance. No serious attempt was made on the part of the Chicago concern to carry out the terms of the contract. Literature was not furnished, as provided for in the contract, and the few goods sent on as samples were of a very inferior character. The agent agreed to install no other agencies within six miles of Dorr and then proceeded to locate another agent in the same town and still another with a merchant three or four miles away. The alleged manager of the outfit came to Grand Rapids at the time the Tradesman warned its readers against the concern and threatened dire results for the Tradesman because of the exposure. No attention was paid to his threats, however, because "barking dogs never bite." He promised to send the Tradesman a certificate of good character on his return to Chicago, but the document never reached us. The best course for any merchant to pursue in a case of this kind is to quickly but firmly direct the representative of the concern to the front door and suggest that Michigan air is not healthy for strangers exploiting schemes which call for money payments in advance.

L'Anse, Aug. 1—Will you kindly advise us what you know about the International Distributing Company, of 288 East High street, Detroit? They have been soliciting in Upper Michigan and they claim to give Rogers silverware free with coupons paid for by the merchant. As this sounds kind of fishy to us, we were wondering what their game is.

Also please advise about the T-A-D., 64 East Lake street, Chicago.

Paquette Brothers Company.

The Tradesman advises its mercantile friends to fight shy of any of the chaps purporting to handle Rogers silverware as premiums on the coupon plan. There are dozens of cheap scamps engaged in this line of business (with apologies to the word business) and while there may be an honest dealer in the bunch the Tradesman has never discovered him. No merchant need depend on these fakirs to handle silverware premiums. He can buy the silverware at $1.50 per gross and have his local printer make the tickets, thus keeping all the conditions in his own hands.

Safety in Numbers.

A book-keeper applying for a job was being interviewed by his prospective employer.

"I presume you fully understand all the details of double-entry book-keeping."

"I'll say so. Last place I worked I used triple entry: One set showing actual profits for the boss; one set showing no profits for the stockholders, and one set showing a loss for the Income Tax auditors."

Which Would You Rather Sell?

? ONE MATCH OR TWO MATCHES ?



Say to your customers: "Here are two boxes of the new, perfected Diamond Match for fifteen cents—the best match and the *safest match* to take into your home. They are better value than ordinary matches at six or seven cents per box."

Your *percentage* of profit on Diamond Matches is *larger* than on *ordinary* matches, and your total profit on Diamond Matches—two boxes for fifteen cents—is much larger than on one box of ordinary matches at six or seven cents.

And you will sell two boxes almost every time.

You may as well increase your match sales. And you may as well make this extra profit on your match sales.

THE DIAMOND MATCH CO.

Everybody's Dancing at Ramona Park Casino these days

Come out tonight and enjoy a Real Dance and Real Music

Dollavo's Ramona Syncopators

Masters of Modern Dance Music
"They Just Won't Let Your Feet Behave"

Dancing 8:30 until 11:30

"The Best Dancers All Dance at Ramona"

BEECH-NUT

Prepared Spaghetti



Ready to Serve!

The ideal quality product for the progressive Grocer to sell. Display it, thus telling your customers you have it. It is nationally advertised.

BEECH-NUT PACKING COMPANY
"Foods and Confections of Finest Flavor"
CANAJOHARIE · NEW YORK

Are you looking for Bargains in Fine Furniture?

KLINGMAN'S ALTERATION SALE

IS THE BIGGEST OPPORTUNITY OF THE YEAR

While contractors are busy remodeling sections of our store damaged by fire, we are conducting this value-giving sale without precedent.

Newest Designs—Latest Styles—Finest July Wholesale Market Samples Priced way Below the Market

Wherever you live it will pay you to come to Klingman's

ALL KINDS OF FURNITURE INCLUDED—Here are representative bargains:

$336.00 living room suite, kidney davenport and round back chairs covered with fine checked mohair. Seat cushions have a beautiful hand blocked mohair. A wonderful suite, something entirely new. Sale price **$288.00**

$324.00 Living room suite, large davenport, large fireside wing chair and arm chair covered with plain brown wool tapestry in combination with a handsome figured wool tapestry on seat cushion. Spring arms and soft spring cushion seats, moss edgings on cushions, tassels on arms. Sale price complete **$252.50**

$304.00 Large 3-piece overstuffed suite, covered with 2-tone taupe Jacquard velour, all large roomy pieces. Sale price **$225.50**

$327.00 Overstuffed 3-piece suite, the new kidney davenport, 2 round back arm chairs, one low and one high, back covered with a combination of brown taupe mohair for the background. Seat cushions covered with a small pattern damask, fringe around the base. Cushions piped with moss edging. A smart combination. Sale price **$272.50**

$102.00 Large Coxwell chair seat and back covered with a paneled silk damask, rose and brown. Balance plain brown mohair. Frame solid mahogany. Sale price **$78.00**

$119.00 Large high back fireside wing chair, wool faced tapestry of neutral colors. Will fit into any living room. Sale price **$89.50**

$65.00 High back formal chair. Back covered with taupe red, medallion center, seat with plain red, fringe around back and seat, walnut frame. Or same chair covered all over with small pattern silk damask. Sale price **$48.00**

$44.00 Overstuffed wing chair, rocker to match, plain taupe velour covering with center of back and the seat in a figured Jacquard in colors. Sale price for each **$36.75**

$507 New July sample. Solid walnut dining room suite. Buffet 66 inches long. 5 legs. Large all wood china cabinet; oblong extension table, cut corners, 48x60 inches, 8 ft. extension; large serving table; 5 side chairs and 1 host chair, seats covered with a small figured tapestry blue-grey and rose. Sale price **$349.75**

$478 Solid Walnut dining room suite, 10 pieces, another July sample suite, 2-tone walnut, china cabinet has glass doors. Sale price **$299.75**

$334 New Sample dining room suite, combination walnut and gum, 66 inch buffet conveniently arranged, drawer and cupboard spaces large, all wood china cabinet, 48x60 inches, extension table with round corners. 10 pieces **$253.00**

8 pieces **$175.00**

EASY CREDIT TERMS

Ionia Avenue
Cor. Fountain St.

KLINGMAN'S

Opposite
Morton Hotel, East

Nationally Known Furniture Store

FORTY-SECOND YEAR.

The issue of last week completed the forty-first year of publication by the Tradesman. The issue of this week celebrates that achievement and also marks the beginning of our forty-second year of publication without change of editorship, ownership or business management.

Forty-one years is longer than most men are permitted to pursue a single occupation devoted to a particular purpose or the exploitation of a single ideal. The writer feels profoundly thankful that he has been spared so long to follow the vision of youth and amplify it through long years of faithful service and adherence to what he conceives to be his duty. He also feels deeply indebted to the many thousand patrons who have accorded him such generous support and encouragement in unstinted measure over so long a period. In many cases the relation between publisher and patron has been transferred from father to son; in hundreds of instances we are now serving the third generation of the men whom we started out with more than two generations ago.

Few men remain on the firing line as long as I have stayed by the Tradesman. Perhaps it would have been the part of wisdom to have retired years ago and turned the duties and responsibilities over to a younger and more energetic man; but candor compels the statement that I have become so enamored with the work I aim to accomplish from day to day that it has come to be regarded as a labor of love. To abandon it at this time would deprive me of the greatest pleasure which has ever come into my life—the feeling that I am pursuing a career which yields some measure of satisfaction, enjoyment and profit to my patrons, a comfortable living for my associates and a margin for myself which enables me to make regular disbursements to charitable and philanthropic causes which I could not assist so generously and effectively in the earlier years of my career.

No period in recent years has exemplified the stability of the mercantile business as has the past year, which has been a time of reckoning for many lines of industry. Inexperienced merchants and those who have undertaken to carry too heavy a burden of indebtedness have fallen by the wayside: but the percentage of mercantile failures has been smaller than the record in most other lines of business activity, proving conclusively that the distribution of merchandise is one of the most stable undertakings in existence.

The greatest menace which confronts the mercantile fraternity to-day is lack of experience, education and capital on the part of new aspirants for recognition as store keepers. This situation will continue so long as men insist on embarking in the mercantile business without previous practical training and with too meager capital to enable them to achieve success. Merchandising should be regarded as a profession and not as a makeshift. The man who hangs out his shingle as a lawyer or doctor must first devote a half dozen years to study and observation. Unfortunately, the average merchant assumes he can undertake the work of distributing merchandise without previously acquiring an intimate knowledge of the merchandise he intends to handle and—what is infinitely worse—that he can achieve success without immediately becoming a close and careful student of markets and market conditions. As a rule, such a man does not post himself to any extent by the perusal of books and trade journals devoted to mercantile topics. As a result of this erroneous conception of the proper qualifications for a mercantile career, our cities and towns are being overrun with foreigners who open stores on meager capital, conduct them without any regard for decency or cleanliness, never lock their front doors, violate every theory of good business and every tenet of business honor, talk excellent English when they purchase goods but are tongue tied when asked to pay for them. This influx of ignorant foreigners tends to bring the system of retail distribution into disrepute, creating distrust and disgust in the minds of those who are so unfortunate as to be compelled to patronize such establishments conducted by men with swarthy faces, dirty hands and dirtier morals, who recognize no law, human or Divine; who insist on keeping open Sundays, holidays and practically all night; whose stores are utilized as sleeping rooms and nurseries; whose goods are contaminated by filth of all kinds.

The time has certainly arrived when no one should be permitted to handle merchandise until he has submitted to an examination before a competent tribunal and demonstrated his fitness to cater to the needs and necessities of the people in a proper manner. Until such qualification is demanded of the merchant, before he is permitted to engage in business on his own account, merchandising will never rise to the dignity of a profession, as it should.

The appearance of new alignments in the chain store field and the failure of several chains already established, owing to their inability to function properly, leads to the conclusion that the reign of the independent dealer is likely to continue for many years to come. People of discriminating taste and large buying power will nearly always favor the service dealer, no matter what inducements the chains may proclaim in the way of cut prices and low quality merchandise. If the regular dealer studies the methods of his boastful competitor and profits by the things he learns by contrasting chain store methods with his own practices, he needs lose no sleep over the encroachments of the chains.

Some of my friends in the grocery trade have adopted the chain store system, so far as the non-delivery of goods is concerned, and assure me they are making more money than they ever did doing business on the service plan.

When I embarked on the work of exposing the frauds and cheats who prey on the credulity of unsuspecting merchants I assumed that I would soon free the mercantile fraternity of crooks of this character. Instead of the number diminishing, it has been steadily increasing, not only numerically but in craftiness of design and boldness of execution. One reason for this is, of course, the constant influx of new and inexperienced merchants who furnish fuel for the flames. Without this supply of fresh material the wicked propaganda of deceit and fraud would be very greatly curtailed.

If every merchant would follow the Tradesman's frequently repeated advice and never pay any money in advance to a stranger or sign any agreement without reading every word above the signature, much of the enormous and humiliating losses which the mercantile fraternity sustain in dealing with sharpers would be saved.

For nearly forty years the Tradesman has repeatedly warned its readers against a cruel swindling game which originated in a certain Western state and which has been handed down from father to son until it is now manipulated by the third generation of exploiters. Three sets of men have been made independently rich by the scheme—and doubtless others will profit by the nefarious contrivance to the end of time. In my meanderings among the trade I find many merchants who do not subscribe for any trade paper because they "don't have any time read." I have but one reply to make to such men—that the time will surely come when they will wish they had used their heads more and their hands less. I make this statement with a complete understanding of the situation, fully realizing that within a few months they will find themselves securely hooked by the swindlers above mentioned to the tune of $500, which would pay the subscription price of a good trade journal nearly 200 years. I have no patience with merchants of this type, but life is too precious and time is too valuable to waste any energy in undertaking to get on a working basis with the merchant who is "too busy to read." Such a man possesses precious little value to any trade journal, because the man who does not make good use of his opportunities in this world utimately finds himself in the bankruptcy court or the poorhouse. He is merely "flotsam and jetsam on the wild, rude sea of life," as Ingersoll eloquently described the no-account business man.

I regard this anniversary edition as one of the most interesting of the long series of special publications the Tradesman has put out during the past forty years. Many of the contributions are timely and didactic, while others possess historic interest of great value. I have undertaken to deviate from the programme of previous years and present an entirely new set of topics or at least new treatments of old topics. I hope my readers will concede that I have succeeded in making a worth while anniversary edition.

I wish to avail myself of this opportunity to extend my hearty thanks to both the contributors and advertising patrons who have made possible so comprehensive a compendium of good things.

E. A. Stowe.

DAWES PLAN ACCEPTED.

The Dawes report came to Germany like a godsend. Her intelligent leaders recognized it as such. Now Great Britain and France have each made political concessions that this plan may be put into effect. Concessions are also demanded of Germany. She faces the united front of the Allies. She has within her grasp opportunity for peaceful recovery of her dissipated forces. Germany's past record in diplomacy is against her. But serious opposition at this juncture is scarcely thinkable.

Aside from the political and economic effects of the great task that has been accomplished at London, the psychological results are likely to prove tremendous. Ten years after the beginning of the war—four years of armed conflict and six of turmoil and stress and strain—the world seems at last to be recovering its normal balance. People will read into this new development much more than economics, much more than politics. They will see a revival of world confidence, a definite shelving of tortuous issues raised by the war, a return at long last to the normal ways of peace.

Optimism will, of course, go too far. There still are unsolved problems of stupendous magnitude. But the most immediate of them, the one that has tortured men's minds and raised nation against nation, is now in full prospect of settlement. The optimism of the world itself will sweep aside many smaller issues. In the accomplishments of the London conference people to the furthest ends of the earth will see a light. For the apparently impossible has become possible.

Something must be done—and done quickly—to restrict the number of inexperienced and reckless automobile drivers who are constantly placing human life in jeopardy by their criminally careless methods. The man who owns a $200 car usually conducts himself in such a manner as to lead everyone who watches him to conclude that he is a cheap mechanic, in that he uses his hands and not his head. He recognizes no law and violates every rule of the road and every precept of decency and good breeding. He is the cause of 95 per cent. of the so-called "accidents" which result in injury and death. Unless steps are taken to restrict his recklessness and punish his defiance of the law, people with good cars will hesitate to go out on city streets or country roads for fear of meeting one of these utterly irresponsible demons in human form.

There are many stock salesmen in the field who aim to build themselves up by tearing some one else down; in other words, men who act on the assumption that they can create a market for their products by destroying the confidence of the prospective customer in something he already has. Such men are unworthy of a hearing and should be thrown bodily out of the office of any merchant who receives a call from such a [illegible]

To Get Business Direct Use Long Distance

THE SPOKEN WORD BRINGS BEST RESULTS

A Long Distance call always gets preferred attention from the busy business man.

It always gets a hearing from the person with whom you wish to speak.

It is given the consideration of a face-to-face conversation.

It gives you the opportunity to get your wholc story across, reinforced by your personality.

The saving of time and money to producer, wholesaler and retailer is reflected in the cost to the consumer.

Use Long Distance and thereby multiply contacts and contracts.

MICHIGAN BELL TELEPHONE CO.

Bell System

One Policy, One system, Universal Service



Three Big Factors in Solving Dead Stock Problem.

The "dead stock" evil is admittedly the greatest menace to the retail shoe business to-day. Much valuable information has been given out by eminent authorities on the cause and correction of this perplexing question. Strange to say, hardly a word has been recorded from the salesman acting in the capacity of "dead stock expert," who, by daily experience, nurses the stock along from infancy to old age; from that period of extreme youthfulness, with all its possibilities, to the time of its final demise.

Surely, this is the authoritative source for desired information in this particular field. Much credit has been given Dame Fashion for this lamentable condition, and no doubt justly so. However, as Dame Fashion has been the salvation of the shoe business, we certainly must show the utmost leniency towarad her for any misdemeanor that she may have committed. There are other factors of equal importance that enter the situation. It is the purpose of this article to present the causes for the accumulation of dead stock, and to give some practical and successful methods used for avoiding this peril and for disposing of any such stock on hand.

Style, the acknowledged "blessing and menace" of the shoe business, represents 33⅓ per cent. in its relation to dead stock. The two other factors contributing in equal proportion are wrong sizing and stock-worn merchandise.

It is in these last two factors that the hope of the shoe retailer lies, because it is in his power to determine which sizes and widths of stock-keeping, the soiled stock problem can be reduced to a minimum.

In the matter of sizes many retailers do not possess the requisite courage to turn down fashionable Mrs. Brown with the dainty 3A foot, or the village shiek who gracefully adorns the lower portion of his Apollo-like anatomy with a 5A shoe.

Consequently, many narrow widths and small sizes on hand at the end season are accumulated. In this respect most chain stores show far greater wisdom, as very few carry extreme sizes in a large variety of styles. Why? Because they do not sell in large quantities.

Now in regard to stock-worn merchandise we must invite Mr. Merchant to take a walk dowon to the section wherein are the sources of so much pain and anguish in the shoe world; brush the dust off a few of the boxes; open them and behold the exact cause of their suden death.

Style? Well, yes, that is a little old; but when you look about there are many so called "right off the avenue" styles that are not so pretty.

Size? Well, this is a hard width, but we could sell the shoe if every opportunity was taken advantage of.

Condition? Ah, here is the reason: The style is not so bad in this day of such varied patterns. The size is bad, but the real cause is its soiled and unpresentaable condition.

Having considered the three main factors in the accumulation of unsalable stock and merchandise that is unquestionably taking the profit out of the shoe business, we will now consider the methods which are most practical for the elimination of this stock.

We will consider first, style. Every buyer uses legitimate means for obtaining correct style information. Trade papers, local demand, competitors, last year records, women's or men's apparel tendencies, recommendations of the Joint Style Committee, information obtained from National Shoe Retailers' convention, etc., will contribute to intelligent buying.

Additional sources of information are being used to great advantage for securing desirable style information, such as "want slips" to be filled out by the sales persoon detailing customer wants. Weekly meetings in which sales people and buyers participate for intelligent discussion of style demand.

Special attention shold be given to delivery dates pertaining to style merchandise. Window displays or other advertising media are important factors. It might be furthermore suggested that P. M.'s be placed on all extreme novelty merchanadise, as this would serve to dispose of this stock while it is salable and at regular prices, thus avoiding keeping this class of merchandise on the shelf until its period of usefulness is passed.

Furthermore, stock should be classified so that the respective percentages of novelties and staples can be determined by the records.

Next, let us consider sizing! To avoid the pitfall of bad sizing it is suggested that a record be kept of all sizes and widths sold uring the year. The information so obtained will help reduce this hazard. The disposal of narrow widths should be continuously urged.

Those Clever English.

A London fad that hasn't reached us yet is for a woman to have a tiny picture of her husband on her finger nail. At least, so says Passing Show, and comments: "The more usual place for him, of course, is under her thumb."

CEMENT THEM TO YOUR PRESENT LEATHER SOLES.

No tacking, no sewing.
Put on in the home.

HARDWARES, SHOE STORES, GENERAL STORES

Get this fast selling profit maker.



Ustikon
YOU STICK ON

Rubber Soles.

One merchant writes:

We have sold hundreds of pairs of them—without a complaint.

Another says:

Lots of folks come to us for USTIKON soles who were never in our store before. They make a warm spot in their hearts for us.

Retailing at popular prices and insuring a good profit to the merchant.

Fast becoming popular through their **Comfort and Economy.** Over 300 stores now selling USTIKONS in Michigan.

Write for full particulars to

W. J. DANCER & CO., Stockbridge, Mich.
DISTRIBUTORS

Herold-Bertsch Shoes

HB *High Class Shoe at Medium Price*



No. 985
$3.25

Combination last. Famous Herold-Bertsch kangaroo leather, with all the good features of kid but will not peel when bruised. A good leader for fall.

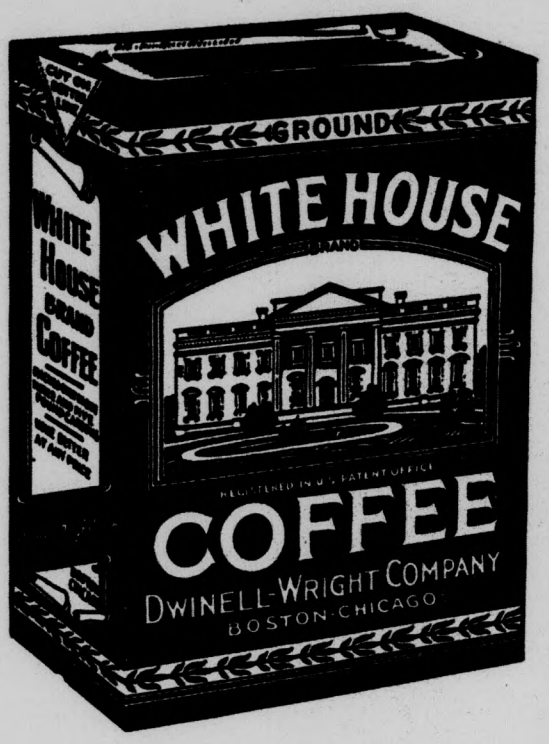
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Grand Rapids, Mich.

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WHITE HOUSE COFFEE

DWINELL-WRIGHT CO.
BOSTON.—Principal Coffee Roasters.—CHICAGO.

A *Real* Coffee



For Real People

"Real" people do not care for the "hit-or-miss" coffees. They do not like to feel **obliged** to **"hunt-around"** and do a lot of experimenting.

They want the **"sure-thing"** kind of coffee.

These **real** people **prefer** to trade with **ONE** grocer—but **the one they do** "tie-up" to simply **must** "deliver-the-goods"—the **"real"** goods, or else it is "Good Bye,—Sorry I met you."

Make "WHITE HOUSE" Coffee a Specialty in your stock of good things---then you will have a REAL Coffee for the REAL People you wish to make REAL, regular Customers



Some of the Unsolved Problems of Government.

At the outset of the past session of Congress the indebtedness of this country, state and National, was $32,000,000,000. At its close this sum had been increased to thirty-five or thirty-six billions. Congress reduced taxes $300,000,000 and increased our obligations some $4,000,000,000,000, and our constituencies are now being told their burdens have been lightened.

Thirty-six billion dollars is a larger indebtedness than any nation in the history of the world, having no greater age than this republic, has ever carried. With illimitable natural resources, with vast public lands available until within the last few years, with an energetic, industrious, frugal people, we find that at the end of less than 150 years, there has been imposed upon the people of the United States a burden the like of which no people has ever carried in the history of the world, when age is considered.

That it is beginning to have its effect upon the morals and standing of the citizenship one can scarcely doubt; and somewhere, at sometime, we must refuse to do that which sentimentally we would like to do, which ordinarily it would be a pleasure to do, in order to adopt another program—a program of relief and of economy to the taxpayers.

That is, perhaps, the great unsolved problem of government. I have long thought that it is the most vital question in American politics. I do not regard it as a party matter, but rather a National problem.

In 1894 our taxation was $12.50 per capita. In 1922 it was $64.63 per capita.

In 1913 our tax bill, state and Federal, was $2,194,000,000. Eight years thereafter and four years after the close of the war it was $7,061,000 000. It is about that sum now.

In 1913 we were taking 6.4 per cent. of our National income in the way of taxes. In 1922 we were taking 12.1 per cent.

The farmers' tax bill in 1913 was $624,000,000. In 1922, eight years thereafter, it was $1,436,000,000.

In fifteen of the great Northwestern states, between 1920 and 1923, out of a total of 2,289,000 owners and tenant farmers more than 108,000 lost their farms through foreclosure or tax sale; over 122,000 lost their property without legal proceedings; and 373,000 retained their property only through the leniency of creditors.

Of course, I realize that other things than taxes enter into this condition of affairs, but when we go into these great agricultural communities and see page ofter page of the county papers with items of tax sales, we are advised as to the predominating effect of these increased taxes toward bankrupting these agriculturists.

Figures ordinarily are dull and tedious things. But these figures sound the whole gamut of human passion and plumb the very depth of human misery and despair. Homes abandoned, families separated, and the plans of a lifetime shattered, and shattered after it is too late to form others.

Nothing could be of greater moment. Men will fail in every calling and homes will be sacrificed and plans will be broken because of incapacity or improvidence. This is to be expected, and becomes a commonplace in the struggle for success. But that is not the situation these figures so vividly reveal. To regard it as such is to close our eyes to as serious a problem as can confront legislators.

If this is not a National problem, there can be no National problem. We are so situated geographically, so circumstanced, so endowed with natural wealth as to be able to defy those scourges and visitations which the incidents in nature and the accidents in politics bring even to the most advanced and enlightened peoples. But we can no more withstand the enervating effects of waste and public prodigality upon the character and for-

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Which One Is Your Choice?

AN administrator or an executor will have in charge the distribution of your estate. Which one do you choose?

If you leave no Will, that indicates that you choose to have the State appoint an administrator and are willing that the law should settle your estate. If you leave a Will properly made out, you name in that Will your executor.

The compensation allowed either your administrator or executor is the same.

In making a Will you have another choice of naming as your executor an individual or a corporation.

Experienced, economical, efficient service can be secured by the selection of a corporate executor—so name this institution executor of your Will.

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GRAND RAPIDS, MICHIGAN

Real Estate Mortgage Loans

This company is prepared to make real estate mortgage loans on residential and other improved property in Grand Rapids and other cities, in large and small amounts, with no limit except as the value of the property demands. It does not intend to loan more than 50% of the conservative value of the property.

Applications for CONSTRUCTION loans especially are invited.

Terms will be reasonable, taking into consideration all the circumstances. It has been doing business here 35 years; expects to be more than that many years in the future; and will endeavor by continued fair terms to earn the good will of all who enter into business relations with it.

Frederick W Stevens

THE MICHIGAN TRUST COMPANY

Organized in 1889

CORNER PEARL AND OTTAWA

tunes of our citizens than other peoples whose history is now closed.

I have seen some efforts of late, designed apparently to minimize the evils of tax burdens, telling us how great we are, and how rich we are as a nation, and that these complaints of which we hear are from people who are never satisfied, who would be complaining of something else if there were no taxes. I do not subscribe to the doctrine so generally put out as a defense of dereliction in public service that people will complain regardless of whether they have been ill or well treated.

On the other hand, it is an assuring fact, revealed both by history and observation, that the people pursue uncomplainingly their daily avocations until overtaken by that form of injustice, economic or political, which puts in jeopardy their rights or challenges their security.

Upon this question of government expenditures, city, state and Federal, the time has long since passed when the taxpayer should remain silent. Resentment is not only due but belated. If any criticism is to be made of the people, it is not that they have complained or that they are now aroused, but that they have been patient too long.

They have had debts piled upon them and taxes imposed, they have been made to carry unnecessary officials and unnecessary employes, they have worked and worried and borrowed and paid taxes until good citizenship and efficient government are involved and no rebuke which they can give can be too severe.

I recognize that much of this burden comes from local taxes. Congress cannot deal with that problem and shift that weight. But an economical government at Washington, an example here at the Nation's capital, will give much direct relief and indirectly the effect would be of tremendous benefit to all.

The authorities in the states point to the waste at Washington, and the authorities at Washington say to the voters: "It is your city and state which weigh you down." This is the plea of men who know of the wrong to the taxpayer and shrink from putting forth an effort to remedy it.

The fact is that the blame is both double and single and can be lifted only by double and single efforts. But the lead in the crusade for economy should come from Washington. Anything which brings economic health to the country as a whole will help the farmer and the small business man and every honest toiler in the land. Anything which encourages new enterprises, invites capital into lines of building and development, will help the business man, the plantation owner and the rancher alike.

In these days there are countless remedies proposed to help the farmer, but, give him a market for that which his indefatigable industry produces and the farmer will neither ask for, nor accept, the remedies born of political fright. And the way to build his market is to unchain the latent energies which taxes have greatly sterilized and unleash the initiative which shameless waste has all but destroyed.

Let us not confuse the issue by pointing to the extravagances of cities and states. What we need is a beginning, a manifestation of invincible purpose, something which in the estimation of the people will lift the Government at Washington out of this eternal circle of appropriations and taxes around which we are lashed in monotonous mediocrity year after year. Unless we make up our minds as a people, not only as a House of Representatives and a Senate, but as a people, that we shall deny ourselves, and that we shall cut, regardless of personal consequences, there is no hope for the alleviation of this condition.

I know that there is scarcely a proposition for the appropriation of money which has not behind it some laudable and most commendable sentiment. You could find sufficient reason for taking every dollar out of the Treasury of the United States and not violate any of the Ten Commandments. But we cannot conduct government affairs on that basis.

I perfectly understand and greatly appreciate the value of political parties. There is nothing to take their place in a government like ours. But this is not a partisan question. Public expenditures, and thereby the inevitable increase of taxes, is no longer merely an economic question, no longer nothing more than the extracting from the pocketbooks of the people an increased sum of money. It has already reached the point where it may and must be regarded as a great moral question. It involves not only the material welfare but the moral stamina of our citizens. These increased burdens mean imperiled and forfeited homes, mean fewer educational advantages for the coming citizen, mean separated and demoralized families. They mean energy thwarted and enterprise sterilized, and, last of all, they mean thriftlessness and improvidence and moral breakdown of a great and proud people.

We have reached the point where danger signals are out. Men and women are beginning to feel a deep sense of wrong. Faith in the Government is giving way. The men who will stop this waste from the Public Treasury, who will call for and secure a return to the simple and sound principles of public economy, it is not too much to say, will be the second founders of this republic.

I would like, in all candor, to ask you men of to-day to look back over the last thirty years—brief, fleeting years—a fugitive shadow upon the dial when considered as a mere matter of time, but a century when measured by their effect upon our Government. The bonds piled up, the bureaus built up, the offices created, the constant mounting of the tax burden, the spread and waste of prodigality. Review this record with care and reflection. Then, assuming that this fateful tendency is to continue—and there is every evidence that it is to continue—project yourselves into the future for thirty years.

There will be an officer for every ten persons in the republic. Every conceivable activity of mind and body will be under the direction and surveillance of a bureau. Inspectors and

"By their works ye shall know them:"

NACHTEGALL MANUFACTURING COMPANY
GRAND RAPIDS, MICH.
BANK, STORE & OFFICE FIXTURES

Gentlemen:

Your work changing over old and installing new fixtures in our office having been finished I desire to express our very great satisfaction at the way in which the work has been done. It is first class in every respect and your men have shown themselves to be not only gentlemen in manner, but workmen of high ability. The entire job is fine in every detail.

Very Truly,
W. L. HAMMOND, Vice-President,
The First National Bank of Ludington, Mich.

THE CITY NATIONAL BANK
of Lansing, Mich.

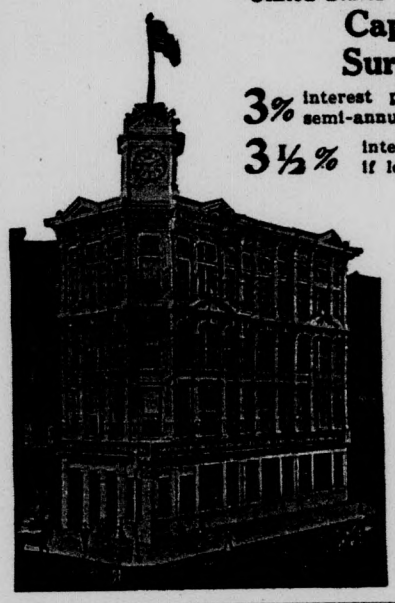
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United States Depositary
Capital $300,000
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3% interest paid on Savings Deposits, payable semi-annually.

3½% interest paid on Certificates of Deposit if left one year.



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Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over
$1,450,000

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Detroit — Congress Building

spies will leer upon the citizens from every street and corner and accompany him hourly in his daily avocation. Taxes will be a hundred dollars per capita. Forty per cent. of the National income will be demanded for public expenses. We will still have a republic in name but a bureaucracy in fact—the most wasteful, the most extravagant, the most demoralizing and deadly form of government which God has ever permitted to torture the human family.

This is not the picture of a disturbed imagination; it is the remorseless logic of the present drift of things. All you need to do is to take up the last thirty years and lay them down upon the next thirty and you have it all as I have indicated. It seems to me time to take stock. The rarest as well as the most profound incident in free government is when "a great people turns a calm and scrutinizing eye upon itself." And it is time that we brace ourselves for that ordeal.

William E. Borah.

Protection From Lightning.

The observance of the following rules will prevent many deaths and injuries from lightning:

Do not go out of doors or remain out during thunderstorms unless it is absolutely necessary. Stay inside of a buildings where it is dry, preferably near the center of a room.

If there is any choice of shelter, choose in the following order:

1. Large metal or metal-frame buildings.
2. Dwellings or other buildings which are protected against lightning.
3. Large unprotected buildings.
4. Small unprotected buildings.

During thunderstorms avoid the immediate vicinity of:

Electric light circuits, lightning conductors and downspouts, screen doors and windows, stoves and fireplaces, telephones or any metal object that projects through the walls or roof of the building.

If remaining out of doors is unavoidable keep away from:

Isolated trees, wire fences, hill tops and wide open spaces, small sheds and shelters if in an exposed location.

Try to reach thick timber, a cave, a depression in the ground, a deep valley or overhanging cliff, if there are any of these in the vicinity.

Ten Dangerous Combinations.

The following ten dangerous combinations should be avoided at all times. One or more of them caused death and destruction every month during 1923 in North Carolina; it may be your turn next if you do not exercise precaution to prevent fire:

Sparks and gasoline.
Careless smokers and trash.
Kerosene and stoves (lighting fires).
Electric wires and nails or metal hooks.
Pennies and electric spark plugs.
Copper or other wire bridged electric circuits.
Clothing and open flames.
Dry leaves and shingle roofs.

These are combinations that you should never learn; they are dangerous, treacherous and fatally unsafe.

Not Confined To Women.

While not critising women for smoking, the State Forester of California estimated that "nine out of ten women smokers who drive automobiles throw lighted cigarettes out of their cars and in so doing start forest fires."

And the practice is not confined to California or to women drivers.

Higher-Priced Goods Best So Far.

In a review of Fall ready-to-wear buying so far this season it is said that the higher-priced merchandise has done better than the popular-priced goods. While this is usually the case in the early buying, because many retailers buy the higher-grade garments for "show pieces," other market factors emphasize this condition. Because they feel that they will experience no difficulty in obtaining their requirements, buyers see no reason for covering their needs very far ahead in this class of merchandise. There is also the fact, buyers say, that they will make many trips to the market, even more than has been their custom recently. They will spread their purchases over these frequent visits, which will enable them to have fresh stocks of popular-priced garments as they are needed.

A turn of the hands rules the wave in the hair and the wave in the air.

For Surplus Funds

4%

Certificates of Deposit

on funds left three months or longer. Your money available at a moment's notice. It will be EXTRA SAFE because we make no unsecured loans.

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A State Supervised Bank
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Assets Over $3,000,000

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L. H. BAKER, Secy-Treas. LANSING, MICH.
P. O. Box 549

Three Fundamental Principles Which Govern Business.

In the years gone by the retail merchant was not supposed to possess salesmanship qualities, or if he did, no one ever knew it, but to-day the one who is up to the minute must possess salesmanship abilities, tact, judgment, and all other qualifications which go to spell a perfect business man. He must be a master in bending the will of his patrons in line with his own desires—the truest form of salesmanship.

One customer is but a unit, but get that one customer to patronize your store ten times and we have ten buyers 100 times and we multiply that total by ten, and so on down the line of human endeavor. The alert merchant can make of himself and his store more than a mere trading institution, a place to which the first thought of all his patrons reverts to when goods for the supply of table or home are required.

He must work along the lines of least resistance and create good will. He should be the friend of every one and the confident of none; liberal in his views but none too liberal in giving voice to the innermost thoughts of his soul. He must know how to appeal to Jimmy, age eight, and Grandpa, age eighty. Women must come in for every consideration, and he must value the sail of a pound of sugar as he would a bedroom suite. Smile with the flippant and be sober with the serious minded, and, above all, do not fail to thank every patron for their mite of trade, for that is the way to make the mite mighty.

Women who are troublesome and those who are pleasant to serve must receive equal courtesy; in fact, the grocer must be a diplomat in a limited way. Of course, we cannot give a fixed set of rules as to the conduct, deportment and points of success to be followed by every storekeeper, but sufficient to state, common sense rules must be the order of the day every day in the year.

An orderly clean-cut, efficient man keeps, as a rule, a clean-cut, effective store and creates and attracts similarly clean trade, while the man who keeps a slovenly shop will attract trade of the least desirable class. Many retail merchants wail and complain of their lot. Some say, "This is a dog's life," others sing at their work, and are content. It is all from which angle you view your calling—one man stumbles over obstructions which others use to advantage.

It is all very well for the merchant to be called a steady man, a plodder, a man to stick to his business, but he must add to this a goodly store of originality, he must do the old things in a new way or find a new way to present his better business side to the buying public he is called upon to serve. He must be semi-inspired; this does not mean he must be a dreamer; far from it: but he should be alert to seize opportunity, or if none is ready, make one. Look no further than your own store, to discover a mine of knowledge, found, as a rule, right inside your doorway. After all is said and done three fundamental principles must govern your business. They are:

A knowledge of costs and expenses.
Care in the extension of credits.
Salesmanship. The rest is up to you.

Courtesy To Customers.

The meaning of the word courtesy is "to treat with civility." Courtesy is defined by the Standard as "politeness exercised habitually." It is a simple matter to be polite to a customer who agrees with your statements, who appreciates your merchandise and speaks well of it, but it is an entirely different proposition to retain your poise and be courteous to one who seems to doubt your statements, who is critical and perhaps sarcastic. In the presence of such a customer your ability as a high-grade salesman is in the balance. It is then that the critical test comes. Can you come back with a smile and a happy word? The majority lose their temper more or less, and at the same time lose the possibility of making a sale. To be better salesmen is to practice courtesy or "politeness habitually," to the fullest extent.

The moment a salesman loses his temper, even in the slightest manner, he loses more ground in a minute than he can regain by an hour of tactfulness. Myself, as a salesman, have come in contact with customers that were very hard to deal with, but I would win out in the end, by being polite. To give you an example. "A man and his wife came in the store where I am employed as a salesman in the men's shoe department, to purchase a pair of shoes. This customer was very cross and hard to get along with. I finally sold him a pair oof shoes and handed him a card. That customer apologized for being so cross, introduced himself to me and remarked that whenever he needed shoes he would call on me." The buying public who are the most exacting, critical and hardest to serve are the first to detect courtesy and appreciation.

Ben Emden.

The world is full of men looking for better jobs who are not willing to do better work.

The Michigan Retail Dry Goods Association

advises its members to place their fire insurance with the

GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg. Grand Rapids, Mich.

Your Jobber Can Supply you with

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Queen of All Brooms

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FOR the guidance of clients this organization maintains constantly revised lists of bonds of all types that offer unquestionable security plus attractive yield.

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RIDICULOUS BUNK.

Horrible Crimes Attributed To Crow and Robin.

Written for the Tradesman.

There are certain interests in this country which have combined to wipe out of existence our feathered population, beginning first with the much maligned crow, going on down the line with the final extinction of the sparrow and hawk, not excepting the robin.

If we are to make sacrifice of bird life, the robin should not be exempt, since he is the most destructive to certain crops of any bird that wears feathers. I read somewhere not long ago of a farmer who advocated the killing of robins in order to save cherry and other fruit crops.

The Du Pont Powder Co., of Wilmington, Delaware, has issued a pamphlet entitled "The Truth About the Crow," which is certainly interesting reading. Some of the statements contained therein would discount Ananias in stories about the misdeeds of the black bird of ill omen:

"Starting innocently enough, the crow, with numbers increased by the millions, his cunning keeping apace with the effort to reduce his numbers, not alone farmers and sportsmen, and game conservationists, but every man, woman and child in America is affected by his depredations. The crow must be controlled, his activity in destruction to food and animal life narrowed to the minimum. This done we may be set for better things and better market prices on the food commodities of life!"

There you have it in a nutshell, the awful nature of the crow, and the danger to National life that is threatened unless he is exterminated through the use of Du Pont ammunition and firearms!

"The statement has been made, and apparently an authorative one, that crows, per crow, cost Oklahoma a dollar a year. There are estimated to be eleven million crows in Oklahoma."

Then a little further down we come to the Rev. Noel J. Allen, of Virginia, a noted authority on crows and other vermin, who believes that there are at least two hundred million crows scattered throughout the country. If these black scamps do a dollar apiece damage—the figures are appalling.

"Two hundred million dollars put into profitable circulation would make an appreciable difference in the cost of living."

Wouldn't it? What an amazing arraignment of this black satan which is devouring a quarter billion of the country's foods every year. No wonder farmers stand appalled and wonder why they had not thought to figure before this gun company got in their stunt.

According to these "facts" there are about two crows to one human in the Nation. That would give the people of Grandville about 3,000 crows. I have heard one caw now and then in the dim distance in early spring, but never imagined there was such an army of them. One never knows until he reads about these things.

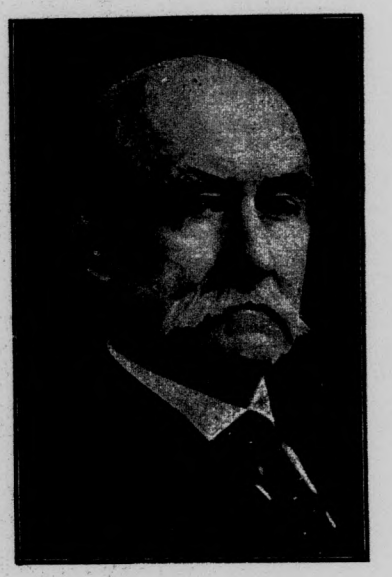
According to an authority, five members of the Boise Fish and Game League, of Boise, Idaho, killed 500 crows in one day, 100 to a man. Brave deed well told. During the month of February, 1921, members of the Wernersville, Pa., Rod and Gun Club shot 1100 crows.

Catering to this sportsmanlike desire to kill, the Du Pont Co. is publishing accounts of the depredations of the horrible crow.

It is business before pleasure with the ammunition and gun sellers. If the right of the crow to live is shown to be nil, how easy to advance the financial estate of the company in question. It is a wonder that said company hasn't entered the religious field and enlisted the ministers of the Gospel on their side, since there can be no doubt that the black crow originated with the wearer of horns and hoofs.

It is much easier to prove the destructive nature of the robin than that of the crow, yet how many are there in the land who wish to see robin redbreast slaughtered in order to fill the pockets of men who sell powder and shotguns?

I lived in the country more than a



J. M. Merrill.

quarter of a century, among farmers and woodsmen, was a worker of a farm for sixteen years, and judging from my own observation these witnesses who attempt to bolster up the cause of crow annihilation certainly in more than one instance bear false witness against the culprit on trial.

It is averred that the crow makes war on all other birds, more particularly the quail, destroying the nests and actually killing and eating the young. Also it is declared that hens' nests have been invaded, their eggs eaten and even small chickens have been devoured whole!

Full grown rabbits fall an easy prey to the devastating black imp; pig pens have been invaded and the grain and slop fed to the swine is rapidly devoured. In fact, there is no known depredation this foul bird has not been guilty of abetting. He not only kills chicks, quails, digs out lambs' eyes, kills suckling pigs and blinds their mothers, but he steals everything he can lay claws and beak on. The long list of the crows' misdoings is enough to frighten the most hardy son of toil away from the farm to the safety of the city.

"When domesticated the crow is a petty thief. He will take and carry off the baby's playthings, mother's sewing and crocheting utensils, grandma's spectacles, and even grandpa's pipe—all without apology—and, hide them somewhere out of doors or in the old barn."

In summing up, the crow-hater declares, "He is black. He is a pirate, robber, thief, assassin and murderer, and if so convicted he deserves the sentence of extermination." Could ridiculous bunk go any farther?

Old Timer.

Two Local Houses Now Fifty Years Old.

Two Grand Rapids wholesale houses celebrate the 50th anniversary of their founding this year—Judson Grocer Co. and Hazeltine & Perkins Drug Co.

The former dates back to 1874, when Cody & Olney engaged in the wholesale grocery business. The present line-up of the managerial staff is as follows:

President—William Judson.
Vice-President—Edward Frick.
Secretary—Arthur E. Gregory.
Treasurer—Henry E. Stanton.
Directors—Above named and Mrs. Helen Putman Barnhart, Byron S. Davenport, Peter Lankester, William L. Berner, Cornelius Cary and Edgar H. Johnson.

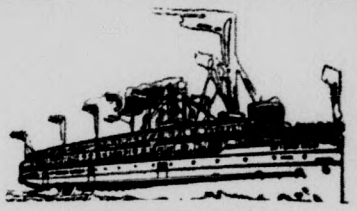
The Hazeltine & Perkins Drug Co. dates back to the spring of 1874, when Charles N. Shepard and Dr. Charles S. Hazeltine engaged in the wholesale drug business under the firm name of Shepard & Hazeltine. Mr. Shepard had formerly been engaged in the retail drug business under the style of C. N. Shepard & Co., which firm enjoyed a wide reputation throughout the State through the exploitation of a remedy for fever and ague—then very prevalent in certain sections of Michigan—under the style of Wahoo bitters. The present official line-up of the house is as follows:

Chairman of Board—Mrs. C. S. Hazeltine.
President—Lee M. Hutchins.
Vice-Presidents—Cornelius Crawford and Harry Fairchild.
Secretary—Harry Fairchild.
Treasurer—Wilson Hutchins.
Assistant Treasurer and Auditor—Frank Bockheim.
Assistant Secretary—William G. Cook.

A Business Man's Ideal.

To have endured early hardship with fortitude, and overcome difficulties by perseverance; to have founded or developed a large business, useful in itself, and given employment to many; to have achieved fortune, independence, position and influence; to have established a character above reproach; to have accumulated the esteem, the confidence and the friendship of his fellows; to have given largely of money to charity, and of time to citizenship; and to have gained all this of the world, without losing the soul by avarice, or by starving the heart into hardness—I say, he who has so lived has nobly lived and he should find peace with honor when the shadows begin to lengthen and the evening of life draws on.

David R. Forgan.



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One Way $4.20
Round Trip $7.30
GRAHAM & MORTON
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Size of slip torn out 3⅜x5½ inches to fit Account Registers.
25000 White Originals carbonized back.
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Your business card printed on face of original and publicate and advertisement on back of duplicate as desired. 500 Books for $15.00 f.o.b. our factory. We specialize on Duplicate and Triplicate Books of all kinds. Let us quote you.
BATTLE CREEK SALES BOOK CO.
Battle Creek, Mich.

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8:05 P. M. Daily
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FARE $4.20
Boat Train Leaves Grand Haven Electric Station 8:05 P. M.
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Route Your Freight Shipments
THE GOODRICH WAY
"Operating Steamships Every Day in the Year," and
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L. A. GOODRICH,
Traffic Mgr.

TRUSTS IN GENERAL

Most people doubtless associate all the trust service of this Company with death—executorships and testamentary trusts. Yet the "Living Trusts", so-called, handled by this Company, require the daily service of a large force and bring important results to individuals in many parts of the country.

"Living Trusts" are those not created by will,—that do not involve the intervention of a Probate Court. That portion of one's estate which is made the subject-matter of a Living Trust need never go into the Probate Court.

They have usually been created by very careful persons, who are satisfied that this Company's financial responsibility and methods are first class and its permanency assured.

What about the financial responsibility and methods of this Company?

1st. There are the securities of each particular trust purchased by an experienced staff,—set aside by themselves in a huge burglar proof vault, having all the physical and other protection that modern science has suggested. 2nd. Its one million dollars of "CAPITAL STOCK," representing that amount of cash carefully invested and wholly unimpaired. 3rd. Still another million dollars, consisting of the DOUBLE LIABILITY OF ITS STOCKHOLDERS under the laws of Michigan. 4th. A "SURPLUS" of half a million dollars, representing that amount of cash, being part of the profits of its 35 years of business, not paid out in dividends to its stockholders but left in the business and likewise invested and likewise unimpaired. 5th. $190,000 of "UNDIVIDED PROFITS" reserved out of earnings of past years, now largely in cash or its equivalent and constituting part of the "WORKING CAPITAL" of this institution. 6th. THE PROTECTION OF THE STATE BANKING LAWS. While not allowed by law to engage in a general banking business, it is nevertheless examined as a state bank is examined, by the experts of the State Banking Departmnt, who count the cash and securities and examine the books and records, with unlimited freedom, on the possibility of the law having been violated in some respect, and for the purpose of assuring themselves that there is no misrepresentation of assets.

The Michigan Trust Company reinvests trust funds without delay, and pending reinvestment it allows each trust interest on its average daily cash credit balance. Seldom do trust funds remain uninvested more than seven days, often less. The selection of securities for the trusts is handled by men of long experience in that work, who are familiar with the circumstances of each trust and with the terms of the trust agreement, and who are equipped to exercise good judgment in such selection. Every selection has the specific written approval of the Treasurer and two Vice Presidents,—and such approval means approval in every respect.

The following bears on ITS ABILITY TO BUY GOOD BONDS FOR TRUSTS AT ADVANTAGEOUS PRICES:

In the 35 years of its existence, a very large number of trusts, living and testamentary, have accumulated. The Company has long been receiving moneys representing maturing and redeemed bonds out of the many millions bought in previous years. Every week, usually every day, such moneys come in. Its duty as Trustee has meant that in all these years its organization has been buying bonds on a large scale, partly for sale but largely for the trusts,—municipal bonds for trusts whose beneficiaries are in the super-tax class and therefore do not require a high rate of interest and who prefer non-taxable securities,—industrial or public utility bonds and mortgage notes, with rates that are higher, more suitable for trusts whose beneficiaries are in need of a greater return. This business has brought it in contact with the large bond concerns of New York, Chicago, Detroit, and elsewhere, who have come to value its large business, and who give it favorable wholesale prices.

With the exception of the unusual cases where the Trust Agreement provides otherwise, the trusts have the benefit of these prices. THE SECURITIES ARE PUT INTO THE TRUSTS AT ACTUAL COST TO THE MICHIGAN TRUST COMPANY, with no profit or commission whatsoever. The gain to the trusts due to this fact alone offsets to a large extent, if not entirely, the fees of the Trust Company for all its services.

Frederick M. Stevens
President

THE
MICHIGAN TRUST
COMPANY

Organized in 1889

Corner Pearl and Ottawa



Michigan Retail Dry Goods Association.
President—J. B. Sperry, Port Huron.
First Vice-President—Geo. T. Bullen, Albion.
Second Vice-President—H. G. Wesener, Saginaw.
Secretary-Treasurer—H. J. Mulrine, Battle Creek.
Manager—Jason E. Hammond, Lansing.

Fall Hats Are Varied.

New things in Fall millinery are almost as numerous this year as the proverbial sands of the sea, according to cable information from Paris that is contained in the bulletin of the Retail Millinery Association of America.

"Le Monnier," the bulletin says, "lays stress on felt, either self or ribbon trimmed, or appliqued on velvet with stitching in contrasting or gold thread. Ribbon cockades and aigretted ostrich are the preferred trimmings. Many hats have tiny eye veils. Black, brown, almond green and a soft gray are featured colors.

"Agnes shows novel self-trimming, checkerboards of felt and velvet covering the entire crowns. The felt brims display the same effect in their facings. Jane Blanchot trims some of her 'jeune fille' hats with two-inch ribbon bands and streamers run through the slashed left sides of the brims, hanging to the shoulder. The wearer's given name is embroidered across the front of the ribbon.

"An ear-shaped piece of white felt, placed diagonally at the left side of a white felt turban and rising four inches above the crown, toward the front, forms a unique trimming featured by Isa & Yvonne. Maria Guy trims small black felt hats with bands and rabbit's ears of blond lace. The bands are placed across the front of the hat, while the ears protrude in their proper places at the sides. This effect is regarded as very chic and youthful.

"Germaine trims a Girondin hat of hatters' plush, in an exquisite Wedgwood blue, with squares of gray fur placed at both sides of the crown near the base, from which two-inch grosgrain ribbon rises. The ribbon is placed flat against the hat to the center top of the crown front, where it forms a fan. Marthe Regnier is introducing crown bands of snakeskin in the trimming of some of her hats. These are fastened at the left side by jeweled and onyx clasps. Mme. Louison's principal offering is a quadricorne of pheasant brown velvet. Each of the four brim revers is covered with flower forms made of little brown and black wing feathers, glossily shellacked and appliqued in a raised effect."

Women's Dresses Moving Better.

Buying of women's dresses is increasing, and promises to develop into a strong revival of business within a week or so. The reason for the dull period, which now appears to be about over, continues to baffle manufacturers who say that retailers share their wonder. The latter, according to the manufacturers, report that consumers are not especially disposed against spending, but seem to be holding back from buying dresses. A factor in this situation is believed to be the policy of forcing merchandise at low prices, with the result that there is little field left for the disposal of cheaper merchandise. Buyers coming to this market do not seem to know just what they want, it is said, and they have been accustomed to such low price levels that a figure considered legitimate by the manufacturers looks high to them.

Denim Prices Are Rising.

The turn in raw cotton prices has contributed to greater strength in denims. The mills are not producing much goods. The largest, in fact, is shut down until Aug. 11, and stocks on hand are very light. The greater firmness from a price standpoint has been reflected in secondhand trading, and those sellers who a while ago did business in denims at 20 cents are now buying goods at 22@22½c for resale. The leading company maintains its price of 24½ cents. It is pointed out that the overall manufacturing trade is showing signs of improvement, which eventually will improve the denim situation. The rise in price of important grain products is a factor of no small importance in increasing the overall demand in the leading farming centers.

Three-Piece Suits Are Varied.

Interest in the three-piece suit for Fall continues marked. Dress manufacturers, as well as coat and suit producers, are offering many variations of this type of garment. In some cases the 45-inch coat with skirt and separate overblouse is featured, while in others the one-piece dress with coat to match is stressed. Frequently the upper portion of the dress is made of silk, with the bottom of a woolen cloth. The new suede-finished fabrics are widely used in the suits in question, as are lustrous and staple twills and silk failles.

"Rayon" Fabrics Doing Better.

Manufacturers report that the demand for knitted "rayon" fabrics is improving gradually, and they expect a good Fall season in these cloths. Shutter green, browns and tans lead in the featured shades. Navy, black and brown, however, continue to be the volume colors. Knitted "rayon" underwear is coming into considerable popularity for wear throughout the year. Peach is the best liked color.

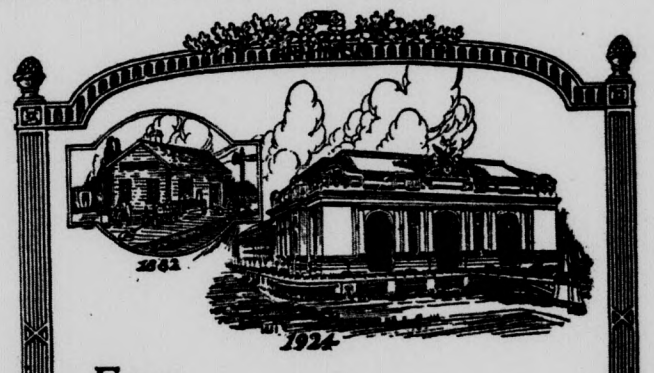
OUR FALL OPENING
is now on and will continue until August 15th

COME and see us when you visit the market—as we would like to know you better and of course we would like to sell you millinery.

But if you are just looking for information, or service, or suggestions, come in just the same, you are always welcome to the best we have to offer.

Our primary purpose is to ship each customer's order with a view to future business.

CORL-KNOTT COMPANY
GRAND RAPIDS, MICHIGAN



From
SHANTIES TO PALACES

Where barn-like depots once squatted in ugliness, railroads today are building stations like palaces. They know that the public sees in beauty a pledge of up-to-date service . . Alert merchants have learned that good looking stores draw trade—that beauty pays profits. Hundreds of them are putting in Wilmarth Fixtures.

The Beauty of Wilmarth Fixtures is a Business Magnet

WILMARTH SHOW CASE CO.
Pioneer Manufacturers of Retail Store Equipment
GRAND RAPIDS MICHIGAN



IT'S TRUE
SWIFT CIGARS
Nothing Fancy But the Tobacco

Distributed by
LEWELLYN & CO.
WHOLESALE GROCERS
GRAND RAPIDS MICHIGAN

Some Sam Davis Business Philosophy.

The reason why dealers do not push their business more is because they allow their business to push them. They are poor executives. They do not place responsibility on their clerks. You should put them on their own initiative, develop and discover their talents; get good men; get good out of men. People who know how to get maximum results out of machinery or material are quite common, but the power to get the maximum out of subordinates or out of yourself is a much rarer possession. The ability of the real executive lies in using the ability of other men. Remember this, you are valuable in your business only in proportion as you make others valuable. The planner passes the plodder because he thinks, and an hour of thinking is better than a day of toil, but the boss who looks after "everything" can't look forward to anything, because he's always behind. I have met scores of dealers who are so busy making mistakes that they haven't time to make a profit. They are so busy working from neck down ($2 a day) that they haven't time to make money from the neck up. What's the use of your bothering to sell a box of blacking downstairs and you don't know a case of shoes is missing upstairs? I have seen dealers so busy checking goods coming in at the back of the store that they fail to get a check on the customers going out at the front of the store. A dealer who does too much $10 a week work works a weak $10 business. In other words, he's cracking peanuts with a sledge hammer.

You are not in business to relieve the cashier at lunch or to trim the windows, or to keep books, or run the typewriter after the store closes. You are in business to see that shoes are sold or to know why. To see that plenty of shoes are sold properly and profitably.

For years the small proprietor has made the mistake of personally waiting on the customers, until now the customers wait for the proprietor. Instead of getting on your knees to fit the feet, get up on your own feet and fit the mind.

The successful merchant does not make a training school out of his store. He buys brains.

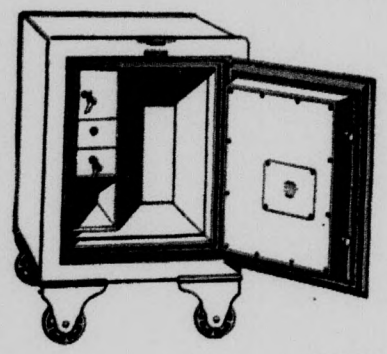
Retention of Moisture By Sugar Crystals.

The significant factor in the absorption of commercial granulated sugar, reports the Bureau of Standards, is the presence of a film of impure sirup derived from the mother liquor, and not completely removed in separating the sugar crystals from the molasses. Several measurements of the strength of the "caking" produced in the test samples of sugar gave rather convincing evidence, the Bureau says, that the tendency of a sugar to cake is owing to the character and quantity of the sirup film which covers the surface of the crystals. When the film was derived from pure sucrose, the Bureau explains, the sugar failed to cake even after exposure to a relative vapor pressure within 2 or 3 per cent., of the vapor pressure of a saturated solution of sucrose.

A REMARKABLE RECORD

MEILINK FIRE-PROOF SAFES

With Steel Flanged Door Jambs Have Never Failed to Protect Their Contents In Any Fire.
Awarded the seventh consecutive contract by the
UNITED STATES GOVERNMENT



HOME AND SMALL OFFICE SIZES

Regular finish—Dark Brewster Green; can be had in Oak or Mahogany finish at slight increase in cost.
Locker can be replaced with 2 plain shelves if desired.

Stock No.	Inside Sizes High	Wide	Deep	Approx. Weight	With Locker	2 Plain Shelves
17	17 in.	15 in.	15 in.	475 lbs.	$71.50	$ 68.00
20	20 in.	15 in.	15 in.	530 lbs.	80.75	76.00
*25	25 in.	18¼ in.	20½ in.	790 lbs.		95.25
*30	30 in.	18¼ in.	20½ in.	1000 lbs.		107.25

*NOTE: No.'s 25 and 30 take our regular interior equipment.

SINGLE AND DOUBLE DOOR OFFICE SAFES

Regular finish—Dark Brewster Green. Oak or Mahogany finish furnished at slight increase in cost.
Can be had with plain shelves, or any combination of interior equipment.

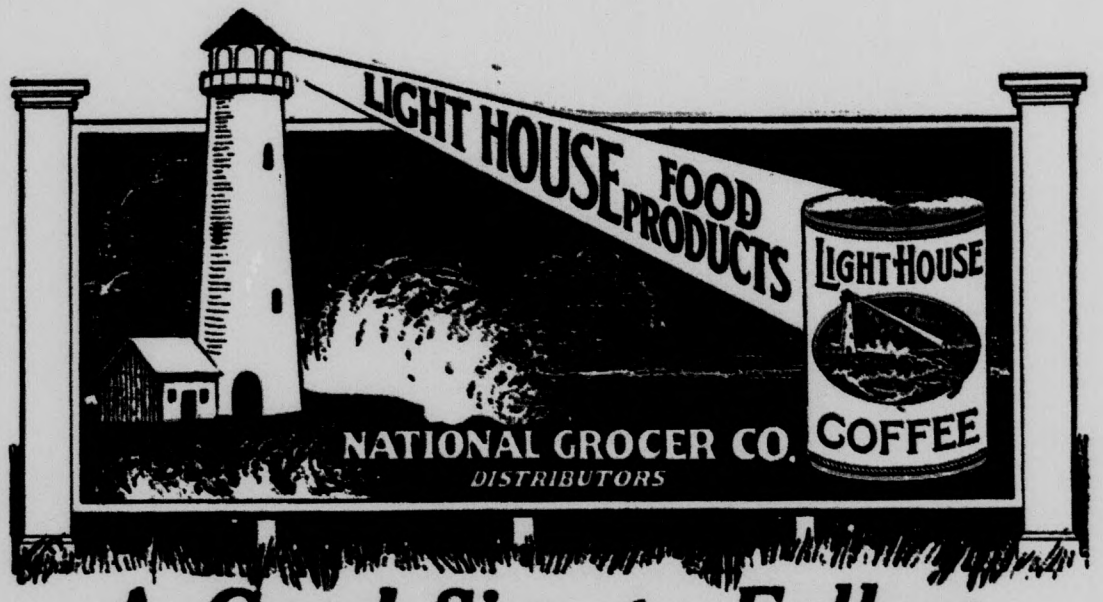
Stock No.	Inside Sizes High	Wide	Deep	Approx. Weight	3 Plain Shelves	4 Plain Shelves
133B	50 in.	18¼ in.	20½ in.	1200 lbs.	$222.75	
141B	40 in.	30 in.	18½ in.	1300 lbs.	306.00	
143B	60 in.	30 in.	18½ in.	1700 lbs.		$353.50
144B	60 in.	30 in.	26½ in.	2000 lbs.	375.00	Empty
146B	56¾ in.	45½ in.	28¾ in.	2550 lbs.	484.00	Empty



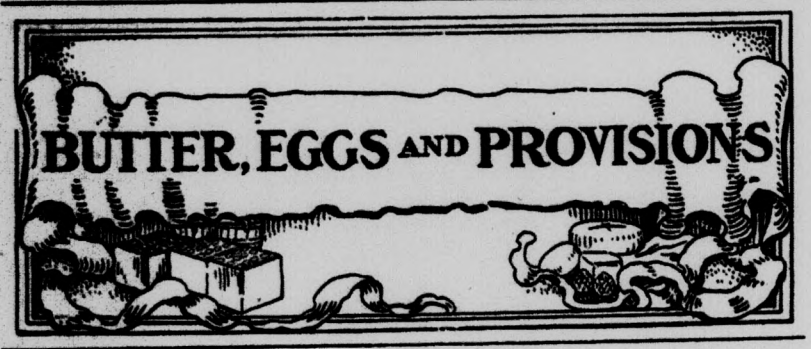
The THIEF RESISTANCE IS PROVEN by Case Lock and Trigger Guard, two drill proof Guard Plates in front of lock, weak link in Bolt Mechanism, heavy Door Plate, Steel Jambs and Frames.
Write for Descriptive Catalogue, Or Let Our Representative Call.

The Tisch-Hine Co.

Complete Office Outfitters Printers Loose-Leaf Systems
PEARL ST. NEAR THE BRIDGE GRAND RAPIDS, MICHIGAN



A Good Sign to Follow



Factors Which Influence the Quality of Sauerkraut.

Sauerkraut is shredded cabbage which has undergone a lactic fermentation in the brine made from its own juice by the addition of salt. The quality of this product undoubtedly depends upon several factors. One of these, a very important one, is its acid content. Without acid it would not be sauerkraut. The very name implies acidity. Without a sufficient degree of acidity it lacks the proper flavor, and insofar as this is lacking becomes flat and insipid. The degree of acidity which can be obtained in sauerkraut is limited by the amount of sugar in the cabbage. This is usually about 4 per cent. The group of lactic organisms which are always present on cabbage are capable of converting this sugar into acids, chiefly lactic. We should get from the action of these organisms an acid percentage equivalent to about one-half of that of the sugar present. This is comparable to the results obtained in the fermentation of fruit juices, where we should obtain as a result of the action of yeasts and acetic bacteria an acetic acid production equivalent to one-half of the sugar in the juice. Unfortunately in neither of these fermentations do we, as a rule, get such a result. In the fermentation of sauerkraut we are sometimes able to get an acidity of 2 per cent., calculated as lactic. More often we get less than that. A percentage of 1.8 is considered a good result. An acidity of 1.5 per cent. should, I think, be established as the minimum which a fully fermented product should show. Less than that would indicate either that the cabbage was deficient in sugar or that the fermentation was not properly carried out.

Just why the acidity should be unduly low in some instances is not always easy to understand. Several factors, however, may be conducive of this result. A low sugar content in the cabbage would, of course, mean a correspondingly low acid production. It may be said, however, that low acidities in the fermented product are very rarely due to a deficiency in the sugar content of the cabbage. In the great majority of cases this is due to the failure of the fermenting organisms to utilize all the sugar present. It is well known that after fermentation has ceased a certain per cent. of sugar usually remains unutilized. The lactic group of bacteria with which we are concerned in this fermentation is not one simple uniform species, but exists as numerous grains which differ somewhat in their morphology and doubtless in their ability to convert sugar into acids. Bacteriological investigations have shown that practically all micro-organisms are influenced adversely by the products of their own decomposition. So, with these high acid formers the increasing acidity soon operates to inhibit their activity, rendering them incapable of further attack on the sugar present.

In very many instances the failure to secure a satisfactory degree of acidity in sauerkraut is due to the fact that the essential organisms do not function under favorable conditions. One condition, which is of vital importance, is the proper temperature. In my experiments in the fermentation of cabbage under commercial conditions reported to this Association in 1920 it was clearly shown that we do not get the maximum results in acid formation unless these organisms are given a temperature which approximates their optimum of about 30 degrees C. (86 degrees F.) If cabbage goes into a tank cold, as it often does in our Northern cabbage belt unless it is preheated, the fermentation is bound to be slow in starting, the acidity slow in forming, and in the end usually falls much short of the possible production.

Another condition which may be unfavorable to acid production is improper salting. The group of organisms which are essential to the fermentation of cabbage are quite tolerant of salt. Large amounts are, however, to a certain extent inhibitive. Proper salting is a factor which must also be considered in connection with the quality of sauerkraut. This can very easily be injured by the use of too much salt, or by its uneven distribution. Very careful experiments have shown that 2.5 per cent. of salt, based on the weight of the cabbage used, gives the best results. This amount of salt does not prevent the activity of the organisms and at the same time gives that flavor which is most desirable. Under certain conditions it may be advisable to increase this slightly, as, for example, in fermenting cabbage during very warm weather. The amount used, however, should never exceed 3 per cent.

It is equally certain that the kind of cabbage used in making sauerkraut has an influence upon the quality of the finished product. It is not my purpose to discuss the question of varieties of cabbage most suitable for this purpose. Members of this association undoubtedly understand this better than I do. In a general way,however, it may be said that in order to secure a good product we must have firm, solid heads of cabbage. My own experience and I doubt not the experience of all, is to the effect that you cannot make a good quality of sauerkraut with heads of cabbage which are improperly filled and which do not contain the proper

M. J. DARK & SONS
GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

Headquarters for
THURMOND GRAY WATERMELONS
GEORGIA
ELBERTA PEACHES

KENT STORAGE COMPANY
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Wholesale Grocers
General Warehousing and Distributing

Imported
Old Monk
The World's Finest
Olive Oil
Better Salads---Better health

Judson Grocer Company
DISTRIBUTORS
GRAND RAPIDS MICH.

amount of moisture and other essential constituents.

Two factors which must always be considered in determining the quality of sauerkraut are crispness and color. By crispness we mean firmness, without, however, being tough or fibrous. The kraut should be firm in texture and yet should possess that degree of friability which renders it easy of mastication. The color of sauerkraut should always be as white as possible. This is desirable from the standpoint of appearance and also for the reason that lightness in color is indicative of proper handling. Crispness and whiteness being essential to a good product, it is well to consider those conditions and influences which are unfavorable to those qualities. Undoubtedly a slow fermentation is conducive to the toughening of the product; therefore, it is always advisable to secure a fairly rapid fermentation. Long holding in the tank is also conducive to the deterioration of the kraut, both as to its texture and color. Moreover, aromatic substances are formed which are not essential, and are productive of unpleasant odors in the cooking of the kraut. It should always be kept in mind that the fermentation of sauerkraut is essentially an anaerobic process. Therefore, the presence of air is to be avoided as far as possible. For this reason the distribution of sauerkraut in barrels cannot be considered the most desirable method. Transferring to barrels means the introduction of air and exposure to aerial infection. Yeasts and objectionable bacteria enter and lead to secondary changes which may be unfavorable to the quality of the product, rendering it dark in color and strong in flavor and with undesirable odors in cooking. Canning is undoubtedly the ideal method for placing sauerkraut in the hands of the consumer. This product having a high acid and salt content does not afford a favorable soil for the growth of spoilage organisms, and is, therefore, readily preserved by canning. Care should be taken in canning sauerkraut to see that a proper degree of acidity is maintained. A minimum of one per cent. should be shown by a sauerkraut after canning. If proper methods are followed, this is perfectly possible, even if the initial acidity of kraut is not more than 1.5 per cent.

In conclusion, I desire to say that the demand for sauerkraut does not now come from the saloon and free lunch counter, but the appeal for its use must be made to the housewives of America. These form a large and a very discriminating and exacting clientele.

The manufacturers of sauerkraut must, therefore, produce a product which contains the proper degree of acidity, properly salted, and which has the proper crispness and color. Briefly, it should be a clean and appetizing product.

Edwin Lefevre.

Big End Up.

During the past few years a great deal has been said about the better methods of packing eggs for market.

Every dealer realizes that a neat, well packed shipment will command a better price than poorly packed eggs.

The manner of putting the egg into the filler may appear as insignificant to many egg candlers, but has much to do with the appearance of the lot. It also has much to do with the quality or condition of the egg. The air cell is located in the big end of the egg. If the egg is placed in the filler big end down, the danger of breaking the inner wall of the air cell is much greater. Probably 60 per cent. of the movable air spaces and loose shell membrane are due to the manner of putting the egg in the filler with the big end up.

Improve the appearance and preserve the quality.

Better have a reputation for stopping at nothing than of never starting anything.



SELLS ON MERIT



C.C. Parsons' TRADE Household MARK Ammonia

Unless it is
C. C. PARSONS'
it is NOT
HOUSEHOLD AMMONIA

PARSONS AMMONIA COMPANY, Inc.
NEW YORK

THERE IS MONEY FOR YOU IN

Straub

5c. and 10c. Bars.

TRY
HI-NEE ---------- 10c
OH BIL! ---------- 5c
CHOC LOGS ----- 5c

STRAUB CANDY COMPANY
Traverse City, Mich.
407 North Hamilton St., Saginaw, W.S.

Fiegler's

Chocolates

Package Goods of Paramount Quality and Artistic Design

THE NEED OF HEALTH

Everybody wants good health—a necessity in this age of efficiency.

What's better to sell than real, abounding health, the kind that's in Fleischmann's Yeast?

Fleischmann's Yeast will bring you regular customers, and they'll be hungry for everything else you sell too.

FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE



GOLD MEDAL MAYONNAISE

Made and Guaranteed by
THE BEST FOOD, INC.
Who make the Famous Nucoa.

We have a real live sales proposition that will put GOLD MEDAL over BIG.

Write us or see our Salesmen.

I. VAN WESTENBRUGGE
DISTRIBUTOR
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We are making a special offer on
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A. B. KNOWLSON CO.
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SPECIAL SALE EXPERTS
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You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR
Blended For Family Use
The Quality is Standard and the Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.

NEW PERFECTION
The best all purpose flour.

RED ARROW
The best bread flour.

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

Western Michigan's Largest Feed Distributors.

Now in Season

California Imperial Valley Cantaloupes

American Beauty Brand

SOLD BY
The VINKEMULDER CO.



Michigan Retail Hardware Association.
President—A. J. Rankin, Shelby.
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Secretary—A. J. Scott, Marine City.
Treasurer—William Moore, Detroit.

How One Store Started a Big Stove Business.

Written for the Tradesman.

Until a few years ago, a certain hardware store in a small city put forth very little effort to sell stoves. Stoves were, indeed, carried in stock at all times. But no one section of the store was devoted to them; nor were the salespeople on the qui vive to push sales at every opportunity. The dealer felt that, though good profits could be made from pushing stoves, the other local dealers were too well entrenched and too firmly established for a comparatively new firm to make much headway in this direction.

Speaking of the situation as it was at that time, the present manager of the stove department said:

"We hadn't made any special efforts to sell stoves at all. A few were in stock, and when customers came in asking for stoves, we showed them what we had. As to whether or not they should buy, we left that pretty much to the customers. We didn't put forth any serious effort to sell them.

"One day a traveling salesman came in and tried to talk me into giving him a big order for stoves. I hesitated for some time, but I didn't like altogether to turn the fellow down. Finally I placed an order for twenty-five stoves; on the understanding that if, at the end of the year, we had not disposed of them all, what remained should be taken back by the manufacturers.

"Our stove trade for the previous year had not been at all large. All told, we had sold only twenty-three stoves. So, at the most, the order for twenty-five stoves represented no great departure."

That venture, however, was the beginning of a brisk stove business in that particular hardware store. Within two weeks of the time those stoves arrived, every one of the twenty-five had been sold.

How did they do it? How did that unaggressive store contrive to cram a normal year's business into the short space of two weeks?

It sounds incredible; yet that is just what the store did. More stoves were sold in those two weeks than had been sold in the entire year previous. Nor was there any sudden change from warm weather to cold to stimulate sales to that extent.

The beginning seems to have been found in a changed attitude on the part of the management toward the stove proposition. The stoves were there, twenty-five of them. True, if they were not sold, the manufacturers would take them back. But why couldn't they be sold?

That question represented a challenge to the store and the salespeople; and they took up the challenge. A little spurt of enthusiasm continued until it becomes a habit, combined with some sound determination, will go a long way toward producing results. Success is cumulative. The man who finds he can sell one stove sees no reason why he can't sell a lot more.

In the beginning, slight changes were made in the location of goods in the store, giving stoves at once a larger and more prominent position. The new stoves, all highly polished and reflecting everything in the store, gave the department a much more business like appearance.

To start the stoves moving out, a full page advertisement was run in the local papers. Throughout the advertisement from the first to the last the talk was stoves. As a slight inducement to make people buy, one stove was especially featured and on this stove the price was slightly cut. This at once served, not only as a special offer to attract people to the stove itself, but as a leader to all the other lines.

During the two weeks, every clerk in the store talked stoves to the customers. No opportunity to make a sale was allowed to pass unnoticed. People read about the stoves in the paper, called to see them and to get a little more information about them, anad in many instances by dint of a good line of selling talk plus the attraction of the stoves themselves, were induced to become purchasers.

Thus, with the aid of newspaper advertising backed by A-1 salesmanship inside the store on the part of every member of the staff, the first lot of twenty-five stoves was soon cleared out.

Following the principle of "We can do it again" further orders were placed with the manufacturer. Stove selling became a real, live issue in that particular store.

As the time for winter approached, the dealer became convinced that with careful planning and good salesmanship he could make a big killing the first cold day. He had noticed that a good many prospects who seemed interested were holding off from buying. Now he put forth greater efforts than ever to catch the trade. Anticipating a sudden drop in temperatures at any time, a full page advertisement was run one Saturday.

As luck would have it, cold weather set in between Saturday and Monday. On Monday the dealer used the telephone to call up every prospect he



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Parchment Bond
"The Universal Writing Paper"
for the Home-School-Office

Container-wrapper holds shape and keeps paper clean to the last sheet.

Meets a very definite need among business and professional writers.

If your dealer can't supply you, just pin a dollar Bill to your letter for 5 lb. pack to Dept. B.

Kalamazoo Vegetable Parchment Co.
Kalamazoo, Mich.

THE TOLEDO PLATE & WINDOW GLASS COMPANY
Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass
All kinds of Glass for Building Purposes
501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

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BARLOW BROS. Grand Rapids, Mich.
Ask about our way



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

Foster, Stevens & Co.
WHOLESALE HARDWARE
157-159 Monroe Ave. - 151-161 Louis Ave., N. W.
GRAND - RAPIDS - MICHIGAN

Michigan Hardware Company
100-108 Ellsworth Ave., Corner Oakes
GRAND RAPIDS, MICH.
Wholesalers of Shelf Hardware, Sporting Goods and
FISHING TACKLE



Kept awake by rattling windows
KEEP THE COLD, SOOT AND DUST OUT
Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof
Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

knew. A good many prospects, however, came without calling. The stoves were there, waiting for them, and the salespeople were fairly on their toes. That Monday was a big day for all stove dealers; but in that store the limit was reached of thirty-nine sales—quite an advance over the entire sales for the preceding year.

In the course of the year that followed the first local effort to push stove sales, the total number of sales made by that store amounted to more than 150.

The next year the dealer went after the stove trade again. Business throughout was brisk—somewhat better, taken by and large, than the year before—but no one day's record was made to overshadow that of the cold Monday a year before. Counting on cold weather setting in, full page advertisements were run several times in November. Luck, however, was not quite so favorable as in the first year. On the other hand, there were fewer "hang over" prospects to work upon. From the first of the season, stoves sold more readily. The public had, it seemed, more confidence in the dealer and in the stoves he handled and bought with less hesitation.

The dealer is a firm believer in newspaper advertising. No matter what line he wants to boost, he seeks the daily paper as the best medium to help him reach his goal.

Another practice which he adopts very frequently is that of giving each line of goods a "leader." Whether the price on this "leader" is cut or not is a matter to be considered in each case. Quite often no price reduction is made. One article is selected and featured as a specialty; prominence is given it in the newspaper advertising and in the store. In most cases the leader chosen is an article of moderate price, being neither the cheapest nor the most expensive of its kind.

This custom of featuring a leader has been very frequently adopted in many lines in this store; and the dealer has found it to work as well with other lines as with stoves.

The stove department is located in the store basement. The stairs leading down to the stoves are at the rear of the hardware department. On entering the store, stoves cannot be seen at all; and it is only when the customer gets pretty well to the rear of the store that he can see the stoves in the well lighted basement at the foot of the stairs. Thus the location of the department is, according to most ideas, far from desirable. But that only goes to show to what an extent good advertising and good salesmanship can neutralize apparent disadvantages. Victor Lauriston.

Serious Problems Which Confront Hardware Trade.

The greatest problem in merchandising to-day must necessarily differ in different localities. I will try and give you my views as I see them in my home town.

We must all recognize that merchandising is entirely different than it was ten years ago, as we have conditions and competitions that were not known then.

The house-to-house canvassing is increasing every year. My hardest competitor, the Electric Light Co., employs a man who calls on the family trade continually, selling all kinds of electric appliances, like washing machines, fireless cookers, carpet sweepers, etc. They sell on installments, with small payments down, and they also cut the prices. I have come to the conclusion that the only way to meet this competition is to employ a canvasser and go out after the business.

For the last two years I have sent one of my clerks canvassing with a roofing paper agent, and the sales have enabled me to buy roofing material and paper shingles by the carload.

The lumber dealers are stocking up on wire fencing, paints, builders' hardware, etc., and are selling on a close margin, as they consider them as side lines.

The chain grocery stores are selling aluminum ware, ash cans, garbage cans, etc., and with the lines of hardware that are being sold by the department stores and drug stores it shows that the hardware dealer is obliged to add new lines of merchandise and do more personal soliciting to keep up his volume of sales.

The greatest problem of the hardware merchant to-day is his large overhead, which keeps him from getting the proper return from his investment and energy he must necessarily put in his business.

I consider a hardware store is the most expensive business to run, as we must employ good, reliable clerks and pay them for their services. The capital invested is large, which makes the turnover small. Some of the manufacturers list their merchandise and do not give the dealers large enough profit.

I think the hardware manufacturers are overproducing, therefore, they are selling any dealer whether he is classed as a hardware dealer or not, which makes unsatisfactory competitors.

Another handicap to the hardware dealer in the country is the co-operative buying associations, which sell direct to the farmers for cash at manufacturers' cost.

The only way to remedy some of these conditions which I have mentioned is for the manufacturers and jobbers to sell only to legitimate hardware dealers. But I do not think they will every consent to do this.

Arthur C. Lamson.

Crisis Which Confronts Hardware Trade.

I think the greatest problem to-day, not only in our business, but I imagine in all businesses, is that our business and profits have come too easy in the last six or seven years, and instead of getting back on a practical and economical basis, most of us are looking for Moses to lead us out of wilderness, when really we should lead ourselves.

If we would only realize that we are in for twenty or twenty-five years of declining market. Of course, we will have periods of steady market, with a little reaction in advances, but these will only be temporary, with a more or less extended time of decline and a greater decline with each reaction until we get down to a basis more equal to the rest of the world.

Our manufacturers, rather than try to cut down their overhead, make new machinery to increase their output, cut down their expenses, and reduce the price of their merchandise. Most of them are trying to stand what little money they have, and what they expect to make, in advertising. In our business we have got to do the same as we are advising the European countries to do—get our budges to balance and cut our expenses below our income, so we can reduce our taxes.

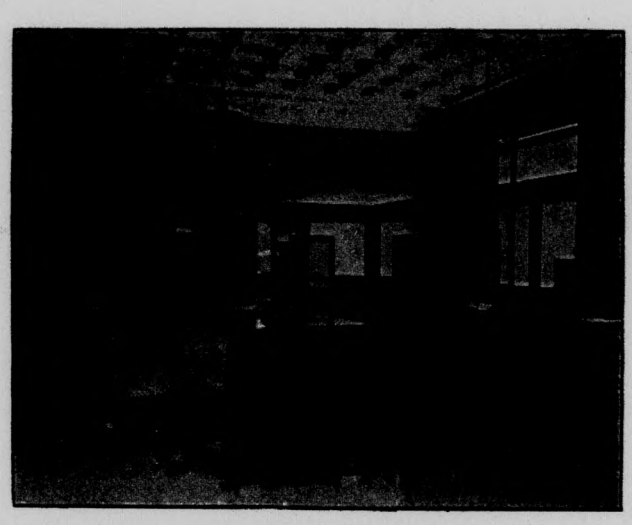
We have got to work a few more hours. We have got to work a little harder, and in every other way economize, so that we can accomplish these things. C. J. Prentiss.

Hell exists only as members of the human family raise it.

McCRAY
REFRIGERATORS
for ALL PURPOSES
Send for Catalogue
No. 95 for Residences
No. 53 for Hotels, Clubs, Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops
McCRAY REFRIGERATOR CO.
2444 Lake St., Kendallville, Ind.

Sand Lime Brick
Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer
Brick is Everlasting
Grande Brick Co., Grand Rapids
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction.

SCHOOL SUPPLIES
Pencils
Tablets
Paints
Ruled Papers, etc.
WRITE US FOR SAMPLES
The Dudley Paper Co.
LANSING, MICH.


Exchange Bank, Canal Fulton, Ohio

Nachtegall Manufacturing Co.
Grand Rapids, Michigan
Store, Office and Bank Fixtures



Ten Years Since the Kaiser Precipitated Chaos.

Ten years ago yesterday the Austrian Empire, ruled by the Hapsburgs, declared war on Serbia. Behind Austria stood Germany, ready for the work of death. Within ten days a four year hell was let loose on earth.

It was followed by a six year purgatory that still endures. The House of Hapsburg has gone. So have the House of Hohenzollern and the Glucksburgs of Greece. The Romanoffs have passed to explore the shadows of obscure graves and the dust of a dead empire. Europe's map has changed. New little states struggle for life in the war wreckage that covers more than 10,000,000 fighting men's graves. In part Europe is a world of phantom cities, ghostly villages and the wraiths of men and the life of yesterday.

The eruption that shook the world has ended; but the crust forming over the lava beds of hate and fear is very thin, and the fires underneath cool slowly. The stability of that remade world is uncertain.

Ten years since the beginning of Armagedon and nearly six years after the guns fell silent find many of its issues unsettled. Germany's dream of world power has faded and the Teuton lives within a war forged ring. Yet at the end of this momentous decade Germany stubbornly struggles to escape the just penalty for her sins against the world; and France and Belgium, the two nations most aggrieved by German acts, are almost despairingly asking for justice.

It was the just judgment of the world in 1919 that Germany should pay, so far as money and materials could pay, for the injuries done and the damages wrought. The story of her evasion is written in the record of San Remo, Spa, Geneva, and the innumerable and weary conferences of London, Paris, and Brussels. Default after default and evasion following evasion have dragged on to the present conference over the Dawes reparation report in London.

The mourning wreaths are gone from memorial statues of Alsace and Lorraine, but for France these later years have been years of illusion. The allies of France have failed her and left her to brood over the white crosses of her dead and to restore her own ruined cities and her own shell-damned fields. Always the Germans have evaded and France has been forced to find the money for the reconstruction that Germany was so sternly ordered and had so solemnly pledged to pay.

Under Mussolini Italy is repaying herself in the Adriatic and the Mediterranean for her war sacrifices. Had Russia not wandered away into the Red madness she might have her long-desired warm water gate into the Mediterranean. As for England, she has forever ended the menace of the German high seas fleet, now rusting under the tides of Scapa Flow. She has added to her goods in mandates, colonies and islands. So far as the results of the war could assure safety, it is assured.

France comes to the beginning of a new decade, the second decade since the guns spoke at Belgrade ten years ago to-day, in disagreement with her allies. They are weary of her demands for justice, tired of her pleas for what is due France and Frenchmen. Because of this her allies have drawn apart from her. The Entente that held through four years of fighting has not endured six years of peace.

Meanwhile, the iron ring forged around the Teuton grows rusty and wears thin. Italy may be safe and Great Britain may be safe, but France is not safe. The scars across Northern France have not been healed by the ointment of German reparations. Nor is Belgium safe; nor has she collected for the damages and the humiliation of the years when the Teuton used her as a road and an artillery yard and not as a country.

Grass covers the graves stretching from the Channel to the Baltic; from the Baltic to the beechwoods of Bukowina, that fringe the Isonzo and the Piave and are sown along the flanks of the Eastern Alps. The memory of the days when death walked under and on the waters and the shore and brooded in the air, of all that time of terror and tears, is fading with the years.

But at the end of ten years it is plain that lasting peace can be assured only by the removal of the real obstacles to peace. The injustice done France and Belgium by their war comrades and by the brutal, bloodthirsty and unrepentant German is such an obstacle. The failure to give France the security she must have against another avalanche of steel from the North is another. Six years of conferences have not availed, nor will sixty years of talk without action change a situation that is vital with human feelings and with human history.—New York Evening Post, July 30.

The making of money or the piling up of wealth should be merely an incident in business. The main purpose should be that of service in its broadest and best sense—and the development of men.

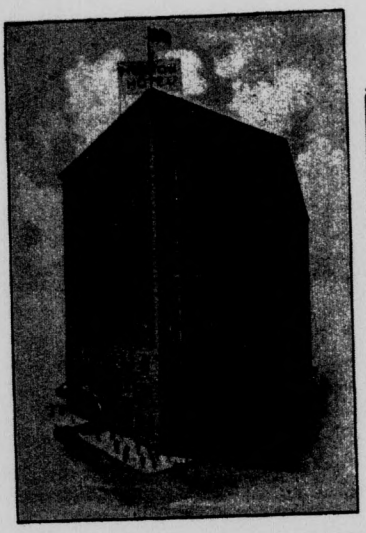
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550 rooms——Rates $2.50 and up with bath.





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

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Managing Director.

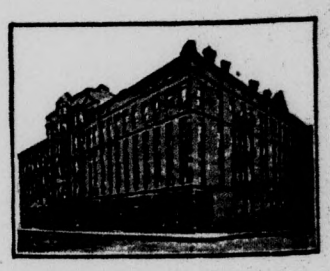
New Hotel Mertens

GRAND RAPIDS

Rooms $1.50 and $2.00
Bath, Tub or Shower
Club Breakfast 20c
and up.
Luncheon 50c.
Dinner 75c.
TOM LUCE
Service



CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

Featuring
SAVE THE FRUIT CROP
brings increased sales

There is real thrift behind the words SAVE THE FRUIT CROP that makes them appeal to women. That is why for eight years each succeeding season has proved that featuring this idea is one of the surest means of increasing sales on preserving materials.

To-day with the accumulated force of all these years behind it, the SAVE THE FRUIT CROP idea is bringing more business than ever to the progressive dealers who are tying up their stores with it.

You can easily get a large share of this increased business and prosperity by devoting a window to canning and preserving suggestions—and Domino Granulated Sugar.

American Sugar Refining Company

"Sweeten it with Domino"

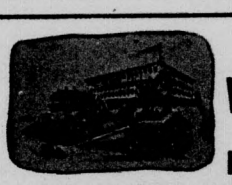
Granulated, Tablet, Powdered, Confectioners, Brown; Golden Syrup; Molasses



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

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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

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.



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.
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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.

OCCIDENTAL HOTEL
FIRE PROOF
CENTRALLY LOCATED
Rates $1.50 and up
EDWART R. SWETT, Mgr.
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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.

HOTEL KERNS
Largest Hotel in Lansing
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection
Rates $1.50 up
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Holland Crystal Creamery
HOLLAND, MICHIGAN
MANUFACTURERS OF
Pure Creamery Butter
Also Buyers of Cream
We furnish station outfits. Write for our terms

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PHONES: Citizens 65173, Bell Main 173

"A HOME AWAY FROM HOME"
THE HOTEL PHELPS
O. M. BAKER, Prop.
Greenville, Mich.



A Good Sign to Follow



The Durant Hotel
Flint's New Million and Half Dollar Hotel.
300 Rooms 300 Baths
Under the direction of the United Hotels Company
HARRY R. PRICE, Manager

Corporations Wound Up.

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

Waukesha Motor Co., Kaukesha, Wis.-Detroit.
Olympia Bath Co., Mt. Clemens.
Memoniee Piston Ring Co., Menominee.
Whitley-Hickey Co., Detroit.
Weir & Co., Detroit.
Detroit Sewer Construction Co., Detroit.
Lake Superior Logging Co., Iron Mountain.
National Drug Stores Corporation, New York City-Detroit.
The Creasey Co., Louisville, Ky.-Saginaw.
Akron Tire Co., Toledo, Ohio.
Walsh Construction Co., Davenport, Ia.-Detroit.
Union Charcoal & Chemical Co., Olean, N. Y.-Cadillac.
Fairview Apatrments Co., Detroit.
Koss Bros. Manufacturing Co., Detroit.
Cannon Electric Service Coorporation of Ann Arbor.
Charles E. Roat Music Co., Ltd., Battle Creek.
Mapl-Flake Mills, Chicago.
Litchfield, Clark & Eddy, Inc., Elsie.
Detroit Shoemakers' Corporation, Detroit.
T. L. Durocher Co., Detour.
State Title & Mortgage Co., Flint.
All American Amusement Parlors, Lansing.
Dilworth Motor Sales Corp., Detroit.
Welling Leather Co., Comstock Park.
Marinette & Menominee Box Co., Marinette, Wis.
I. & M. Realty Co., Detroit.
National Specialty Co., Inc., Detroit.
East Side Pawn Shop, Detroit.

Now Grouped With Sportswear.

Many of the large retailers are working out the problem of the proper location in the store of their knitted outerwear merchandise. The question is whether knitted outerwear should be placed in the sportswear, misses' or women's departments, or have a separate department of its own. A few months ago there was only one well-known store that had a separate department for outerwear, but now several either have this individual grouping or combine knitted outerwear with sportswear. The latter action has been taken where the revenue from the knitted merchandise is not yet large enough to warrant a separate department. The grouping of knitted garments with sportswear is becoming quite general and is said to be working out very well.

Linens Favored For Next Spring.

Little doubt exists now as to whether dress linens will repeat in 1925 their success of this season. Leading importers here appear convinced that this will be the case, with the brighter colored linens retaining their leadership. Importers say that prices show conflicting tendencies at the moment, those abroad being higher than local quotations. Due to the restricted supply of yarns and the active demand for them, the foreign mills have made advances of from 10 to 25 per cent., depending on the cloth and the manufacturer. Importers have been doing some buying during the last few days, with more scheduled in the near future. Salesmen will go out to call on retailers about the middle of September to book orders for deliveries beginning in the early part of 1925.

Which Coat Length Will Prevail?

There is some division of opinion in the women's coat trade as to whether the forty-five or the fifty-inch length will rule during the greater part of the Fall season. At present the trend is strongly toward coats fifty inches in length, but it is believed by some that this will hold for the early part of the season only. The swing will then be to the shorter coat in most instances, according to wholesalers here. This reasoning appears to be based on the assumption that the fifty-inch length is too long for many women, who would prefer the shorter coat. The change would also be valuable to some wholesalers, as it would be in the nature of a division between early season garments and those for later wear.

Toy Buying Is Improving.

Buying of toys, which has been limited for some time, is now improving, and business is expected to be more active during the next three months than it is, usually. Although from 50 to 60 per cent. of the buying in preparation for the holiday season has been done already, many of the retailers, both large and small, have not placed their advance orders as freely as in former years. It is upon this fact that expectations of good business during August, September and October are based. Dolls, especially the "mama" variety, and wheel goods are selling best at the moment, as it was on these toys that the buyers placed relatively the least business early last Spring.

Better Coat Buying Ahead.

Little buying of women's coats is reported at present, but improvement is expected soon. In three or four weeks fair activity is anticipated. While in some quarters prospects for Fall are not considered altogether bright, it is thought that perhaps by September or October business will have picked up to a reasonably satisfactory degree. Sport coats will be widely worn, and it is reported that some manufacturers are concentrating on these models. In other than sports coats, quieter colors will predominate, with black and penny brown the volume shades.

Ribbon Sports Hats Now Shown.

Sports hats of Roman-striped ribbon are now being shown in market, and are regarded especially smart in the type that features the black background with the very bright broad and narrow stripes. The new high crown with the rolling brim that turns up on one side is noted, as is the telescope tip used on the small roll-front brim. In some cases just a simple metal or plain covered buckle acts as the trimming, while in others the ribbon is fringed to make a tassel that hangs low off the side brim.

Expect Better Ribbon Buying.

Ribbon stocks in the hands of jobbers and retailers are low, and as a result better business is looked for next month by the manufacturers. By September buying is expected to become really active. The demand continues almost entirely for narrow widths, numbers 3 and 5 being called for most. Among the leading sellers are moires and ribbons with picot edges. Bright colors are favored. After a reduction about three weeks ago prices are being held firm by manufacturers.

The man who has not tried it has no idea of the amount of goods that can be sold to customers just by asking them to look at them. It is easy to make extra sales.

We Manufacture
Loose Leaf Binders and Sheets
For All Purposes

LEDGERS
CASH BOOKS
JOURNALS
TIME BOOKS
MINUTE BOOKS
COUNTY RECORDS
CITY AND SCHOOLS
METER READING
PRICE BOOKS
CATALOGUE COVERS

WRITE US FOR DESCRIPTIVE MATTER

The Proudfit Loose Leaf Co.
GRAND RAPIDS, MICHIGAN

-that sign on Main Street

In front of the best grocery store in most of the small towns throughout the country there is a sign reading

Selling Agency for
Chase & Sanborn's
Famous Teas & Coffees

Many of these stores have the exclusive agency for our line. It has been profitable for them. Probably would be for you.

Why not write us about it?



Chase & Sanborn
Chicago

Long Live the Zloty.

Not only the map of Europe but her currencies were altered by the world war. Not only new countries but new coins have been created. We have welcomed the advent of the Lithuanian lit, the Latvian lat, the Danzig gulden, the Checho-slovak ducat, the Russian tservonet and a whole tribe of new crowns, marks and francs. Now comes the Polish zloty.

The zloty is unique in that it is the first of these new units to be manufactured at the United States Mint. Enough silver and alloys will be supplied by four American corporations to make twelve million one-zloty coins and half as many two-zloty coins. The zloty has a par value of 19.3 cents, like the French franc and the Roumanian leu.

Since the war Poles have done business solely with paper currency, and have lacked the comforting clink of coins in the trousers' pocket. Now all that is to be changed, and the government is in a hurry to have it changed as soon as possible. So the United States has put at the disposal of its recent associate in war every possible facility for speedy coinage, so that the money, worth nearly five millions of dollars, may find its way quickly into Polish tills.

We in this country, who suffered less than any other belligerent from a currency upset during and after the war, may thank our stars that our metallic money has remained quite undisturbed. Most of us have a tendency to take our blessings too much for granted.

Patents Mark Our Industrial Progress

Patents to the number of 1,500,000 have now been issued by the United States. It took fifty-seven years after the creation of the patent office in 1836 for the number to reach 500,000. In eighteen years the second 500,000 were issued. The third 500,000 were issued in thirteen years. Of course, no other country has such a record. In no other country do patents play so large a part in economic life.

In a rough way, the three periods during which 500,000 patents were issued mark stages in the development of our economic life. Between 1836 and 1893 the steam engine was perfected and applied almost universally to machinery and transportation by land and sea, labor-saving machinery took on importance, and generation and utilization of electric power had their beginning. Between 1893 and 1911 the automobile, the aeroplane, and wireless communication had their rise, and the development of inventions of the earlier period, as in the field of electricity, were striking.

In the thirteen years since 1911 the effectiveness of labor-saving devices has had prominence, with emphasis on automatic machinery which almost eliminates direct manual labor and greatly increases production. Perfection and new applications of inventions of earlier periods have been no less striking. An example is the broadcasting of radio and means for individual receipt of the broadcasted programs.

"Mark Twain" Eggs.

Mark Twain eggs on the principal markets of the United States is the goal of a co-operative marketing organization, known as the Mark Twain Poultry Producers' Association. It is being organized in Southern Illinois and in Missouri under the direction of the Missouri Farm Bureau Federation.

"We are not throwing eggs at Missouri's famous humorist," remarked A. Lee Ely, chairman of the organization committee, "but the name Mark Twain always suggests something good, and one seldom thinks of Mark Twain but that he thinks of Northeast Missouri in and around Hannibal, made famous in the writings of the noted author."

When the final plans for starting the egg marketing prooject by the Missouri Farm Bureau Federation were worked out, the committe was in session at the Mark Twain Hotel in Hannibal.

Various names were suggested, but as the first egg marketing work of the state federation was centering around Hannibal, someone happily proposed the name Mark Twain Poultry Producers' Association. The suggestion met with instant enthusiasm, and proceedings have been started to have the name copyrighted and the trademark of the association registered.

Where Honesty Failed.

In his announcement on a Sunday morning the vicar regretted that money was not coming fast enough—but he was no pessimist.

"We have tried," he said, "to raise the necessary money in the usual manner. We have tried honestly. Now we are going to see what a bazar can do."



SODA FOUNTAIN SUPPLIES

Have You Our 1924 Catalogue?

If Not, Send For One.

It contains Prices on all Soda Supplies, and we carry all in stock. So send for one, 60 pages and all with pictures and prices. Write for one to-day.

SODA COATS Like Picture Shown.

No. 333C.S.—Palm Beach Color, Small Blue Stripe with Black Metal Detachable Buttons, Each ---------- $2.50
No. 333C.P.—Like above, no Stripe, Each ---------- $2.50
No. 321—White Duck (No Stripe) Lavel V. Neck & Rolled Collar, Each $2.50
Our Coats are well made and stand lots of wear. We have other styles.

HAZELTINE & PERKINS DRUG CO.
Manistee Michigan Grand Rapids

FALL MERCHANDISE

Due to the recent advance of cotton every merchant should buy at least part of his fall requirements. Our prices on Canvas and Jersey Gloves and Mittens have not advanced, there will be no reductions but indications of slight advances.

Our fall line of Handkerchiefs is still very complete and if you have not placed your order advise doing so now. Ask our salesmen who are carrying complete sample lines.

GRAND RAPIDS DRY GOODS CO.
WHOLESALE ONLY

Increase your summer sales

The hot summer weather gives you a fine opportunity to increase the sales of your biscuit department.

For picnics, light lunches and suppers—there is a "Uneeda Bakers" product to satisfy every taste.

And don't forget—clean, fresh stock means satisfied customers, repeat sales and more profits.

Don't overstock—follow the "Uneeda Bakers" policy of keeping only sufficient stock on hand to meet current demands. Re-orders will be filled promptly.



Your customers know the goodness ot Oreo Sandwich—they like the delicious creamy center between two nourishing chocolate-flavored cakes. Be prepared to supply the demand.



NATIONAL BISCUIT COMPANY
"Uneeda Bakers"

GROCERY PRICE CURRENT

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

ADVANCED

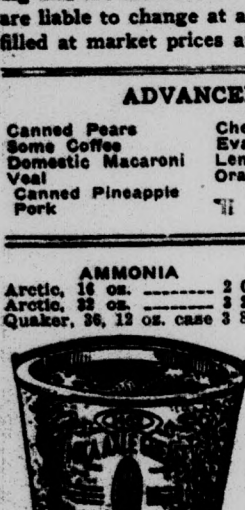
Canned Pears
Some Coffee
Domestic Macaroni
Veal
Canned Pineapple
Pork
Cheese
Evap. Peaches
Lemon Peel
Orange Peel
Lard

DECLINED

Mackerel
Calif. Limas

AMMONIA

Arctic, 16 oz.	2 00
Arctic, 32 oz.	3 25
Quaker, 36, 12 oz. case	3 85



AXLE GREASE

48, 1 lb.	4 60
24, 3 lb.	6 25
10 lb. pails, per doz.	8 20
15 lb. pails, per doz.	11 20
25 lb. pails, per doz.	17 70

BAKING POWDERS

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

BEECH-NUT BRANDS.



Mints, all flavors	60
Gum	70
Fruit Drops	70
Caramels	70
Sliced bacon, large	3 60
Sliced bacon, medium	3 25
Sliced beef, large	5 10
Sliced beef, medium	2 80
Grape Jelly, large	4 50
Grape Jelly, medium	2 70
Peanut butter, 16 oz.	4 70
Peanuts butter, 10½ oz	3 25
Peanut butter, 6½ oz.	2 00
Peanut butter, 3½ oz.	1 25
Prepared Spaghetti	1 40
Baked beans, 16 oz.	1 40



BLUING

Original

condensed Pearl

Crown Capped

4 doz., 10c ds. 85

3 ds. 15c, ds. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2	3 85
Cream of Wheat	6 90
Pillsbury's Best Cer'l	2 30
Quaker Puffed Rice	5 60
Quaker Puffed Wheat	4 30
Quaker Brfst Biscuit	1 90
Ralston Purina	3 60
Ralston Branzos	2 70
Ralston Food, large	3 60
Saxon Wheat Food	3 85



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

Post's Brands.

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

BROOMS

Parlor Pride, doz.	6 00
Standard Parlor, 23 lb.	7 00
Fancy Parlor, 23 lb.	8 00
Ex. Fancy Parlor 25 lb.	9 25
Ex. Fcy. Parlor 26 lb.	10 00
Toy	2 25
Whisk, No. 3	3 75

BRUSHES

Scrub

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

Stove

Shaker	1 30
No. 50	2 00
Peerless	2 60

Shoe

No. 4-0	2 25
No. 20	3 00

BUTTER COLOR

Dandelion	2 25
Nedrow, 3 oz., doz.	2 50

CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.5
Paraffine, 6s	14½
Paraffine, 12s	14½
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT.

Apples, 3 lb. Standard	1 50
Apples, No. 10	4 00@4 50
Apple Sauce, No. 10	7 75
Apricots, No. 1	1 35@1 90
Apricots, No. 2	2 25
Apricots, No. 2½	2 60@3 75
Apricots, No. 10	8 00
Blackberries, No. 10	9 25
Blueber's, No. 2, 1-75@2	50
Blueberries, No. 10	11 00
Cherries, No. 2	2 80
Cherries, No. 2½	4 25
Cherries, No. 10	10 75
Loganberries, No. 2	3 00
Peaches, No. 1	1 10@1 80
Peaches, No. 1, Sliced	1 40
Peaches, No. 2	2 75
Peaches, No. 2½ Mich	2 25
Peaches, 2½ Cal.	3 00@3 75
Peaches, 10, Mich	5 50@6 50
Pineapple, 1, sl.	1 30@2 00
Pineapple, 2 sl.	2 30@3 00
P'apple, 2 br. sl.	2 75@2 85
P'apple, 2½, sl.	3 30@4 25
P'apple, 2, cru.	@2 90
Pineapple, 10 cru.	14 00
Pears, No. 2	2 90
Pears, No. 2½	3 75@4 25
Plums, No. 2	1 50@1 75
Plums, No. 2½	2 75
Raspberries, No. 2, blk	3 25
Raspb's, Red, No. 10	13 00
Raspb's, Black, No. 10	11 50@12 50
Rhubarb, No. 10	4 75

CANNED FISH.

Clam Ch'der, 10½ oz.	1 35
Clam Ch., No. 3	3 00@3 40
Clams, Steamed, No. 1	1 80
Clams, Minced, No. 1	2 50
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 35
Cove Oysters, 5 oz.	1 75
Lobster, No. ½, Star	2 70
Shrimp, 1, wet	2 10@2 25
Sard's, ¼ Oil, ky	6 25@7 00
Sardines, ¼ Oil, k'less	6 00
Sardines, ¼ Smoked	7 50
Salmon, Warrens, ½s	3 00
Salmon, Red Alaska	2 95
Salmon, Med. Alaska	1 85
Salmon, Pink Alaska	1 65
Sardines, Im. ½, ea.	10@28
Sardines, Im., ½, ea.	25
Sardines, Cal.	1 65@1 80
Tuna, ½, Albocore	95
Tuna, ½s, Curtis, doz.	2 20
Tuna, ½s Curtis doz.	2 50
Tuna, ½s, Curtis, doz.	7 00

CANNED MEAT.

Bacon, Med. Beechnut	1 80
Bacon, Lge. Beechnut	3 15
Beef, No. 1, Corned	2 75
Beef, No. 1, Roast	2 75
Beef, No. 2½, Eagle sli	1 25
Beef, No. ½, Qua. sli.	1 75
Beef, 5 oz., Qua., sli.	2 50
Beef, No. 1, B'nut, sli.	5 10
Beefsteak & Onions, s	2 75
Chili Con Ca., 1s	1 35@1 45
Deviled Ham, ½s	2 20
Deviled Ham, ½s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	50
Potted Meat, ½ Libby	90
Potted Meat, ½ Rose	85
Potted Ham, Gen. ¼	1 85
Vienna Saus., No. ½	1 35
Veal Loaf, Medium	2 30

Baked Beans

Campbells	1 15
Climatic Gem, 18 oz.	95
Fremont, No. 2	1 20
Snider, No. 1	95
Snider, No. 2	1 25
Van Camp, small	85
Van Camp, Med.	1 15

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips	4 50@4 75
No. 2½, Lge. Green	4 50
W. Bean, cut	2 25
W. Beans, 10	8 50@12 00
Green Beans, 2s	2 00@3 75
Gr. Beans, 10s	7 50@12 00
L. Beans, 2 gr.	1 35@2 65
Lima Beans, 2s, Soaked	95
Red Kid. No. 2	1 20@1 35
Beets, No. 2, wh.	1 75@2 40
Beets, No. 2, cut	1 60
Beets, No, 3. cut	1 80
Corn, No. 2, Ex stan	1 45
Corn, No. 2, Fan.	1 60@2 25
Corn, No. 2, Fy. glass	3 25
Corn, No. 10	7 50@16 75
Hominy, No. 3	1 00@1 15
Okra, No. 2, whole	2 00
Okra, No. 2, cut	1 60
Dehydrated Veg. Soup	90
Dehydrated Potatoes, lb	45
Mushrooms, Hotels	45
Mushrooms, Choice	55
Mushrooms, Sur Extra	70
Peas, No. 2, E. J.	1 65@1 80
Peas, No. 2, Sift. June	1 80@2 10
Peas, No. 2, Ex. Sift. E. J.	2 60
Peas, Ex. Fine, French	25
Pumpkin, No. 2	1 35@1 50
Pumpkin, No. 10	4 50@5 50
Pimentos, ¼, each	13@14
Pimentos, ½, each	27
Sw't Potatoes, No. 2½	1 60
Saurkraut, No. 3	1 40@1 50
Succotash, No. 2	1 65@2 50
Succotash, No. 2, glass	2 80
Spinach, No. 1	1 10
Spinach, No. 2	1 35@1 75
Spinach, No. 3	2 00@2 40
Spinach, No. 10	6 00@7 00
Tomatoes, No. 2	1 40@1 60
Tomatoes, No. 3	1 90@2 25
Tomatoes, No. 2 glass	2 60
Tomatoes, No. 10	6 50@7 00

CATSUP.

B-nut, Small	2 25
Lilly Valley, 14 oz.	2 50
Libby, 14 oz.	2 35
Libby, 8 oz.	1 75
Lily Valley, ½ pint	1 75
Paramount, 24, 8s	1 45
Paramount, 24, 16s	2 40
Paramount, 6, 10s	10 00
Sniders, 8 oz.	1 85
Sniders, 16 oz.	2 85
Nedrow, 10½	1 40

CHILI SAUCE

Snider, 16 oz.	3 35
Sniders, 8 oz.	2 35
Lilly Valley, 8 oz.	2 10
Lilly Valley, 14 oz.	3 50

OYSTER COCKTAIL.

Sniders, 16 oz.	3 25
Sniders, 8 oz.	2 35

CHEESE

Roquefort	59
Kraft Small tins	1 40
Kraft American	1 40
Chili, small tins	1 40
Pimento, small tins	1 40
Roquefort, small tins	2 25
Camenbert, small tins	2 25
Wisconsin Old	28
Wisconsin new	23
Longhorn	23
Michigan Full Cream	23
New York Full Cream	26
Sap Sago	30

CHEWING GUM.

Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut	70
Doublemint	65
Juicy Fruit	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Wrigley's P-K	65
Zeno	65
Teaberry	65

CHOCOLATE.

Baker, Caracas, ⅛s	37
Baker, Caracas, ¼s	35
Hersheys, Premium, ½s	35
Hersheys, Premium, ⅛s	36
Runkle, Premium, ½s	29
Runkle, Premium, ⅛s	32
Vienna Sweet, 24s	2 10

COCOA.

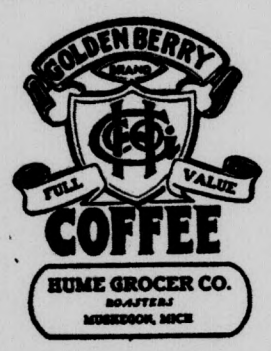
Bunte, ⅛s	42
Bunte, ½ lb.	35
Bunte, lb.	32
Droste's Dutch, 1 lb.	9 00
Droste's Dutch, ½ lb.	4 75
Droste's Dutch, ⅛ lb.	2 00
Hersheys, ½s	33
Hersheys, ⅛s	33
Huyler	36
Lowney, ½s	40
Lowney, ⅛s	40
Lowney, ⅓s	38
Lowney, 5 lb. cans	21
Runkles, ½s	32
Runkles, ⅛s	36
Van Houten, ½s	75
Van Houten, ⅛s	75

COCOANUT.

½s, 5 lb. case Dunham	42
¼s, 5 lb. case	40
½s & ⅛s 15 lb. case	41
Bulk, barrels shredded	21
48 2 oz. pkgs., per case	4 15
48 4 oz. pkgs., per case	7 00

CLOTHES LINE.

Hemp, 50 ft.	2 25
Twisted Cotton, 50 ft.	1 75
Braided, 50 ft.	2 75
Sash Cord	4 25



COFFEE ROASTED

Bulk

Rio	25
Santos	32@34½
Maracaibo	37
Gautemala	39
Java and Mocha	41
Bogota	41
Peaberry	34½

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

Coffee Extracts

M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50 1 lb.	10½

CONDENSED MILK

Leader, 4 doz.	6 75
Eagle, 4 doz.	9 00

MILK COMPOUND

Hebe, Tall, 4 doz.	4 50
Hebe, Baby, 8 doz.	4 40
Carolene, Tall, 4 doz.	3 80
Carolene, Baby	3 50

EVAPORATED MILK



Quaker, Tall, 4 doz.	4 20
Quaker, Baby, 8 doz.	4 10
Quaker, Gallon, ½ doz.	4 05
Blue Grass, Tall, 48	4 20
Blue Grass, Baby, 96	4 10
Blue Grass, No. 10	4 15
Carnation, Tall, 4 doz.	4 45
Carnation, Baby, 8 ds.	4 35
Every Day, Tall	4 45
Every Day, Baby	4 35
Pet, Tall	4 45
Pet, Baby, 8 oz.	4 35
Borden's, Tall	4 45
Borden's Baby	4 35
Van Camp, Tall	4 90
Van Camp, Baby	3 75

CIGARS

Lewellyn & Co. Brands

Dixeco

100s, 5c	35 00
Wolverine, 50s	130 00
Supreme, 50s	110 00
Bostonians, 50s	95 00
Perfectos, 50s	95 00
Blunts, 50s	75 00
Conchas, 50s	75 00
Cabinets, 50s	73 00

Tilford Cigars

Tuxedo, 50s	75 00

Worden Grocer Co. Brands

Master Piece, 50 Tin	37 50
Henry George	$37 50
Harvester Kiddies	37 50
Harvester Record B.	75 00
Harvester Delmonico	75 00
Harvester Perfecto	95 00
Websteretts	37 50
Webster Savoy	75 00
Webster Plaza	95 00
Webster Belmont	110 00
Webster St. Reges	125 00
Starlight Rouse	90 00
Starlight P-Club	150 00
La Azora Agreement	58 00
La Azora Washington	75 00
Little Valentine	37 50
Valentine Victory	75 00
Valentine Imperial	95 00
Tiona	30.00
Clint Ford	35 00
Nordac Triangulars, 1-20, per M	75 00
Worden's Havana Specials, 1-20, per M	75 00
Quality First Stogie	18 50

CONFECTIONERY

Stick Candy	Pails
Standard	18
Jumbo Wrapped	20
Pure Sugar Stick 600s	4 25
Big Stick, 20 lb. case	21

Mixed Candy

Kindergarten	19
Leader	18
X. L. O.	15
French Creams	20
Cameo	22
Grocers	13

Fancy Chocolates

5 lb. Boxes

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

Gum Drops	Pails
Anise	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	21

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

Hard Goods.	Pails
Lemon Drops	20
O. F. Horehound dps.	20
Anise Squares	20
Peanut Squares	22
Horehound Tablets	20

Cough Drops	Bxs.
Putnam's	1 30
Smith Bros.	1 50

Package Goods

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

Specialties.

Walnut Fudge	24
Pineapple Fudge	22
Italian Bon Bons	20
Atlantic Cream Mints	32
Silver King M. Mallows	32
Hello, Hiram, 24s	1 50
Walnut Sundae, 24, 5c	85
Neapolitan, 24, 5c	85
Yankee Jack, 24, 5c	85
Gladiotor, 24, 10c	1 60
Mich. Sugar Ca., 24, 5c	85
Pal O Mine, 24, 5c	85
Scaramouche, 24-10c	1 60

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50

Where 1,000 books are ordered at a time, specially print front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 38

DRIED FRUITS

Apples

Evap. Choice, bulk	15

Apricots

Evaporated, Choice	20
Evaporated, Fancy	26
Evaporated Slabs	16

Citron

10 lb. box	45

Currants

Package, 14 oz.	19
Boxes, Bulk, per lb.	19
Greek, Bulk, lb.	15½

Peaches

Evap., Choice, unp.	15
Evap., Ex. Fancy, P. P.	18

Peel

Lemon, American	25
Orange, American	26

Raisins

Seeded, bulk, Calif.	09¼
Seeded, 15 oz. pkg.	11½
Seedless, Thompson	09½
Seeded, 15 oz. pkg.	11

California Prunes

70@80, 2 5lb. boxes	@08
60@70, 25 lb. boxes	@09
50-60, 25 lb. boxes	@13
40-50, 25 lb. boxes	@16
30-40, 25 lb. boxes	@16½
20-30, 25 lb. boxes	@22

FARINACEOUS GOODS

Beans

Med. Hand Picked	05¾
Cal. Limas	13½
Brown, Swedish	08½
Red Kidney	08½

Farina

24 packages	2 10
Bulk, per 100 lbs.	95

Hominy

Pearl, 100 lb. sack	4 00

Macaroni

Domestic, 20 lb. box	06½
Armours, 2 doz., 8 oz.	1 80
Fould's, 2 doz., 8 oz.	1 80
Quaker, 2 doz.	1 80

Pearl Barley

Chester	4 25
00 and 0000	4 00
Barley Grits	00

Peas

Scotch, lb.	07½
Split, lb. yellow	00
Split, green	10

Sago

East India	11

Tapioca

Pearl, 100 lb. sacks	11
Minute, 8 oz., 3 doz.	4 00
Dromedary Instant	3 00

FLAVORING EXTRACTS



Doz. Lemon			Doz. Vanilla
1 20	⅞	ounce	1 65
1 65	1¼	ounce	2 20
2 75	2¼	ounce	3 80
2 40	2	ounce	3 20
4 50	4	ounce	6 00
7 75	8	ounce	10 80
15 00	16	ounce	20 00
29 00	32	ounce	38 00

Arctic Flavorings

Vanilla or Lemon

1 oz. Panel, doz.	1 00
2 oz. Flat, doz.	2 00
3 oz. Taper, 40 bot. for	6 75

Jiffy Punch

3 doz. Carton	2 25

Assorted flavors.

Mason, pts., per gross	7 75
Mason, qts., per gross	9 00
Mason, ½ gal., gross	12 00
Ideal, Glass Top, pts.	9 00
Ideal Glass Top, qts.	10 80
gallon	15 30

FRUIT CANS.

Mason.

Half pint	7 10
One pint	7 55
One quart	8 15
Half gallon	11 30

Ideal Glass Top.

Half pint	9 00
One pint	10 10
One quart	10 90
Half gallon	15 30

Rubbers.

Good Luck	70

GELATINE

Jello-O, 3 doz.	2 45
Knox's Sparkling, doz.	2 35
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 70

HORSE RADISH

Per doz., 5 oz.	1 15

JELLY AND PRESERVES

Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 90
Pure 6 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 20

JELLY GLASSES

8 oz., per doz.	35

OLEOMARGARINE

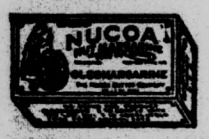
Kent Storage Brands.

Good Luck, 1 lb.	25½
Good Luck, 2 lb.	25
Good Luck, solid	24
Gilt Edge, 1 lb.	25½
Gilt Edge, 2 lb.	25
Delicia, 1 lb.	22
Delicia, 2 lb.	21½

Swift Brands.

Gem Nut	24
Special Country roll	27

Van Westenbrugge Brands Cerlead Distributor



Nucoa, 1 lb.	25½
Nucoa, 2 and 5 lb.	25

MATCHES

Crescent, 144	5 75
Diamond, 144 box	3 00
Searchlight, 144 box	3 00
Red Stick, 720 1c bxs	5 50
Red Diamond, 144 bx	6 00

Safety Matches

Quaker, 5 gro. case	4 75

MINCE MEAT

None Such, 3 doz.	4 85
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

MOLASSES.



Gold Brer Rabbit

No. 10, 6 cans to case	5 55
No. 5, 12 cans to case	5 30
No. 2½, 24 cans to cs.	6 05
No. 1½, 36 cans to cs.	5 00

Green Brer Rabbit

No. 10, 6 cans to case	4 20
No. 5, 12 cans to case	4 45
No. 2½, 24 cans to cs.	4 70
No. 1½, 36 cans to cs.	4 00

Aunt Dinah Brand.

No. 10, 6 cans to case	3 00
No. 5, 12 cans o case	3 25
No. 2½, 24 cans o cs.	3 50
No. 1½, 36 cans oe cs.	3 00

New Orleans

Fancy Open Kettle	68
Choice	52
Fair	32

Half barrels 5c extra
Molasses in Cans.

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2½ lb Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2½ lb. Black	3 90
Dove, 6, 10 lb. Blue L	4 45
Palmetto, 24, 2½ lb.	4 65

NUTS.

Whole

Almonds, Terregona	20
Brazil, New	15
Fancy mixed	20
Filberts, Sicily	15
Peanuts, Virginia, raw	11½
Peanuts, Vir. roasted	13
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstd	15
Pecans, 3 star	23
Pecans, Jumbo	24
Walnuts, California	28

Salted Peanuts.

Fancy, No. 1	17
Jumbo	23

Shelled.

Almonds	48
Peanuts, Spanish, 125 lb. bags	16
Filberts	32
Pecans	90
Walnuts	60

OLIVES.

Bulk, 2 gal. keg	3 00
Bulk, 3 gal. keg	4 30
Bulk, 5 gal. keg	6 90
Quart Jars, dozen	4 75
Pint, Jars, dozen	2 75
4 oz. Jar, plain, doz.	1 30
5½ oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 30
20 oz. Jar, Pl. doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed, doz.	4 50@4 75
20 oz. Jar, stuffed dz.	7 00

PEANUT BUTTER.



Bel Car-Mo Brand

8 oz., 2 doz. in case	
24 1 lb. pails	
12 2 lb. pails	
5 lb. pails 6 in crate	
14 lb. pails	
25 lb. pails	
50 lb. tins	

PETROLEUM PRODUCTS

Iron Barrels

Perfection Kerosine	12.1
Red Crown Gasoline, Tank Wagon	16.7
Gas Machine Gasoline	36.2
V. M. & P. Naphtha	20.6
Capitol Cylinder	42.2
Atlantic Red Engine	23.2
Winter Black	13.2



Iron Barrels.

Light	59.2
Medium	61.2
Heavy	64.2
Special heavy	66.2
Extra heavy	69.2
Transmission Oil	59.2
Finol, 4 oz. cans, doz.	1.40
Finol, 8 oz. cans, doz.	1.90
Parowax, 100, lb.	7.7
Parowax, 40, 1 lb.	7.9
Parowax, 20, 1 lb.	8.1



Semdac, 12 pt. cans	3 80
Semdac, 12 qt. cans	4 15

PICKLES

Medium Sour

Barrel, 1,200 count	19 25
Half bbls., 600 count	10 50
10 gallon kegs	9 50

Sweet Small

30 gallon, 3000	43 00
5 gallon, 500	8 40

Dill Pickles.

600 Size, 15 gal.	11 00

PIPES

Cob, 3 doz. in bx.	1 00@1 20

PLAYING CARDS

Battle Axe, per doz.	2 40
Blue Ribbon	4 00
Bicycle	4 50

POTASH

Babbitt's 2 doz.	3 75

FRESH MEATS

Beef.

Top Steers & Heif.	16@16½
Good Steers & H'f.	14@15½
Med. Steers & H'f.	12½@14
Com. Steers & H'f.	10@12½

Cows.

Top	12½
Good	12
Medium	10
Common	09

Veal.

Good	14
Top	16
Medium	12

Lamb.

Good	26
Medium	23
Poor	18

Mutton.

Good	14
Medium	12½
Poor	08

Pork.

Heavy hogs	11
Medium hogs	12½
Light hogs	13
Loins	25
Butts	18
Shoulders	15
Hams	20
Spareribs	10
Neck bones	05

PROVISIONS

Barreled Pork

Clear Back	25 00@26 00
Short Cut Clear	24 00@25 00
Clear Family	29 00@30 00

Dry Salt Meats

S P Bellies	18 00@20 00

Lard

Pure in tierces	16
60 lb. tubs advance	¼
50 lb. tubs advance	¼
20 lb. pails advance	¾
10 lb. pails advance	⅞
5 lb. pails advance	1
3 lb. pails advance	1
Compound	15½

Sausages

Bologna	12½
Liver	12
Frankfort	16
Pork	18@20
Veal	11
Tongue	11
Headcheese	14

Smoked Meats

Hams, 14-16, lb.	24@ 26
Hams, 16-18, lb.	28
Ham, dried beef sets	38 @39
California Hams	13@ 14
Picnic Boiled Hams	30 @32
Boiled Hams	35 @38
Minced Hams	14 @15
Bacon	18 @30

Beef

Boneless	23 00@24 00
Rump, new	23 00@24 00

Mince Meat.

Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

Pig's Feet

½ bbls.	2 50
¼ bbls., 35 lbs.	4 00
½ bbls.	7 00
1 bbl.	14 15

Tripe.

Kits, 15 lbs.	90
½ bbls., 40 lbs.	1 60
½ bbls., 80 lbs.	3 00
Hogs, per lb.	@42
Beef, round set	14@26
Beef, middles, set	25@30
Sheep, a skein	1 75@2 00

RICE

Fancy Blue Rose	7¼@7¾
Fancy Head	7½@9
Broken	3¾

ROLLED OATS

Steel Cut, 100 lb. sks.	3 50
Silver Flake, 12 Fam.	2 35
Quaker, 18 Regular	1 85
Quaker, 12s Family N	2 75
Mothers, 12s, Ill'num	3 25
Silver Flake, 18 Reg.	1 45
Sacks, 90 lb. Jute	3 50
Sacks, 90 lb. Cotton	3 60

RUSKS.

Holland Rusk Co. Brand

36 roll packages	4 25
18 roll packages	2 15
36 carton packages	4 75
18 carton packages	2 40

SALERATUS

Arm and Hammer	3 75

SAL SODA

Granulated, bbls.	2 00
Granulated, 100 lbs. cs	2 25
Granulated, 36 2½ lb. packages	2 25

COD FISH

Middles	15½
Tablets, 1 lb. Pure	19½
Tablets, ½ lb. Pure, doz.	1 40
Wood boxes, Pure	28
Whole Cod	11

Holland Herring

Mixed, Kegs	1 15
Queen, half bbls.	8 25
Queen, bbls.	16 00
Milkers, kegs	1 25
Y. M. Kegs	1 15
Y. M. half bbls.	9 00
Y. M. Bbls.	17 50

Herring

K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	95
Boned, 10 lb. boxes	27

Lake Herring

½ bbl., 100 lbs.	6 50

Mackerel

Tubs, 100 lb. fncy fat	12 00
Tubs, 60 count	5 75

White Fish

Med. Fancy, 100 lb.	13 00

SHOE BLACKENING.

3 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.

Blackine, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

SALT.

Colonial, 24, 2 lb.	95
Log Cab., Iodized, 24-2	2 40
Log Cabin 24-2 lb. case	1 90
Med. No. 1, Bbls.	2 80
Med. No. 1, 100 lb. bg.	95
Farmer Spec.., 70 lb.	95
Packers Meat, 56 lb.	63
Crushed Rock for ice cream, 100 lb., each	75
Butter Salt, 280 lb. bbl.	4 50
Blocks, 50 lb.	47
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 24, 2 lbs.	3 00

Worcester



Bbls. 30-10 sks.	5 40
Bbls. 60-5 sks.	5 55
Bbls. 120-2½ sks.	6 05
100-3 lb. sks.	6 05
Bbls. 280 lb. bulk:	
A-Butter	4 20
AA-Butter	4 20
Plain 50-lb. blks.	52
No. 1 Medium bbl.	2 75
Tecumseh 70-lb. farm sk.	92
Cases, Ivory, 24-2 cart	2 35
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100-lb. sacks	70

SOAP

Am. Family, 100 box	6 00
Export, 120 box	4 90
Big Four Wh. Na. 100s	3 75
Flake White, 100 box	4 15
Fels Naptha, 700 box	5 00
Grdma White Na. 100s	4 00
Rub No More White Naptha, 100 box	4 00
Swift Classic, 100 box	4 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon	5 95
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 lge.	3 45
Quaker Hardwater Cocoa, 72s, box	2 70
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c, 10 cakes free	8 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.
5 box lots, assorted

Ivory, 100, 6 oz.	6 50
Ivory, 100, 10 oz.	10 85
Ivory, 50, 10 oz.	5 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10

CLEANSERS.



80 can cases, $4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 dz	2 25
Old Dutch Clean, 4 dz	3 40
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	5 75
Rub No More, 100 ,10 oz.	3 85
Rub No More, 18 Lg.	4 00
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.

Allspice, Jamaica	@13
Cloves, Zanzibar	@42
Cassia, Canton	@25
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochin	@25
Mace, Penang	@80
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@60
Nutmegs, 105-110	@58
Pepper, Black	@15

Pure Ground in Bulk

Allspice, Jamaica	@16
Cloves, Zanzibar	@45
Cassia, Canton	@25
Ginger, African	28
Mustard	@28
Mace, Penang	@85
Nutmegs	@55
Pepper, Black	@18
Pepper, White	@30
Pepper, Cayenne	@32
Paprika, Spanish	@38

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelty, 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2½ oz.	90

STARCH

Corn

Kingsford, 40 lbs.	11¼
Powdered, bags	4 00
Argo, 48, 1 lb. pkgs.	3 90
Cream, 48-1	4 80
Quaker, 40-1	7

Gloss

Argo, 48, 1 lb. pkgs.	3 75
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 1s	11¼
Elastic, 64 pkgs.	5 00
Tiger, 48-1	3 50
Tiger, 50 lbs.	05½

CORN SYRUP.



Penick Golden Syrup

6, 10 lb. cans	3 20
12, 5 lb. cans	3 40
24, 2½ lb. cans	3 50
24, 1½ lb. cans	2 38

Crystal White Syrup

6, 10 lb. cans	3 70
12, 5 lb. cans	3 90
24, 2½ lb. cans	4 05
24, 1½ lb. cans	2 73

Penick Maple-Like Syrup

6, 10 lb. cans	4 45
12, 5 lb. cans	4 65
24, 2½ lb. cans	4 80
24, 1½ lb. cans	3 23

Unkie Ned.

6, 10 lb. cans	3 55
12, 5 lb. cans	3 75
24, 2½ lb. cans	3 85
24, 1½ lb. cans	2 59
6, 10 lb. cans	3 20

Corn

Blue Karo, No. 1½, 2 doz.	2 43
Blue Karo, No. 5, 1 dz.	3 55
Blue Karo, No. 10, ½ doz.	3 25
Red Karo, No. 1½, 2 doz.	2 78
Red Karo, No. 5, 1 dz.	3 95
Red Karo, No. 10, ½ doz.	3 75

Imt. Maple Flavor.

Orange, No. 1½, 2 dz.	3 05
Orange, No. 5, 1 doz.	4 35

Maple.

Green Label Karo, 23 oz., 2 doz.	5 19
Green Label Karo, 5¾ lb., 1 doz.	3 40

Maple and Cane

Kanuck, per gal.	1 65
Mayflower, per gal.	1 75

Maple.

Michigan, per gal.	2 50
Welchs, per gal.	2 80

TABLE SAUCES.

Lea & Perrin, large	6 00
Lea & Perrin, small	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco, 2oz.	4 25
Sho You, 9 oz., doz.	2 70
A-1, large	5 20
A-1, small	3 15
Capers, 2 oz.	2 80

TEA.

Japan.

Medium	30@35
Choice	41@53
Fancy	62@70
No. 1 Nibbs	62
1 lb. pkg. Siftings	16@17

Gunpowder

Choice	28
Fancy	38@40

Ceylon

Pekoe, medium	52

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	36
Choice	45
Fancy	50

TWINE

Coton,t 3 ply cone	50
Cotton, 3 ply balls	52
Wool, 6 ply	20

VINEGAR

Cider, 40 Grain	22
White Wine, 80 grain	22
White Wine, 40 grain	17

WICKING

No. 0, per gross	75
No. 1, per gross	1 10
No. 2, per gross	1 60
No. 3, per gross	2 00
Peerless Rolls, per doz.	90
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	3 00
Rayo, per doz.	80

WOODENWARE

Baskets

Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 80
Bushels, wide band	2 00
Market, drop handle	90
Market, single handle	95
Market, extra	1 50
Splint, large	3 50
Splint, medium	7 50
Splint, small	6 50

Churns.

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

Egg Cases.

No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	6 25
No. 2, Star Egg Trays	12 50

Mop Sticks

Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, pat. brush hold	2 00
Ideal, No. 7	1 25
12 oz. Cot. Mop Heads	2 55
16 oz. Ct. Mop Heads	3 00

Pails

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

Traps

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

Tubs

Large Galvanized	8 50
Medium Galvanized	7 50
Small Galvanized	6 50

Washboards

Banner, Globe	5 75
Brass, single	6 00
Glass, single	6 25
Double Peerless	8 50
Single Peerless	7 50
Northern Queen	5 50
Universal	7 25

Window Cleaners

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

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	13 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	05¾
No. 1 Fibre	08
Butchers Manila	06
Kraft	08
Kraft Stripe	09½

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1½ doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1½ doz.	1 35

YEAST—COMPRESSED

Fleischman, per doz.	30

MEN OF NO PARTY.

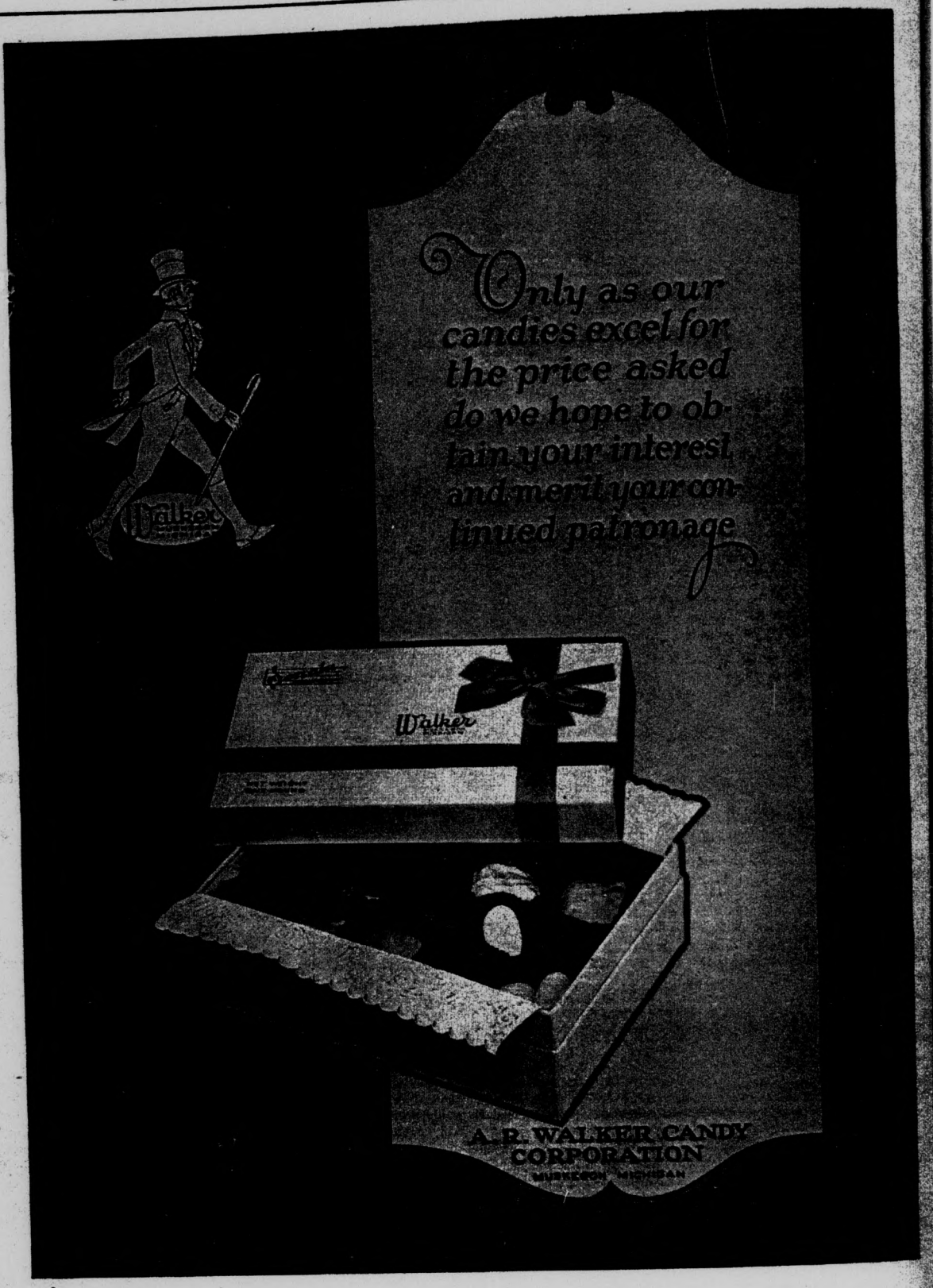
The World Has No Use For Pretenders.

The world has no use for sea fighters who sail under two flags. Like nature itself, which forbids hybrids to multiply, human nature loathes monstrosities. Politics sometimes gives birth to monsters, and the ignorant attribute strange and portentous powers to them, but they are short-lived and usually do little harm.

The attempt of the La Follette-Whereler combination to retain membership in the Republican and Democratic parties, while denouncing those parties and striving to destroy them, is comparable to a freak of nature or a piratical foray under a false flag. Voters of each great party resent the attack upon the integrity of their party and the attempt to defeat their party's nominees. "I am still a Democrat," says Senator Wheeler, as he leaves the party and asks other Democrats to vote against John W. Davis. "I am still a Republican," says Senator La Follette, as he leaves the party and calls upon Republicans to strike down President Coolidge.

The average voter will surely put this question to Mr. La Follette: "If you are a Republican, why do you attack your party?" He will ask Senator Wheeler: "If you are a Democrat, why are you disloyal to your party?" The casuistry of the La Follette-Wheeler arguments does not constitute a straight answer to these questions. The answer will be given by the voters themselves, in simple fashion: "La Follette is not a Republican and Wheeler is not a Democrat. Both are renegades, men of no party."

The La Follette-Wheeler ticket appeals for support on the ground that both old parties are rotten and incompetent. No loyal Democrat or Republican can be induced by such a plea to desert his party, but, on the contrary, he will be stirred to greater loyalty and activity in behalf of his party. If Senator La Follette clings to membership in the Republican party it must be because he believes in its principles. The same motive actuates Senator Wheeler in retaining formal membership in the Democratic party. Any other assumption would be an assault upon the integrity of these gentlemen. Believing in their parties, as they do, the proper and loyal thing



HEKMAN

At Every Meal Eat HEKMAN'S Crackers and Cookie-Cakes

Delicious cookie-cakes and crisp appetizing crackers — There is a Hekman food-confection for every meal and for every taste.

Hekman Biscuit Co
Grand Rapids, Mich.

HOLLAND RUSK



Made of whole milk, wheat flour and fresh eggs. Baked and toasted to golden crispness.

The moisture-proof wrapper keeps them always fresh and delicious.

Holland Rusk Company, Inc.
HOLLAND MICHIGAN

for each of them to do is to work with-ing his party for its betterment and purification, if he thinks it is corrupt and incompetent.

This is a world of direct action and straight thinking. It is not misled by egotists who cry that "everybody is out of step but myself." Ridicule follows an attempt by an infantryman to change the step of all his company to conform to his own. Something even more destructive than ridicule follows a captain who deserts his army on the march and calls upon it to revolt against its general. If he goes over to the enemy he is executed if captured. If he goes out into no man's land alone he perishes.

Messrs. La Follette and Wheeler, in attempting to remain within their old parties while seeking to destroy them, have committed one of those blunders which are worse than crimes. They would have been respected for political courage, at least, if they had boldly announced that they were organizing a new party and were done forever with the old parties. The new flag, puny as might have been its flutterings, would at least have been distinctive, and it might have won over other Democrats and Republicans who were ready to join a genuine new party. But what inducement is there for a Democrat to remain a Democrat and yet vote against his party? Why should a Republican, even if he be dissatisfied, leave his party and join individuals who proclaim that they do not constitute a new party, but are still Republicans and Democrats?

A dissatisfied Democrat finds no satisfaction in voting for a candidate who claims to be a Republican but who is fighting the Republican party. A dissatisfied Republican is not apt to cast his vote for a candidate who says he is a Democrat except during this campaign. An example of what dissatisfied voters do was furnished in the last presidential campaign, when millions of Democrats voted for Warren G. Harding. They wished to make their dissatisfaction effective. They did not throw away their votes on a socialist, or a prohibitionist or an independent; they made sure that their rebuke would count at the polls.

If any Democrat is dissatisfied with John W. Davis and the Democratic platform he can make his opinion count by voting for Coolidge. If any Republican desires to rebuke his party he should vote for Davis. By casting his vote for the opposing great party, a Democrat or Republican virtually doubles his voting strength; but by voting for a nondescript tail-end ticket his vote counts for nothing.

As for the floaters, who have no party, they are so insignificant in numbers, compared with the Democratic and Republican millions, that they merely emphasize by contrast the fact that the American people fight under distinct political flags.—Washington Post.

Near-Music.

Said the man who was trying his best to appreciate good music; "When a piece threatens every minute to be a tune and always disappoints you, it's classical."

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.

BUSINESS OPPORTUNITY—For Sale—Profitable general merchandise business in excellent community near Coldwater. Suitable terms can be arranged as owner wishes to retire from active business. A real opportunity for profitable investment. Arrange for personal inspection. Address No. 679, c/o Michigan Tradesman. 679

For Sale—Potato warehouse in good location. Building also suitable for mercantile purposes. Selling at sacrifice. For particulars, write No. 680, c/o Michigan Tradesman. 680

Wanted—An energetic traveling salesman to sell USTIKON rubber soles to merchants in the Upper Peninsula. Good commission. W. J. Dancer & Co., Stockbridge, Mich. 681

HOTEL—FOR SALE—SUMMER COTTAGE bargain to close estate. Big paying proposition. Modern. At Epworth Heights, Mich. Owner, S. E. KEMLER, "Nekstohom," Ludington, Mich. 682

FOR SALE—Drug store, town of about 2,000 population. Invoice stock and fixtures $6,000 to $6,500. Owner past 70 and wishes to retire.

Groceries, dry goods and notions, good country town of about 400 population; main line of G. R. & I. and M13. Doing fine cash business. Might consider city residence in exchange. Invoice about $5,000. Address BRACE FARM AGENCY, Sparta, Mich. 683

FINE OPENING FOR CONFECTIONERY FOR CLEAN YOUNG AMERICAN—NEW BUILDING, BEST IN GROWING MANUFACTURING TOWN OF 5,000. ADJOINS THEATER, IN LOCATION OCCUPIED BY CONFECTIONERY TEN YEARS. NO AMERICAN OPERATED CONFECTIONERY IN CITY. LEASE REASONABLE. ADDRESS NO. 684, CARE MICHIGAN TRADESMAN. 684

FOR SALE—On account of failing health I offer the Tuttle House hotel in Alba for sale. This property is well worth the price asked. Terms to responsible parties. Mrs. C. B. Tuttle, Alba, Mich. 671

FOR SALE—A clean stock of ladies', children's and men's furnishings, dry goods and toys. For cash only. No traders need apply. Address J. D. Wolpert, 3306 North Ave., Milwaukee, Wisconsin. 672

FOR SALE—Grocery stock and fixtures on best corner in town of between 700 and 800. Doing a good business. Reason for selling, other business interests. Lock Box 70, Litchfield, Mich. 673

Wanted—Stock of general merchandise, clothing or shoes. R. J. Sweeney, Lancaster, Wisconsin. 674

Dickry Dick sells bottle caps 18c per gross, Budweiser, Stroh's, Blatz, Puritan Malt Syrup, and kegs and supplies. Muskegon, Mich. 676

FOR SALE—CIRCULAR SAW MILL, Capacity 25 M. ft. lumber, 40 M. shingles, six thousand acres timber lands. KELLY LUMBER CO., Sault Ste. Marie, Mich. 677

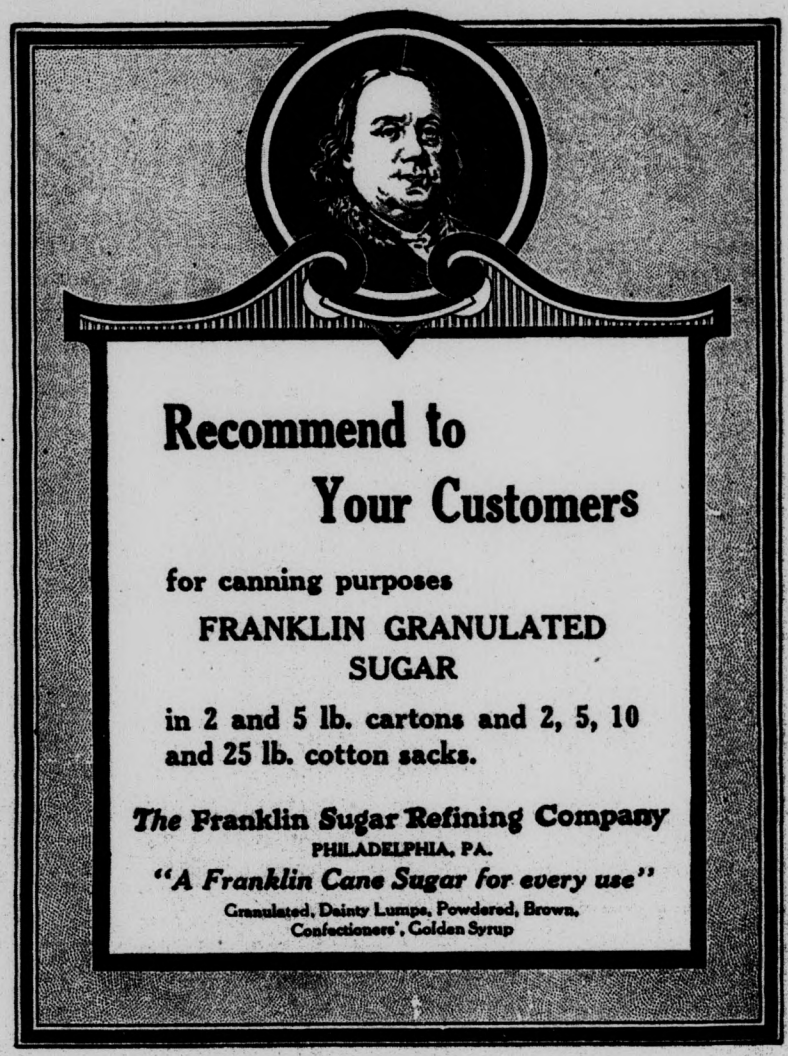
Stationary engineer and machinery installations. Have machinery for cutting keyseats in line shafting without removing from shaft hangers. Machinery repairs and job work specialty. Wm. Geale, North Park, Grand Rapids, Mich. 678

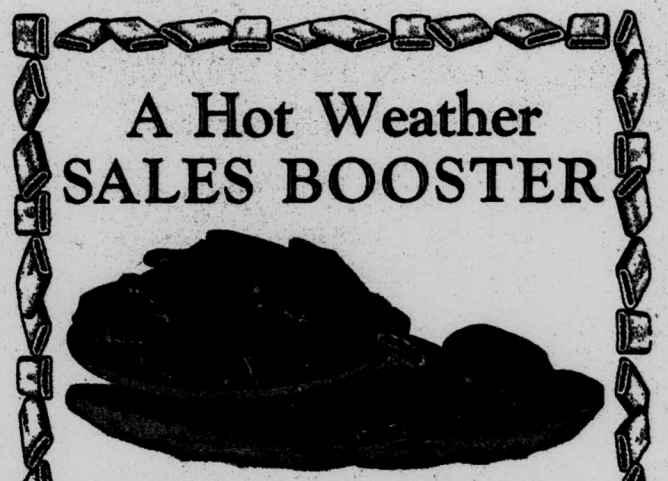
FOR SALE—A grocery and meat market in town near good lake resort. Doing good business year round. Inventory $4,400; Price $3,500, if taken at once. Address No. 665, c/o Michigan Tradesman. 665

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

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

FOR SALE—A grocery and market business in the village of Clinton, Mich., a town of about 1,100 population. Buildings, merchandise and fixtures about $3,500, cash, if taken at once. J. E. Earl, Clinton, Mich. 643





SAFETY SAVING SERVICE

The Federal Hardware and Implement Mutuals

AND ASSOCIATED MUTUAL INSURANCE COMPANIES

WRITE INSURANCE

AND CLASSIFY THEIR RISKS WITH GRADED DIVIDENDS AS FOLLOWS:

Class A. Hardware, Implement and Sheet Metal Stocks and Buildings containing same, also Dwelling Property when occupied by Owner.

DIVIDEND ON THIS CLASS, 50%

Class B. Preferred Garages, Furniture Stores, Drug Stores, Buildings and Contents, Which will pass our rigid Inspection.

DIVIDEND ON THIS CLASS, 40%

Class C. Department Stores, General Stores, Grocery Stores, and other Mercantile Risks, which are acceptable to these Companies.

DIVIDEND ON THIS CLASS, 30%

KEEP THESE FACTS IN MIND

No Mutual Fire Insurance Company with a Surplus of $200,000.00 has ever Failed or made an Assessment.
No Hardware or Implement Mutual has ever Failed or made an Assessment.
1500 Stock Companies have started in the U. S.—1300 Failed, 16% Survived.
2900 Mutual Companies have started in the U. S.—700 Failed, 76% Survived.
The Oldest Fire Insurance Company in the United States is MUTUAL, Founded 1752.

MUTUAL INSURANCE IS THE REAL AMERICAN INSURANCE.

The Hardware and Implement Mutuals are recognized as the Strongest and most Reliable Mutuals in the United States and give you 100% Protection at a Saving of 30% to 50%. Why not Insure with them at once?

If interested write for further particulars to

CLASS MUTUAL INSURANCE AGENCY, FREMONT, MICHIGAN

"In the history of mutual insurance in the United States of America no cash plan mutual company having acquired $200,000.00 in cash assets and $100,000.00 in cash surplus has ever failed or made an assessment."

Our assets December 31, 1923	$ 267,611.00
Our surplus December 31, 1923	197,322.00
Ins. in force, December 31, 1923	6,064,185.00

Our company has the largest surplus in proportion to insurance carried of any company in the State.

WE HAVE PAID 50% DIVIDENDS FOR THE PAST 29 YEARS

We Write Mercantile, Garage, Church, School and Dwelling risks

Write for further information

THE FINNISH MUTUAL FIRE INSURANCE COMPANY

CALUMET, MICH.

CLASS MUTUAL INSURANCE AGENCY, GENERAL AGENTS

FREMONT, MICH.

A HOUSE WITH A HISTORY

1873--1924

Fifty-one years of successful service to the Drug Trade of Michigan



Corner of Oaks St. and Commerce Ave.

Three Hundred Feet from the Main Entrance of the Union Depot

We enjoy the courtesy of more visiting buyers than any other Drug house in this part of the country.

HAZELTINE & PERKINS DRUG CO.

Grand Rapids *Manistee*

THE VALUE OF PURPOSE.

No Man More Unfortunate Than the Floater.

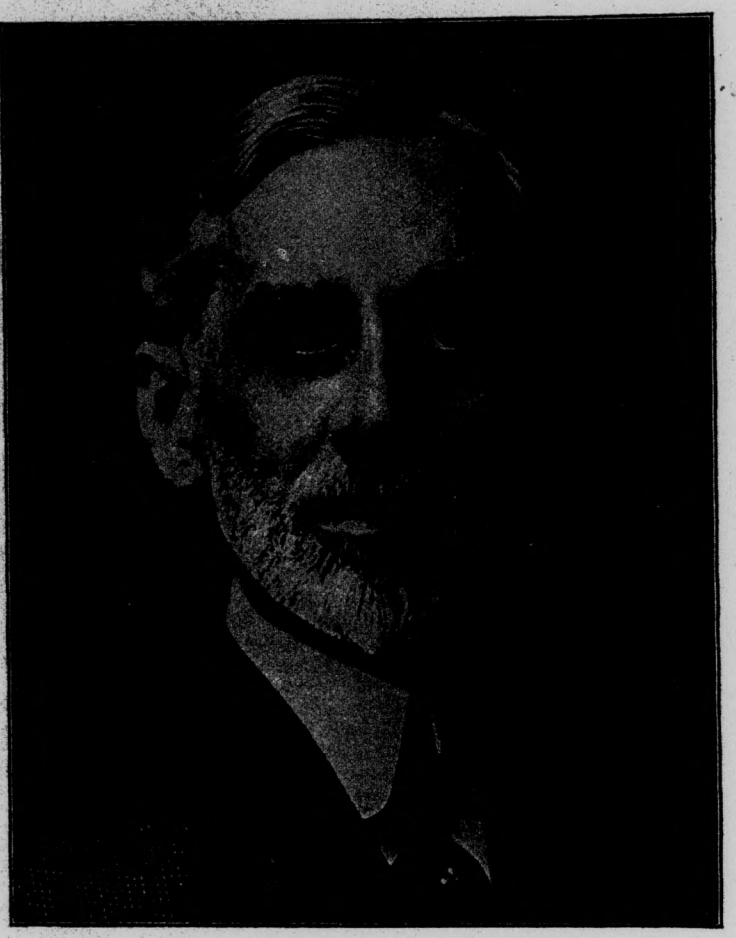
Upon examination of Websters dictionary, we find the definition of the word "purpose" to be as follows:

"That which one sets before himself as an object to be attained."

We very often hear someone say that a certain individual has no purpose, and then again we hear someone say once in a while that a certain individual has accomplished his purpose. There is an old saying, "that talk is cheap," and it might be as well said "that a life without a definite purpose is very apt to be of no great significance or accomplishment."

During the last ten years, especially, if we could have been without the soap box orator and the so-called quack doctor, who pretend to know so much about our social and industrial ills, we are of the opinion that our recovery from past and present conditions would be much more speedy than it appears to be at the present time. We not only read in our periodicals, but almost every day we listen to someone, who is bold enough to prescribe as to where we should go and what we should do. The roads which these men direct us to travel are devious and the goal to which they direct us is largely imaginary. In the majority of cases we have found that these men talk too much; they draw from the public purse all the compensation they can obtain and do not leave us a solution for either our social or industrial ills. In a spirit of jest, we are inclined to say that there are at least "fifty-seven varieties" of advice and direction. It was perfectly natural that, following the world war with all of its experiences and its radical tendencies, our country especially should be infested with these classes of beings; in fact, it appeared as if they came into existence over night. The American people, as a class, are perfectly willing to listen and to consider, but when one of these new comers exclaims, "Let's go," we should at all times be wise enough to raise the question as to where we are going. This class of orators and quack doctors seem to have forgotten that every man has an inborn right to plan and to achieve. They seem to have entirely forgotten that no two men are exactly alike, but each and every man has a right to possess a purpose in life and to plan and to achieve. The eminent English Statesman, Mr. Gladstone, said many years ago, "that if he could be told how a man used his money, he could very easily determine the general purpose of that man's life." The most difficult thing at the present day, as well as in the past, is for each and every man to have a purpose; to fix a goal and to plan to reach that goal. History bears out the fact that man has the supreme privilege and it is his exclusive right to plan and achieve.

Lower animals can go where they have been before and wander aimlessly wherever they please. They have no particular object in life except exist. To man, however, and to him alone is the privilege and the ability to explore the earth and the sea, the field and the forest. All men do not take advantage of these privileges; all men do not plan, and this is more manifest by the achievement of those who do plan and strive to accomplish. A man who travels upon a railroad train will buy a ticket for destination, and a man who starts out in life should early in that career decide upon some particular thing which he should accomplish. That man, if he honestly strives, will arrive at the proper destination. This is true, whether he is planning for a trip for good or for evil. The man who takes no thought and gives no consideration to his destination will travel in a circle and every so often he will find himself at the point where he started. We are all more or less familiar with the fact that when a man is lost in the forest and has no compass in his hand and cannot read the stars of heaven, he will in almost all cases return to the point from which he started.



Lee M. Hutchins.

This is true in the general affairs of life and many men bemoan their fate and they charge up their fellows with the failures which they make, and especially charge them up to the fellow who bought his ticket for a certain destination and arrived as planned. Those who have a goal and who do not strive toward that goal are dreamers and they are just the opposite of the men, who do not have a goal, but who travel much. One of these men is an "Idealist," and the other is what we call a "Practical" man, but a man with a purpose and with a desire to achieve must have a wonderful ability of combining the ideal and the practical, which is one of the greatest accomplishments of life.

Miss Jean Hamilton, Dean of Women at Ann Arbor, is quoted as having said, "the majority of young people have no definite purpose while in college." This statement from an eminent educator leads us almost directly to the question of vocactional guidance in our schools. We are fast coming to the belief that where the student manifests tendencies towards certain occupations in life that it is the business of our schools, from the teaching of literature clear through until we arrive at mechanics, to foster that tendency and to help the student to fix a purpose, to accomplish something definite in a fixed line of undertakings. In the combination of the practical with the academic, we believe that the school system of our country is the immense factor, if not the leading factor, in the solution of our social and industrial ills.

There is no more unfortunate individual in life than the floater or the man without a purpose. It is not only illustrated in the common walks of life, but in business, banking, industry, agriculture, teaching, preaching and everything, that a definite purpose is the greatest incentive to not only service to fellowmen, but to accomplishment. It matters not what a man's occupation may be, whether it is a peanut stand or a National bank, the question is, does the man plan; does he work the plan with a supreme desire to attain?

If we look over the field of literature, art, science and every other undertaking, we will find that the greatest accomplishments have been made by those who have, in many instances, sacrificed a life to a single purpose. If it was fitting, a list of hundreds of names could be attached to this article making this illustration very striking. In fact, we take the position that it is a man's duty, first; to aspire; to fix upon a definite purpose and to use every energy that he can summon for himself and his fellowmen toward arriving at a definite destination. Many men get started well in life only to make up their minds they are on the wrong road and, in many instances, it would be much better to go back to where the roads fork and read the signs and start over again. In fact, the great trouble of the age is that we are without definite purpose and that we are everlastingly traveling in a circle. This is not only true of individual life, but it is true of collective life and sometimes we are inclined to believe that even our halls of legislation, both state and Federal, are doing nothing more or less than circumnavigating the principle of petty politics. We are inclined to believe that in many instances, the purposes which they formulated, when they left "the people back home," have been laid one side and the majority of our politicians become engulfed in the whirlpool of political tactics. If our state and Federal governments would stop in their mad careers and for a period of anywhere from two to five years would leave selfish interests alone and determine to put a state and Nation at a given point with a fixed purpose, we would arrive at a different destination than at which we find ourselves at the present time. It has been demonstrated many times in the past and can be demonstrated anytime in the future that a sane, sober and industrious individual can obtain what he honestly strives to accomplish. If our industrial and social ills are great, is it not time for us to discard the soap box orator and the quack doctor, who are both in our land? Is it not time that society and industry and all of our undertakings be given serious consideration? Whatever may be our ills, may we proceed with fixed purposes to remedy them by constructive, optimistic, definite accomplishments and behind every endeavor find ourselves with fixed purposes, not only individually, but collectively, in the front rank of the people of the world. The American people are a willing people and will follow real leaders and a real leader, in all instances, is a man with a purpose. Lee M. Hutchins.

The World Is Learning—

That the big town does not make a big man.

That no man ever gets something for nothing.

That the cheerful giver gets more fun out of it.

That it takes more than a bank account to make life.

That the rights of any child are above the rights of any property.

That drunkenness cannot compete with sobriety.

Piles Cured Without the Knife



The Largest Institution in the World for the Treatment of Piles, Fistula and All Other Diseases of the Rectum [Except Cancer]

WE CURE PILES, FISTULA and all other diseases of the rectum (except cancer) by an original painless dissolvent method of our own, WITHOUT CHLOROFORM or KNIFE and with no danger whatever to the patient. Our treatment has been so successful that we have built up the largest practice in the world in this line. Our treatment is no experiment but is the most successful method ever discovered for the treatment of diseases of the rectum. We have cured many cases where the knife failed and many desperate cases that had been given up to die.

We Guarantee a Cure for Every Case We Accept or Make No Charge For Our Services

WE HAVE cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured, telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands we have cured for our advertising. You may never see our ad again, so you better write for our book to-day before you lose our address.

The Burleson Sanitarium

150 FULTON ST., S. E. GRAND RAPIDS, MICHIGAN

MEN CARRYING SAMPLE CASE

Merchants Can Always Get Suggestions From Them.

I was driving out of Jardenville one afternoon, motoring across to an adjoining town, when I saw Burdick, my hardware salesman friend, coming out of Jackson's hardware store with his grip.

I stopped beside the curb and asked him where he was going and whether I could give him a lift as far as I went. As it turned out, his destination was the same as my own and I took him right along with me.

"Did you sell Jackson this trip?" I asked him, more to start conversation than for any desire to know.

"Yes," he replied, as he got in beside me. "I always sell Jackson and I guess I could sell him more stuff than he could get rid of. When he kind o' takes to a salesman, he'll buy himself poor from him, but I never took advantage of him yet. Believe me, though, there's some fellows I don't hold back on, some of these chaps with a big head, thinking that no salesman can tell them anything. I wonder why it is that a retail hardware dealer who spends his time practically all in one town and rarely gets in touch with the outside markets, thinks he knows more about what's what than a traveling salesman can tell him.

"I admit a fellow'sm got a right to think he knows more about his own business than any one else does, and I never was much of a hand to let on that I knew my customers' business better than they do, but I think I'm safe enough in saying that there isn't a dealer in my territory I could not give some valuable hints to now and then, things picked up here and there.

"There are some hardware dealers who can't get out to the markets or who think they can't, and they have to get their information about what's going on from some outside source. Now, these chaps who won't have much to do with a hardware salesman are the chaps who won't look inside of a hardware trade paper or turn over a hand to keep informed about what is happening in the business at large. They just buy what they see that suits them and lots of salesmen will let them pick out whatever they want to, knowing they will take off from their hands a lot of stuff they want to get rid of, but wouldn't have the nerve to recommend them to buy. I want to tell you a hardware dealer makes a mistake when he decides that the traveling salesman doesn't mean much in his life except a machine to write things down in an order book when the time comes, or to be turned out in the cold with a frosty frown when there isn't anything wanted."

"It takes a pretty good man to turn a salesman out when he wants to stay in, doesn't it?" I hazarded.

"You've got that old fashioned idea about traveling men, that they are all drummers whose business it is to call on a dealer and stick and hang until they have compelled him to buy something in self-defense, just to get rid of them. That's old stuff. Salesmanship isn't like that any more. It's making a man see the value of what you have to sell, showing him how he can handle your line profitably, then selling him what he is reasonably certain of selling within a reasonable time.

"Why, I could load up 50 per cent. of the dealers I call on so heavily with my line that they would never sell it all out—if I just wanted to see how much stuff I could sell on one trip and then never go back again. But you are a good enough business man to see that my house can't make money year after year on one order from each dealer, no matter how big that order might be. Success in business means keeping a man buying right along, and a man isn't going to buy if he doesn't sell. It's really more to my interest to have my dealers sell the goods than it is to their interest. And doesn't it stand to reason that if I have it on my mind all the time to want to help dealers sell more goods I can give them a good many suggestions right along that line?"

"You certainly come in contact with a large number of enterprising hardware men in the course of your travels," I replied, "and it stands to reason that you can gather many valuable ideas which you can pass on to the men who need them in their business."

"Sure, and that's why I say a dealer makes a mistake to be chilly with a traveling salesman. How does he know when I come in but what I've got something that will make him a lot of money? How is he going to know about the good things to buy if he won't let anybody tell him? He can't guess it all out, and if he just buys from a few salesmen and turns down all the rest without even finding out what they have to offer, he may be picking just the slowest sellers in the market, things he would know better than to buy if he had only looked at other lines.

"No, sir, a hardware man who doesn't try to see just as many lines as he can, instead of just as few as he can, is working the wrong end to, and I'll just bet that I can tell by walking into a man's store and looking his stock over a little whether he is the kind of a buyer who buys without looking around or whether he looks 'em all over. I know the lines a man won't buy if he is wise to the market's opportunities, and those lines you always find in the stocks of the dealers who think they are such good buyers that they don't need to take any suggestions from the fellows doing the selling.

"You see, unfortunately, there are some hardware dealers who just don't know what their customers are going to want. They can't get the customer's point of view. They think that what they themselves like and want is what every other fellow is going to want, and their customers don't agree with them. And these same dealers don't pay any attention to what is being advertised in the magazines, so they don't know what things people are being made to want by general advertising.

"Now, a dealer like that can learn a lot from the salesman because the salesman knows all about the business and what is being advertised and what is going to be advertised. He knows what is selling in the city that is a little ahead of the place where you live, so he can tell you what is going to sell pretty soon in your town. You can get a lot of information from a salesman about lines he doesn't sell, things that don't compete with him, just as you can get news from him about the market. I'm not trying to make you believe I'm a great man, but I get started on some of these ideas of mine and I don't know when to stop. Now, go on and tell me about this snappy little buss you've been getting. I see it's got all the pep in the world, and you haven't got to step on the gas any harder to convince me that it will go fast enough to suit me."

The Caterpillar War.

Each day we read about the great damage the insects are doing to our shade and fruit trees. Some of our choice evergreens are also infested with insects. The vegetable gardens are attacked by the pests.

Now, this so-called war with insects has been raging for years, with the pests having a grand victory each year. We should have started our attack two months ago. It is hardly a good time to start after the damage has been done.

The insects have gained such a tremendous headway that we shall be forced to work extremely hard for the next few seasons. We must spray or dust in the fall of the year as well as very early in the spring and during the hot summer months. A great portion of the insects winter on the body of the tree and in the soil. I can go into almost any orchard during the fall and winter and find them by the thousands. Watch out for the moths in the early autumn, as well as late summer. They are hard at work in September and October. I find wonderful results may be obtained by washing the body of the trees in the fall. I have found out that it does not take a very strong poison to get the insects if the work is undertaken at the proper time.

The tent caterpilalrs! Ah, what a tremendous victory they are winning over us this season! We should have taken measures against them six weeks ago. I have found a very effective remedy is to dust the affected tree or plant with powdered arsenate of lead, but as a great number of persons do not have dusting machines, the next best thing is to spray with eight pounds of arsenate of lead mixed in 100 gallons of water.

James D. Maggregor.

A Fresh Clerk.

The sweet young thing was examining cameras. "What is the name of this one? she enquired of the assistant as she picked up a dainty little instrument.

"That is the Belvadere," replied the man.

For a moment there was a chilly silence. Then the sweet young thing pulled herself together and, fixing the assistant with a stony glance, she enquired icily: "And can you recommend the Belva?"



Made in Blue Denim and Stifels Rope Stripe—3 to 16 years.

Let us send sample dozen on approval.

PRACTICAL MORAL TRAINING

Character Building in the Schools Is Urged.

The recent atrocious crime in Chicago is an ominous indication of the inevitable consequences to a nation that neglects the moral training of its youth. Basic character training by the home has been rapidly disappearing in recent years by reason of sweeping changes in our economic and industrial life, and for vast numbers of the working population in large cities it has passed beyond recovery. More and more does organized enterprice smother individual initiative and preclude parents from directing and supervising the activities of their children.

Having few, if any, responsible home duties to render, children gravitate to the open, wayward life of the street. Restoration of individual home responsibility and efficiency for the character training of the nation is a vain hope impossible of realization. Owing to this default of the home there has been for many years no major agency engaged in the moral training of the nation, and the alarming consequences are manifest in the daily records of lawlessness and crime.

Efforts to meet the serious need by Boy Scout, juvenile club and other such voluntary organizations only touch the surface of the problem. The natural, logical and efficient agency to render this supreme National service is our public school system. By statutory enactment all children are brought to the schools for training in preparation for life's duties. The tasks and duties of children formerly existing in the home have been exchanged for the more urgent duty of preparation for that good citizenship which is the only hope of democracy. The vital and basic element of citizenship qualification is not found in scholarship and intellectuality, but in unyielding moral character, ever recognized as the supreme educational aim. The real field of practical moral training is the conduct of the individual, particularly with regard to his duties and obligations. Conduct is character in action, and through the medium of habit it is also character confirmation and extension.

The first duty of the pupil is to make earnest effort to accomplish his tasks. It is his further duty to comply willingly with administrative rules and to manifest such fundamental virtues as honesty and truthfulness in all school contacts.

There can be no better pupil in a school than one who faithfully fulfills these duties whatever may be his scholarship record. To stimulate performance of these duties and to instill appreciation of their social value are the essential aims of his school training. Upon the basis of these moral aims discipline is promoted and the technical scholarship aims are advanced. To accomplish these moral results in our schools it is only necessary to establish controlling incentive adapted to the end in view.

Such incentive is found in the character diploma based on the conduct and effort of the pupil as above outlined. Conduct records as now kept can easily be standardized and a minimum satisfactory grade established. The character diploma should be given to every pupil of satisfactory record as to conduct, including effort to accomplish school tasks, and rigidly denied to all others, regardless of scholarship. A simple certificate of scholarship results, unrelated to the diploma and without comment, should be given to every pupil on leaving school.

As operated at present, scholarship is the chief aim of the school and good conduct (character in the making) is an incidental matter of discipline without official recognition as an educational purpose. In scholarship results teachers and pupils alike find their commendation and reward. The graduation diploma is a scholarship trophy. The words "success" and "failure" have significance for the pupil only with reference to scholarship percentages. There is no direct incentive in official school programs for the cultivation of conduct and duty constructive of moral character. Moral precepts, codes and appeal that end with words only have little power to impress the young, and when their rich content goes unhonored on the day of congratulation and reward, their potency dies.

The simple procedure here proposed would convert the present unfruitful department of discipline into the productive department of practical moral training. It involves no additional expense and would benefit every other school aim. It would carry the moral motive into the home and effect far stronger co-operation between home and school than can be hoped for relative to scholarship subjects.

The principle of encouraging and rewarding good conduct and effort as basic to other and more specific ends is logical and confirmed by long experience. It is the standard practice in good homes and the key to efficiency and success in all military training and service. It is the recognized method of character reconstruction practiced by our courts and their associated institutions.

Public schools were not charged with the duty of moral training at their inception, for the simple reason that the home was still recognized as the competent agency for that purpose. But if we were instituting our schools to-day for the training of national manhood and womanhood, can there be any doubt that the moral end would be the supreme consideration?

Economic principles of organization fix the proportion of leaders to followers and this proportion varies but little throughout the entire domain of human activity. Only a few can possibly attain to leadership, even if all should be qualified. If the peace and security of the State depended alone upon the intellectuality of its readers, we might forego moral training. But it is written on every guidepost of history that moral character in both leaders and followers is the essential requirement for human welfare.

The sacrifices we make for our schools and their product of scholarship will avail us nothing if character education is neglected. Intellectuality uncontrolled by moral motive and restraint is nothing other than chaotic human power charged with destruction.

H. O. Rittenhouse.

Barclay, Ayers & Bertch Co.
321-323 Bond Avenue
Grand Rapids, Michigan

JOBBERS IN
PIPE, VALVES, PUMPS, SINKS,
ROOFING, AND MILL SUPPLIES

Use of Lemons in the Summer Time.

Many years ago I was in charge of a fountain in a railway station of a large city where the suburban trains carried thousands daily to their homes. These people rushed from work to catch their train but even in their rush thirst was by no means forgotten and we were called on to supply thousands with a cooling drink. These people were always in a hurry and in consequence demanded drinks that were quickly prepared and due to the time required for the production of a lemonade those managers who had preceded me at this fountain had not thought it worth while to serve lemonade. Therefore when people who naturally expected a lemonade to be available at a soda fountain asked for one they were informed that they were not served.

When the conduct of this fountain fell into my hands I reailized that this demand for lemonade should be supplied, yet I also realized that to prepare them in the usual way would require too long to give satisfaction. The first thing I decided was that no one asking for a lemonade should be refused—not even in the heaviest rush—and the rushes were heavy just at train time.

Then I decided that we would have to ask another five cents to make it worth while. The next thing was to discover a quick way of preparation. At first we kept the extracted lemon juice in a bottle, and this simplified the matter as we did not have to stop to express the juice of the lemon each time a lemonade was called for. However this did not prove entirely satisfactory, as some customers questioned the freshness of the juice.

Then another idea occurred to me and we drew the simple syrup into a number of glasses and squeezed the juice of the lemons into them and kept them on the counter ready to serve by simply adding the shaved ice and carbonated water or plain water to suit the customer. This business started in a small way at first, but gradually increased until it was not uncommon for us to have as many as fifty glasses ready for the demand and lemonades at a good price became one of the most popular items on our menu.

When the fruit juice extractors of the electrical type first came on the market an enterprising dispenser in one of our Western cities saw what he believed to be great possibilities in a made-to-order lemonade, and so he used the new device as a means of helping to advertise a beverage he knew would be popular. He realized that something more than a new and novel way of extracting the juice of the lemon was necessary to make lemonades a big success, so he determined on lemonades of superior quality.

In trying out formulas he discovered that a lemonade sweetened with a lemon syrup in which the flavor of the rind of the lemon was used has a peculiarly delicious flavor and so he decided to sweetene his lemonade with lemon syrup. The next idea was a glass of generous size. Thirsty people, he figured, wanted a long drink. Then a lemonade to be good must have plenty of juice, so he used the juice of a whole lemon, selecting lemons of medium size with thin skin, as they give more juice than large, thick-skinned ones. Using plenty of fine ice meant cold beverages: and he gave the customer the choice of plain or carbonated water.

This man's lemonades were good and everyone who drank them praised them. Back of these good lemonades he put a good advertising campaign. He had a fine lemonade window, then he followed it with persistent advertising throughout the summer. He featured it in his newspaper advertising, window strips and fountain signs.

In one of the larger Eastern cities a few years ago a young man discovered a small place between two buildings on one of the main streets where there was a lot of traffic. He made a good lemonade and from morning to night that stand was crowded with people drinking lemonade. Near this place were two fountains and I doubt either of them used a dozen lemons a day. There was a demand for lemons in their neighborhood but they never thought to go after it. Opportunity is everywhere for the fountain man who will specialize. Why. not?

Orangeade stands were springing up everywhere and a dispenser of the thoughtful type was trying to find a way to get the still drink business without being just like the other man. He was serving an orangeade, but so were the other fountains, and he wanted something he could serve quickly—as his was a rush business—and which would make a strong appeal. The idea of a ready-to-serve lemonade struck him and he proceeded to carry it out to his profit.

He realized that to become really popular his lemonade must be as good as one made to order, that it must be made fresh daily and oftener if possible. To secure the right flavor he used a pint of lemon syrup, to which he added three pints of simple syrup to give the desired sweetness; to this the juice of two dozen lemons was added and water enough to make four gallons. This could be made without the lemon syrup but the flavor secured from the rind of the lemon in making the syrup gives a flavor to the drink that is decidedly pleasing.

Thus fortified with a good drink he sought a way of advertising his lemonade that would help to build up a business on the drink, for he realized that unless he could sell a certain amount of lemonade daily it would not pay.

This man had a stone well built into the fountain. In the corner of his counter he had a round hole cut the size of a five-gallon stone water jar such as is used for ice water in many places. This crock was set in a lined box filled with ice. In this way he assured his trade of a really cold drink, which is what people want in a lemonade. Then he had a small sandstone well top made by a local stone cutter, which when placed over the hole in the counter gave it the appearance of a real well. An aluminum dipper was used to draw the ice cold lemonade from the well—the "old stone well."

This man then advertised the fact that he served the "coldest and most refreshing lemonade you ever drank," and backed it up in such a way that people believed it.

One of his slogans was "Lemonade made from lemons," and all his advertisements ended with: "Served at the old stone well." He served it at a reasonable price, a full eight-ounce glass. There was nothing of the circus lemonade idea in this, but the real article properly made, properly chilled and properly served.

The business that this man did in lemonade would astonish many a dispenser who possibly uses a few lemons a day and thinks that lemonade is an old-fashioned drink and that people no longer want it.

One of the best ways of advertising lemonades is to display the lemons from which it is to be made. You may be able to serve the finest lemonade ever made, but, until people know it, it has no pulling power. There is no better way of suggesting a lemonade to the person who comes to the counter than to display the lemons. Everyone knows that a lemon means that lemonades are served. A large glass or silver bowl is best adapted for this purpose.

With the days now with us which as one made to order, that it must be ties in lemonades and other fancy lemon beverages, but I believe from experience that a good plain lemonade well exploited will be the source of a bigger business than almost any one summer beverage that can be placed on a menu. E. F. White.

Get Acquainted With Yourself.

Are you on speaking terms with yourself? "Sure thing" the most of us would say. But, are you? When walking along the street what is your mind doing? Are you like a bunch of cattle bobbing your head from side to side, not really sensing one thing you see. When you see the throngs hurrying by as though the responsibility of the nations was on their shoulders, do you single out the different types and form your opinion of them? One man you see and instinctively move away from. You don't give it a thought. Then you are in the class of the dog that takes the outside of the walk when a strange dog comes ambling down the alley. If you are on speaking terms with yourself, you will discover that you are right up in the baldheaded row of the best show on earth.

Here comes a man you size up as the sort you would cotton up to naturally; he is followed by the type you wouldn't trust with a last year's bird's nest. Then you see the unconscious comedian who of course doesn't realize he is funny and is screwing his face up into what he presumes is a proof of mental superiority. Going along that way, analyzing, sifting, developing your power of observation is a mighty fine method of development. And you might just as well do it. It costs nothing. You must walk along. Then why not make your walk a man's walk and not an animal's walk?

Another angle. What is your mind doing when you are at liberty to do as you please? Suppose your mind were as easy to see as your coat? Would you still stick to the main thoroughfare or would you sneak down an alley? It's lucky for most of us that our skulls are thick so no one can see what shape our thoughts are in.

This doesn't mean that the only thoughts worth thinking are serious. Frequently they are the least desirable. Edwin Booth used to play comic parts to take the starch out of his acting so he could play his favorite tragic parts with more naturalness. The prize bore of all, is the serious gink who can't sense a joke without a diagram and a cue as to when the laugh comes in. But when a man gets honestly chummy with himself, he can have more fun than a barrel of monkeys just watching the way his mind meanders all over the landscape.

It's strange but none the less a fact, that this mental chumminess is restful. It brings one home to supper in the proper mood so that instead of kicking the dog and cuffing the kids, he will start right in for a good romp with all concerned. It will also produce a restful sleep that will fit one for the next day's work. Perhaps the most practical advantage of this cultivation of one's own mind is that it drives out absolutely the germs of discontent and dissatisfaction that make so many homes repellent both to the family and visitors. Nothing can down the man who is on intimate terms with his mind for he has resources that can't be bought and can't be lost through speculation, accident, or other calamity. George W. Jones.

Use Your Windows.

Your best and cheapest advertisement is your window display. Don't neglect it. Windows of retailers are the most valuabale footage for which they are paying rent—they are always worth the salary of an extra salesman if you give them the right attention.

If you follow these three brief principles your windows will be a real asset to your business:

1. Always have a background. If there is no built-in background then make the next best from wallboard, draperies or crepe paper.

2. Have a central idea or pivot point to your trim and always an attractive card sign featuring some dominant element of the goods on display.

3. Build the back of your trim up higher than the front—always.

Ostrich Feathers in Vogue Again.

One of the most interesting features of the apparel accessories at the moment is the strong come-back that is being registered by ostrich after a period of several seasons in which these feathers have been in a somewhat precarious position from a style point of view. Not only are they in vogue now for millinery trimmings, but they are being used more and more to decorate women's gowns. Their main strength at present, however, lies in their use in the form of boas and scarfs, both in white and colors. With their increased use prices are rising.

Two things, at least, thieves will not steal: your character and the efficient car you have mortgaged.

The House of Quality

Rademaker-Dooge Grocer Company

WHOLESALE GROCERS

GRAND RAPIDS, MICHIGAN

DISTRIBUTORS OF

Peter Pan Peas Peter Pan Corn
Larabee Flour American Beauty Oats

Classic Prize Superba
Canned Goods

The House of Service

LABEL THE BEST MESSENGER.

It Should Properly Define Quality of Canned Foods.

My subject is "The label; for what does it stand?" and at the outset I take it that you will agree with me that it should be protective, ornamental and instructive. I will not dwell upon its usefulness as a protection to the package, nor upon its attractiveness in drawing attention to the package, but I do wish to consider with you for a few minutes its duties, as well as its privileges in giving instruction to the buying public.

Its duty is to tell the essential truth about the contents of the package. Its privilege is to give information about said contents, which information is not inconsistent with the truth and which may be of benefit to the buyer or seller.

You may ask me what I mean by the "essential truth," rather than the truth the whole truth and nothing but the truth, and my reply will be that it is possible at times to tell so much truth as to make negative the good points desired.

The essential truth, to my way of thinking, is an honest description of the contents of the package in legally defined terms of the trade, together with the name and address of the vendor who assumes responsibility for the correctness of said description.

There is considerable difference of opinion whether the name of the packer should appear upon the label. This, to my mind is not nearly so important as some would have us think. If I was a packer I would hesitate a long time before I would put out any of my high grade goods under a first dealer's label. I probably would not be so particular about my low grade stock. My reason for this is that I would want all the advertising possible from my high grade goods and as little as possible from such as I would not be proud to own.

On the other hand, if I were a dealer I am sure I would much rather advertise my own brand which through careful selection, judicious advertising, fair dealing and general business efficiency I had succeeded in placing on the most favorable markets of the country, rather than to spend my energies in pushing the sale of some packer's brand, without any assurance that I might be doing business with him the next month.

It may be desirable that the packer's name appear upon the label, but I fail to see where it is essential or where the consumer is benefited so long as a reliable party assumes responsibility for the product and gives his name to the label as a guaranty therefor.

What I do consider the essential truth is an honest description of the contents of the package in legally defined terms of the trade. You note I use the words "legally defined terms of the trade."

You will pardon me, I am sure, if in the remarks which are to follow I deal with the subject as I found it in Canada.

Our department collected thousands of samples of canned foods and after a careful comparison of the contents of the pacakges, with the statements on the labels of the same, we found that in many instances the contents did not by any means meet the glowing description on the label; indeed, it was not unusual to find the more glowing the description on the label the poorer the contents of the package.

We gathered what information was available at the time and with it went into consultation with the packers and dealers. As a result, we decided on four grades or standards of quality, and having agreed upon these we selected four terms used by the trade, four suitable words to define these four grades. The words selected were fancy, choice, standard and seconds.

Following the selection of these descriptive words we carefully defined the qualifications necessary for the food to meet the quality necessary for each descriptive word.

Having accomplished this, we then proceeded through a process of legislation to make these words and their description the legal—and only legal—description for such foods as are or may hereafter be standardized.

But we did not stop here. Having legally defined the four grades or standards of quality we required that the label should show to which of these grades the product belonged. We furthermore required that this declaration of grade should be shown on the main panel of the label using the words "Fancy Quality," "Choice Quality," "Standard Quality" or "Second Quality," as the case might be, in type not less than three-eights of an inch in height. We also required that the strength of syrup in fruits and the size of peas be declared in type not less than one-quarter of an inch in height.

It is our desire that the label shall tell the truth about the quality of the contents of the package; that is, the quality of the goods, the strength of the syrup and the size of the peas, so that the buyer has a reasonable chance to know what she should be getting and also have some basis for legal action if she finds the contents of the package does not meet with the quality claimed on the label.

At the Buffalo convention I was discussing this matter with one of your largest packers on the coast. He did not express himself as favorable to legally defined standards of quality. He believed that if the buyer was left to herself she would select only those brands of high reputation and reject those brands which were not proven to be strictly first-class. He claimed that his own brand was nation wide known for superiority of quality and he did not care to lose the benefit of the thousands of dollars which his firm had spent in advertising the superiority of his product, which benefit he considered he would lose if the Government established a legal standard and allowed his competitor, who, possibly, did no advertising, to claim, legally, on his label a quality as good as he, the advertiser, would be permitted to claim on his.

I pointed out to him that from careful observation made in Canada we had found that declaration of quality on the label had benefited, rather than injured, the business of highly advertised products of a really first-class quality, but had a restrictive action on the sales of goods of inferior quality offered for sale as "equal to the best in the market."

Strange to say, the afternoon of the same day on which I was talking to the packer just referred to, I was looking around a grocery in Buffalo, when I overheard a customer giving an order for canned peaches. She said to the grocer "I see — brand (naming the brand of the packer just referred to) is advertised as the finest goods. Do you keep that brand?" The grocer replied, "Yes, we keep that brand and will be glad to furnish goods under that brand to you, but let me tell you something: While no one can question the quality of the goods under that brand you can scarcely pick up a magazine in this country in which that brand is not advertised, let alone the advertisements on thousands of bill boards and in street cars throughout the whole land, and some one has to pay for that advertising. Now, we have a line of peaches on which we put our own label, they are specially selected by us and we have put the money in the quality of the goods instead of in advertising."

He sold his private brand of peaches to his customer. He also sold a can to me. I had examined thousands of samples of various products put out by the packer of the highly advertised brand and in 95 per cent. or more instances I had found them to be "Fancy Quality." I was curious to see the quality of the goods which had advertising cost put into the goods.

Leaving the grocery, I went into the convention hall, where I met a processor whom I have known for the past fifteen years. He is what you might call a "traveling processor;" that is, he never spends more than one or two seasons with any one firm. Since I have known him he has been alternating between New York State factories and Ontario factories. He spied the can of peaches I had and asked me where I got it. I told him. He replied "Oh, I know all about them. We packed the goods for that firm this year, put them out under their own private label, you know." I remarked, "They are strictly high class goods, I suppose." He replied, "Oh, no, they are only standard quality and none too good at that. That firm does not know good canned foods when they see them."

I leave it to you if this was not an instance where a gross injustice was done, not only to the consumer, but to the packer of high quality goods and to the canning industry in general.

Legal standards, whether they are state, provincial or federal, are most desirable, but they are of little actual value unless they are declared upon the label.

Legal standards without declaration on the label may be of some value in dealings between the canner and the jobber, or between the jobber and the retailer, but they are of value there only in as much as the dealings between these parties are by written contract, but as between the retailer and the consumer—who is after all the most vitally interested party—there is only the verbal declaration of the clerk behind the counter, and he may be wise and just or ignorant or dishonest.

In the instance which I have just cited there could easily have been 10 cents a can difference in the cost to the grocer for the goods which he offered, but instead of his customer getting the benefit of this difference or getting what she paid for she received a product which disgusted her with canned foods in general and not necessarily the brand she received in particular.

Now, I submit that had the quality of the peaches for which she asked been legally defined and had that quality been declared on the label the clerk would have had difficulty in convincing her that standard quality of peaches (even with the price of advertising thrown in with the goods) were as good as fancy quality peaches, even if a lot of money had been spent in advertising the same.

There is a statement of truth many claim should be shown on the label, one I do not consider an "essential truth" and to my mind the telling of which would be an error of judgment, I refer to the declaration of date of packing.

I can scarcely understand how any one who really knows anything about the canning industry could let this claim be set forth without challenging it.

If canned foods were like wine, improved with age, or like some drugs, deteriorated with age, there might be something to commend such a claim, but they are not. There is scarcely a variety of fruit or vegetable, which, if properly packed, deteriorates with age. I am sure you will all agree with me that from your own experience, carefully selected, properly processed and intelligently stored canned foods are found to be in better condition six years after packing than are carelessly selected, improperly processed and neglectfully stored goods of the same variety six months after packing, I might say here that the best can of corn which I tasted in 1923 was packed in 1898, twenty-five years old.

A considerable portion of the population of the North American continent is strongly prejudiced against canned foods. This prejudice is caused partly by ignorance concerning their value and partly through unsatisfactory experience which they have had in buying what was expected to be a first class article but what proved to be "slush."

The best way to overcome this prejudice is to send a special messenger to the buying public with a message of truth about the products which you are manufacturing. To my mind, the best messenger you can select to carry this message is the one which accompanies every package which leaves your warehouse—the label.

C. S. Mc Gillivray,
Chief Canning Inspector for Ontario.

There is quite a good deal of opposition to hell, these days, but what everybody knows who has lived long enough is that if there isn't any hell there ought to be.

The new broom that keeps on sweeping clean soon becomes an old

HART BRAND

CANNED

Fruits and Vegetables

Pears Plums
Apples Peaches
Preserves Cherries
Blackberries
Gooseberries
Huckleberries
Black Raspberries
Red Raspberries



Peas Corn Beets
Squash Pumpkin
Spinach Succotash
String Beans
Sauerkraut
Pork and Beans
Red Kidney Beans
Green Lima Beans

Hart Brand

Canned Foods are prepared from the finest products of the garden, orchard and farm. They are gathered in and packed in the most prime condition.

Hart Brand

Canned Foods are sterilized by heat alone and packed under the most sanitary conditions.

W.R. ROACH & COMPANY

Main Office

GRAND RAPIDS - MICHIGAN

Factories located at Hart, Scottville, Kent City, Edmore, Owosso, Croswell, Yale.

BANK INVESTMENTS.

How Surplus Funds Should Be Distributed.

The question as to the sort of investments banks should make and a classification of them, raises many interesting questions.

As I have thought it over, I can see that it would be a great advantage to bankers to have a more or less arbitrary allocation of funds, at least some standard to work toward so that in the use of their own capital and their own deposits, they should seek to so diversify their own investments as to at all times keep themselves safe and ready for an emergency. A bank has a mixed motive of course. It should have for its purpose first the keeping of its own capital and deposits safe and second it should be willing to place back in the community itself the use of such funds to the greatest possible extent.

I do not think a banker has the right to consider only the first point as stated above and not consider equally the second point. In other words, I do not think a banker has the right to receive deposits from a local community and make all of his investments in bonds or mortgages which are remote from his local community, and have nothing to do with it.

Therefore, it occurs to me that after setting aside a proper cash reserve, that a bank in an average community should be willing to loan on local mortgages, say 50 per cent. of its time deposits and capital, that it might at the same time buy good bonds which are distributed and carefully selected to an amount of about 20 per cent. of its time deposits and capital. I look upon these good bonds as a sort of secondary reserve for times of emergency when they may be either sold or used as collateral for temporary loans.

I would then say that a bank can well carry in either United States bonds or Treasury Certificates, about 10 per cent. of its deposits, both time and commercial. These would serve as a quick cash reserve in time of need for any possible demands.

I would then feel that to further protect commercial deposits, bankers acceptances might be purchased to an amount of 10 per cent. of such commercial deposits. I should think all the balance of capital, commercial and time deposits might be properly loaned in serving the community, for mercantile and manufacturing purposes and for accommodation loans.

It is fair to say that no rule can be interpreted in just one fashion as each community's needs differ in some respects from their neighbors, but I think slight variations of the above percentages if followed out, would give bankers a definite basis to guide them and would enable them to shift from one line of investment to another as they saw they were becoming overly extended to the detriment of safety.

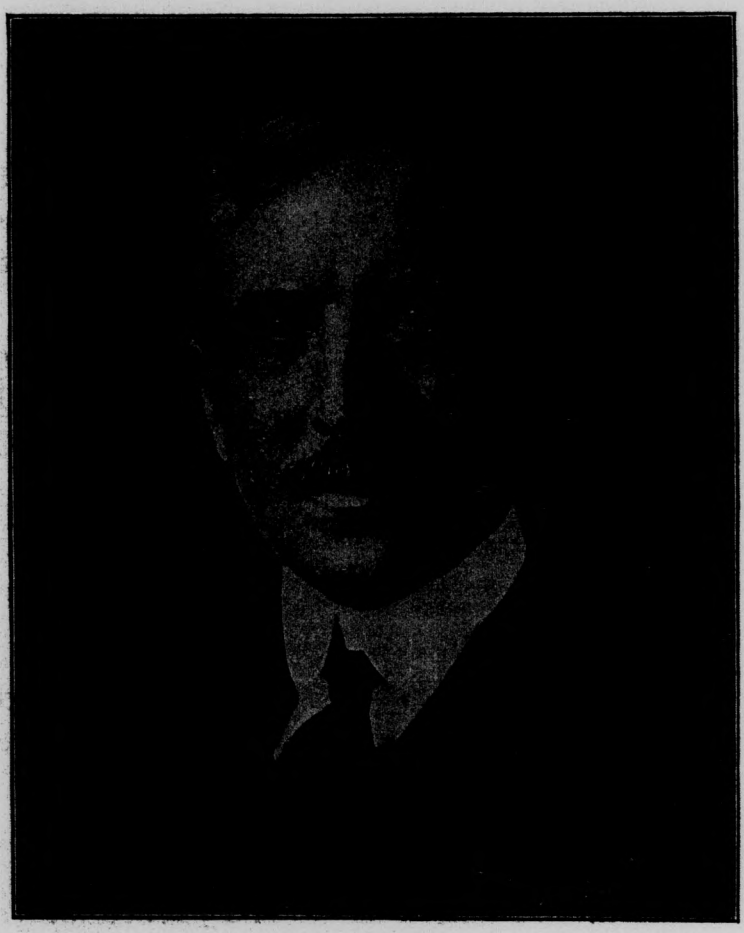
Perhaps if all bankers analyzed their loans in some such fashion, it would enable them to intelligently place themselves in a comfortable bankers' position, and would enable them also to decline to further extend one class of loan when it was not the best banking policy to do it.

So far as deposits in reserve cities are concerned, they are made usually for the purpose of establishing friendly and firm business relations. They should be more or less concentrated in order that banks with whom they are kept feel the responsibility to render an equivalent service when called upon. The size of these deposits depend largely upon the commercial needs of a bank and may vary very materially. If a bank has large commercial deposits, it needs to have a comfortable balance available to be drawn upon, whereas, if the deposits are largely time, a smaller reserve serves the purpose.

Clay H. Hollister.

Unjust Competition Injurious To the Restaurant Business.

One of the big problems confronting the restaurant industry—and the hotel industry as well—is the competition offered by dining rooms in such places as Y. M. C. A. and Y. W. C. A. buildings, banks, clubs and Chambers of Commerce headquarters.



Clay H. Holliater.

Suppose we consider first of all the first two mentioned. The Y. M. C. A. and the Y. W. C. A. are organizations worthy of the public confidence and public support We could hardly get along without them. Certainly we would not wish to see their doors closed. But if we, the restaurant men —in common with others—are to contribute to their support, I ask, in all fairness, if they should enter the field with dining rooms and take dollars out of our pockets? They do this very thing. They not only give service to their own members, but to the public as well, and in every way they conduct, as an individual would conduct a dining room. They advertise to draw trade. They locate, in some instances, next door to a restaurant. They generally lose money on their dining rooms, it is true, but that does not deter them from continuing in the restaurant business. The deficit, they probably figure, will be at least partly made up by the restaurant men themselves. And why? Because theirs is recognized as a worthy cause and they do not hesitate to seek a check from the very ones they have competed with. Am I putting it too strong when I say we are rather stupid to stand for this? I think not. I think it is time we were waking up. As some one has said: "Too much is a plenty."

Now, if these same associations fed only their members, charging a price within the reach of their members' pocketbooks, it would not call for action. But they actually become competitors and then ask us to contribute to their support.

The Elks' club and a score of other clubs do the same thing. Not only do they maintain dining rooms for their members, but allow members to bring friends to lunch or dinner. That is taking money out of the restaurant man's pocket. It isn't fair competition.

Neither is it fair for the Athletic clubs to compete in the same way; or the Chambers of Commerce, either. The latter encourage the building of large hotels, and go into raptures when a fine building is erected that includes a large banquet hall. But it is no uncommon thing for that same Chamber of Commerce to erect its own building and maintain its own banquet room. Frequently this room has expensive equipment and furnishings. The kitchen may be a model of neatness. Imported chefs may be brought in for special dinners. And then what? Always it is a losing game. The Chamber of Commerce finds its dining room page in the ledger in red ink. But, of course, public spirited citizens will make this good, and the restaurant man, or hotel man, who has had to contend with this unfair competition will be expected to dig down deep and help out. Do you still think I am making my argument too strong? I hope not for I have only started. I want to get it all out of my system. We need the services of an alarm clock that will awaken us, and at least point the way to some real thinking bordering on common sense.

It is quite the thing, nowadays, for large banks to put in a dining room. What is the object? It is because they feel they under pay their employes, and meals at cost should be furnished to them? If so, the remedy is plain. Why not a raise in wages, rather than enter the unfair field of competition! Restaurant men of New York, Chicago, Philadelphia, Boston and a dozen other large cities, might well afford to own their own bank. They could easily support one. But what a storm of protest would go up from the bankers. They want the use of our money. They are glad to have us deposit our daily receipts. But they operate dining rooms and thereby enter the unfair competitive field. So I ask you, as man to man, what are we going to do about it? Must we sit idly by and watch this field grow without a word of protest?

And when it comes to drug stores —they top the list. Not only is it possible to obtain a piece of pie or a sandwich in the modern drug store, but in many of them you may order and have served anything from a cup of coffee or bowl of soup to a helping of lamb stew. The small steam tables are being wedged in where the paregoric and castor oil bottles used to stand. Moth balls and catnip tea are on the mezzanine floor now, but in their place we find cake and tamales. Do you doubt this? Well, the half has not been told, for some drug stores now serve a full dinner, from pea soup to French pastry and lemon ice.

While the clubs and other organizations pay a certain amount of taxes they do not figure the taxes nor any part of them against their dining room. Usually no rent nor any expense except merchandise, help and replacement are charged against dining rooms, neither do these organizations contribute from their dining room profits to the Community Chest, the churches, the Chamber of Commerce, and dozens of other civic activities which must be borne by commercial restaurant operator and must come from his profits when he gives them.

When donations are made from organizations, it is from the General Fund, and not the dining room profits (?), as the deficit of the latter would be greater if they did.

If these organizations require more revenue why not the Y. M. C. A. put in men's furnishings and shoes and the Y. W. C. A., Elks, Athletic Clubs, etc., women's toilet articles, shoes, millinery, etc. This would give employment to more worthy people and help provide funds. With no rent nor other overhead, they should get a lot of business in those lines.

When I speak of restaurants here, I mean hotel as well as independent restaurants because I am writing with a sense of the injustice being done all commercial restaurants. In my own places, I do not cater to banquets, nor dinner parties, so cannot be accused of "sour grapes" in my viewpoint.

Also, as none of these places, to my knowledge, conduct Dairy Lunch Rooms, the competition to my particular type of business is less than to any other.

And who is to blame? No one, fellow members or the N. R. A., except ourselves. We have been asleep at the switch and we still are asleep. This isn't the solution, however. Just as long as we contribute, either directly or indirectly, to the clubs, societies, Chambers of Commerce, banks or drug stores, they are going to accept our subscriptions and go ahead with their program. For one, I want to go on record as saying I have reached the stage where I revolt. Speaking for myself only, but strongly advising you to go and do likewise, I refuse to maintain with my hard-earned dollars, or my influence, those who take this unfair and unethical advantage. What do you think about it? What are you going to do about it?

Hundreds of thousands of men and women are paid good wages by the restaurant and hotel industries, and it would seem to me that the least we can do is to point out to our employes—in an educational way—where their best interests—and our best interests—lie. We have an army at our command with which to bring these unfair competitors to time. Will we give the word: "Forward, March!"

John W. Welch,

Past President National Restaurant Association.

Rather Put Out About It.

Bill was a salesman—after a fashion. He was selling—when he found a buyer—a book on "Eitiquette."

At one of the houses in an exclusive section of the city, he pushed the button, and when a very pretty and attractively-gowned young lady answered his ring, stepped inside.

Bill worked hard and fast with words, reaching the final stretch with: "A study of this book will prove decidedly enlightening to you. You'll never make another mistake after reading it. It will help you meet the people of higher social attainments. In short, my dear lady, this book is the way into society."

The lady smiled faintly, opened wide the portal, and then in a voice that chilled him to the bone: "Thank you; and this door, my dear man, is the way out."

Ideal Vitamin Bread

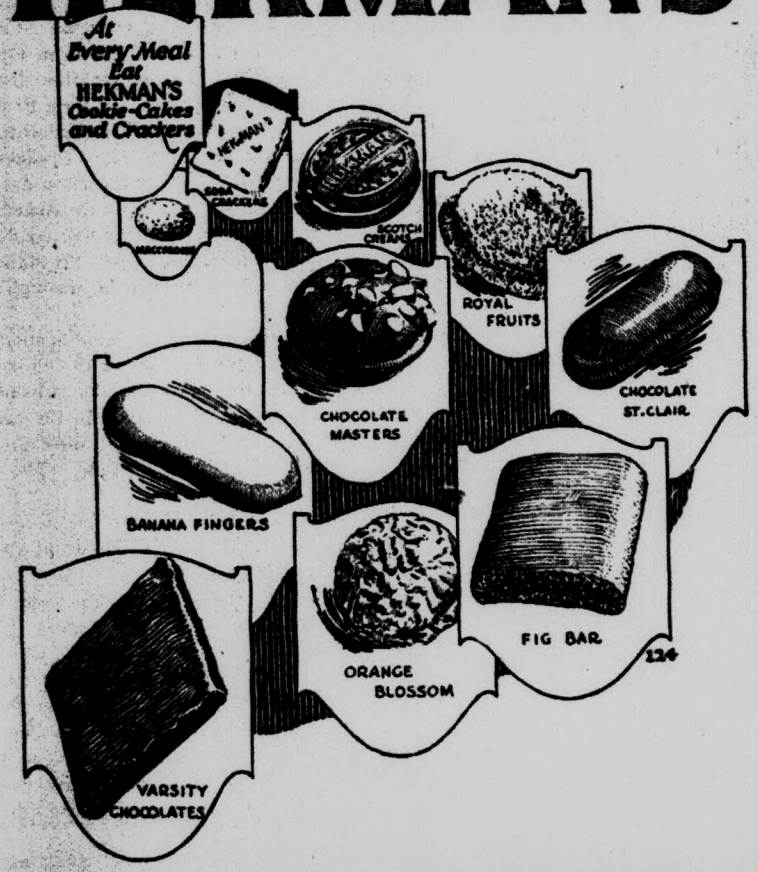
AFTER long experimentation, we have succeeded in producing a bread containing in proper proportions three of the most vital elements necessary to the growth of children and the health of adults—Vitamins, health producing Mineral Salts and Pure Milk. This combination enables us to produce the most nutritious bread ever placed on the market.

We solicit sample orders from retail grocers who are not already our customers.

CITY BAKERY

Grand Rapids, Michigan

HEKMAN'S



Building Good Will

The continued patronage and favor of your best customers depends upon the character of the merchandise you offer them.

Because Hekman's Cookie-Cakes and Crackers are so incomparably fresh and delicious, they make friends for you with every sale.

Good advertising is constantly strengthening the well-established conviction that the grocery where Hekman's are sold is a good place to trade.

There's a
Hekman
for all tastes and all occasions

Hekman Biscuit Co.
Grand Rapids, Mich.

CAST OUT DEVILS OF FIRE.

Staggering Facts Regarding America's Loss Ratio.

Against disease we inoculate. Floods we fight with great dams and costly ditches. We even hire armed men, and spend millions to purge our holy land of cocktails. But in the face of fire-danger, we are dumb—dumb and stupid as the moth that madly seeks the red flame, and is scorched to death.

Once, in pious wrath, we burnt our witches. Even hypocritical Europe shudders, and we sicken, now, and turn away from tales of mobs that burn men at stakes. Yet, every thirty-five minutes—day and night the year round—we burn some person to death. Ninety per cent. of all fires can be avoided—experts say. Yet last year we burnt 15,000 people—half as many as all our men shot dead in the World War. Forty-one persons slain every day; 37 could be saved, if only you and I were more careful.

Tierre del Fuego or "Land of Fire," one scoffer calls America! We burnt enough buildings last year to make a solid row from New York to Denver. It would take 1,000 tons of gold to pay that loss. A train of railroad freight cars over seven miles long could hardly haul silver enough to pay for the property we burnt in 1922. Staggering it was—$60,000 an hour, day and night, the year around! Twice the interest on all our savings bank accounts. Four dollars and 75 cents for every man, woman and child in the Union, as against a fire loss of only a few cents a head in thrifty, careful Holland.

From the burning bush, a Voice of warning came to Moses. To us a stern, fateful warning cries out from this appalling conflagration, this waste and useless sacrifice. To heed it not means the day may come when we shall burn more than we build.

Startling; frightful. Yet in curious lethargy, as the absent-minded daydreamer stares at a fly on the wall, we read—and forget. Even now, you may be dropping this, to reach for the pink sporting sheet. But somewhere, people are burning to death, and property worth millions may be puffing up in smoke—because you and I are indifferent.

It was to jar you and me; to rouse us from lethargy, and to inspire us to join every man's fight against this peril, that "Fire Prevention Week" was put on in October last.

"But," you argue. "We're all sick of weeks! We've already had everything but Beat-Your-Wife and Shoot-Your-Landlord Week. What good did the Fire Week do, anyway?"

Listen. The U. S. Chamber—even the President of the United States—heard the very kicks you're making, yet never faltered. For they knew the power of nationwide educational efforts, if pushed by master hands. It is an outstanding lesson of the World War.

So, using this power, a contest plan is being staged by the National Chamber, wherein cities all over America now strive, one with the other, to cast out their fire devils.

The year round it goes on, aided by local chambers and their members. In 1922, in cities over 20,000 where permanent fire prevention squads were at work, fire losses were $3.27 a head in comparison with $4.75, the average of the Nation. I will prove soon by eye witnesses just how certain big cities are casting out their devils. But first a word of detail about this Nation-wide contest.

In this race to see who can cut losses most, cities are divided into four classes, according to size. On the city in each class that makes the best showing in decreasing fire waste locally the U. S. Chamber will bestow some fitting recognition. In grading the cities, consideration will also be given to improvements in fire protection methods, improved building construction and educational activities.

Now nearly two hundred cities are enrolled. Seventy of these were never before active in fire prevention work.

Following Fire Prevention Week, scores of enthusiastic letters were received from chambers of commerce regarding their accomplishments during that week. Here is a typical excerpt:

"Under the head of publicity came editorials, cartoons, comments and articles in the news columns throughout the week. Posters were distributed and cards enclosed in correspondence, wrapped in packages, etc., through the co-operation of the business men and the retail interests. The fire chief had the apparatus from his various companies pass through the streets in the neighborhoods where they were located. On the sides of the trucks were suitable signs calling attention to the fact that it was Fire Prevention Week, and that this, that, or the other thing would assist in making it a success. Luncheon clubs had speakers address meetings during the week on Fire Prevention. Teams composed of one business man and one fireman each covered retail districts which lay outside of what we know as the downtown business section. For the most part these communities which were inspected were in the vicinity of public markets where conditions from the standpoint of fire protection are far from ideal. The reports secured from these inspections will be turned over to the fire chief for following up.

"The superintendent of our public schools as well as the regent of our parochial schools are both very enthusiastic on the subject of fire prevention. The co-operation which we secured from them was splendid. In about one hundred of the public schools and forty of the parochial schools, speakers addressed the children.

"It may be interesting for you to learn that the fire loss in this city during Fire Prevention Week totaled only $450. We like to believe that the efforts of our campaign were greatly responsible for the exercises of caution leading to an almost complete elimination of preventable fires."

Even more encouraging than the results of one week are expressions from chambers pledging continuous action in fire prevention. The following statements indicate the earnest determination which prevails among the competing organizations to reduce fire losses.

A California Chamber writes:

"It is the intention of this Chamber to make the work continuous and follow the doctrine of prevention rather than cure by periodic campaigns. Committees have been selected to act in the capacity of a permanent inspection body to report to the Chief of Fire Department any and all fire hazards observed.

"We are more than gratified with the work accomplished and are appreciative of the assistance rendered through your bureau."

Another in New York states:

"We fully realize the importance of this activity and shall certainly stress it this coming year and thereafter."

A statement from a secretary in Arkansas concludes:

"The campaign is on the basis of continual year-round inspection and enforcement of laws and regultions."

From Pennsylvania comes:

"Our Committee feel that they have accomplished a great deal of good during this week and it is their intention to remain organized and be active throughout the year."

One of the several tasks assumed by the council is the sponsoring of fire prevention bulletins issued by the Insurance Department of the National Chamber to local organizations. Many of these printed alarms, aimed especially at business men, have been broadcasted. These warnings included "Conflagration and Your Property," "Your Water Supply for Fire Control," "Matches, Smoking and Open Lights," "Fire Hazards in Building Construction," "Dust Explosions" and "Fire Prevention Week."

Now hear how Cincinnati cast out its devils.

W. C. Culkins, of the Cincinnati Chamber, tells this striking story of how his town has worked to prevent fires—and so cut its losses over a period of years that now it enjoys lower premium rates.

"We started to teach our people how to prevent fires back in 1911," said Mr. Culkins. "We argued that to get lower insurance rates, we'd have to remove fire hazards. To arouse interest quicker, we combined our anti-fire talk with appeals to clean up and paint.

"By using school districts as a basis, we got teachers and pupils interested. School principals called in the Parish priests, the heads of Mothers' Clubs, civic and improvement associations, to form committees for direct action.

"From the State Fire Prevention Bureau we got inspectors. From house to house, trash and rubbish was gathered—attics, cellars and backyards were cleaned, and refuse piled in the street to be hauled away to be disposed of safely.

"Year after year, we kept this up, constantly cutting down our fire losses. Then we showed these results to the underwriters, and insurance premiums were cut. To-day Cincinnati is saving about $1,000,000 a year in premiums alone—as a result of methodical persistent fire prevention habits. I might add that a well organized speakers' bureau carried the message into the public schools, improvement association meetings and other gatherings all over the city. The results have been more than a saving in fire insurance premiums, because fire prevention has saved property and has improved health conditions in the city. It has also effected a reduction of accidents in factories."

Another striking example of how citizens can be trained to conquer careless habits and fight fire perils is shown in the case of Indianapolis. I wrote John Reynolds, General Secretary of the Indianapolis Chamber, and here is his significant story:

A city-wide move for "a cleaner and safer Indianapolis" was launched in 1921.

"As a practical step in minimizing the danger from fire, the city Ash Hauling Department began, in 1921, a program which has been followed each year since then, of devoting its entire equipment to the removal of rubbish of every kind.

"Talks to men in factories and to workers in wholesale stores and business offices were made as a drive against careless habits of all sorts on the theory that 95 per cent. of all fires are preventable and that carelessness ws the underlying cause of most dangerous conflagrations.

"In the work of the Fire Prevention Division, twenty-two experienced firemen were assigned to inspection duty with directions to visit every building and report unsatisfactory conditions and direct a clean-up to be made. This work progressed by wards and resulted in considerable rivalry, as the reports of unsatisfactory conditions in the various wards were made public.

"The practical results were 235 fewer fires and a decrease of $152,701 in the loss for the six months period over the corresponding period of the year 1920.

"As preliminary publicity to an intensive Fire Prevention Campaign which was conducted from October 1 to 9, 1921, school children distributed 60,000 pamphlets on Fire Prevention. A program on Fire Prevention was carried out each day. Speakers were supplied to all of the noon-day luncheon clubs. Schools were visited—down town merchants carried window displays featuring Fire Prevention and placards were placed throughout the city.

"With various modifications, the same general agencies co-operating with the Indianapolis Chamber of Commerce, continued in the campaign of Fire Prevention throughout the year 1921 and of 1922. The results were:

1. A reduction of fire losses in the year 1921 of $573,000 from the total for the year 1920.

2. A reduction in the year 1922 of an additional $350,000 from the total of the year 1921.

3. A reduction during a two year period of 52 per cent. from the total of the year before the Fire Prevention Campaign was undertaken, in spite of a country-wide average increase during the corresponding period, of 2 per cent.

You City Fathers worrying [illegible] frightful fire losses, that [illegible]

town a black eye and send your rates up—have you heard Hoboken's new fire code? It is called: "An Ordinance regulating the keeping, storage, use, manufacture, sale, handling and transportation or other disposition of inflammable materials and rubbish, explosives, pyrotechnics, small-arms ammunition, inflammable moving picture films and pyroxylin plastics; and to regulate dry cleaning establishments, garages, fire exits, fire extinguishers, oil burning equipments and storage of inflammable liquids."

This ordinance was in the course of completion at the time of a serious hotel fire in that city—a catastrophe involving the loss of many lives. The need for an up-to-date building code was at once emphasized and, through the co-operation and helpfulness of the Fire Prevention Committee of the Chamber of Commerce of Hoboken, it was completed and ordained.

In its preparation all the recognized standards of the American Society of Mechanical Engineers, the American Society for Testing Materials, the National Fire Protection Association and the National oBard of Fire Underwriters were taken into consideration and formed the basis of the code. Many engineers and experts from different companies and manufacturers were also brought into consultation; recognized authorities gave freely of their advice, especially regarding explosives, pyroxylin plastics and fire-prevention organization.

Many cities in America might well copy this singularly complete fire prevention ordinance.

Fire insurance companies are doing excellent work in the struggle against the fire demon. They are among the leaders in fire prevention. As pioneers in this field they early advocated some of the measures now being stressed to-day. For example, they have urged continually the adoption of standardized hose couplings in order that apparatus from outside may be utilized by communities experiencing serious fires. States and municipalities are realizing the value of this and the simple process of rethreading hydrants and couplings is going on in all sections of the country.

Realizing the insurance companies were interested in educating the public to the need of fire prevention, I wrote several well-known leaders in the business to determine just what is being done to-day. First let us see what the president of a large fire insurance company says in reply to my letters.

"You ask what active interest fire insurance companies are taking in the prevention campaign. Through the National Board of Fire Underwriters, territorial and local organizations of fire insurance companies as well as through many companies individually, a fire prevention campaign is being waged continuously. The insurance companies are vitally interested in lessening the enormous fire loss, and seek to do it through engineering activities and by publicity methods. These activities are carried forward by the stock fire insurance companies at an annual expenditure of many hundred thousand dollars. I believe that there are no places where educational publicity alone has resulted in a reduction of fire losses which can be identified; but where the educational propaganda has been followed by improvement in fire-fighting facilities, building construction, correct wiring, cleanliness, proper storage of dangerous substances, etc., rate reductions inevitably follow."

"We have no statistics to show the actual value of fire prevention work," says an official of a leading mutual fire insurance company in Chicago. "But there are many cities which have been able to cut their losses a lot."

As an example of the constructive work insurance companies are actually doing in the war against fire losses, consider the service of the Underwriters' and Factory Mutual Laboratories. They employ technical experts to test all fire protection and fire prevention appliances submitted by manufacturers who wish a stamp of approval. By encouraging the use of approved material, the insurance companies are aiding in decreasing fire hazards.

Here, then, are fire prevention facts; stories of what insurance companies and the United States Government are doing to help save our lives and property; stories of results that prove we can cut our losses. But the campaigns must be waged locally.

Legislation making individuals liable should be enacted, so that the careless individual may be held legally responsible for his acts. The low fire loss record of European countries is largely attributed to such laws.

That organized business has recognized in personal liability legislation a possible means of decreasing fire waste is indicated by the following resolution passed at the last annual meeting of the National Chamber:

"The National loss through the waste of fire mounts upward at a rate which indicates the need of immediate attention in each state and in every city. Within a few years the amount in property values destroyed in the United States by fire has increased until it is annually in excess of the entire cost of the Panama Canal. In large part this figure represents waste which can be prevented by effective action by states and cities. Personal liability for damages accruing to others through fire caused by gross negligence should be enforced in ways which will bring home to individuals their proper responsibility."

Ponder these simple statements. Then remember that in the next twenty-four hours forty-one people will be burned to death and forty-seven more seriously injured if the average continues. Because you never had a fire, do you "take a chance" that you never will have one? Some people in South Carolina a few months ago, attended a school play held in an old wooden school building (like hundreds of other buildings in use to-dy)—and seventy-six of them, burned beyond identification, were buried in a common grave the next day.

The reason the speeches come after the dinner is because nobody could listen to them before dinner.

C. J. Litscher Electric Co.

41-43 Market Ave., S. W.

Grand Rapids, Michigan

WHOLESALE ELECTRIC SUPPLIES

"Service Is What Counts"

Authentic Signature of General Lafayette.

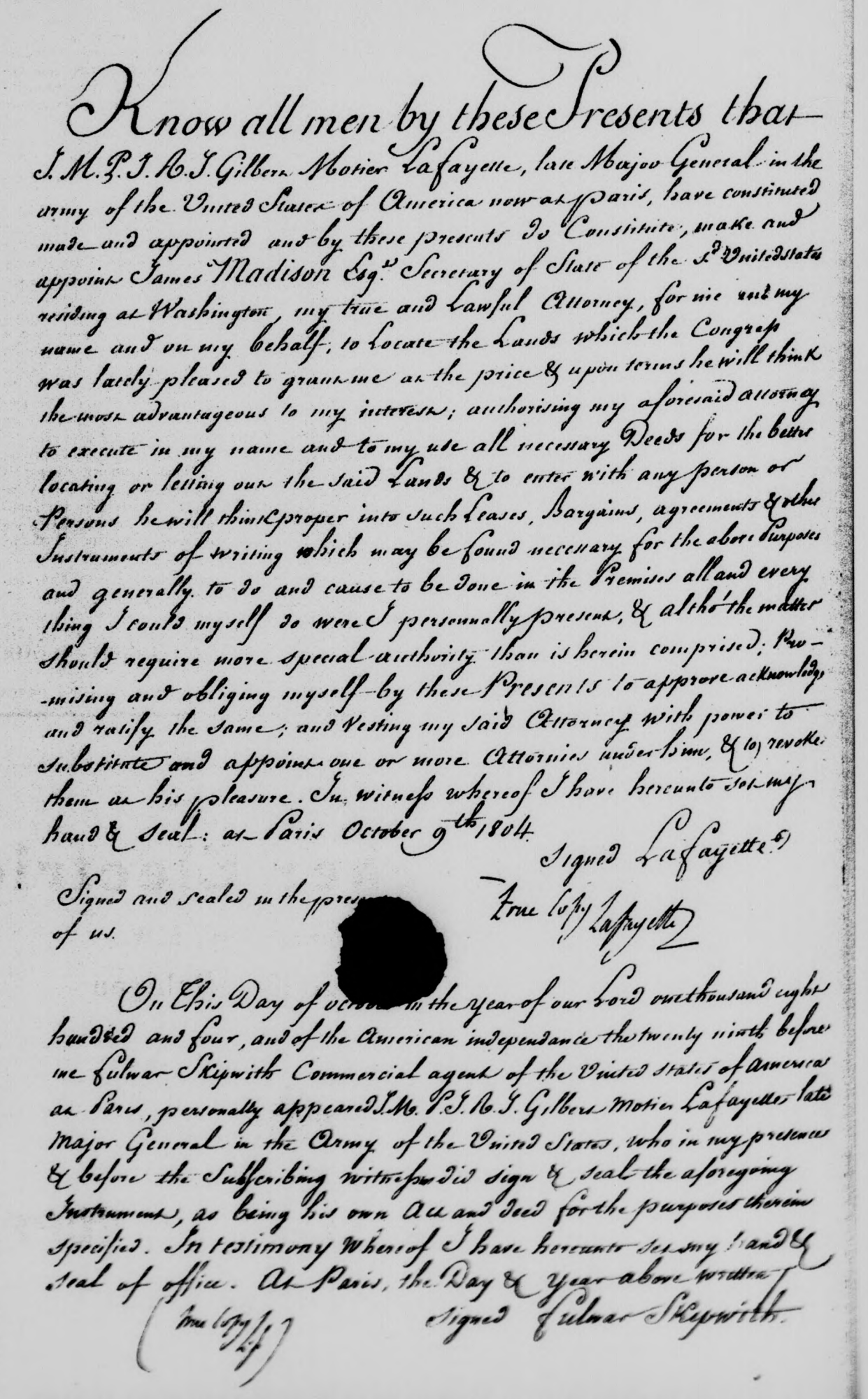
The service rendered the United States on the field of battle by Marquis de Lafayette from 1777 to 1779 and also during the years 1780 to 1781; also his influence in France to secure financial assistance and the reinforcement of a fleet and 6,000 troops under General Rochambeau for the American cause naturally gives him a high place in the estimation of the American people. In August, 1824, he made a visit to this country, upon the invitation of the President at the request of Congress, and was received with great acclaim and enthusiasm wherever he went. In 1804 Congress voted him $200,000 cash and a township of land, his own private fortune having been confiscated during the Reign of Terror in France. He entrusted the sale of the land thus given him to James Madison who was then Secretary of State under President Thomas Jefferson, executing a power of attorney to Mr. Madison for that purpose. The original document is now in the Library of Congress at Washington. I am the happy possessor of the only official copy made of the power of attorney. The signature on the copy is not by Lafayette, but Lafayette attested to the correctness of the copy by his own signature, which appears on the document reproduced in fac simile on the same page of this edition of the Tradesman. This precious document was presented to me by the late Col. William V. Jacobs, of Glencoe, Ill., and it goes without saying that it is one of my most priceless possessions. E. A. Stowe.

Business Creating Hints.

1. Customers buy more when they are allowed to "browse," with no sales people to ask them to buy.
2. They handle goods more freely when displayed on tables than when they are on counters.
3. They buy more when they see a crowd just inside the door.
4. They make the rest of their purchases in quick succession after they have "broken the ice" with their first buy.
5. They go farther into the store when display tables are oblong rather than round.
6. Women are attracted to a department by the judicious use of mirrors hung so that they can see themselves conveniently.
7. They pay considerable attention to bulletins posted daily in a designated place.
8. They like to see moving contrivances—they like to "look behind the scenes."
9. When you want action you get it more quickly through children than through adults.
10. Doing things in a manner "just a little out of the ordinary" brings better results.

Whatever your line, there are people looking for bargains in that line. This is a fact you can capitalize if you will.

The funny part is that when aliens learn to talk as we do they think they are speaking English.



Know all men by these Presents that I. M. P. J. R. J. Gilbert Motier Lafayette, late Major General in the army of the United States of America now at Paris, have constituted made and appointed and by these presents do Constitute, make and appoint James Madison Esq.r Secretary of State of the U. States residing at Washington, my true and Lawful Attorney, for me and my name and on my behalf, to Locate the Lands which the Congress was lately pleased to grant me at the price & upon terms he will think the most advantageous to my interest; authorising my aforesaid attorney to execute in my name and to my use all necessary Deeds for the better locating or selling over the said Lands & to enter with any person or Persons he will think proper into such Leases, Bargains, agreements & other Instruments of writing which may be found necessary for the above purposes and generally to do and cause to be done in the Premises all and every thing I could myself do were I personally present, & altho' the matter should require more special authority than is herein comprised; Promising and obliging myself by these Presents to approve acknowledge and ratify the same; and Vesting my said Attorney with power to substitute and appoint one or more Attornies under him, & (to) revoke them at his pleasure. In witness whereof I have hereunto set my hand & Seal: at Paris October 9th 1804

Signed Lafayette

Signed and sealed in the pres[illegible] of us.

True Copy Lafayette

On this Day of octob[illegible] in the year of our Lord one thousand eight hundred and four, and of the American independance the twenty ninth before me Fulwar Skipwith Commercial agent of the United States of America at Paris, personally appeared I. M. P. J. R. J. Gilbert Motier Lafayette late Major General in the Army of the United States, who in my presence & before the Subscribing witnesses did sign & seal the aforegoing Instrument, as being his own Act and Deed for the purposes therein specified. In testimony Whereof I have hereunto set my hand & Seal of office. At Paris, the Day & Year above written

Signed Fulwar Skipwith.

(true Copy)

Automatic Mechanical Refrigeration for the Smaller Users.

Mechanical refrigeration has been in general use in the large storage houses and other large users of refrigeration for many years, but until recently has not been adopted generally by the smaller user. This is probably due to the fact that the average business man has never given the idea any serious thought, believing that mechanical refrigerating machinery was more or less a luxury and in any event requiring the attention of a man familiar with ammonia machinery to operate a plant.

With this idea in mind, several machines have been built which are highly satisfactory to the average owner, inasmuch as they do not require the attention of a skilled operator and are readily operated by the layman.

The idea of mechanical refrigeration itself for the small user is now generally accepted by meat dealers, grocers, restaurant men and a host of other users who apply mechanical refrigeration to manufacturing processes which provide the refrigerating engineer with a mass of interesting problems. These uses run from the manufacture of golf balls to mixing bread. Another strange use is that of the morgues. Every day brings in new problems from chemists, photographers, manufacturers. People who apparently would have absolutely no use for refrigeration are finding it an exceedingly profitable investment.

Within the last few years, another great step forward has been made. Machines have been developed which are absolutely automatic in every detail, controlling temperatures by means of electrical thermostats, even going so far as to control the flow of cooling or condensing water through the machine, the pressures of the ammonia gas and the automatic operation of all controlling valves in the system. Protection against even outside troubles such as a failure of the water supply or the electric power are provided.

In short, the layman is now able to install an automatic mechanical refrigerating machine which will flood his coolers with crisp, dry air at any temperature he may desire. The machine will automatically maintain the desired temperature with no attention outside of an occasional oiling. The meat dealer can close his shop over the week end and take his family for an outing and have no concern over the condition of his coolers. The dairyman may rest assured that his milk is being held at the proper temperature to a degree. The problem of proper refrigeration for the man who is not an engineer, but who demands the advantages of mechanical refrigeration, has been solved in a highly satisfactory manner.

Another point in favor of mechanical refrigeration is, of course, that it is much less expensive than the use of ice. The average user of ice could install a refrigerating plant and pay for it in a few months time out of the difference in cost between ice and power to operate the plant. Most machines use ammonia as a refrigerating medium and as this is used over and over again no upkeep expense is represented.

In general, the use of automatic mechanical refrigerating machinery is becoming more and more attractive to the small user as he can provide himself with proper refrigeration at the exact temperatures his product demands, do away with the trouble and uncertainty of ice and accomplish all this at a cost much less than he formerly paid for ice. R. J. Sloane.

Decision in Court Case Affecting Business.

"Opposed to that sense of fairness which is almost instinctive" is the characterization given by the Federal Circuit Court of Appeals to the Federal Trade Commission's procedure in a case in which it had ordered a manufacturer to "cease and desist" from statements about another manufacturer's products.

The manufacturer against whom the commission proceeded unfairly had submitted his competitor's product to analyses by independent and competent chemists. The result, to say the least, was not a favorable advertisement for the competitor's product. This analysis the manufacturer sent to dealers, suggesting they confirm it. This caused the competitor to turn to the Trade Commission, and in time the Commission issued an order directing the manufacturer to stop using "unfair" competition—i. e., undoubtedly, from the manufacturer's point of view, to cease trying to protect his own product from being driven off the market by a spurious article such as the analysis disclosed.

In characterizing the Commission's procedure as unfair the court was commenting upon the evidence the Commission had received upon behalf of the maker of the article which independent analyses had condemned. Respecting the evidence the Commission might receive the court was liberal, saying that the Commission might receive evidence not legally competent in a judicial proceeding so long as it is of the kind that usually affects fair-minded men in their conduct and provided the taking of evidence is fairly done. These were the tests which the court declared the Commission had violated.

The decision did not turn upon the conclusion of the court that the Commission had proceeded in an improper way. The judges thought there was a still more important question before them. They pointed to that part of the law which says that any proceeding of the Commission is to be in the interest of the public. Upon turning to the evidence before the commission, the court held it was proved that the article of the competitor was misbranded and that the Commission's action was calculated to reinstate this misbranded article in the market.

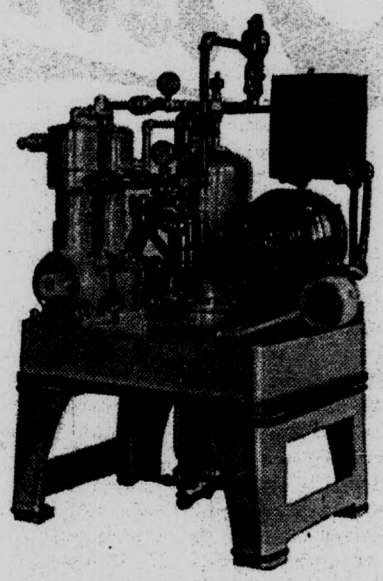
So far from being in the public interest, the commission's proceeding was therefore contrary to it, since the public can have no interest in advancing the sales of a misbranded article.

Life is all habit, and even the henpecked husband gets lonely when his wife is away.

Lipman

AUTOMATIC REFRIGERATION

A simple, dependable, full Automatic machine made for the business man and merchant who is not an "engineer."



Stop Pouring Money Down a Sewer!

A Lipman Full Automatic solves your ice problem permanently, and economically and turns former ice expense into profit. It pays for itself in a few months out of what it saves. It is a silent partner that protects your profits and does away with worry and uncertainty.

Save-while-you-pay

Our easy Save-While-you pay plan places the Lipman Full Automatic within the reach of all. You pay your ice bills to yourself. In a few months you have paid for it; from that time on it makes money for you.

Invest in a Lipman Full Automatic

—The hotter the weather the more you save—
Every day's delay in shifting over to Lipman Full Automatic Refrigeration means profits needlessly dissipated. A postal sent today will give us an opportunity to help you solve your specific problem. SEND IT TO-DAY—NOW!

REFRIGERATION DIVISION

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MADE TO EAT

THE SIGN OF AA TRADE MARK GOOD CANDY

MADE BY PEOPLE WHO KNOW HOW

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

Service and Quality Counts

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LET US SEND YOU A COPY OF OUR LATEST PRICE LIST

MICHIGAN WILD CAT BANKS.

Most Interesting Contribution To Subject Ever Written.

The Lynx Rufus, commonly known as the North American wild cat, is characterized by naturalists as implacably hostile to man, ferocious and cowardly. The early settlers in Michigan encountered another species of "wild cat," of somewhat similar characteristics.

That name was given to a class of banks in this State and their issues, which, a little more than eighty years ago, led a career and brought about a state of things unparalleled in the history of banking institutions.

The first bank in Michigan, was the Bank of Detroit, chartered by the general government in 1806. The commercial interests of this region, at that early day, were not of that nature that they required any great amount of money. Detroit was a mere trading post on the outskirts of civilization, at which the hunter and trapper sought their supplies, and to which the Indian brought his furs and skins to be exchanged for beads, brass buttons, ammunition and firewater. The population did not exceed a few hundred, and none of the adjacent country was inhabited by white men. Trade was carried on by what was familiarly known as "dicker"—the trapper exchanging his furs for provisions, and the "noble red man" was enabled to enjoy a week of bibulous hilarity on the proceeds of a season's hunt.

The Bank of Detroit languished, and after a feeble and sickly existence of three years, its charter was taken away by Congress. That experience with banking seems to have satisfied the denizens of the town for many years thereafter. There was no attempt to renew the charter, and the people went on in their old way, bartering one species of merchandise for another, and using only gold and silver as a circulating medium.

In the year 1818 the Bank of Michigan, located at Detroit, was chartered by the General Government, with a capital of $100,000. It commenced operations in the month of June of that year. Its capital was subsequently increased to $850,000. It pursued a long and honorable career, and its day and generation enjoyed a wide confidence and esteem.

From that time the settlement and development of the State proceeded rapidly, and banks were established in various places as fast as, or even faster than, the commercial interests of the community seemed to require. Up to the year 1837, fifteen banks had been chartered in the State, with an aggregate capital of $7,000,000. The names of these banks, with their locations, were as follows: Bank of Monroe, Monroe; Bank of Michigan, Detroit; Farmers' & Mechanics' Bank of Michigan, Detroit; Bank of River Raisin, Monroe; Bank of Pontiac, Pontiac; Bank of Washtenaw, Ann Arbor; Michigan State Bank, Detroit; Erie & Kalamazoo Railroad Bank, Adrian; Bank of Tecumseh, Tecumseh; Bank of Macomb County, Mt. Clemens; Bank of Clinton, Clinton; Bank of St. Clair, St. Clair; Calhoun County Bank, Marshall; Bank of Ypsilanti, Ypsilanti; Bank of Constantine, Constantine.

Several of these banks had branches in other towns than the location given above. They were chartered for definite periods, and the charters of all of them expired by limitation.

The hostility of "Old Hickory" to the United States Bank is well known. He considered it a dangerous institution, and fought it with characteristic determination. He conquered; the bank was discontinued, its stock sold and paid into the United States Treasury. The banks in the several states were thereupon designated as banks of deposit, and were used for collecting, transferring and disbursing the public revenues. There was then a surplus in the United States Treasury, and after a long and exciting debate in Congress, in the session of 1835-6, it was determined to distribute this surplus among the several states in proportion to their representation in Congress, to be deposited in the various banks for safe keeping.

That was one of the wildest eras of speculation. Money was abundant, the coffers of the Government were overflowing, the country was prosperous and everybody seemed bent on making a fortune in some other than the orthodox way by hard knocks. This speculation begat wealth, wealth begat pride, and we have the very best authority for saying that "pride goeth before a fall."

When the deposits from the Government had been received the several banks throughout the State had abundant means on hand. They, too, shared in the spirit of speculation which was rampant. As everybody else was bargaining and trafficking and getting rich, they determined to make the most of the means at their command. They therefore loaned out the money which had been deposited with them to the red-hot speculators who were buying Government land, and were laying out and building cities in the wilderness, and were connecting them by railroads and canals. These loans were given on what was supposed to be good security, it generally being real estate at its speculative valuation, or city lots in cities where scarce a tree had been hewn down or a spade had pentrated the earth.

But the reaction came all too soon. Hard times oppressed the country, the Government had use for its money, and called upon the banks with which it had been deposited to return it again in coin. The banks had it not; they had loaned it out on security to speculators. The speculators had been unable to realize even their investments at the fancy prices at which they had been made. The security proved of little or no value, and the banks were sore distressed to meet their obligations to the Government, since specie only would be received.

In this cramped condition the banks, in order to save their existence were compelled to proceed with the utmost caution. Specie payments were suspended. The banks called in their circulation as rapidly as they could, and refused to throw it out again, preferring to await a turn of events, and not endanger their lives by having a large irredeemable circulation out. The consequence was a scarcity of money, and business was greatly cramped thereby. A little while before there was a superfluity; now there was not enough to supply the necessary demands of business. The people were clamorous for relief.

There was an outcry against the chartered banks as being moneyed corporations which only sought their own selfish ends, and had no regard for the welfare of the people. They were denounced as hostile to the spirit of our institutions. They were declared to be monopolies, while this free democratic government was never intended to foster monopolies. It was said that this is a free country, without privileged classes, and that conferring chartered banking privileges was favoring a few, while the many suffered. Everything else was free in this country, therefore banking should be free. About this time a general banking law had been passed in the State of New York, and numerous banks had gone in operation under it. But our legislators did not wisely wait to see the result of the operations of this law. If they had waited, the mortifying and deplorable events which followed would have been averted.

An act entitled, "An Act to Organize and Regulate Banking Associations," was passed by the Legislature of the State, and approved March 15, 1837. An act amendatory thereto was passed December 30 of the same year. By these acts the privileges and immunities usually conferred by separate charter on specified companies for banking purposes, were, without distinction, conferred upon any persons desirous of forming an association for transacting "banking business," by complying with the provisions of the act. As these acts were the ones under which the celebrated "Wild Cat Banks" went into existence, and ran their brief and ignominious careers, a consideration of some of their more noted provisions and restrictions is necessary to an intelligent understanding on the subject.

In the first place, any person or persons, resident of the State, desirous of establishing a bank, were at liberty to meet, open books, and subscribe to the capital stock of such bank. A majority of the subscribers authorized a call of a meeting for choosing officers. At this meeting nine directors were to be chosen by the stockholders, after all the preliminary provisions of the act had been complied with, and the directors were authorized to choose one of their number president. The stockholders were constituted a body corporate, subject to like general laws governing other corporations. A majority of the directors were to manage the affairs of the association. All the directors were required to be residents of the State, and at least five of them residents of the county where the business of the association was to be transacted.

One-third part of the capital stock was required to be owned, subscribed, and to continue to be held by residents of the county where the business was to be transacted (the county of Chippewa excepted).

Before the bank could commence operations the stockholders were required to execute bonds and mortgages upon unencumbered real estate within the State, which was to be estimated at its true cash value by the treasurer, clerk, associate judges, and sheriff of the county, or a majority of them. They were also to take these bonds and mortgages in the name of the Auditor General of the State for the use of the State.

These were to be held as collateral security for the final payment of all debts and liabilities of the association, and for the redemption of all its notes outstanding, and in circulation, after the liabilities of the directors and of the stockholders, and the fund accruing in pursuance of the act to create a fund for the benefit of the creditors of certain moneyed corporations, should have been found insufficient for the payment of the same.

The banking capital of each association was to be not less than $50,000, and not more than $300,000, divided into shares of $50 each. Before the bank could go into operation, the whole capital stock was required to be subscribed, and 30 per cent. on each share paid in, in specie. Before an association commenced banking it was the duty of the Bank Commissioner, who was required by the association to visit the banking house, count the specie, and make such examinations into its affairs and conditions as would satisfy him that the requirements of the act had been complied with in good faith; and, if he should be satisfied with regard to these facts, to make certificate of the same, and give public notice of it in the State paper, and in the county newspaper, and give a like certificate to the association.

The directors, before entering upon the duties of their office were required to take and subscribe an oath or affirmation that they would once at least every three months, examine fully into the condition and operations of the bank, and write in a book kept for the purpose a true statement of its condition, and subscribe their names to the same; and that they would faithfully perform all the duties of their offices, and faithfully report to the Bank Commissioner whenever they should discover any violation or abuse of privilege granted the association by the act.

When the preliminary requisitions of the act had been complied with by the president, directors and stockholders, they were to file a certificate in the office of the Secretary of State, stating the name, location and amount of capital stock of the association, of which the Secretary of State was required to give public notice. The amount of bills or notes issued or put in circulation as money, or the amount of loans and discounts at any time was never to exceed two-and-a-half times the amount of its capital stock then paid in and actually possessed.

Provision was made for the appointment of three disinterested bank commissioners, whose duties were prescribed by law, and every association was prohibited from issuing any bill or note without the indorsement of a bank commissioner's name upon the

back of the same, in his offcial capacity. Before he indorsed any bill or note he was required to examine the vault of the banking association and ascertain the amount of specie then on hand, and administer an oath to a majority of the directors to the effect that a certain amount named was on that day possessed in specie by the bank, and that it was the property of the bank, that it had been paid in by its stockholders toward the payment of their respective shares, or that the same had been received into legitimate business and not for any other purposes, and that it was intended to remain a part or whole of the capital of the association.

Bank commissioners were required to visit the banking house of the association as often as once in three months, and at all other times, when requested by the governor, or by any banking association in the State created by the provisions of the act or subject to the act to create a fund for the benefit of the creditors of certain monied corporations, and to institute such examination into the affairs of the institution as was required by law. It was made the duty of the bank commissioners to require the association to renew or change the securities given, whenever the safety of the public might require. The books, papers and vaults of the association were to be always open to the inspection of the bank commissioners or committees appointed by the legislature.

The rate upon loans and discounts was limited to 7 per cent. per annum, in advance, and the denomination of notes and bills not to be under $1. The total amount of debts the association was allowed to owe, exclusive of property deposited in the bank, was never to exceed three times the amount of capital stock actually paid in and possessed.

If the association became insolvent the directors, in the first place, were to be liable in their individual capacity to the full amount of all debts the association might owe; and afterward each stockholder was to be liable to the full amount of the debts of the association in like manner, in proportion to his amount of stock; and each stockholder was to be so liable for one year after the time he had transferred his stock in the association. The association was prohibited from holding real estate except in certain cases specified in the act; and likewise from trading in goods, wares and merchandise, except in cases specified. Every association was to pay its bills and notes when presented, or on refusing to pay on demand, it was made the duty of the cashier to record on the back of the same the date of the refusal, and attach his name thereto, in his official capacity, and if the same was not paid on demand within sixty days thereafter, with damages and 10 per cent. costs, the association was to be dissolved.

Each stockholder was required to pay in at least 10 per cent. in specie, on the capital stock, annually after it went into operation, until the whole stock was paid in, under penalty of forfeiting to the association the amount of stock he had already paid in, and the shares on which the payments had been made. Assignments were not valid until the stockholder making the same had canceled all his debts and liabilities of whatever description to the association. All associations were prohibited from trading in stock of monied, or any other corporations, or to increase or reduce their capital stock without the consent of the legislature. The whole amount of loans or discounts made to directors or to any individual was not at any time to exceed one-sixth of the amount which it was entitled to issue.

Every association was obliged to pay to the treasurer of the State, for the use of the State, one-half of 1 per cent. of the amount of capital stock paid in, in semi-annual payments. No money was, however, to be drawn from this fund until the funds and liabilities of the directors and stockholders had failed and proved insufficient to pay all debts.

Every director or officer guilty of any negligence and misfeasance in his office was declared to be guilty of felony, and subject to imprisonment in the State prison for not less than two years. Associations incorporated under this act were to continue until the 4th of March, 1857.

Forty-nine associations went into operation after the passage of the act up to April 3, 1838, when an act of the legislature was approved suspending the provisions of the law as to the creation of any new associations, except to allow one association to be formed in the county of Chippewa. The following is a list of banking associations organized under this act, with the amount of capital:

Name and Location	Capital
Farmers' Bank of Homer, Homer	$100,000
Bank of Oakland, Pontiac	50,000
Bank of Utica, Utica	50,000
Bank of Brest, Brest	100,000
Merchants' and Mechanics' Bank, Monroe	150,000
Jackson County Bank, Jackson	100,000
Bank of Marshall, Marshall	100,000
Millers' Bank of Washtenaw, Ann Arbor	50,000
Farmers' and Mechanics Bank, Pontiac	50,000
Bank of Manchester, Manchester	100,000
Bank of Saline, Saline	100,000
Clinton Canal Bank, Pontiac	100,000
Bank of Coldwater, Coldwater	50,000
Bank of Lapeer, Lapeer	100,000
Grand River Bank, Grand Rapids	50,000
Saginaw City Bank, Saginaw	50,000
Detroit City Bank, Detroit	200,000
St. Joseph County Bank, Centerville	100,000
Farmers' Bank of Sharon, Sharon	50,000
Lenawee County Bank, Palmyra	100,000
Genesee County Bank, Flint	50,000
Farmers' Bank of Oakland, Royal Oak	50,000
Commonwealth Bank, Tecumseh	50,000
Gibralter Bank, Gibralter	100,000
Commercial Bank of Michigan, St. Joseph	50,000
Bank of Niles, Niles	100,000
Bank of Singapore, Singapore	50,000
Bank of Allegan, Allegan	100,000
Bank of Auburn, Auburn	50,000
Bank of Plymouth, Plymouth	100,000
Goodrich Bank, Goodrich Mills	150,000
Farmers' Bank of Genesee, Flint	100,000
Huron River Bank, Ypsilanti	100,000
Bank of Shiawasee, Owosso	50,000

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Large stock of new and also rebuilt stock in all sizes. Can be operated for silo filling with from 3 H. P. up.

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Commerce and Cherry
GRAND RAPIDS, MICHIGAN

Also Madison, Wis., and Indianapolis, Ind.

Bank of Kensington, Kensington	50,000
Citizens' Bank of Michigan, Ann Arbor	100,000
Bank of Superior, Superior	100,000
Bank of Sandstone, Barry	50,000
Merchants' Bank of Jackson, Brooklyn	65,000
Detroit and St. Joseph Railroad Bank, Jackson	100,000
Exchange Bank, Shiawassee	50,000
Bank of Battle Creek, Battle Cr'k	100,000
Farmers' and Mechanic's Bank, Centerville	50,000
Bank of Lake St. Clair, Belvidere	50,000
Michigan Center Bank, Michigan Center	50,000
Bank of White Pigeon, White Pigeon	50,000
Branch County Bank, Branch	50,000
Bank of Adrian, Adrian	150,000
Chippewa County Bank, Sault Ste. Marie	50,000

The above makes a nominal aggregate capital of about $4,000,000. Add to this the nominal aggregate capital of the fifteen chartered banks, viz., $7,000,000, and it makes the nominal aggregate banking capital in the State, in the spring of 1838, not far from $11,000,000. When we remember that the entire population of the State at that time was only about 100,000, we may gather some idea of the extremity to which the banking mania carried the people.

The extraordinary character of this rage for banking will still further appear when we add that the population of the State at that time was essentially agricultural and had practically but little use for money. The State was just being settled. Pioneers were hewing down its forests, breaking up its oak openings, and shaking their teeth loose with ague chills over its miasmatic marshes. They considered themselves as doing well if, by hard toil during the summer, they raised enough on their farms to keep their families and their cattle comfortably through the winter. They had little to sell and but little use for money. That there was no necessity and no profitable employment for such an extraordinary amount of banking capital it would seem ought to have been obvious to every one. The amount of notes of these banks in circulation could not have been less than $300 for every man, woman and child in the State.

While some bona fide banks were established, it was soon found that the law was taken advantage of by dishonest men to practice the grossest frauds and swindles. The law practically permitted these frauds, and the officers of the State, although striving honestly to do their duty, were powerless to prevent them. Banks were established in the most inaccessible places, which it was not likely the holders of bills could ever find, and hence the bank would not be asked to redeem the bills. The law required a certain amount of specie to be kept in the vaults of the bank, but this provision was evaded. The same specie served for exihibition for a dozen banks, at various intervals. The bonds and mortgages which were deposited were upon city lots in the woods, or on real estate at fictitious values. The notes of one wild-cat bank were held as capital by another wild-cat bank. They clandestinely put out a much larger circulation than the law allowed them. In these and a hundred other ways they evaded the law and practiced outrageous swindles upon the public.

Incidents connected with the operations of these banking schemes properly form a part of this history.

Brest was a magnificent city (on paper), situated at the mouth of Swan creek, about seven miles from Monroe. An excellently lithographed and beautiful colored map of the city represented it with broad avenues lined with palatial residences and handsome grounds. The extended river front of the city had continuous lines of docks, above which towered on either hand lofty warehouses filled with the merchandise of the world. The largest steamers were represented as sailing up past the city, whose docks were crowded with vessels of all descriptions, while the streets were thronged with busy life.

The ruins of Nineveh or Baalbec are not more desolate than are the ruins of Brest. The contemplative traveler standing there would never dream how great possibilities had been unrealized on that spot. That the wolves do not howl there to-day is because they have been circumvented by the civilization which drove them to the wilds of the North, and not because of any development on the part of Brest itself that would tend to keep them out. It is little less a wilderness now than it was then.

But Brest had a bank with a capital of $100,000. It was a fair sample of a wild-cat bank and an illustration of how its affairs were managed. It is also an illustration of many others. The law compelled the bank commissioners to make investigations into the affairs of the banks. Spies dogged the footsteps of the commissioners, and it was generally found out when they were to visit a bank for inspection. The affairs of that bank were put into favorable shape forthwith.

On the second of August the commissioners examined the bank of Brest, and found that its principal resources consisted of loans on bonds, $16,000; bank stock, $10,000; specie, $12,900. It appears that of the specie $10,500 belonged to Lewis Godard, and had been received by the bank the day before examination. The $16,000 loan on bond and mortgage was a loan to the trustees of the town of Brest, to secure which the bank received an assignment of the bonds executed by Lewis Godard for the sum of $35,400, and also of mortgages of 118 city lots in Brest. On the day after the examination the directors assigned the bond and mortgage back to the trustees of Brest, having received nothing for the same. Seven days later an impromptu investigation of the affairs of the bank showed that the amount of specie on hand amounted to $138.89, while the whole amount of the bills of the bank which were in circulation was $84,241.

A few days after the investigation into the affairs of the Bank of Brest the commissioners examined the Bank of Clinton, and found specie on hand to the amount of $11,029.36. On the



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Here's the work glove you're looking for. An all-horsehide gauntlet glove to sell for $1.00. Genuine full-grain horsehide, thick, soft and pliable. The kind of glove every farmer or workman wants the minute he sees it. At this price you'll never be able to keep enough in stock. Order the Wolverine "Work Horse" today. It's a leader in this fast-selling line.

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1. Genuine, full-grain horsehide.
2. Dries out soft and pliable always.
3. Sewed with 4 cord shoe thread.
4. Plymouth cut.
5. Genuine leather gauntlet.

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All Horsehide Black Leather Gauntlet Style
Per Doz. $8.00

No. 1040
"Work Horse" Plymouth
All Horsehide Black Leather Cuff Style
Per Doz. $7.45



No. 1040
Same as above with 2-inch leather cuff instead of gauntlet.
$7.45 per doz.

For those who want horsehide wear with cotton prices and cool comfort of canvas backs.

"Man O'Work" Gunn
Horsehide palm Canvas back Gauntlet style
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ROCKFORD, MICHIGAN

THE UNITED LIGHT AND POWER CO.

A Maryland Corporation

OPERATING OFFICES:
Davenport, Grand Rapids

EXECUTIVE OFFICES:
Chicago, Illinois

The United Light and Power Company has recently acquired by purchase all of the public utility properties of United Light and Railways Company, a corporation organized under the laws of Maine, and has assumed all of the liabilities of that Company.

The United Light and Power Company now owns and controls Public Utility Properties, composed largely of electric light, power and gas companies, serving without competition of like service ninety-five communities located principally in the States of Illinois and Iowa and, among others, the following important cities:

Davenport, *Cedar Rapids, Mason City, *Ottumwa, Fort Dodge, Muscatine and Iowa City, in Iowa; Rock Island, Moline, East Moline and Silvis, in Illinois; Laporte, in Indiana; *Chattanooga, in Tennessee;
(*Gas Service Only)

also a prosperous, high-speed passenger and freight interurban railway, located on private right of way, operating in and between **Grand Rapids** (the second largest city in Michigan) and the Lake Michigan ports of **Grand Haven** and **Muskegon.**

The aggregate population served has increased from **340,000** (U. S. Census 1900) to approximately **625,000,** based on (U. S. Census 1920).

The Gross and Net Earnings have shown a steady and healthy increase since the organization of the Company and its predecessor in 1910.

Consolidated Earnings Statement

THE UNITED LIGHT AND POWER COMPANY

and Subsidiary Companies

1910 to 1924

12 Months Ended	Gross Earnings All Sources	Net Earnings After Taxes Insurance and Maintenance
December, 1910	$ 861,600.00	$ 323,375.00
December, 1911	1,057,419.00	406,742.00
December, 1912	4,672,053.00	1,952,797.00
December, 1913	6,053,337.54	2,378,885.25
December, 1914	6,180,240.93	2,382,706.76
December, 1915	6,306,303.28	2,489,041.03
December, 1916	6,922,559.63	2,703,173.48
December, 1917	7,863,909.18	2,807,001.73
December, 1918	9,176,442.58	2,761,336.51
December, 1919	10,169,724.99	2,885,192.75
December, 1920	11,956,516.55	3,275,251.51
December, 1921	11,372,982.57	3,370,240.20
December, 1922	11,826,643.98	3,835,138.35
December, 1923	**12,569,141.00**	**4,313,996.89**

Capitalization of

THE UNITED LIGHT AND POWER COMPANY

(To be presently outstanding)

	Shares	Market Value April 26, 1924
Preferred Stock, Class A, First Series, Cumulative Dividend $6.50	**101,000**	**$ 7,800,000**
Preferred Stock, Class B, First Series, Cumulative and Extra Dividends $4.00	**68,174**	**3,000,000**
Common Stock, Class A, $1.60 and Extras	**135,000**	**4,000,000**
Common Stock, Class B, (sole voting) $1.60 and Extras	**90,000**	**2,900,000**
	Total	**$17,700,000**

All stocks of Compan are issued as of **no par value.** Class A Preferred Stock is callable at the option of the Company at $105 per share and in liquidation shall be retired at $100 per share. Class B Preferred Stock is callable at the option of the Company at $60 per share and in liquidation shall be retired at $50 per share. Both issues of Common Stock share equally in assets and dividends.

Stock certificates are transferable either in New York, Chicago or Grand Rapids.

Transfer Agents
GUARANTY TRUST COMPANY, New York
THE UNITED LIGHT AND POWER CO., Chicago
THE UNITED LIGHT AND POWER CO., Grand Rapids

Registrars
BANKERS TRUST COMPANY, New York
ILLINOIS MERCHANTS TRUST CO., Chicago
THE MICHIGAN TRUST CO., Grand Rapids

Operation and Direction of Properties

The business and properties of the Company are under the direction of men who have been in charge of the properties since 1904 and the financial policies of the Company are under the direction of a Board of Directors composed of men who hold substantial investments in the securities of the Company and who have been successful in the conduct of their own business affairs.

A very large majority of the stocks of the Company are owned by individuals resident in the territory served by the Company and its subsidiary companies and ninety per cent. of the regular employees of the Company have stock holdings.

Dividends on all Preferred Stocks of the Company and its predecessor, since their issuance, have been regularly and continuously paid, at quarterly intervals.

FRANK T. HULSWIT, President **R. SCHADDELEE, V. P. & Gen. Mgr.** **L. H. HEINKE, Secretary**

day succeeding the examination $10,500 of this specie was drawn from the bank by the cashier, brought to Detroit and paid over to Lewis Godard, being precisely the same specie that had done duty a few days before in the Bank of Brest. Thus the specie was carted about the country in advance of the commissioners.

An examination into the affairs of the Lenawee County Bank showed the requisite specie on hand. Suddenly descending upon the bank a few days later, the total amount of cash in the bank was found to be $34.20. At the same time the circulation of the bills of the bank amounted to more than $20,000.

The Bank of Sandstone, in Jackson county, had an extended circulation. A man, whose name is withheld for the sake of his family and descendants, who are not to blame for his disreputable transactions, went to the Bank of Sandstone and effected a heavy loan. The security was of the same valuable character as that assigned to the trustees of the city of Brest, probably being on city lots of some imaginary city. With the wildcat money raised on this loan he went through the State buying everything which he could convert. Horses, cattle, sheep, swine, produce of all kinds, farms, and everything which could be turned into money he bought at the seller's price, paying for it in bills of the Bank of Sandstone. As very few persons knew where Barry, which was the seat of the Bank of Sandstone, was, or any good reason why the bills of its bank were not as good as those of any other, it may reasonably be supposed that he had very little trouble in disposing of them. Thus the bills of the Bank of Sandstone got into wide circulation, but the holders might as well have had so much brown wrapping-paper instead.

Apropos of the plan of establishing banks at inacessible places is the incident related by a gentleman who, in the wild-cat days, was traveling through the woods of Shiawassee county. The country was very new, with only here and there a log cabin in the woods, surrounded by a little clearing. The road had never been worked, and was principally indicated by "blazed" trees. Toward night of an early June day he came upon a fork in the road, and was uncertain which track to take. He had not gone far upon the one which he had chosen before he became satisfied that it was only a wood road, that is, it had been used for hauling out wood or lumber. But, as the day was wearing late and he had no time to retrace his steps, he determined to proceed in the hope of reaching a human habitation in which to spend the night. He had not proceeded far when in a little clearing before him there loomed up a frame structure, across the front of which was the conspicuous sign, "Bank of Shiawassee." It was one of the wildcats quartered in the native haunts of that animal, the depths of the forest.

A gentleman in this city, in the way of business, became the unhappy possessor of $1,200 or $1,500 in bills on the Bank of Brest, and it occurred to him that he would go down to the bank and get them redeemed. Accordingly, he made a journey to Brest and brought up at the door of the bank, where he was received by the president in the politest manner possible. The officer invited him in and showed him every attention, cordially pressed him to dine with him and opened several bottles of wine, and set before him dishes to tempt an epicure. He conversed volubly on every subject except finance, and rather monopolized the conversation to himself. At length the Detroit man forced an opportunity to make known his errand to Brest. The affable officer lost none of his politeness, but regretted with great suavity the inability of the bank to redeem the bills just then. Some specie was daily expected, and it was unfortunate that he had not called a few days sooner, before there had been such a run on the bank. But it would be all right in a few days. The holder of the bills took his departure in the midst of a shower of apologies. He is the holder of some of the bills yet.

No schoolboy ever saw the name of Singapore on his map of Michigan. It was one of the magnificent cities of the days of which we write, and was located in Allegan county. Its bank enjoyed an extensive circulation and considerable popularity from the fact that most people supposed it to be in Asia. That was a happy thought in christening this particular wild cat to give it a name with an East India flavor. It inspired respect. The bank would not, by any means, have smelled so sweet by any other name. A gentleman who took the bills because of the mellifluous title of the bank relates a mournful story of how the aforesaid bank "busted" while he was traveling about in the Western part of the State looking for Singapore.

The Detroit City Bank was started with a nominal capital of $200,000. It appears to have been organized in good faith, and had an actual capital of $60,000 paid in specie. The best men in the city ventured their money in it, and some of them bitterly remember to this day the experience which they gathered in connection with it. It was to be the great head-center, the king of all the wild cats. Being located at the commercial and political capital of the State, all the other banks were to do business through it. It kept accounts with all of them. But it had to succumb with the rest of them. Its affairs were conducted honestly and in good faith, but it was not managed with financial ability. Every cent of money which its shareholders put into it was lost.

The law under which all these banks were organized had not been in operation long before it was found to be leading to disastrous results. Banks were springing up all over the State, in unheard-of places, in the depths of the forest, in sawmills, in asheries, and in the pockets of dishonest men. The plain provisions of the law were successfully evaded. Fraud ran rampant. The greatest farce ever enacted on the financial stage was then before the public. The bank commissioners under the law were Alpheus Felch, Digby V. Bell and K. Pritchette. They endeavored to do their duty honestly and faithfully, but the State was large, the swindlers were many, and the commissioners could not be everywhere and have their hands on all of them at the same time.

The bank commissioners, in their annual report dated January 18, 1839, give in detail the policy pursued by them and the results of their investigations into the condition of the affairs of the various banks. They say that a brief retrospect of the operation and consequences of the free banking system may not be profitable, and therefore they proceed as follows:

"On the 15th of March, 1837, the act popularly entitled the General Banking Law was passed, upon the plausible principle of introducing a free competition into what was considered a profitable branch of business, heretofore monopolized by a few favored corporations. In little more than one year forty-nine banks were organized, with a nominal capital of $3,915,000, and about forty went into actual operation under its provisions. These institutions professed to have an actual and available capital of $1,745,000, 30 per cent. of the nominal capital being presumed to have been paid in according to law, in gold and silver; they were authorized to issue and put into circulation bank bills to the sum of $4,362,500, being twice and a half the amount of capital paid in and possessed. The feature of the act which authorized banking under the suspension law, that is to say, giving the sanction of law to the issue of promises to pay, not liable to redemption in gold and silver on demand, gave an irresistible impulse to their career by opening the door for the debtor to liquidate his liabilities by transferring to the public at large his indebtedness to individuals. The result is too well known, and it is believed that it is not too strong language to assert that no species of fraud and evasion of law which the ingenuity of dishonest corporations has ever devised have not been practiced under this act.

"The loan of specie from established corporations became an ordinary traffic, and the same money set in motion a number of institutions. Specie certificates, verified by oath, were everywhere exhibited, although these very certificates had been canceled at the moment of their creation by a draft for a similar amount; and yet such subterfuges were pertinaciously insisted upon as fair business transactions, sanctioned by custom and precedent. Stock notes were given for subscriptions to stock, and counted as specie, and thus not a cent of real capital existed, beyond the small sums paid in by the upright and unsuspecting farmer and mechanic, whose little savings and honest name were necessary to give confidence and credit. The notes of institutions thus constituted were spread abroad upon the community in every manner, and through every possible channel; property, produce, stock, farming utensils, everything which the people of the country were tempted by advancing prices to dispose of were purchased and paid for in paper, which was known by the utterers to be absolutely valueless. Large amounts of notes were hypothecated for small advances, or loans of specie, to save appearances. Quantities of paper were drawn out by exchange checks; that is to say, checked out of the banks by individuals who had not a cent in bank, with no security beyond the verbal understanding that notes of other banks should be returned at some future time. Such are a few among the numberless frauds which were in hourly commission. Thus a law which was established upon principles well digested and approved, and hedged round with so much care, and guarded with so many provisions that few, it was supposed, would venture to bank under it, became, by the base dishonesty and gross cupidity of a few, who had control of the specie of the country, nothing less than a machine of fraud.

"The singular spectacle was presented of the officers of the State seeking for banks in situations the most inaccessible and remote from trade, and finding at every step an increase of labor by the discovery of new and unknown organizations. Before they could be arrested the mischief was done; large issues were in circulation, and no adequate remedy for the evil. Gold and silver flew about the country with the celerity of magic; its sound was heard in the depths of the forest; yet, like the wind, one knew not whence it came or whither it was going. Such were a few of the difficulties against which the commissioners had to contend. The vigilance of a regiment of them would have been scarcely adequate against the host of bank emissaries who scoured the country to anticipate their coming, and the indefatigable spies who hung upon their path, to which may be added perjuries, familiar as dicers' oaths, to baffle investigations.

"Painful and disgusting as the picture appears, it is neither colored nor overcharged, but falls short of the reality.

"The result of the experiment of free banking in Michigan is that at a low estimate near $1,000,000 of the notes of involvent banks are due and unavailable in the hands of individuals.

"It has been said, with some appearance of plausibility, that these banks have at least had the good effect of liquidating a large amount of debt. This may be true; but whose debts have been liquidated? Those of the crafty and the speculative—and by whom? Let every poor man from his little clearing and log hut in the woods make the emphatic response by holding up to view as the rewards of his labor a handful of promises to pay which, for his purpose, are as valueless as a handful of dry leaves at his feet. Were this the extent of the evil the indomitable energy and spirit of our population, who have so manfully endured it, would redeem the injury. But when it is considered how much injury is inflicted at home by the sacrifice of so many valuable farms, and the strain upon the credit of the State abroad, the remedy is neither so easy nor so obvious. When we reflect, too, that the laws are ineffective in punishing the successful swindler, and that

the moral tone of society seems so far sunk as to surround and protect the dishonest and fraudulent with countenance and support, it imperatively demands that some legislative action should be had to enable the prompt and rigorous enforcement of the laws, and the making severe examples of the guilty, no matter how protected and countenanced."

Upon this report the legislature promptly suspended the operation of the act so far as organizing other banks was concerned. But the evil had been accomplished. Worthless bank notes were in the hands of every one. The chartered banks had at first refused to have anything to do with the bills of the other banks, whereat there was a public clamor raised which compelled them to receive such bills on deposit and in the way of business. Thus the regular banks, which had been doing an honest and legitimate business, were engulfed in the ruin which followed. When it became apparent that banks were established for fraudulent purposes, many of them were enjoined. Others, which had been striving to do honestly, struggled along in the hope of being able to redeem their circulation, and the holders of notes for a long time had faith that they would be able to realize something on them. But at length the law, and all the banks with it, collapsed fatally and forever.

The question of the constitutionality of the law was raised in the supreme court, and the law was decided unconstitutional at the January term, 1844, on the ground that the constitution requires that each corporation created by the legislature must receive the direct assent of two-thirds of the members elected, and that it is not a fair compliance when the assent of two-thirds is given to a general statute establishing a system for the admission of voluntary associations to corporate privileges. The opinion of the court was read by Justice Whipple, who maintained that it was clearly the intention of the framers of the constitution to prohibit the legislature from passing a general law authorizing the erection of corporations.

The law being thus declared unconstitutional, of course the personal liability of directors and stockholders under it fell to the ground, and all hope which the holders of the bills may have had of realizing anything upon them vanished forever. The bills were only so much waste paper. Already every one of the banks had collapsed, and they had dragged down the chartered banks with them. There was never a more complete financial ruin.

When all the banks had been swept out of existence there were bills afloat representing millions of dollars. Many of these were in the hands of bona fide holders, who lost heavily thereby. Many of the bills had never been in use, and were then given away promiscuously. Children used them to play with, and in the rural districts, where paper-hangings were scarce, people used them to paper their rooms. The bills were engraved by Rawdon, Wright & Hatch, in the best style of their art, and were printed on a good quality of paper (it is said, by the way, that the engravers and printers never got their pay), so that they made the walls of a log cabin look rather picturesque. They were scattered all over the State, thrown into old garrets, closets and bookcases. During the war thousands of dollars of these bills were resurrected and taken South by our soldiers, who found that the people of the South preferred them to Confederate money; in fact, they were quite as valuable and superior in point of typographical appearance. Many a soldier was thus enabled to purchase luxuries which otherwise he would have been obliged to go without. Many of these bills are yet preserved by men who took them for their face value, to be shown as curiosities to their children, or to serve as reminders of those exciting times which now they hardly know whether to regard as partaking most of the ludicrous or the mournful.

Why the banks were called "Wild Cats" is not known. The bills of similar banks in New York State were known as "Red Dogs." Whether the two titles had any relation to each other we are unable to say. Very likely the name of "wild cats" was applied to them on some occasion as a jest, and it seemed so peculiarly appropriate that it stuck to them, and was generally adopted. One authority says that the name was first given to them by Oliver Newberry, at one time a leading merchant in Detroit. Some debtor brought in a parcel of these bills to pay up an account. Mr. Newberry refused to take them, said that he would have nothing to do with that "wild cat stuff." Whether or not Mr. Newberry is entitled to the distinguished honor of going down to posterity as having stood sponsor for this species of bank notes we do not attempt to determine. We give the story for what it is worth, only promising that having consulted numerous authorities upon the subject, we have found no other explanation, and only that offered in one instance.

It is hard to understand how men of ordinary wisdom and prudence were led into this wild scheme of universal banking. But they suffered intensely for it. Individual and state credit were ruined. Michigan, which had just then been admitted into the Union, and was rapidly filling up with a stirring New England population, received a check to her immigration and to her commercial prosperity from which she did not recover for many years. But the lesson was not lost. Upon the ruins of that utterly prostrated credit she builded so wisely that now no state enjoys greater prosperity or has a more enviable reputation for financial soundness.

H. M. Utley.

Detroit, Mich.

Brine For Vegetables.

Bringing vegetables is a well-known method of preservation commonly applied to cabbage, in making sauerkraut, and to cucumbers, in making pickles. In the belief that this method of curing could be successfully used with a number of other vegetables, so that a surplus cared for by the housewife, the Bureau of Chemistry last year conducted a series of experiments which have recently been completed. The vegetables used were martynias, mango melons, burr gherkins, small onions, peppers, green tomatoes, green beans and cauliflower. Good results were obtained with practically all of these vegetables.

For mangoes, gherkins, and peppers, brining is clearly the best method of preservation. For string beans and green tomatoes brining is not regarded as the best method of preservation, but it may be substituted to good advantage when canning is not convenient. Some of the vegetables brined are more suitable for use in pickles than in any other way. Others can be prepared directly for the table after freshening. Green tomatoes and peppers are recommended especially for utilization in this way.

Martynias grow wild in great abundance in the semi-arid regions of Southwestern United States and can be grown successfully in many other localities. They are recommended for use in pickles, especially in mixed pickles. Mango melons, known by various names, may be brined either green or ripe. The ripe brined mangoes, when freshened, make excellent preserves, similar to watermelon preserves. Burr gherkins are very closely related to the cucumber, but are not so subject to diseases and insect pests. They are used for sweet, sour and mixed pickles.

Green tomatoes preserved in a weak brine can be eaten immediately. The use of a strong brine is necessary to keep them any length of time. The salt is removed by soaking in fresh water. Tomatoes which develop late in the season and are threatened by frost may be saved conveniently by curing them in brine. Small onions should first be brined before picking.

The use of the salinometer, a simple, inexpensive apparatus, is recommended in connection with brine curing when many vegetables are to be preserved by this method.

Changes in Range Cattle Industry.

Cattle ranching methods in the United States have changed much within the last few years, with the passing of land into private ownership and the fencing of range. It will become very intensive, says the United States Department of Agriculture, as capital accumulates, prices of beef rise, and the importance of producing enough forage and providing sufficient range to keep the cattle through the winter becomes more pressing.

Ranches, says the department, must be big enough to carry from 100 to 300 head of cattle. This means that in many cases a ranchman must have permits to run a good share of his livestock on forest ranges. It is predicted that large ranches will be divided and that on the other hand small ranches will be consolidated into units of sufficient size for economical operation.

Ranchmen are now mainly concerned with improvement of the carrying capacity of forest ranges. It is to their interest, says the department, that the ranges, instead of being exploited, should be made more productive.

Fighting the Hookworm.

Twenty governments in various parts of the world are now fighting the hookworm. With them is working the Rockefeller Foundation, an organization that makes a business of subsidizing "the well-being of mankind throughout the world." In tropical and sub-tropical zones the hookworm disease "handicaps and enfeebles millions of persons every year, reducing economic efficiency, causing unhappiness, and increasing mortality." No government can exist half hookworm and half free, the Foundation believes, and it has declared war on the worm.

Now, if the Foundation would only set up shop as a better business bureau, say, it might find a cure for dry rot—certainly the most advanced stage of reduced economic efficiency." But good riddance to the hookworm when the Foundation stoops to conquer. The pesky worms live in a vicious crcle, they lunch off the flesh of their human hosts, pass off their eggs to pollute the ground, the new generation seeks other hosts for board and lodging. Life in a hookworm country is a continual round of parasites lost and parasites regained.

Discovered at Last.

From Florida, land of everglades and alligators, comes the cheerful information that the Florida holly furnishes material for "an excellent champagne which is non-alcoholic, though a powerful exhilarant, and leaves no disagreeable after effects." This would seem to be the one perfect drink and the elimination of disagreeable after effects goes a long way toward recommending it. Illuminated with holly champagne, the celebrant would converse elegantly and merrily, relate in his wittiest vein that story about the Irishman, throw a brick through a plate-glass window and retire to the peaceful slumber of the just. The trouble with this report is that it is altogether too good to be true. The powerful exhilanant that does not take its toll from brain and flesh and spirit has yet to be concocted. We are willing to wager that assiduous application of any individual to holly champagne will cause the alligators of those far parts to turn a vivid pink.

Sorry He Learned It.

Attorney Wm. S. Barnes of San Francisco has a new office boy. The last boy with whom he was associated resigned a few days ago because the law business did not suit his peculiar temperament.

"How long have you been here?" asked Barnes, when the small boy made known his intention to engage in a different vocation.

"Six months," replied the boy.

"And you don't like the law business?"

"Naw, it's no good and I tell you straight I'm sorry I've learned it."

If you can't find the doctor's house in a small town, look for the one that has been painted recently.

AMERICAN PUBLIC UTILITIES COMPANY

PUBLIC UTILITIES—Gas, Electricity, Transportation—are Public Necessities. We all use them, need them; they are almost as essential as food and air.

Public Utility Companies are very largely under public service commission supervision, regulation and protection. They are not allowed to charge too much for their service; they are required to render good service; and they are protected in order that they may give good service at reasonable rates, with fair profit, and pay investors a good return on the moneys they furnish for construction, development and improvement purposes. Records for thirty years show the risk of receivership per annum per $100 of securities as follows:

Industrial Plants	$2.07	Average earnings during same period:	
Railroads	1.84	Railroads	4.5 %
Public Utilities	.37	Industrial	7.8 %
National Banks	.32	Public Utilities	8.45%

Over a ten year period the gross earnings of the leading public utility companies have shown an average yearly increase of about 8%, and over a period of five years the amount of public utility bonds held by banks increased about 39% as against 28% for all other kinds of securities.

The AMERICAN PUBLIC UTILITIES COMPANY is a successful and conservatively financed public utility holding corporation, owning gas and electric companies in several states, including the Central Indiana Power Company and its subsidiaries which furnish public utility service in more than 130 cities and towns located in 29 of the most prosperous counties of Indiana. These communities are connected by 1000 miles of electric power lines and most of the electric current consumed is generated in a super-power plant of 55,000 horse-power, present capacity, which will grow to 135,000 horse-power within the next two years. This plant is situated on part of 3,300 acres underlaid with two veins of best Indiana coal sufficient for requirements during the next half century.

A. P. U. Prior Preferred Stock pays quarterly dividends at the rate of $7.00 per share per year. An exceptional investment up to $100 per share. Present market around 80, yielding about 8¾% return on the actual investment. Only a small bond issue ahead of this Stock.

A. P. U. Participating Preferred Stock pays quarterly dividends at the rate of $5.00 per year. Dividend will be increased to $6.00 in 1925 and $7.00 in 1926. After that, this stock will participate up to 8% in earnings on Common Stock. An enhancive investment with good future prospects. Present market about 66.

All investment bankers and brokers are prepared to fill orders for either of the above stocks.

KELSEY, BREWER & CO.

Operators, Engineers

GRAND RAPIDS, MICH.







Complete Fly Riddance

TANGLEFOOT means complete fly riddance. TANGLEFOOT FLY SPRAY kills them wholesale and TANGLEFOOT FLY PAPER and FLY RIBBON account for those that work their way indoors during the daytime.

TANGLEFOOT used in your store eliminates flies and impresses customers and passers-by with your efforts to keep your stock and place of business clean.

We recommend that TANGLEFOOT FLY SPRAY be employed when closing the store in the evening and opening it in the morning. At all other times use TANGLEFOOT FLY PAPER. It catches the germ as well as the fly and is safe, sanitary and dependable under all conditions. It is especially valuable for use in your show windows over Sunday.

1924 PRICES

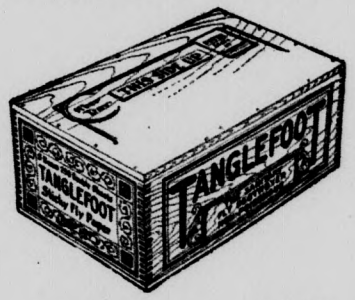


TANGLEFOOT FLY PAPER

½ pint cans	2 dozen in a case—	$ 4.00 per dozen.
1 pint cans	2 dozen in a case—	$ 6.00 per dozen.
1 quart cans	1 dozen in a case—	$10.00 per dozen.
1 gallon cans	4 cans in a case—	$32.00 per dozen.
½ pint hand sprayers	1 dozen in a case—	$ 2.80 per dozen.

(Mouth Sprayers are packed with the ½ pint and 1 pint sizes)

TANGLEFOOT FLY SPRAY



Per case _____$4.50
(250 double sheets)

THE O. & W. THUM COMPANY, GRAND RAPIDS, MICHIGAN.

TANGLEFOOT
HOUSEHOLD INSECTICIDES
FLY PAPER - FLY SPRAY - FLY RIBBON - ROACH & ANT POWDER - TREE TANGLEFOOT

CO-OPERATIVE PRINCIPLE.

Fields of Activity Where Mutuality Proves Its Superiority.

Experience has established the fact that, here in America, certain sorts of business naturally lend themselves to the co-operative or mutual plan or operation and that others do not. For example, it is a matter of record that the business of insurance, both life and fire, generally gains in efficiency when operated on the mutual plan, while the business of manufacturing or of retail merchandizing do not.

This fact seems to have been felt instinctively by our Colonial fathers for, with a single exception (that of the company originally chartered in 1759 under the unique title of "The Corporation for the Relief of Poor and Distressed Presbyterian Ministers and Distressed Widows and Children of Presbyterian Ministers"), the oldest New England life insurance companies were organized on the mutual plan, the earliest being the New England Mutual Life of Boston, chartered April 1, 1835. This company, like its six or eight sister companies of that period, started with a guaranty capital stock. It was authorized by charter to retire this stock at any time after the expiration of ten years, using a portion of the surplus funds of the company for that purpose. Their capital was retired in 1854, and the company has since operated on a purely mutual plan. This history was repeated in all essential points by the other life companies of New England.

The mutualization of the joint stock life insurance companies gained its first impetus in 1905 from the scandals arising in the Equitable Life Assurance Society. That society was finally mutualized in 1917 and Gen T. Coleman Dupont, who purchased the controlling stock of the company from J. P. Morgan in 1915, stated his intentons to the Commissioner of Insurance for the State of New York as follows:

My desire is that mutualization of the Society be brought about in order to give assurance that its affairs will always be maintained in the interests of the policy holders, fears relating to stock control being forever ended, for I believe that such assurance is necessary if the Society is to be brought to the larger success which seems to be within its reach.

The Prudential, the Metropolitan Life, the Home Life of New York, and last, the Provident Life and Trust Company of Philadelphia, have since then re-organized on a purely mutual basis, leaving but a few large life companies still operatng on the stock plan. It is significant that all of these life companies mutualized voluntarily and that no calamity howler, either then or since, raised the cry of bolshevism and socialism that we hear so much about these days from the publicity agents of the stock fire insurance companies at each fresh advance made by the mutuals.

There is still another group of mutual life insurance companies which differ from the foregoing, in having been thoroughly mutual from the start; that is, entirely without guaranty capital stock. The best example of this group is the Northwestern Mutual Life of Milwaukee, one of the most successful companies in the country. At the end of its first fiscal year, January 1, 1859, its total cash assets were less than $10,000. Nine years later its assets had mounted to more than $4,700,000, while to-day they are $589,029,701.

The mutual principal in fire insurance is much older than in life insurance. "The Philadelphia Contributionship for the Insurance of Houses against loss by Fire" was organized in 1752. Benjamin Franklin was one of its first directors and policy holders. The company is still doing business and on December 31, 1923, had a net surplus of $7, 471,042, in addition to which it maintains a reserve for unearned premiums of nearly $1,000,000. This is the oldest fire insurance company of any kind in the United States, antedating by several years the organization of the first American stock fire insurance company.

The Mutual Assurance Society of Virginia was organized in 1795. John Marshall, America's most noted jurist and defender of the American Constitution, applied for and secured its charter. December 31, 1923, it had a net cash surplus of more than $3,500,000. Thomas Jefferson, author of the Declaration of Independence, was one of its earliest policy holders.

Mutual insurance is, therefore, a thoroughly American institution, sanctioned by men whose names are household words in every home.

Mutual insurance is highly individualistic. Each mutual policy holder is a member of the company, and as such, takes a special interest in fire prevention, in the selection of superior risks for his company in his immediate neighborhood and in other measures, which tend to eliminate needless fire losses. He does these things because he knows that in a mutual company, the fewer losses, the higher will be the dividend returned to him by the company, and conversely that severe losses mean small dividends.

Mutual insurance is the natural and best answer to the demands for State insurance, which have resulted from the continuous scrapping between opposing groups of stock fire insurance companies on the subject of commissions to local agents. The natural reaction on the part of the public to this discord between stock companies is a demand that the state step in and take over the business of fire insurance in its entirety, forgetting in the mean time that the abuses which they complain of are chargeable to stock companies alone and that the best remedy for those abuses is not in state insurance but mutual insurance. The dangerous tendency of stock company discords is not imaginary, as is shown by the following extract from a circular letter written in October, 1923, by the Hon. W. N. Van Camp, Commissioner of Insurance for the State of South Dakota:

It is particularly unfortunate that the rupture in the conference relations between the Western Union and the Western Insurance Burau should occur at a time when agency forces are bending every effort toward harmony in the field. It cannot but be a source of discouragement to them. Open warfare among the companies will expose the participants, weakened by divergent views and interests, further to the attacks of those who are openly enemies of the business as now conducted. Even though the almost inevitable increase in acquisition cost does not result, still there will be focused upon the companies, and upon the business, the attention of those advocates of state insurance in every section of the country. With ranks temporarily swollen by victims of the present economic disturbance, they present a far more formidable opposition than ever before.

Among the more successful American mutual fire insurance companies are the New England Factory Mutuals, a group composed of twenty-eight companies. These companies have been operating for many years, the oldest of them dating back to 1835. They insure only properties equipped with automatic sprinklers, and constructed, for the most part, according to their own strict specifications, the result of decades of specialization in factory risks. They have accumulated large cash assets and, after charging themselves with the usual liability for unearned premiums, they show, in each case, a substantial cash surplus. The special contribution of this group of Mutual Fire Insurance Companies to American business is the placing of the duty of preventing fires in a position of equal importance with that of paying for fire losses after they occur. Their success as conservers of property and their phenomally low loss record is a lasting tribute to the wisdom of that policy.

Other groups of mutual fire companies whose success is limited only by their age and their field of operations are the Flour Mill and Grain Elevator Mutuals, the Hardware Mutuals, the Lumber Mutuals and the Mercantile Mutuals.

The mutual principle is also successful in the saving of funds in small installments. The Building & Loan Associations, whose name is legion throughout the land, amply demontrate this fact. They are too well known to warrant more than mere mention in this place. It may, however, interest the readers of the Michigan Tradesman to know that in the State of Massachusetts every one of the 196 savings banks is a mutual savings bank. They have no stock holders; every cent of income goes to the depositors in the form of interest, except for necessary running expenses and the amounts reserved for the additional protection of depositors as required by law. These mutual savings banks are under State supervision.

The mutual or co-operative principle has been tried tentatively in various other branches of business, generally without conspicuous or outstanding success. In farming, in manufacturing and in merchandising, the genius of the American people does not seem to express itself naturally through group effort. Co-operative elevators and creameries, after many vicissitudes, and in certain locations, are probably here to stay. Co-operative book stores in University towns are sometimes successful; but, broadly speaking, mutuality comes into its own and conclusively proves its superiority over all other plans of operation, principally and primarily, in the field of life insurance, fire insurance and in the saving of funds by the wage earner. Here its efficiency, its economy, its equity and its success are conspicuous and irrefutable.

Luther H. Baker.

"Independence Day" For the Grocer.

Phil Staib, president of the New York State Wholesale Grocers' Association, when recently asked to offer a bit of advice to retailers, hit the nail squarely on the head when he advised them to cease worrying about their competitors and run their own business in their own way, with all efficiency observed but without fear of what "the other fellow" did or did not do.

Least of all, he suggested, the "independent" should be worried about chain store competition.

"The independent merchant occupies a most enviable position, wherein he is permitted to give full sway to his business genius and merchandising ability, subject only to his own self-imposed rules and regulations," he says. "It does seem that under such conditions no man should complain of the lack of opportunity to compete for business.

"Systems often do not to any great extent permit the exercise of individual judgment on the part of the man in charge of a store. Herein the independent dealer has a distinct advantage too often overlooked. Here are some of the things he can do or need not do, just as he desires, without consulting anybody.

"He can open his store at any hour.

"He can close his store at any hour.

"He can buy when, where and what he pleases.

"He can name his own selling prices.

"He can change his prices up or down at will.

"He can feature any item or items he wants to.

"He can sell on credit.

"He can demand cash.

"He can deliver.

"He can decline to deliver.

"He can change from one system to another.

"He can decline to handle any item.

"He can use his own judgment in all things.

"He is his own boss—he is independent."

Good As New.

Some people have a subtle way of delivering a knock, and Tom B— is one of them. One day after his fellow workman had made a very stupid blunder, he remarked: "Joe, I wish you would will me your head when you die."

"What do you want of my head?" asked the other unsuspectingly.

"Why," said Tom, "it would be just like a new one; you never use it."

When you fail to treat the children well, you offend them and you offend their parents, too. Children are always telling at home about their store experiences.

It is often hard to discover who it is that a "leading citizen" leads.

IDEALS AND TRADITIONS.

Which Have Made Possible Progress of the Past.

As always, in times such as these, there are two distinct attitudes toward political problems, one faction rejoicing when legislative bodies adjourn, and others anxiously clamoring for more and more legislation.

There is an abundance of material heretofore cited to demonstrate that in these days we are merely repeating the blunders of those who have gone before and reaping the whirlwind of our own follies. We will learn nothing from our predecessors unless we are willing, with patience and sanity, to understand and apply the lessons they teach.

Taking up the case of agriculture, what is likely to be the course of the industry for the next few years, will production probably increase or decline, will prices of farm products rise or fall, and what, if anything, in the nature of legislation is necessary to bring about the so-called equalization of the purchasing power of the farmer's dollar with that of the dollar of the rest of the community; and if this is not accomplished by legislation how is it likely to be brought about?

Considering the matter of production, it does not seem to me probable that in years of normal growing conditions it is reasonable to anticipate smaller yields of the principal crops grown in this country for some years to come, though it is quite natural that there should, and undoubtedly will be, ever increasing diversification of acreage in such way as to increase the yield of some crops and decrease that of others. That there will be, however, an abandonment entirely of any considerabale acreage of tillable land now under cultivation can mean only bankruptcy for present owners, and is not to be anticipated or expected.

With the application on the farm of the splendid results achieved in our agricultural colleges along the lines of proper soil fertilization, crop rotation and diversification, improved method of seed selection and better cultivation, it seems reasonable to anticipate that increased prices for farm products are not to be found in the possibility of curtailed production, unless we are to abandon all that we have worked for for the last fifty years in the direction of better farming and agricultural methods.

Moreover, the real difficulty of those engaged in agriculture to-day, as I see it, is not one primarily of the price received for the product. More particularly perhaps is their trouble due to unscientific and costly methods of production, and directly to the price they must pay for the things they must of necessity purchase from other producers. The first of these difficulties the farmer himself can very largely overcome if he will give more attention to common sense, businesslike methods of conducting his operations and less to the political claptrap that is offered him in the shape of specific legislative nostrums, which may by temporarily suspending the laws of the universe ease his condition, but which will in the end, like the victim of any other narcotic, leave him worse off than in the beginning.

This fact, I think, is amply proved by what has occurred since the deflation began in 1920. At that time a hue and cry went up for larger credit facilities for agriculture and the statement was freely made that it was the withdrawing of credit from agriculture that precipitated the difficulty. In response to these demands, various credit schemes were brought into existence, including private funds subscribed for special relief to distressed live stock producers, the revival of the War Finance corporation, and later the creation of the Intermediate Credit banks. These various agencies have advanced sums to agriculture and to financial institutions in agricultural communities, and yet the magic of increased prices and permanent prosperity for the industry has not materialized.

The result of all these operations has been to convince those who have given any real thought to the situation that the actual difficu'ty is not at all one of insufficient credit but quite the contrary; much of the trouble would never have been encountered except for too much and too easy credit. Realizing this fact, there has been in recent months apparently an entire shift of front by those who would legislate the salvation of the industry, and present efforts are directed toward vraious false schemes which range all the way from outright purchase and destruction of large quantities of staple crops to the unmitigated price fixing proposals for arbitrarily raising the price of all farm products.

True, these schemes are beautifully and enticingly disguised as attempts to give to the farmer the same character of protection as is given to those engaged in other enterprises. The disguise, however, will not change the practical effect of what is proposed, and the schemes, economically unsound, if ever put to the test, will fail and in their failure bring a disaster, the seriousness of which is difficult to imagine.

Either our whole viewpoint of agriculture, both state and Federal, for the last half century, has been wrong or the present proposals are wholly unsound, because the attempt of the Government, both state and National, has been to secure larger yields at cheaper prices; while the inevitable result of the schemes now proposed, if successful, would be to stimulate further wasteful and unscientific production under the protection of subsidies from the public treasury, which would in turn necessitate heavier burdens through increased cost of living and high taxation. I do not expect to see in the normal course of events materially higher prices of farm products in the near future, nor do I believe greatly higher prices to be necessary to agricultural prosperity, nor in the long run desirable or essential to National prosperity; though it is highly desirable, absolutely essential, and in my opinion inevitable, that there should be and will be a speedy adjustment of the purchasing power of the farmer's product to the level of the buying power of the products of other industries.

Why is it that there has been a very complete liquidation of agricultural prices from the high peak of the prosperous period, and as yet so little liquidation of all other commodities, save credit, from the inflated period? Waiving the innumerable minor factors, it seems to me that there are two or three outstanding reasons.

During the period of war activity, and particularly from the time of our participation in the conflict until well after the armistice, two great fundamental industries, whose activities reach and affect almost every line of enterprise save agriculture in the country, had been practically without funds to carry on their operations. I refer particularly to the railroads and to the building industry. It was not until after the slow-up of 1920-21, when because of forced liquidation of inventories and bank credits, credit became available for these industries, that they entered the market for very large purchases.

It is stated, I believe, that in 1922-23, the railroads made larger purchases than in the previous five year period, and that building permits—exclusive of industrial plants—likewise were larger in these two years than in the previous five years. With the activity of these industries, with their call upon the country for every article which goes into such construction programs, came a call for labor which made it possible for labor to demand and receive wages approximately on a parity with war time figures, and consequently enabled manufacturers and producers of products of every kind thus demanded, to exact prices approximating also the war time level. This industrial prosperity was further stimulated by the enormous issues of tax exempt securities for public improvements, which are sometimes included in the category of the building or construction industry.

While this was going on the farmer lost largely of his foreign war time market and received little or no increased domestic demand notwithstanding his factory, largely expanded and developed to meet war time needs, was still producing in excess of normal requirements. The inevitable result has been only a slight recovery in prices of farm products and practically no decrease in the prices of manufactured products.

Neither the railroads nor the building industry can with safety very much longer continue at the rate they have been going for the past two years. In fact it is no secret that these industries, particularly the railroads, are now very definitely out of the market for large commitments, and that the building industry is slowing up.

But this is not all, the American manufacturer, due to the almost complete paralysis of Continental European industries has had little competition for his products in the markets of the world. Just when these enterprises will find it possible to resume anything like normal activity no one can say, but once they do, and certainly some day they will, they will produce cheaper and in greater quantities than ever in their history, and consequentlty will sell at prices far below the present level of American markets. When that time comes the American manufacturer, whose plant like that of the farmer is geared up for large excess production, will find himself driven from the markets of the world, and despite iniquitous tariffs having to fight for his market at home, unless and until he adjusts his production cost and his selling price to the competition he will be forced to meet.

That this adjustment will be made is inevitable. It cannot be made, however, until a reduction in the cost of labor is made, and this may not be anticipated without a bitter struggle. The next battle for legislative protection is more likely to be from organized labor than from the farmer. But in the end labor wilil not materially suffer, for what the laborer receives is of less consequence than what he pays. If in the liquidation that comes, the cost of living, rents, foods and clothing is reduced, as certainly it will be, the laborer will have an equal margin of savings although working for a smaller wage.

Labor, when this crisis comes, will have a choice of meeting the situation in a spirit of fairness and equity, or of paralyzing industry, which cannot meet the competition of its less expensive competitors, and of inevitable idleness and privation.

Labor leaders who have industriously fought for ever increasing wages may soon face a terrific responsibility if they continue their strong-arm tactics of holding up industry for all the traffic will bear.

It is one thing to terrorize commercial life when there are two jobs for every man. It is a more difficult thing to do when there are two men for one job.

Therefore, however and whenever industrial liquidation comes about, as it seems to me certain that it will, the farmer will continue to sell at perhaps near present price levels and will buy in a market as thoroughly liquidated as that in which he sells.

It may be charged that this suggestion of agricultural and industrial price adjustment involves an unhappy and distressing prospect for the future. I cannot conscientiously deny the charge, and would gladly welcome some other solution, but experience has taught me a wholesome regard for the economic laws of the world. I believe that similar facts sooner or later produce corresponding results. Present conditions are not new, and I think there is a precedent for what is likely to happen in the future. I also believe that the individual and the Nation are best prepared for an experience, when unafraid and courageously they recognize the possible nature of the experience and go forward with preparation and confidence to meet it.

Especially am I not discouraged concerning the future of agriculture and its ultimate relation to the other industries of our country. It is to be expected that our population will continue to increase and that succeeding generations will continue to require more and more food. We know there is little or no more arable land to

(Continued on page 65)

Thomas-Daggett Canning Co.

Executive Office, Grand Rapids, Michigan

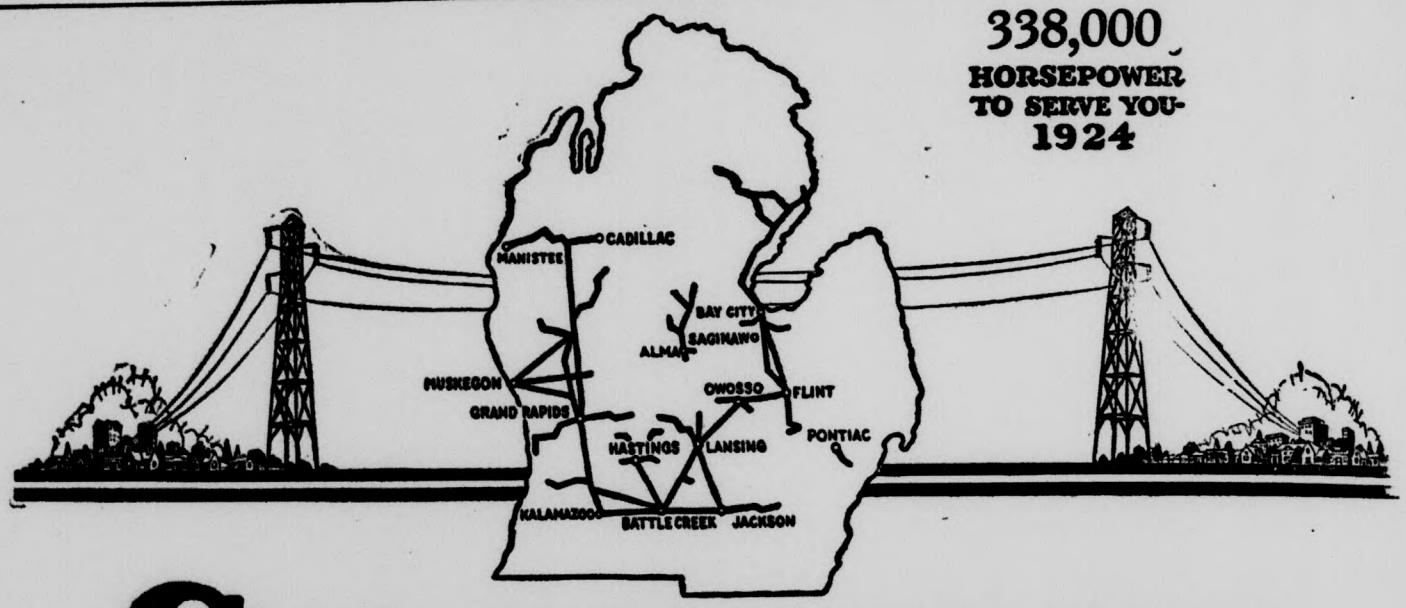
Canneries at Grand Rapids Coopersville Hartford

We offer one of the most complete lines of Michigan products packed in this state. We will gladly show samples of any of the following items to demonstrate the fancy quality of our pack.

Strawberries
Red Raspberries
Black Raspberries
Blackberries
Gooseberries
Blueberries
Pitted Red Cherries
Whole Red Cherries
Whole White Cherries
Currants
Green Gage Plums
Lombard Plums
Bradshaw Plums
Blue Damson Plums
Rhubarb
Sliced Yellow Peaches
Peeled Yellow Pie Peaches
Home Style Yellow Peaches (Whole)
Unpeeled Yellow Pie Peaches
Peeled Yellow Halve Peaches
Bartlett Pears
Kieffer Pears
Apples
Apple Sauce
Pork and Beans, Tomato Sauce
Pork and Beans, Plain Sauce

Light Red Kidney Beans
Dark Improved Red Kidney Beans
Soaked Baby Lima Beans
Green Lima Beans
Fresh White Lima Beans
Peas—All Varieties and Sizes
Fancy Green Beans—All Sizes
Fancy Wax Beans—All Sizes
Succotash, with Green Lima Beans
Succotash, with Fresh Lima Beans
Golden Bantam Corn
Sweet Corn
Pumpkin
Squash
Sauer Kraut
Spaghetti, with Cheese and Tomato Sauce
Tomatoes
Tomato Pulp
Tomato Puree
Boiled Onions
Mince Meat
Cut Red Beets
Whole Red Beets
Sliced Red Beets
Diced Red Beets
No. 2 Tins Daggett's Famous Irish Stew

SEND US YOUR ENQUIRIES



SUPERPOWER
is Yours Today—What is it?

You are in a new era of Electric Service.

Throughout the land you hear of "Superpower." And what is it?

It is a development of Electric Service that communities served by Consumers Power Company have been enjoying for several years—for this Company has pioneered in it and gives it to you in advance of many American cities.

Small Local Plants Outgrown

The original way of serving Electric Power and Light to a community was through a local plant. These plants, splendid and powerful in their day, have gradually been outgrown by the growth of the community and the rapid creation of thousands of uses for Electricity in industry, commerce and the home. This irresistible growth, together with steadily mounting costs of fuel and labor, have made the operation of such local plants expensive and inefficient. Even local plants of several thousand horsepower, considered adequate even without the past few years, are fast becoming obsolete.

And the intricate variation in the requirements for Power and Light throughout the day does not make it practical to operate larger units for single communities.

The Day of Large, Interconnected Power Plants

Today is the day of large, highly efficient power plants at important points, all interconnected to form a vast reservoir of power. The cities served are connected with this system—thus every community is backed by the combined economy and reliability of the entire system. Be the community large or small—it draws upon and benefits from these vast power resources. It gives you better service and helps overcome the increasing costs which today spell the end of the local plant.

This is Superpower—and it is yours now. You are served through a 1500-mile Superpower system—with the waterpower of the north and steampower of the large plants. The local plants now act as reserves.

TWENTY-ONE MILLION DOLLARS is being invested now in building greater resources to keep pace with your growing needs and assure you an ample, dependable "Consumers Power Service".

SHARE! —

with over 16,000 Michigan partners, in this public service.

INVEST A PART OF YOUR SURPLUS IN

Consumers Power Preferred Shares

6.6%

Tax FREE in Michigan
(The Company pays the Taxes)

A Safe, Profitable Investment.

Ask our Employees or at any of our Offices.

CONSUMERS POWER COMPANY

THE MAN WHO SMILES.

He Accomplishes Twice As Much As the Grouch.

The other day I had an engagement with the manager of a vaudeville house. We were to meet some other men over a business proposition, and my friend was having a hard time getting away.

The engineer reported some trouble about the boilers.

He got his directions and went away.

The programs had to be given the official O. K.

There was a boy waiting from the printing office. He was started on his way.

A delegation of ladies wanted permission to do some begging in the lobby.

They got it.

One of the ushers had a grievance.

He was listened to.

All this time the manager was edging toward the door of his office, but somebody buttonholed him at nearly every step.

There is no exaggeration about this. It took exactly one-half hour to get from his desk to the door. Before one individual would get through with his tale of woe, another would be standing ready to grab his chance.

All this time the manager smiled.

The newspapers of that city say that his powers of good humor are uncanny.

He meets dozens and dozens of people every day.

And he never fails to smile.

"I don't see how you do it," I said to him as we finally got away from a long-winded gentleman who wanted to sell something or other. "I shouldn't think you'd feel like smiling."

"I don't always," he admitted. "Sometimes I feel like I'd like to let out a prolonged howl. Sometimes I'd like to bark at people. And I used to do it, too, when the pressure got too heavy. But I'd always bark at the wrong man, or hurt somebody's feelings unnecessarily, so I made up my mind that I'd get the smiling habit, and cultivate it, and see if I couldn't make a sort of second nature of it."

He has succeeded.

You can build character.

In fact, you must build or tear down.

And you can learn to smile.

Twenty years ago there was a merchant who was one of the best fellows in the world, but who let little things worry him. If he was talking with one of these chaps who wants to tell you his life history, and a prominent customer came in, the merchant would be uneasy. He wouldn't listen to the little fellow with sufficient interest, or show of interest, and perhaps he'd fail to please him. And when he got around to the big fellow he'd be so nervous that he might fail to make a good impression, and that would set him off into another fit of worry.

This man was not a toady.

Far from it.

He was a self-respecting chap, a man who sincerely wanted to do the right thing. He had a good heart. But he had so many little worries that he could never learn to smile.

His forehead had a perpetual pucker.

And he had very few friends.

People didn't dislike him, neither did many of them like him.

I saw this merchant the other day, for the first time in years. There were no wrinkles in his forehead. He had a smile. He had taken on thirty pounds in weight. He said he was glad to see me, and I could tell that he was glad to see me.

Evidently he saw a question in my eyes, for he spoke up immediately.

"I was like an engine running without lubricating oil, shaking myself to pieces. I'd worry over this, and worry over that and worry over nothing. One day I had a row with a man. I snapped at the next man who addressed me. He had come in to do me a big favor. And I snapped at him. Never again. I saw it was up to me to make a change."

"You look different."

"I am different. When you figure it out, what does your worry amount to? What were you worrying over this day last year? You can't remember. What were you worrying over yesterday? You can't remember. In substance it amounts to this—you were worrying over nothing."

"And now?"

"The man who has to meet a lot of people every day might as well learn to lubricate the machinery with a smile. He can learn to smile. He can learn to like it. He can get so he really smiles all the way through, right down to the inner core of his heart."

Many sages have said the same thing in different words. It is nothing new. The same thought has come down to us through the ages. Personaly, I can point to several fortunes founded mainly on good humor.

"The world is a looking-glass."

So says Thackery. He summed it all up. Show it a smiling face and you'll see one in return.

Show it a frown and you get the reflection of a frown.

We might stand that, but it is the jolting process that hurts. You can't run a machine without oil. A retired millionaire can do pretty much as he pleases, but the man who has to meet people every day will find it profitable to lubricate the engine with a smile.

It saves a deal of wear and tear on the machine. Frank Stowell.

A Business Man's Ideal.

To have endured early hardships with fortitude, and overcome difficulties by perserverance; to have founded or developed a large business, useful in itself, and given employment to many; to have achieved fortune, independence, position and influence; to have established a character above reproach; to have accumulated esteem, the confidence and the friendship of his fellows; to have given largely of moneys to charity, and of time to citizenship; and to have gained all this of the world, without losing the soul by avarice, or by starving the heart into hardness—I say, he who has so lived has nobly lived, and he should find peace with honor when the shadows begin to lengthen and the evening of life draws on.

David R. Forgan.

"Step on the gas" and step off the earth.

Sherwood Hall Co.,
LIMITED
Grand Rapids, Michigan

Wholesale
Automobile
Accessories

Sixty Years Service and Satisfaction in Western Michigan

C. W. Mills Paper Co.
204-206 Ellsworth Ave.
1 Block South and 1 Block West of Union Station
GRAND RAPIDS MICHIGAN

DISTRIBUTORS FOR
Certainteed and S. P. C. Co.'s Roofing,
Ohio Blue Tip Matches, Ohio Fabric Tires,
Mansfield Cord Tires, Coleman Lamps,
Magic Ice Cream Dishes,
Burts Drinking Cups
Reach Sporting Goods.

JOBBERS OF
Wrapping Paper, Paper Containers,
Crepe Paper, Toilet Paper,
Paper Napkins and Towels,
Woodenware, Cordage, Clothes Lines,
Brooms and Brushes, Printed Sales Books,
Gloves and Mittens, Hosiery, Pipes,
Purses, and many other specialties.

FIFTY YEARS AGO.

Pranks Played on Monroe Avenue, Grand Rapids.

"Now boys, you have got to let me in on this. I am going to be a partner in this business" and, with a chuckle of anticipation, the tall, wiry old man added,

"You can just bet, I'll be no silent partner."

When a man starts in to "reminisce" his friends accuse him of growing old, but even with that terrible threat this little, true story of old Grand Rapids which has come into my mind seems worth saving. It must have been "back in the seventies," anyway it was as far back in the history of Grand Rapids as when it was the regular custom for storekeepers along Canal and up Monroe streets, the two main business streets of those days, to have a good share of their stock in trade displayed on empty dry goods boxes which were ranged close to the buildings, on the sidewalks in front of the different stores. These boxes were often used as seats and resting places by passers by, or by some of the older residents of those days, who would spend a share of ther time in taking daily promenades along the not too crowded old plank sidewalks, often with wooden awnings built over these walks, clear out to where they joined with the sloping cobble stone gutters which ran along either side and was part of the regular street paving. That old paving was sure long wearing and noisy. And those old-time merchants of forty and more yearas ago, who were they?

The writer will do his best to remember the signs along one side of a couple of blocks down the South side of old Monroe, starting with the old Luce block, where is Herpolsheimers to-day. At the corner of "Justice," now the continuation of what was then as now, "Ottawa" and Monroe, was R. C. Luce's general dry goods store; then came John Kendall & Son with millinery and dry goods; then the Nelson & Sons book store. The last member of the firm, George, died two or three years ago at his home, corner of Lyon and Bostwick. Then I think came another dry goods store, was it not John L. Wilkes? Then B. M. Stowe, hats and caps, then L. D. Putnam's drug store; then J. C. Wenham, hats, caps and furs; then John Riordan's shoe store; then William McConnell's dry goods store, and in the corner where to-day is Woolworth's ten cent store was William S. Gunn, hardware.

Across Waterloo street, known today as Market avenue, comes first the Rathbun House, to-day Kresge's ten cent store. Next, if I am right in my bearings, came Tyroler's fancy goods store; silks, embroideries, etc., and next to it, Jacob Barth, dry goods and millinery. Then came Sears & Merchantst' retail bakery and next was the Foster-Stevens hardware. Did not Bradford's bakery fit in next? Then came Carlos Burchard, clothing store, just where Monroe turned at nearly right angles to old "Grab Coroners." Then follows (I think) Roberts' dry goods store, with Crawford Brothers (Al. and Frank) in the old "Checkered Grocery Store" which, one morning long ago, did not open for business on time for the reason that when the proprietors came in the early hours, they found the whole front of the store filled by one of the old time street cars of that day. The car was usually "parked" for the night up on Monroe, somewhere near Division. Some young blades, in the wee sma' hours had started it for a lark and, gaining speed as it progressed own the grade, the boys had evidently found it impossible to stop the car, had jumped from it, the car rushed down, jumped the tracks and banged head on into the front of the store.

Next to the Checkered store came a store which I cannot well remember except as being used for the sale of goods at auction.

This brings us to the corner of Pearl street, but let us retrace our steps until we reach the Carlos Burchard store and sit down for a moment on one of the big dry goods boxes where are displayed articles of clothing and rolls of cloth. Will Hubbard—or was it Ed. Donnely?—is in the doorway. Both were live wire clerks in the store and we are soon swapping general news with the one on duty at the door when suddenly we are raised from our seat by the vicious jab of a pin or needle in that part of our anatomy which a moment before was in contact with one of the big boxes which Will (or Ed) had so kindly cleared for us and all of which preliminary sketch leads back to the point where the tall, old-time citizen first mentioned proposes a partnership in the pin and needle game.

The two worthies, Ed. and Will, explain and exhibit to the now eager third partner the inside workings of the machine. It was simple, a piece of cord leading from back in the store, through a gimlet hole in the front—into the drygoods box where the end was attacahed to a little infernal device so that when the cord was pulled from the store end, a needle was propelled through the top of the box at just the spot where a passerby was likely to sit for a moment and gossip.

The old man of the story, father of two of Grand Rapids' foremost merchants of to-day, was enough of a joker to fully appreciate the possibilities of the layout and at once stated the part he would play in the newly established partnership.

"You two boys will work the machine, while I will furnish the victims."

And for a week or more, or until the old man had "worked" his list of crony friends, he could be seen on bright afternoons ostensibly accompanying some party down old Monroe until the fated spot was reached, when the victim was invited to, "let's stop a bit and sit here on friend Burchard's box and talk it over" and the air over a certain part of Grab Corners would soon be rent by a mighty roar of laughter and every one in the block would know that another victim had tumbled to the wiles of that forty year old joker.

John B. Barlow.

More sunshine will mean more gasoline consumption.

BELDING BASKET CO.

BELDING, MICHIGAN

Manufacturers of Baskets

We especially call attention to our Line of Baskets



Fig. 32
Common Drop Handle
Diamond Markets



Fig. 30
Extra Quality Diamond Market

We also make canvas cases for laundry, factory and shipping purposes. Also full line of Canvas Products.

No matter what your needs may be we can supply them.

Send for illustrated catalogue and quotations by the dozen or the carload.

Gibson Running Full Capacity

High Grade Refrigerators Much in Demand This Year

THE Gibson Refrigerator Co., Greenville, Mich., reports an exceptional year in their line. Since their entry into the field of industry they have been compelled to enlarge the plant until they now have 1,000,000 square feet of floor space, and employ 700 people. The porcelain enamel department runs night and day and the output is seventy-five completed refrigerators per hour.

Branch Sales offices and warehouse are located in every principal city in the United States and export business is increasing steadily.

The Gibson Co. manufactures a complete line of high grade refrigerators and the folowing officials are in charge: F. S. Gibson, President; John Lewis, Vice-President and General Manager; C. J. Gibson, Vice-President and Secretary; Cass T. Wright, Treasurer.

The company was incorporated in 1908, and built their main plant which gave them 250,000 square feet of floor space. Since then their product has been in such demand that it has been necessary to increase their plant capacity to 1,000,000 square feet.

As a staple, the only difference between nails and Daredevle Lures is that there is money in Daredevles.



LOU J. EPPINGER
310-316 East Congress
DETROIT, MICHIGAN

URGENT PLEA FOR UNITY.

Burning Words From President Christensen, of Saginaw.

Every Retail Grocer in the State, whether he is a member of the Michigan Retail Grocers and General Merchants Association or not, is benfited by this organization. Therefore it may seem to you, that, as long as someone does the work and pays the bill, all is well. Quite the contrary is true, however. Much latent power remains undeveloped and many abuses prevail because of this mistaken idea and resultant indifference toward trade affiliations on the part of grocers and business men in general. Expensive and destructive practices cost the trade more each year than five years dues would amount to. If all dealers would join hands in a concerted effort to correst existing evils and abuses, much benefit would accrue to all that cannot now be enjoyed by anyone.

Secretary of Commerce Herbert Hoover has long been an outspoken supporter of trade associations of the right kind. Speaking before the United States Chamber of Commerce dur-



Charles G. Christensen.

ing its recent convention at Cleveland, Mr. Hoover is quoted by the Nation's Business, July issue, as follows: "The test of our whole economics and social system, is its capacity to cure its own abuses." It is true that if abuses are to be cured as they arise, someone must do it. Quoting Mr. Hoover further:

"The question we need consider is, whether these rules and regulations which must constitute the cure are to be developed solely by government, or whether they cannot in some large part be deveploped out of voluntary action of commerce and industry itself."

No competent and self respecting tradesman expects Government aid or subsidy, neither does he relish, however, costly and detrimental rules and regulations benefiting no one, foisted upon him by politicians and demogogues. Furthermore, the greatest grief has come upon the food trade from the lack of mutual understanding and an almost entire absence of collective thinking and united action, in matters affecting the trade.

Crying is the need for an awakening, action must come soon, if the high mortality rate among retailers of foods is to be checked.

The problems of to-day are too great for the individual to handle alone. Trade papers cannot do it alone. Let us take our cue from what Mr. Hoover says; let us as it were by united action "at least in some large part cure the abuses existing in our own line of business."

The Michigan Retail Grocers and General Merchants Association can give you very material assistance in matters which are beyond the scope of the individual effort. It is our business to do this. It merely remains for you to delegate this work to us.

With the aid of the Michign Tradesman we are trying to show the manufacturer the fallacy of playing false to the regular wholesaler and retailer. We are co-operating more closely than ever with the jobber, because we realize that they and we retailers are interdependent. Both the manufacturer and the wholesale grocer are bound to show greater consideration for the retail merchant as Merchants Association show greater strength.

The latest activity of the Grocers and Meat Dealers Association has been to affiliate with the Michigan Millers Mutual Insurance Co., which makes it possible for its members to enjoy a saving of 35 per cent. in its fire insurance premiums. This saving alone will pay your Association dues many times each year. The relations between the Agricultural Department at Lansing and the Association are now of a most cordial nature. During the 1924 convention at the Pantlind Hotel, Grand Rapids, we had speakers from the pure food division both during business sessions as well as at the sumptuous banquet tendered the delegates on the first evening of the convention by the W. R. Roach Canning Co.

Secretary Gezon, of our Association, was invited to speak at the standards of weights and measures division convention which convened at Port Huron July 9, 10 and 11.

Since March, 1923, Paul Gezon, of Grand Rapds, for years himself a successful grocer and familiar as it were with all the weal and woe of the merchant, has been the Secretary of our organization. Mr. Gezon has had the wholehearted support of the Board of Directors and has conducted the affairs of the Association in an eminently satisfactory manner.

We have never had a better opportunity for launching an energetic campaign for membership, the time is opportune, the setting is excellent, results are sure if we carefully take advantage of our favorable position.

Why this apathy? Your own interests are at stake. Safeguard them by joining an association which is studying your needs so that it may assist you in some large part at least, in solving your problems.

Send your application for both Association membership and Millers Mutual Insurance to Paul Gezon, Secretary, Grand Rapids.

Charles G. Christensen.

Compare the Flavor

of

"SHEFFORD" Cream Cheese
"SHEFFORD" Snappy Cheese
and
"SHEFFORD" Limburger Cheese

with other brands, and you will understand why we are called a Quality House; and our prices are no higher than others.

NOTE

the varieties of loaf Cheese we manufacture:

"SHEFFORD" 5-lb. Colored American
"SHEFFORD" 5-lb. White American
"SHEFFORD" 5-lb. Pimento
"SHEFFORD" 5-lb. Caraway
"SHEFFORD" 5-lb. Swiss
"SHEFFORD" 5-lb. Brick
"SHEFFORD" 5-lb. English Style

Write us for particulars.

Shefford Cheese Co., Inc.

124 West Kinzie Street, CHICAGO, ILL.

Deliver

A-1 and Butternut Bread

TO YOUR CUSTOMERS

Its Quality will keep them friendly to your store

Schulze Baking Co.

GRAND RAPIDS

OWEN-AMES-KIMBALL COMPANY

BUILDING CONTRACTORS

GRAND RAPIDS, MICHIGAN

In every estimate—in every contract—there is incorporated in our dealings that mutual fairness to the owner, the worker and the builder that must obtain in all modern industrial relationships.

For more than a quarter of a century we have left our imprint upon the building of Western Michigan. We have built the humblest of social and industrial shelters and we have erected the largest and most enduring structures. And it has been our experience, through the years, that those who build when there is a lull in the industrial tempest, build wisely and well. They are prepared for the steady growth, the natural development which is sure to follow.

All signs point not to a boom but to a steady forward movement. The tremendous responsibilities, social and economic, which will fall upon the American people in the next few years, must include a consequent industrial expansion. This expansion will require room, housing. It will require better factories, better schools, better churches, better institutional quarters. It will require better homes, better roads, bridges and terminal facilities. Inventory your own relation to this development and let us discuss with you your building needs, no matter how large or how small they may be.

IDEALS AND TRADITIONS.

(Continued from page 58)

bring under cultivation. Therefore, unless there is to be shipwreck of all the theories and experiences of the past agriculture will speedily come into its own, and those who pursue it intelligently and industriously will receive ample reward for their labor.

In looking toward the future it seems to me that there has seldom, if ever, been a time when so large a responsibility rested upon the bankers of the country as at the present moment. Is it not high time now that the bankers themselves take the offensive with respect to their profession, meet their accusers and before the public demand the preservation and practice of those sound fundamental principles which are so absolutely essential to the welfare of the Nation.

Is it not time that we lay our cards on the table, submit our case to the approximately fifteen millions of depositors who are entrusting their savings and financial all to our care, and demand that they give us a vote of confidence or drive us forever from the positions we occupy? Because, either we are honest, entitled to the confidence that is reposed in us, and stand for those policies of government and business that will make for the prosperity of the country, or we are guilty of all that the politician and demagogue accuse us of and unworthy of the places we hold.

The bankers and business men of the country have little right to complain of the prevalence of unsound economic theories, of radical political tendencies and paralyzingly foolish legislation, so long as they maintain the silent or defensive attitude which has characterized them in the past.

Why should the employes of large financial, commercial or industrial institutions continually vote for the things which the owners and managers of such institutions believe and know to be inimical to their welfare and prosperity. Is it not because such owners and managers have never called their employes together, laid their cards on the table, discussed their problems and the perils of proposed legislation with them.

I cannot believe that employes would deliberately support proposals which would render bankrupt enterprises with which they get their daily sustenance, if in simple plain English they were advised of just what the inevitable, common sense result of such proposals would be.

Just now in this state, as in the Nation, we are complaining and declaiming bitterly and vehemently against the burdens of taxation, and yet I believe we have little right to complain. It is freely charged, and perhaps with some justification, that the farmer, the home owner and the banker, is paying his unjust proportion of taxes. Under present circumstances this is inevitable and is likely to continue if we pursue the policy that has characterized us in the past. No one denies that the real and fixed property,and the assets of the banker are the easy prey of the tax assessor. Neither does any one deny that the intangible wealth of the state, which constitutes by far the greater amount of the property of our people, in a very large measure escapes taxation. And yet a few years ago we defeated a new constitution, under which it would have been possible to have levied an income tax and to have reached intangible property, which now pays no tax. The result has been exactly what the proponents of the new scheme said it would be, and tangible property is paying the increased burden which it was certain it would pay.

In our Federal Government it is certain that the majority of the members of House and Senate believe that the people of the country want tax measures that ostensibly propose to make the wealth of the country bear the burden of taxation, while at the same time they perpetuate the shelter of tax exempt securities, which permits this same wealth, as reflected in large incomes, wholly to escape taxation; to say nothing of the plain fact that high surtaxes prevent wealth from seeking productive enterprises, thereby curtailing the commercial and industrial activity of the country, which again makes fewer jobs, produces less dollars, furnishes less markets for the products of labor and enterprise already existing.

I recognize we bankers are, or think we are, too busy to devote any time to politics, politicians or their economic fallacies. We might not be believed and our efforts might mean greater failure if we tried, but I doubt if we could make a better investment of our time than to devote part of it to "fighting the devil with fire," and at least telling the people the truth, whether they accepted it or not. There was a time when we could look to the press of the country to convey sound business and political doctrines. Unfortunately, that doesn't seem to be generally true now.

A few days ago I heard a gentleman, supposedly well versed in politics, say that if the charter of the Federal reserve system were up for renewal or extension at the present time he doubted very much if congress would prolong the life of the system, and certainly if it did would only do so after such amendments and modifications as would destroy the basic principles underlying the present structure.

We know that the science of banking is not an accident, that it rests upon principles as fundamental as the laws of the universe, that long, technical and practical experience is absolutely essential to the safe management of any financial institution, and yet what is the result of the political assaults that have been made upon this, the greatest piece of financial machinery n this country. With a genuine high regard for the present membership of the Federal Reserve board, with the utmost confidence in their integrity and sincerity of purpose, it is no reflection to say that not an appointive member of the present board is a thorough, technical or practical banker, wiith a long background of practical experience in the everyday management of large financial institutions. And still the politicians are not satisfied and the people from time to time are electing to office men whose chief claim to their support is that they will see to it that every banker is driven from the Federal Reserve board and that the board shall be constituted in a majority or whole of those coming from the particular bloc the politician alleges he represents.

I am neither disturbed nor dismayed. I think we have gone through similar periods before. Succeeding generations will undoubtedly encounter such experiences again. Human nature has ever been of about the same perversity that it is now, and likewse always continue so. Evolution works its slow and tedious progress upward through seasons of turmoil and tranquility. My faith is strong in the common sense and sound judgment of the American people, and my confidence is unshaken that despite whatever ills may temporarily beset us, we will in the end go forward with a firm grip on the ideals and traditions which have made possible the progress of the past. M. A. Taylor.

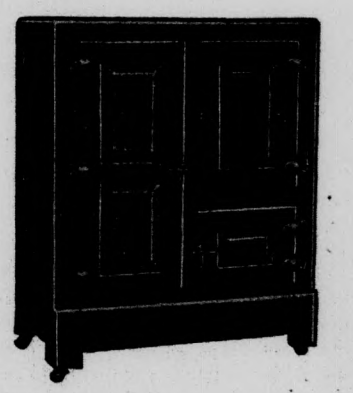
Not Necessary.

"Say Florence, why don't you get married," asked Mollie.

"Oh, there is no need, I have three pets at home that answer the same purpose as a husband. I have a dog that growls every morning, a parrot which swears all afternoon, and a cat which comes home late at night."

J. T. RIDLEY
Greenville, Mich.
Always in the market for Eggs from 1 case to car load.

When Better Refrigerators are built Ranney will build them.



BRANCH OFFICES
NEW YORK — CHICAGO
PHILADELHIA — BALTIMORE
SPRINGFIELD, MASS.—DETROIT
LOS ANGELES — ST. LOUIS

MAIN OFFICE AND FACTORIES
GREENVILLE, MICHIGAN, U.S.A.

RANNEY
Refrigerator Company
Refrigerator Manufacturers

One-Half Century Crescent Flour
has given perfect satisfaction



For Bread and Pastry
VOIGT MILLING CO.

PROPERTY WASTE.

Real Purpose For Which Fire Insurance Is Intended.

Why this continued increase of fire losses? They are becoming a very serious tax on our prosperity. Is this fire waste to grow until our entire prosperity is consumed? There is a cause or reason for this continued gain, as well as for every other existing fact. Unless this cause is removed the increase will continue.

Much publicity is being given to this serious subject. The alarm is being constantly sounded. But we fear that much of this is like the thief who strenuously raised the alarm of, "Thief!" then had himself appointed detective. We are told that the remedy lies in more fire-proof construction, more automatic sprinklers, more automatic fire alarms, more high-pressure water systems and more motorized fire departments. The importance of these cannot be over-emphasized, but to depend on them as a remedy is like relying upon drugs to eliminate typhoid fever from a city which uses contaminated water. The cause must be removed before relief can be obtained. This is no more true of a typhoid afflicted city than it is of this increasing fire waste malady.

Every property owner is continually importuned to protect himself against this fire malady by keeping fully insured, thus making the insurance company bear the entire responsibility and loss. Insurance is only an opiate to relieve the immediate shock of the loss, but the loss is no less real. Insurance can only advance the money, to be returned over a period of years through insurance premiums. Not only must the loss itself be returned to the companies in this manner, but the assured must also pay an interest and expense charge. During the last sixty years, insurance companies have not only levied for all the losses policyholders have collected from them, but 82 per cent. in addition, to cover expense charges. Rates are, and always will be, made to thus protect the companies in this.

The application of all the above remedies has been increasing at a rapid rate, but the most ardent advocate of any one or all of them will be forced to admit that the burning ratios are higher than they were before the public applied any one of these aids. We should continue to increase the use of these safeguards, but the best that any of them can do is to check the spread of a fire already started. We must do more than apply them. They would not be needed were the cause of fires removed.

Why are there so many more fires now than formerly? All authorities agree that nearly every fire represents someone's carelessness and neglect. The reason, therefore, is not physical but psychological. The laws of combustion are unchanged, but surely the minds of the people have changed. There is a cause for this mental change also for this increase of personal carelessness and neglect. It is a well-recognized psychological fact that one who must personally pay the full penalty for his own carelessness is going to be more careful than one who feels that his own carelessness can cost him nothing. Too often we hear the expression, "the loss was fully covered by insurance," conveying the impression that it was of no particular consequence except to the insurance companies. Too often there is the expressed thought, and more often the unexpressed thought, "I am fully insured—why worry?"

Here you have the real cause of this ever-increasing fire waste. It is, after all, but the natural result of bad insurance methods. Any insurance method is faulty which removes all incentive to care on the part of the assured. He is necessarily the custodian of the property and responsible for its care. If a loss occurs, nine times out of ten it will be due to his carelessness or neglect. For this he should pay some penalty by being required to bear some portion of the loss himself. If every property owner was compelled to bear from 15 to 20 per cent. of his own loss, fire waste would be reduced tremendously.

As insurance men we have a serious responsibility to perform. Our service is a professional service. We must do everything possible to raise the standard of this service and not be tempted to follow bad practices and thus take the course of least resistance. Unfortunately, the business is too largely in the hands of those interested only in the size of the insuranace premium. Were this not the case, many bad practices would be eliminated, including full coverage or so-called modified full coverage automobile insurance. Such insurance is against public policy, against the interest of every careful premium payer. In fact, it is against the interest of every man who does not profit on the amount of the insurance premium or who does not have a good many more accidents than the average driver.

The public should learn that the real purpose of insurance is that of a shock absorber, to relieve the assurred from the financial effect of a serious loss. To any man who should own an automobile, there is no real shock to a loss under $25, or even $50. Insurance to cover such small amounts becomes simply a gamble on the part of the assured as to whether he can have losses enough to more than equal the additional premium paid to cover these small losses. Unless he is a more careless driver than the average, the chances are about three tot one that he will lose, for the cost to the insurance company of handling these small claims makes the cost to the companies about three times the amount of the loss.

Such insurance, if it must be called insurance, fulfills no need. It might more properly be called a gamble or lottery. This and all other forms of insurance which relieve the assured of the entire penalty for his own carelessness is surely against public policy, and every conservative property owner should use his influence against it.

So-called modified full coverage insurance is even worse, in that the company agrees to pay the entire amount of the damage only in case it equals a given amount. Under such a policy it is manifestly for the interest of the assured to make the damage equal that amount, otherwise he can collect nothing from the insurance company. Under this form of insurance, many damages are increased by two or three-fold in order to recover in full. The cost of all such unnecessary losses, together with the expense of the insurance company must fall upon the careful, conservative premium payer, while the needless waste affects the public at large.

As professional insurance men, we must bend our best energies to rescue the important service of insurance from such a gambling lottery. It should be our mission to educate our clients to the real importance of insurance and the real purpose for which it is intended. The better and more desirable property owners can be interested in co-operating with us along sane insurance lines such as tend to decrease, rather than increase, property waste.

Weakness of Volunteer Fire Department System.

While not deprecating the volunteer system, the writer was a volunteer from 1893 to 1902, it is generally recognized that in a town or city of over 10,000 population a small number of well-trained men constantly employed and being accustomed to act together as well as relying on their individual skill, after training, are better able to handle ordinary fires than a large number of volunteers, although when the big threatening blazes comes, it may be necessary to have a larger number of men to handle the hose-lines which are necessary.

As the members of a volunteer fire department are no different in nature and disposition from the members of a paid organization, it goes without question that more attention will be paid to fire-fighting and fire-prevention by those whose livelihood comes from it.

Also as the head of a volunteer force, who is usually elected by ballot and may or may not be competent to fill the position, is dependent upon the good-will and moral support of the members before any degree of efficiency can be attained. The term efficiency is taken here to mean, being familiar with all the apparatus, ladders, hose and other appliances which may have to be used, in addition to knowing in which manner to extinguish fires with the least possible loss of life and property.

Another factor against the volunteer system is the response to an alarm, as the members may be scattered anywhere in the neighborhood of a half to a mile radius of the station, consequently it is nearly impossible to pick up 50 per cent. of them in the run to the fire. If the fire is of large proportions, then the balance who respond are generally of no use for several minutes in consequence of their exertions to get to the scene, and should there be several companies working it will take some time to locate their particular company.

Incidents have been known to occur in a volunteer force, when members of a company did not respond on their piece of apparatus, although they were present when the alarm sounded, owing to severe stormy weather. Numerous instances can be cited where members went to the station to change their clothing before responding to an alarm. Again, dependence cannot be made upon the regularity of the attendance of the members, or of the best among them responding to a call.

Likewise, when there are several volunteer companies in a town, there is nearly always a rivalry that creates distrust and jealousy of each other, which deducts from the efficiency of the force. Volunteer companies are often too large to be easily disciplined or directed at a fire. Instances have occurred when rival companies fought while the building burned.

Then take the business area of a city, the response to an alarm should be made promptly with all apparatus covering that particular section fully manned, which is impossible with a volunteer department, as a few minutes delay might mean the difference of a loss of a few dollars up to $100,000 or more.

Now, as to the economic value to the town or city of over 10,000 population. The Fire Insurance Underwriters practically penalize a town or city which relies on a volunteer fire department, from 40 to 50 per cent. addition to the rate, which they would be entitled to, if the fire department had been full-paid. Instances can be cited that within the boundaries of a paid fire department the rate on residence is 80 cents per 100, and across the street or in the next block where a volunteer force is in charge, the rate is from $1.40 to $1.50.

To summarize—The volunteer fire department is not desirable in a town or city of over 10,000 population, by reason of the following objections:

1. Lack of promptness in response to alarms.
2. Generally undermanned at response.
3. Inefficient, by reason of lack of drill and discipline.
4. Non-effective in fire-prevention work.
5. In view of the preceding objections, the penalty imposed by fire insurance underwriters is an economic loss to the community.

B. V. W. Stewart.

Fire Prevention Efforts Making Headway.

After directing attention to the fact that the American fire loss for 1923 as estimated by the Actuarial Bureau exceeded by eight million dollars the half billion mark, the Committee on Statistics and Origin of Fires in its report goes on to say that "burnable values have materially increased and it may be that we can draw some encouragement from the fact that apparently the proportion of fire losses to burnable values has in the past ten years shown a decrease. In other words, fire prevention efforts are making some headway."

It is all right for the customer to be in a hurry. You have nothing to do with that, but it is not all right for you to hurry a customer and you can not afford to do it.

Michigan Shoe Dealers Mutual

FIRE INSURANCE CO.

Organized for Service, Not for Profit

We are Saving Our Policy Holders
30% of Their Tariff Rates on General
Mercantile Business

For Information, Write To

L. H. BAKER, Secretary-Treasurer

LANSING - MICHIGAN

SCIENCE OF SIGNOLOGY.

Thngs Which Make For Splendor of Community Life.

I come to you with a message that grows out of modern developments. Signs of the times! Because of things that have come to pass that make this the age that it is we get a new sign, a new science. It is called signology.

Some new propositions are revealed if you take the wings of the morning and fly over the great National trails under this science of signology. You read beguiling descriptions such as the one that salutes you as you strike the hills of Pennsylvania. "Go into second. Coolidge is glad he did." "Drive carefully. There may be a fool coming around the corner." "Go slowly, the undertaker will get you soon enough."

As you venture forth you come upon another legend under signology which says, "Slow School." It is a fine combination of terms, slow and school. We go carefully to save the young souls that will comprise the citizenship of the future and by the same token we should go slowly to save those who may have graduated, so that the population will not be divided into the quick or the dead.

"Slow, school" is a serious shiboleth. From the crimson pavements 14,000 lives in a single year cry up to us to be merciful and to be careful, 14,000 lives sacrificed to excessive speed in our American cities, more than two-thirds as many as were forfeited in the French Revolution.

By this sign will we learn the value of human lives. It is a fine thing that we enforce those restraints that will safeguard the lives of those who are permitted to go on foot, because cities now become so congested with these advanced facilities of locomotion that there is nothing left but falling room for the rest of the people.

True worth is not made by a single bound, but by toiling upward in the night. Take time for the measured and deliberate development of the choice things and apply the philosophy of slow deliberation, leisure, the leisurely pace to the transactions of your city life, because there is no particular refinement, rather vulgarity, in fuss and haste. The composed spirits are not so. They have poise and serenity.

These mechanical accelerations, all that science, invention, the radio that sings through the mystic night, radium, electricity, the thousand-and-one things that are the marvels of this inventive age, this age of transportation, those things have been wrought that we might have more time for the cultural, the studies, the reflective side of life. Take advantage of them. Do not accelerate your pace to be in consonance with this flying process of the age, mechanism, invention, transportation, quantity production. Go slowly. Heed those resources and those refinements and those avenues of upbuilding of spiritual expansion which are essential to the development of great characters and of a great nation.

Said the guide to the oriental group who were visiting New York as they stopped to enter the Woolworth building, "Let us take the express. We will save a minute." The savant said, "What do you do with it when you save it?" What are you doing with the time, the hours, the days that are saved to us by the mechanica processes, time saving, labor saving, worry saving processes that have been the blessing of the world because they lift a great deal of the burden of life? Are we conserving the fruits of this economy?

Quiet, Hospital. Did you ever really think upon the great process of going into the silence. I do not mean this as charlatanry, no new cult to bring before you, but just the simple process of detachment from the stress and strain of life? The scripture has it right when it says, "Be still and know." Because great things have come out of silences. Marconi emerges from the silence of the laboratory to increase the vibrations of the mystic word that travels through the night. Dr. Banning comes out of quietude to give us specific for one of the most fatal of degenerative diseases. Professor Goodhart produces out of silence of study and experimentation ethyline which is a tremendous advance over the old anesthetics, avoiding the after effects of nausea and distress. Oue of the silence have come others who have contributed to life through inventions and studies. So quiet and hospital belong to signology as terms that should possess our soul.

In line with this is it not time that we do away with the excessive noise of the billboard with its blatancy and bulkiness that give us no rest? What does it profit a city to spend millions for architectural development for fair facades, for landscape and every form of artistry of interest and beauty with the joy and serenity and the gentility of it invaded by voices shrieking about somebody's chewing gum or tooth powder, or combination step ladder and baby cab.

No, there is a great direct advertisement which any city can give to the world by the elimination of the billboards, whether it is on the highway, or on the housetops, or in the double-spread of six pages in the daily print. It is disproportionate. It is out of place and the time for its elimination has come while we are seeking the better doctrine of quietness which giveth strength and consolation and peace.

By the red sign we know we are against the red of war and we are at last seeking some intelligent, even if indirect method of healing the scars of war. We are against the red of propertied anarchy, or of race prejudice, of religious controversies that all flare with their expression of discord and of hatred and of intolerance.

It is time that we cried stop to those things that make for the breaking down for regard for the constitution. The constitution for which patriots have given blood and treasure, all the way from the lanes of Lexington, where the embattled farmers stood and fired the shot that was heard around the world, down to the flaming autumn forests of Argonne. It is time we elected unafraid officials who will cry stop against the blind pig, whether exercising itself in secretiveness or on the highway, the same swinishness and sightlessness responsible for law flouting and traffic violations. Let us stop putting appetite above patriotism, the gullet above Old Glory, the esophagus above e pluribus unum.

I am glad to be able to speak of the signs of the times so as to pay my respects to any public official who represents, setting aside this question of indulgence upon which we may differ and which now is not debatable, not the question under debate, but joining in the spirit of a memorial week where if we wish to do reverence to a gracious man who led the destinies of this country through crowded years, who went upon the hill tops of Denver as he journeyed toward the setting sun, and left a message which can be a memorial better than a tablet of stone or memorial fund when he said, "I personally have renounced certain things because my country has interdicted them. I do it for example's sake and for the effect it may have upon a weak-willed brother," and he called upon all the rest of us to set aside certain practices of the past so that we may be in harmony with the constitution and the fulfilment of the law and the integrity of the Nation.

Harding's voice speaks across the miles and the years and tells us to stop before we do something that shall lead toward the lowering of respect for law and the enforcement of the law. There are things that have come from the hill tops all the way from Sinai where the speech of Moses was distilled as the dew, down to old Virginia where Jefferson dreamed his dream of democracy, and let this be a memorial unto you, this voice from the mountain tops of the great West spoken by a president who soon had gone to the grave, stopped these things that degrade, that tear down, that destroy.

If any public official thinks his political doom is written because of his fidelity to his oath, I commend to him the study of signology. Let him read the political skies again. Let him read Cleveland, the sheriff, who went from fidelity to his oath to the head of the Nation; Roosevelt, who went about New York through the night looking to see if the guardians of the peace and order were at their posts, and his path went on; Wison, faithful over the commonwealth of New Jersey in his defiance of great financial bankers in the campaign, saying, "I was summoned to let the people occupy their own house," and his path went on; and Coolidge, not yielding to the infamous pressure of trades unionism, standing by a police commission who was not made afraid or weak in the presence of the power of striking policemen, we know that his path has gone on. So let any official faithful to his oath read political skies and maybe he may yet be called Constantine, who saw in the flaming heavens, standing out against the blue in livid light, "by this sign thou shalt conquer."

This is not brought in here to strike a funeral note in a joyful occasion like the Tradesman's 41st anniversary, but only to remind you that the night cometh in which no man can work, to proclaim the great tidings of a greater Grand Rapids on its way to be the city beautiful. Give it the power of direct advertising for fidelity to official oath and for development in those things which make for the splendor of community life. Work for the night is coming in which no man can work because the target goes red, and red flares warningly on life's inescapable semaphore.

James Schermerhorn.

My Grocer.

My Grocer—he's a wonderman,
He is so patient and so kind,
I do not fully understand
How he can carry in his mind,
The million things that's in his store
And that ain't all.

My Grocer calls me by my name,
All the folks I know he knows,
And everybody, just the same.
He always smiles and I suppose
He has no troubles of his own.
And that ain't all.

My Grocer trusts my pa and ma
And poor Old Granny Richards too,
And one time in the store I saw
Him give some goods away, I knew
'Cause didn't I see her cryin' there?
And that ain't all.

My Grocer looked so sheepish like,
'Sif he got caught in something wrong.
All he could say, "'sallright, 'sallright.
You just forget and move along."
And she kept saying, "Bless you, Jim."
And that ain't all.

My Grocer was called up one day,
I heard him talking on the phone.
"You say he didn't get his pay
And all the kids are sick at home?
Well—I'll take care of you, don't fret."
And that ain't all.

My Grocer has some people who
Don't always treat him as they should.
They buy a lot and charge them too,
And then don't pay him when they
could.
And they live on the avenue.
And that ain't all.

My Grocer should get really mad,
And get them people into jail,
But he's just sorry and looks sad
And says he's never seen it fail.
I don't know what he means,
And that ain't all.

My Grocer is a real good man.
Each day I love him more and more.
He's good cause—now I understand.
It's cause he runs a "Service Store."
And lets his heart control his hand.
And that is all.

C. H. Janssen.

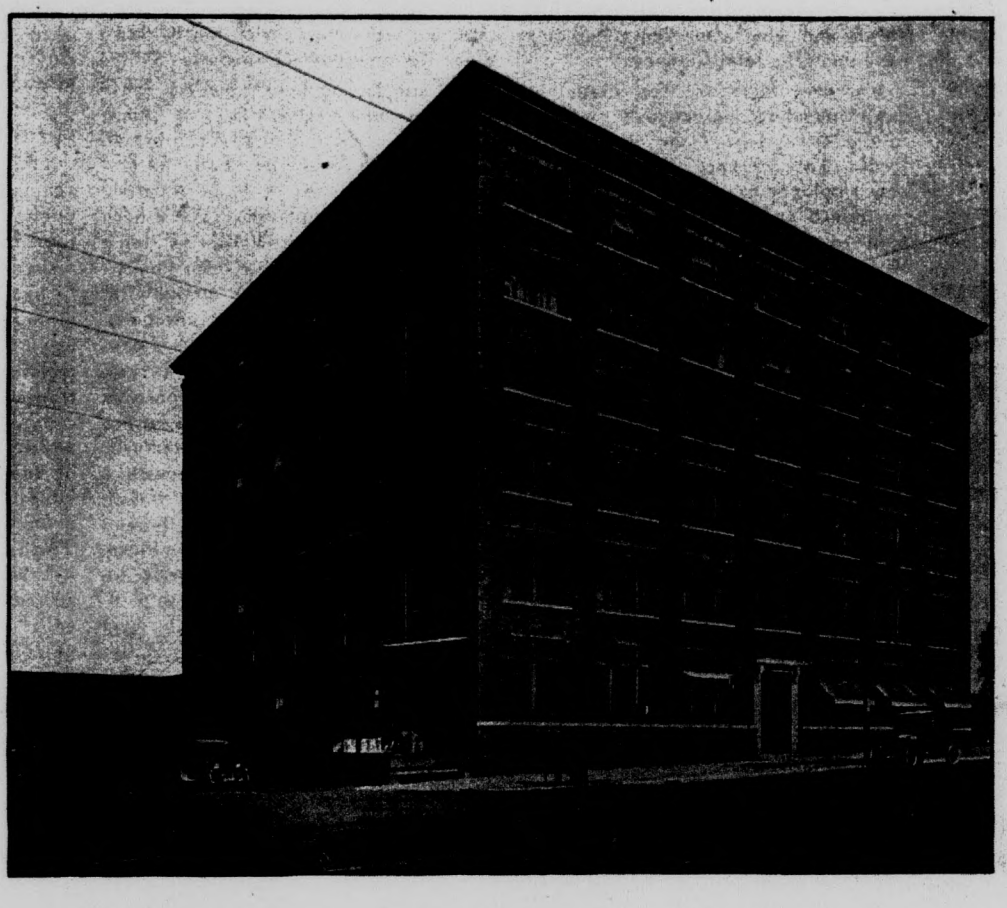
It Was Not Gasoline.

Thompson, who had run out of gas on the outskirts of a country town, saw a boy coming along the road carrying a big tin can. "Say, boy!" he yelled: "I hope that's gasoline you have in that can."

"Well, I hope it ain't" returned the boy. "It would taste like the dickens on ma's pancakes."

Michigan Hardware Company

GRAND RAPIDS



WE ARE now in our twelfth year in the Wholesale Hardware business. The biggest and most successful we have ever enjoyed.

This has been accomplished by being loyal to our customers and maintaining an exclusively wholesale policy and protecting the retail hardware dealer, whose business we have enjoyed and whom we shall continue to protect.

We have added many new lines which will enable us to serve our customers in the future better than ever.

We have not curtailed our buying. We have been conservative, but not to such an extent as to interfere in anyway with our serving our customers in an acceptable manner. Our stock is in excellent shape, which enables us to fill orders complete.

We want to thank particularly every Retail Dealer who took part in building up this business as it stand to-day.

MICHIGAN HARDWARE COMPANY **WHOLESALE ONLY**

FUNDAMENTAL FALLACIES.

Large Turnover Fatal Without Proper Profit.

Do large volume and quick turnover guarantee profits? Can they not equally guarantee bankruptcy? Does it not rest with the sufficiency of the markup? The old story of the shopkeeper who said he could afford to sell goods at cost because he sold so many of them, is far too typical of our present plan of thinking. Some may point to the idea that the increased volume, even if obtained at a loss, helps reduce the percentage of operating cost over the year and thus make possible a larger margin of profit at the end of the fiscal period. Facts would not seem to bear this out, for according to Harvard, stores with a smaller volume operate at a lower expense ratio than do their bigger brothers. Is this advantage offset, as is so often claimed, by the larger purchasing power of the larger stores? Perhaps, but only perhaps. For, in spite of all the advertising to the contrary, few of the larger stores lead in the volume of any one commodity. Time after time, you will find the greatest purchasing power article for article, in a smaller but equally up to date shop, that specializes in its distribution. So that even this showing-for-the-year justification for sales at a minimum or minus margin of profit falls down.

Is it not fairer to agree that quick turnover, starvation markup, special purchase sales, very heavily increase operating costs? Not only directly in the necessary additional expense of delivery, service and supply, but indirectly by seriously increasing the loss from theft, the cost represented by the return of merchandise and the further reduction that must be taken on articles that not even the screamingest and most paternalistic sale has moved. Such costs are not accounted for immediately. Our present methods of fiscal control are not flexible enough to make an accurate balance sheet for the feature event, or anniversary sale by itself, but the controllers know to what a tremendous extent these factors of waste and loss creep in during the balance of the season and what a marked effect they have upon the total showing.

Moreover there are the intangible, but tremendous increases of cost due to the disruption of the organization itself. The presence of hundreds of new employes hastily selected, sketchily trained and doomed to be speedily fired cannot fail to break down the efficiency and morale of the personnel. Particularly is this so when that efficiency and that morale are already worn down by the over-exacting demands of hectic periods of volume stimulation. To expect the maintenance of normal standards of service from the harrassed executives, buyers and clerks at such times and under such conditions is again to offend against the basic principles of common sense.

Another favorite justification for general sales is that they tend to level the peaks and valleys of business. Here is a claim that would well warrant serious research on the part of every national and local association. Without the evidence, it is impossible to pass judgment. But it is necessary to make a new differentiation at this point. Events such as the "January White Sale," the February Furniture Sale," have become established channels of distribution, recognized apparently as sound economically by everyone from the manufacturers to the consumers. Perhaps these are the "clearance sales" of whole industries and as such inevitable. Careful study should be made of this whole traditional process—certainly it would seem the purpose of scientific production and scientific distribution to minimize the necessity for them.

We are dealing here, however, with more sporadic "sales," held at times of the year when demand is normal and when, if ever, legitimate rather than sacrifice prices could be secured. Summer wearing apparel in May—new furs in July—new straw hats in June! All ideas of seasons have been knocked galley-west by the new methods of super-stimulation. Attempts are made to justify these exotically, rhapsodically and ridiculously advertised adventures in circus salesmanship on the grounds that they regularize business.

Take the other side of this picture. For the most part the advertisements of these sales proclaim that the manufacturers are co-operating with the retailer in offering their very best lines at far less than the regular price to help in the general good fellowship of the event. I, for one, do not believe this and my disbelief is confirmed by the buyers who tell me not only of the clean up bankrupt stocks, odds and ends, first class garments copied by second class factories but also of the many cute ways the manufacturer can shave down the quality of the article and hence the price thereof. The confirmation of the buyers, like a chart, is but Q. E. D. on an idea that sounds axiomatic to common sense. Granting lower prices for wholesale quantities is the usual business method and is nothing for the retailer to scream about in the papers. But the idea that manufacturers stand ready to make further price cuts to a store because a founder unlocked the door eighty years ago or because the present proprietor chooses to move his birthday to a more convenient time for competition—that idea just doesn't register.

The most serious charge brought against "sales" is that they destroy public confidence. Every statement that has been made here—if true—makes this an inevitable corollary. It is but necessary to indicate the additional factors of exaggerated or misleading advertising that such pressure merchandising depends upon. This transcends any question of honesty of copy. It is without the scope of any advertising law and beyond the reach of any Better Business Bureau. Dishonesty does not exist in the announcements of our reputable stores. Truth, however, is always plain and simple. These attributes can hardly be accredited to the advertising employed at sale time even by the most reputable. Even if it is true in fact, it allows—even invites the public to draw

EDSON, MOORE & COMPANY
WHOLESALE DRY GOODS
DETROIT

FOR FIFTY-TWO YEARS DISTRIBUTORS OF
STANDARD LINES OF DEPENDABLE MERCHANDISE
CORRECT PRICES ALWAYS

GRAND RAPIDS OFFICE, 212 LINDQUIST BLDG.
MILO W. WHIMS LOUIS J. PYLMAN

conclusions that may be very far from the truth. When the people are led to expect more than their common sense tells them is reasonable, they become disappointed, resentful and suspicious. Why shouldn't they? Don't you? Aren't you people?

The real fault lies in the fallacious concepts of "the public" held by the merchant and considered by him as the justification for sales. Let us generalize for a minute. Take the concept "the people like to be fooled." Up to a certain point that is surely true of us human beings, including you and me, remember, as well as the public. Barnum made millions on this theory and the people loved him the more for his humbugging. But that was in the realm of amusement. Fake promoters often reap as great a harvest of money though not of applause, from trading on our desire to get fabulously rich without effort. Fake medicine men often get us by pandering to our desire to get enormous strength or eternal blessedness without deserving it. In the field of amusement we love to be fooled. In the field of quick surcease from our present ills and worries we welcome the illusionment that this time we may not be fooled.

But in the field of securing the homely necessities of life and those precious luxuries of dress and fittings we strain our purses for, in an effort to escape the mediocrity of living, we hate to be fooled and despise the fooler. We all do—even when he has made millions thereby. We may kowtow to his wealth—we are weak before money—but we despse him nevertheless.

Don't we? If the answer be no, then let us at least be honest about it. For the other horn of this dilemma is this. If the people will patronize the merchant who fools them, then the successful merchantts will be those who fool them most. Every trick, every deception, every juggling of facts and figures will but add to his income and his reputation. Except the final act of self-deception. Conceivably such successful merchants would brush away as childish hypocracies, all pretensions of "one price," "legitimate profits," "honest advertising" and "sound economic service." Unless, alas, they found that these also fooled the public and, therefore, paid.

True it is that human beings are easily led—aright or astray. For the sharper this presents an opportunity. Upon the merchant it imposes a responsibility.

Another fundamental fallacy is that everyone wants something for nothing. That is true but there are two important corollaries that the merchant who over-emphasizes the bargain appeal too often forgets. Everyone wants something for nothing. But no one expects to get it. And each of us grows immediately suspicious of anyone who offers it to us. This philosophy is as essential a concept of our common sense as is that of time or space to our reason.

"Sales" endanger the confidence of the public in the integrity of retailing because they are in large measure based upon these fundamental fallacies and because, in their announcements and implications they run counter to the dictates of common sense.

Richard M. Neustadt.

Better Knowledge of Goods Needed.

The need of education in retail selling to elevate the plane of merchandising was emphasized by Alvin E. Dood, manager of the Department of Domestic Distribution of the Chamber of Commerce of the United States, in an address before the National Education Association.

Mr. Dodd cited the example of the canners and food manufacturers who conducted a series of lectures for the instruction of salesmen in the retail groceries of a large city. This course, he said, was organized and conducted by the local retail grocers' association and was of particular interest because the demand for it originated not with the manufacturers who were trying to sell but with the distributors of commodities for which there was a ready demand.

"There is no reason for supposing," said Mr. Dodd, "that sales people are ignorant wilfully and, if this is true, it should be true also that they would welcome information about the article with which they live at least one-half of their waking hours and on which their livelihood depends. Certainly a knowledge of their merchandise could not detract from their ability to sell but on the contrary should increase it.

"We are justified, at least, in believing that any plan which raises the standard of knowledge will result at the same time in raising the whole plane of retail merchandising."

Order.

It is astonishing how all of us are generally cumbered up with the thousand and one hinderances and duties which are not such, but which nevertheless wind us about with their spider threads and fetter the movements of our wings. It is the lack of order that makes us slaves; the confusion of to-day discounts the freedom of to-morrow.

Confusion is the enemy of all comfort, and confusion is born of procrastination. To know how to be ready we must be able to finish. Nothing is done but what is finished. The things which we leave dragging behind us will start up again later on before us and harass our path. Let each day take thought for what concerns it, liquidate its own affairs and respect the day which is to follow, and then we shall always be ready.

Six Salesmen To Avoid.

The man who tells you how stockholders in similar concerns became rich over night.

The man who wants your help in "keeping the contract away from Wall Street."

The man who talks about the "transferability" of the stock.

The man who says that the stock will later be "listed on the exchange."

The man who wants you to buy because "the price is surely going up."

The man whose chief selling points are letters of recommendation from "leading citizens."

Brown & Sehler Co.

Is a House of Quality and Service on

Automotive Supplies
Garage Equipment
Tire and Tubes

Mail orders solicited and treated as personal calls

Watch your mail for our Red Ball merchandizer.

Wholesale only

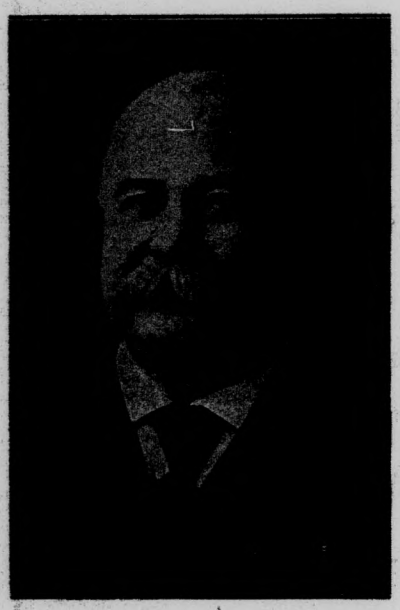
Grand Rapids, Mich.

SHE WAS A BEAUTY.

Reason Why the Traveler Gave Up an Extra Dollar.

Managers of hotels are dispensing with the ancient register used for recording the presence of guests. Loose sheets and card systems are used instead. No longer do the hotel loafers assemble in crowds in front of the counter to read in turn page after page of the names recorded and hinder the clerks in the performance of their duties.

Room clerks who supply the cards are enabled to register arrivals in much less time than formerly. Any number of cards may be given to guests arriving in groups to be filled in at the counter or in the reading room. It has been suggested that duplicates be furnished guests, upon which the price to be paid for rooms or service to be rendered should be written. Such cards would eliminate arguments between guest and cashier as to the sum to be paid when the guest "checks out."



Arthur S. White.

A traveling salesman, who later conceived the duplicate registration plan, arrived at a local hotel recently and was given a card to fill. He asked for rates and selected a room for which he agreed to pay $3 per day. At the end of the second period, he presented himself before the beautifully gowned, bonde lady, with marcelled hair, a bunch of smiles and dimples that chased themselves joyfully over a perfectly rounded face and a voice so soft and warm that it would melt an iceberg. Placing six paper dollars before the vision of sweetness and light, the imperious beauty remarked, "the charge is $7." "But I selected a $3 room," the traveler rejoined.

"The charge is $7," the replica of the Venus de Milo admonished.

"But I do not intend to pay more than $6," the audacious traveler replied.

"The charge is $7," she of the silvery voice uttered, and calmly adjusted a sparkler, large as a hickory nut, on her perfectly manicured engagement finger.

"But," the salesman stammered.

"The charge is $7," still formed the basis of the lady's argument.

The salesman, in explaining later why he added a cartwheel to the original $6, explained: "She was such a beautiful lady, so sure of herself, so charming even in the utterance of her imperious demand for more coin, that I—well, you know, I could not refuse longer.

Say, let me tell you, she is such a beautful lady.

You know the most wonderful attractions to be found in the hotel offices are the lady cashiers. Remember old French Cardinal Richelieu? When surrounded and pestered by a group of beautiful young women, what did he say? Just this: "Tis well I am old. I am of the class of the Cardinal —Tis well I am old."

And she is such a—."

To subserve my finances, so far as it may be possible hereafter I shall insist that the charge for rooms be entered upon the cards I may be asked to sign, and a duplicate given to me. Armed with such a proof of my sagacity I may be able to disprove the utterances of beautiful cashiers when $7 is demanded instead of six.

But, remember, she is a gorgeous, lovable, beautiful lady.

Arthur S. White.

Beat Your Delivery Problem With Organization.

I believe that the Retail Delivery Association has a large future. My belief is based on the fact that there is a fundamental reason for its existence. This organization provides the only medium for an interchange of ideas relating to retail delivery problems. The same reasons which caused its formation exist for its continuance.

The delivery problem of department stores is one of the most important questions that confront them. It is useless in this day to discuss the necessity of delivery service as a feature of retail store operation. We know that a store that sells merchandise which cannot be carried away by the purchaser must provide some method of getting that merchandise to its ultimate destination.

The progressive merchant of today will tell you that many things are being passed in to the discard—old notions, old prejudices, old methods, old materials. We are on the threshold of new, bigger and better accomplishments. Efficiency, despite the odium that may have been attached to it through association and misapplication, is destined to be the watchword of business. It will be the test of mental processes as of physical processes, but it will be real efficiency —the kind that comes from careful investigation, precise knowledge, intelligent planning, and painstaking execution. In such an age ignorance and all other forms of waste cannot endure except at awful cost.

The object of the Retail Delivery Association is to improve delivery methods and conditions, internal and external, covering all phases of operation, from the time of sale to delivery to customers.

The man who stays in his own shop, tackles his own problems and depends upon himself entirely cannot get the enthusiasm worked into his business that another man who talks over all his problems with other men is able to get. The conference held by this Association each year is a meeting of the latter class of men; an opportunity to exchange ideas of value to every one and where problems can be approached in a new spirit.

No better idea of what an Association really means to the department stores can be gained than by reading the minutes of the previous meetings held by the organization. In the broad spirit of modern business progress these men have given freely of their knowledge and experience at the past conferences held by this Association.

Turning now to the future of this Association, it may be said that, in view of the comparatively short period of its existence, our problems lie entirely in the future. Without doubt, this Association constitutes a very important and tangible source of strength to the retail store and its delivery-problems and it should be faithfuly supported—its activities fostered by all who wish to secure the best conditions possible in the delivery field.

With its growth well established, this Association is a model of what may be achieved by the hearty co-operation of the department stores of the country—in fact all retail stores which are interested in the problems of delivering merchandise.

We must not overlook the meetings held once each year, at which papers are read by men who are experts in some phase of transportation. Such papers are generally followed by open discussions which enables the individual to solve his own problems by help of expert advice.

Helpfulness is the slogan, the actuating purpose of the organization—to open a little wider the door of a narrow life—past. To make this Association a greater power for good we need the moral support of every one who believes in its mission, its purpose. This Association will pay big dividends and the benefits which you will get from dues paid into the Retail Delivery Association would cost you manyfold if obtained singly and alone. In individual effort there is weakness. In organization there is strength. Therefore, let us bring the organization of the Retail Delvery Association up to the point of growth this industry demands.

J. A. Hanley.

Essential Factors in Retail Grocery Success.

The report of the Joint Commission of Agricultural Enquiry says: "The great number of people who engage in retailing foods find it easy to open a store with small capital and little or no experience. This is particularly true in retail groceries, as is evidenced by the fact that there is a retail grocer to serve every seventy-two families. There are a million and a half retailers in the United States. One hundred thousand make money, four hundred thousand have a narrow living margin and one million mark time."

Offhand critics are fond of knocking the retail grocer as a man of limited foresight and ability. I do not agree with this view. But even if it were true it would be far better to help him than to knock him. Moreover, if he really is a light weight then so much the worse for the wholesalers whose success or failure lies in the hands of the retailer. If I am a successful grocer to-day I owe it to the grocers' association, trade papers and wholesale salesmen.

Windows are the best asset a retail grocer has. One of our windows more than pays the rent of our large store. Do you know that there are 800,000 display windows in the retailers' stores of the United States and only a small percentage that are working part time and some of this for the manufacturer?

One small store in Fargo sold nearly 300 cases of canned goods during Canned Food Week by using his windows and sixty cases of oranges in another week. We use six distinctive windows in our store and we do not let them get stale—they work for us every day. Urge the grocers to advertise through their windows.

Some few years ago only 8 per cent. of the bread eaten in the United States was bakers' bread. In this year of 1924 70 per cent. of the bread consumed in this country is bakers' bread. Bakers all over the Continent have become very enthusiastic over these results, because it points to better days.

We all realize that too many are prescribing remedies who have never served an apprenticeship. Progressive grocers realize the importance of sanitary methods and recognize the emphatic demand of the public for protection against unclean food. And this demand carries with it the paramount need of efficient, wholesome and courteous saes people in all departments.

I believe in and endorse established channels of distribution; from producer or manufacturer to wholesaler and from wholesaler to retailer. It has endured the test of time, and will continue to perform the functions of distribution more economically than aany so-called more direct method.

The Pacific Coast jobbers have joined with the retail grocers in a fight against twenty-five Nationally known food products for overstepping their vocation, and going out and selling to the retailers direct, because they both believed that it brought about unfair competition in the discrimination of prices. Competition may sometimes have been the life of trade, but most times it was death to the trader. Now it is different.

E. S. Berthiaume.

Good Intentions

During a coal shortage a manufacturer received a cargo of coal which proved to be mainly stone and slate. The manufacturer wrote the shipper protesting wrathfully. The shipper replied stating how much the incident was regretted but their intentions had been of the best.

The manufacturer answered tersely "Hell is paved wth good intentions. would be a much more comfort place if I could pave it with you called coal."

A. D. BAKER, Secretary-Treasurer, LANSING, MICHIGAN

The
MILL MUTUALS
Agency
LANSING - MICHIGAN

Strength Economy



Representing the
Michigan Millers Mutual Fire Insurance Company
and Associated Companies

COMBINED ASSETS OF GROUP $30,215,678.02
COMBINED SURPLUS OF GROUP 12,306,262.36

20% to 40% Savings Made in 1923

FIRE INSURANCE—ALL BRANCHES
TORNADO AUTOMOBILE PLATE GLASS

YOU CAN BUY GOOD WILL,

But You Must Keep Up-to-date To Maintain It.

The good will of a business has been defined by the English jurist, Lord Eldon, to be "nothing more than the probability that the old customers will resort to the old place." It is a hope, or expectation, reasonable and strong, based upon a state of things that has been fostered and built up through a long period and sometimes been promoted by large expenditures of money. The chances are that it is worth all the money and work it has cost, and often a great deal more, yet you can't put your hands on it. It is nothing more than a hope founded upon probable happenings.

In partnership it is considered in connection with the name of the business, and is regarded as valuable, as it is a partnership asset. It may be sold or transferred. Upon dissolution it must be sold, if required by a partner for the benefit of the partners. Upon dissolution by the death of a partner it does not go to the survivor alone, but is a partnership asset of value for which he must account if he is benefited by it.

Since good will increases in value with age, every merchant should build it wisely and protect it carefully. Besides being an asset of value, it is an investment with a steady increase in dividends both material and personal. If you ever want to sell your business the better you've conducted it, the more it will bring.

There are many ways and many different methods of building good will. Original ideas can be added to the standard accepted rules of doing business. Anything which tends to better satisfy the customer and cause him to resort to the old place strengthens good will. Just a little steady increase of customers, and the gumption to hold them, grows a big business from a little one, like a rolling snow ball gathers snow, getting larger all the while.

Unless the old place keeps up-to-date, is willing to change old methods for new, when these have been proven, the probability that the old customers will resort to the old place melts away. Maintaining good will means having the desire and the equipment for rendering service. A freezer display counter in a store or market identifies the owner as progressive, and leaves no doubt of his desire to protect his trade with the absolutely clean and sanitary handling of all perishable products. He thus maintains the good will of his regular patrons and steadily gains new additions.

Personal optimism is a strong factor in the building of good will. While optimism has a great deal to do with the condition of your business, its effect on you is really what counts. We can't exactly see optimism, but we can feel it. It is a state of mind. Someone said: "An optimist is a bartender who is still paying dues to the union." Even so, this shows that he has faith and is not without expectations founded on a strong hope.

The same The same reasoning will apply to you and your business. The business optimist makes business good because he goes after it. While the optimist is making improvements, and enlarging, because he expects more business, the business pessimist stands ready to draw in his oars, and cease effort on the slightest provocation. He lacks faith in good will.

"As a man thinketh in his heart so is he." Thinking that there is no business results in none. There never will be any for those who think that way. They are never surprised by any other kind of business than that which they expect.

A certain amount of effort always produces a corresponding amount of business. This is not always apparent, but is a generally accepted business truth despite the gamble without which business would lose some of its attraction. There is more business. Trade is picking up, of course, but those who will pick up most of it are those who are best equipped for the picking up process. An athlete who trusted to luck instead of training to keep ahead of his competitors in a foot race would most likely he left behind; and it isn't different in the business game either. Also it is well to remember that careful training and the most modern equipment will not pick up the most if operated with obsolete methods and pessimistic thinking.

Optimism has the ability to distinguish between opinions and facts. Facts will build a better business for you. Optimism makes friends for us—our friends make us—we break ourselves. Optimism will help you take the "ice" out of service. Optimism will teach you how to be friendly with your employes without having them become familiar, and make you a real boss, one having both their good will and respect.

It will help you make your place in fact a store where satisfaction is a certainty. Cultivate optimism. It builds good will.

Corporations are spending thousands of dollars in propaganda for creating good will. The railroads are placing large advertisements in the newspapers trying to recover good will lost in bygone days, when "corporations had no souls;" and "the public be damned."

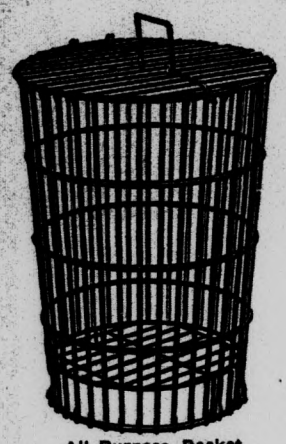
Good will is the politician's stock-in-trade. One senator gives a picnic and free ice cream for 16,000 children, a governor furnishes a barbecue dinner for a whole state. These men have the merchandising sense: They know popularty alone will draw the first customers, influence the first votes, but good will brings the customers back again. If they can keep the good will of those they represent, they can remain in office as long as they live.

Good will in business is not stopped by death. New owners can take over the business and continue to cash in on what was done by previous proprietors. It is more than probable, it is certain that the old customers will resort to the old place, if the old place keeps up with the procession.

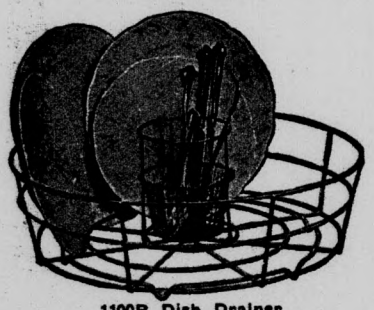
J. D. Ridenhour.

The European barometer points to fairer weather.

UNION STEEL PRODUCTS



All-Purpose Basket



1100R Dish Drainer



8 In. Adjustable Elbow

UNION All Steel Electric Welded Hardware is practical and is built to stand years of service. A line of high quality goods that will pay every Hardware Dealer to stock.

The **ALL-PURPOSE BASKET** which is an improved rubbish burner is being used for linen hampers, fruit and vegetable containers, display baskets, park baskets, and a hundred other uses. Every park, school, factory, store, office building, and home should have from one to a dozen of these useful baskets. Every wide awake Hardware Dealer can supply them.

DISH DRAINERS, eight different styles, all made of heavy electric welded steel wire, retinned, and are the best of quality.

CANNING RACKS, three different styles, made of heavy steel wire, retinned; very practical and popular wire goods.

BOTTLE CARRIERS, for oil, milk, etc., all styles and sizes.

BROILERS, a line of electric welded steel wire broilers for every class of trade.

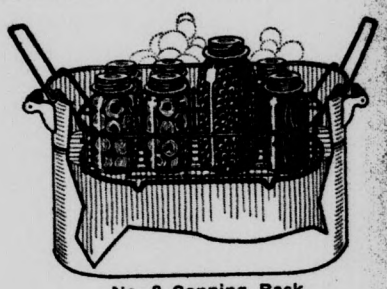
ADJUSTABLE FURNACE ELBOWS, from seven to twelve inches in diameter, made of heavy galvanized steel, the best that can be made. Each elbow well oiled and inspected.

OTHER LINES are: Cooking Baskets, Jar Lifter, Kettle Stands, Icing Racks, Rotating Oven Racks, Steel Waste Baskets, Sand and Gravel Screens, Coal Screens, Coal Chutes, Truck Casters, Barrel Trucks, Wall Ties, etc.

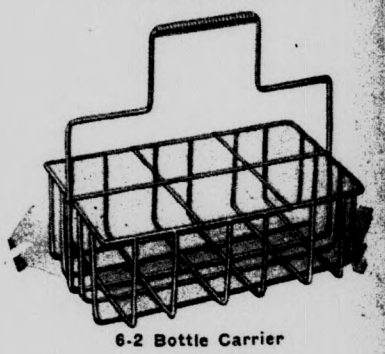
We Are Always Pleased To Quote on Special Products Made of Wire or Light Metal.

SEND FOR CATALOG.

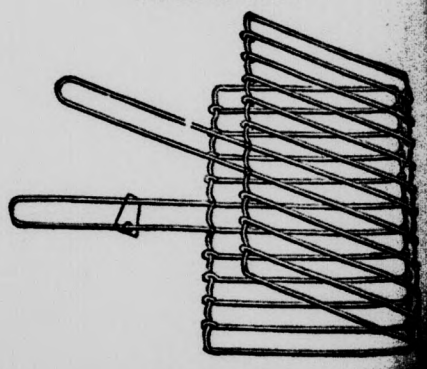
Union Steel Products Co.,
LIMITED
ALBION -- MICHIGAN



No. 8 Canning Rack



6-2 Bottle Carrier



Standard Broiler

Modern Methods To Save Injured Trees.

Injuries of various sorts are so common to trees that most persons have become oblivious to the danger arising from neglected tree wounds, or at least they underrate the danger. Every broken limb and every wound that penetrates as far as the inner bark may become the point of entrance of active plant or animal parasites or rot-producing organisms unless these injuries are promptly and properly treated.

According to the Department of Agriculture, the best, safest and most economical means of preventing future extensive decay, disfigurement, or premature death of a tree, is to attend to the injury as soon as it occurs. This kind of work is simple and comparatively inexpensive. As a general rule, tree surgery can be undertaken safely at almost any time of the year when the sap is not running too actively and the weather is not cold enough to freeze cement, if this material is being used. Cement work will be ruined if it is frozen before it is set. It is not likely to be injured by frost after setting for a few days.

Most shade and ornamental trees with only a few dead limbs are unquestionably worth attention. Others that have many limbs or decayed areas may not be worth the expense of repairing them, particularly if they are rapid-growing, short-lived trees. This point should be considered very carefully, according to the bulletin, before any repair work is undertaken.

A man who has had experience in repairing mutilated trees may be able to say definitely whether it is possible to save the tree, but the owner who has to pay the bill is the one who will have to decide whether the tree is worth the cost of repairing it. Often the owner will be better satisfied in the end to have a badly diseased or mutilated tree replaced by a healthy, perfect one. In expert hands the moving of large trees is no longer a hazardous undertaking.

If the owner prefers to employ a commercial tree surgeon to attend to his trees it is advisable to have a definite written contract concerning at least certain important phases of the work, in addition to specifying the price and methods of payment. The department suggests the following points to be incorporated in the contract, points about which no reliable tree surgeon ought to object:

No climbing spurs shall be used on any part of the tree. The shoes worn by the workmen shall have soft soles. In cavity work all diseased, rotten, discolored, water-soaked, or insect-eaten wood shall be removed and the cavity inspected by the owner or his agent before it is waterproofed. All cut surfaces shall be painted with shellac or commercial cresote followed by thick coal tar or asphalt. The contractor shall repair free of expense any defects that may appear in the work within one year.

At present tree repair work has not received the recognition and approval from tree owners that it deserves, says the department. This at times may be due to unfavorable experiences with dishonest or ignorant tree surgeons, at other times to the reluctance of the owners to spend much money in preserving their trees, or from their ignorance of the benefits that may result when tree repair work is properly done. Reliable tree surgeons are doing much in a practical way to educate the public as to the benefits of tree-repair work, the department says.

Advertise at Picnics.

Purchase one or two gross of paper advertising hats, imprinted with your store's business card, and send a representative out to the picnic grounds to distribute these hats to the crowd at picnics, fish frys, barbecues, or old settler days. It is not necessary to purchase more than one or two gross because a better advertising effect is obtained through having the hats scattered here and there among the crowd and thus giving a contrast. If too many hats are distributed they become monotonous. Advertising hats can be purchased from paper advertising novelty firms, or if preferred cloth or felt hat bands imprinted with your store name or store slogan can be used instead of colored paper hats.

You may regard your present job as only temporary—something to do while you wait for a better thing to turn up. Don't let that keep you from makng the most of it. The better work you do here and now, the better you will be fitted for whatever thing you tackle next.

ROY BAKER
WHOLESALE

Flour, Feed
Bags, Twine

Bakers' Supplies
Dry Milk
Powdered Egg

Bakers' Machinery
Dough Mixers
Cake Machines

All Steel
Sifting Outfits

Hoppers and Tanks

Wm. Alden Smith Building Grand Rapids, Michigan

When a Dealer Sells His Customer
an article bearing the name
HENKEL'S
1924
Pack
—Be it
Self Raising Pan Cake Flour,
Golden Valley Corn Meal,
Flour for Bread, Pastry, etc.,
Or—
Any Product of the Milling Industry—



He knows that he is delivering Quality. This feature is vital to the welfare of his business.

HENKEL'S Products Are Always Fair Priced Too!

Complete information on our package Line will be gladly furnished on request by mail.

Commercial Milling Company, - - DETROIT

THE UPPER PENINSULA.

Remarkable Development of Most Interesting Section.

The motto of our great State is "If thou seekest a beautiful Peninsula, look around." This motto was originally intended to refer to the Lower Peninsula alone.

The Upper Peninsula, our beloved Cloverland, was then a perfect terra incognita and was looked upon merely as the home of indans and despised as being the location of irredeemable swamps.

Then it was that our great State found itself in a peculiar situation, because, being somewhat interested in a strip of land on the Northern boundary of Indiana and Ohio, they could hardly decide whether to insist upon upon "Valuable rights," or accept in its stead, as a compromise, a terra incognita (an unknown land) or as the authorities then believed, the "worthless lands of the North." Brief history of the State's early development records the following:

"Steps were taken to form a state Government and to mark off the exact limits of the new State, but a dispute with Ohio and Indiana arose concerning the Southern boundary. Both states refused to yield their rights to the strip of disputed territory, and Congress, in turn, refused to admit Michigan into the Union as a state until the question was settled.

Finally, in order to bring an end to the difficulty, Congress offered Michigan the Upper Peninsula, instead of this narrow strip of land, but, at a convention held at Ann Arbor in 1836, the offer was refused. It was soon seen, however, that nothing was being gained by the delay, and early in 1837 Michigan, enriched by the valuable mining districts of the Upper Peninsula was admitted into the Union.

No one interested in state affairs at that time imagined that the fortuitious bargain mentioned would bring much to our beloved State, a territory rich in lumber, rich in iron ore, the richest copper producing country in the world, rich in fascinating historical interest, rich in natural setting and scenery, and which by logical sequence of its natural resources, was capable of inspiring those whose foresight and prudence suggested to them the advisability of making this land of providence their future home.

Long before any white man touched the coasts of what is now the State of Michigan, or had gazed with covetous eyes on its magnificent forests, wandering tribes of indians loitered along its shores.

As early as the first part of the seventeenth century two French traders lured by the game which filled the forests, landed on Michigan shores. Temporary structures were erected from time to time until, in 1672, Father Marquette, a Jesuit missionary, founded the first permanent settlement at the Sault De Ste. Marie.

Many towns and cities of the Upper Peninsula are as prolific of early American history as many of the New England towns and cities. Wherever you go you will find traces of historical happenings with which many of us become familiar in school. Especially is this true of the Eastern end of the Upper Peninsula. The old land marks are there to bear silent testimony to the activities of the pioneers. Manistique has its share, just as has St. Ignace, Sault De Ste. Marie and Mackinac Island.

Here was the habitat of the indian; here originated legend and folklore; here was where writers of the present generation came and are still coming for local color in fact and fiction. Manistique was in the path of those early French and Jesuit explorers who sought the great West, following the shores of Lake Michigan, and at one time or another saw most of those who found fame for themselves along the shores of that majestic body of water—Lake Superior, king of the lakes. At Indian Lake, which is about four miles from Manistique, remain the ruins of Father Marquette's mission, as well as one of the early indan burying grounds.

It was at this mission church that the principles of Christianity were taught to the aborigines for more than one hundred and fifty years. Indian



John I. Bellaire.

cemeteries are lost and forgotten for the most part in some sections of the Upper Peninsula, but at Indian Lake one finds plainly visible traces of a spot where the body of the indian brave and his loyal squaw rested when their spirits fled to the happy hunting ground. It is in this cemetery that the chief Ossawinamakee, a Chippewa of note, is buried. That Ossawinamakee had a charmed life must be taken for granted if the indian definition for the word, "The Chief who could not be killed," may be credited.

It was in Manistique during the middle of the last century that Longfellow secured much of his material for his poem "Hiawatha," although the pioneer, Schoolcraft (for whom our county was named) who mastered many of the indian tongues and especially the Chippewa, and who was a favorite with the indians, lent Longfellow much assistance in learning the habits and customs of the Michigan indians.

Many of Longfellow's other legends find hazy corroboration in the folk lore of the present indians.

Stewart Edward White, the writer of many books and fiction stories, laid the scene of the "Blazed Trail" in the forests around Manistique and the Northern part of Schoolcraft county, spending considerable time here in order to obtain the right atmosphere. Those who have read the book and who are familiar with these surroundings can see the striking similarity between the story and the reality in so far as the stage settings and the customs are concerned.

Romantic and picturesque is the discovery, exploration and settlement of this beautiful Peninsula. Nearly three hundred years ago the missionaries of the cross began coming here, and in human interest the story of their hardships, trials and achievements have no rivals in North America. Faced by untold hardships, harrassed by savage bands of indians, the early settlers struggled for what is now one of the most thriving sections of the country, from an industrial viewpoint, and one of the most fascinating and interesting sections from the viewpoint of the tourist. The red men of those days who roamed these forests and hunted the wild deer have mostly been gathered to their fathers, likewise the first early settlers who worked so hard to make this region the most desired location for a business and a home in this great country have passed to their reward, but their lives lived in this primeval maze of wild nature have a charm and a fascination that holds us to this day. Traders and trappers roamed from post to post amid the forests and along the streams in search of fur-bearing animals to supply the marts of Europe.

The commandants at the forts which were built to protect the fur traders and to shelter the missons early seized upon the strategic importance of this great Peninsula for the military and commercial advantage of the French crown. Then came the discovery of the rich iron and copper mines, which have made the name of this Peninsula a household word throughout the world.

Later the lumbering industry came. The value of the timber which has been borne down the rivers of this Peninsula out into the markets of the world is so fabulous that it goes, according to expert estimates, into billions and billions of dollars.

We glean some very interesting figures from an old copy of the local paper, the Pioneer-Tribune, in regard to the magnitude of the lumbering industry, which records the following: "The immense amount of pine which is manufactured into lumber here and at South Manistique and Thompson, suburbs of this village, is truly astonishing. Every year 130,000,000 feet of pine is cut, sawed and shipped away. There are three mills, one at South Manistique, one at Thompson and one here. They run night and day, over 2,200 men and 500 teams are employed by the various companies which operate in this vicinity.

It is only by making a few comparisons that one can realize what an immense output this 130,000,000 feet of lumber means. Made into boards sixteen feet long and one foot wide and placed end to end in a continuous line, the boards would reach a distanace of nearly 25,000 miles or nearly circle the globe around the equator. Laid side by side in the form of a square, an area of 32,000 square acres would be covered. Taking the logs as they are brought out of the woods and estimating that it would take fifty logs containing 5,000 feet to load an ordinary flat car, it would require a train 172 miles long upon which to load them. Calculating at this rate there has been manufactured in Schoolcraft county for the past ten years enough lumber to circle the globe ten tmes with sixteen foot boards in the manner above described or to cover an area of 300,000 square acres or to make a train of flat cars 1 720 miles long loaded with logs. Estimating that a vessel carried 500,000 feet of lumber at a load, it would require 260 vessels to carry away the lumber that Schoolcraft county produces each year. For the amount that has been manufactured for the past ten years it would require a fleet of 2,000 vessels to carry it all away, reaching almost twice across Lake Michigan, if each vessel were 200 feet in length. Besides the lumber that is manufactured here, the lath industry might be mentioned, about 28,000,000 lath being turned out annually."

By reason of its vast acreage of virgin, timber, lumbering is to-day the premier industry, as it has been for years. It s estimated that there are to-day approximately 40,000,000,000 feet of available timber supply in the Upper Peninsula, with about one billion feet tributary to our own city. To-day the Upper Peninsula of Michigan cuts 82 per cent. of the birch produced in all Michgan; 52 per cent. of the maple; 69 per cent. of the basswood and 77 per cent. of the rock elm. It is estimated that 79 per cent. of Michigan's vast timber acreage is located in the Upper Peninsula.

Active logging operations in what may be the last large tract of white and Norway pine in the Upper Peninsula of Michigan bring back to memory the extensive lumbering trade which but a few years ago led the output of products from this territory. For seventy years logging has been active. It was in 1850 that operations were first begun in Menominee county.

It was in the early sixties that active lumbering operations actually begun in Schoolcraft county. It was in that decade, from 1840 to 1850, that iron and copper were discovered in the Upper Peninsula. First came copper up in Keweena and Houghton counties. This discovery was made by E. J. Hulbert shortly after the Chippewa indians ceded the lands to the United States in 1843. Great stores of copper were heard as early as 1831 and active prospecting had begun. One day Hulbert, when nearly discouraged saw some pigs rooting about in a hollow. He went forward as the hog retreated and found that the porkers had been nosing about large chunks of copper. As the result of this pig there stands now over this spot the shaft house of the famous Calumet & Hecla mine.

Two years later came the discovery of iron ore by Burt, in the central part of the Peninsula, with the result that iron mines are found in large numbers

(Continued on page 78)

AMERICAN LIGHT & TRACTION CO.

120 BROADWAY - NEW YORK

Through Its Ownership of Stock in

PUBLIC UTILITY PROPERTIES

Serves a Population in Excess of

2,700,000

In 1923

555,273 Gas Consumers

used 26,956,500,300 cubic feet of gas an increase of 12.78% over the previous year

98,301 Electric Consumers

used 126,035,785 k. w. hours of electric energy, an increase of 9.62% over the previous year

30,296,596 Revenue Passengers

were carried by the street railways, an increase of 19.15% over the previous year

Properties Affiliated with the American Light & Traction Company

Detriot City Gas Co. of Detroit, Michigan
Milwaukee Gas Light Co. of Milwaukee, Wisconsin
St. Paul Gas Light Co. of St. Paul, Minnesota
San Antonio Public Service Co. of San Antonio, Texas
Grand Rapids Gas Light Co. of Grand Rapids, Mich.
St. Joseph Gas Co. of St. Joseph, Missouri
Binghamton Gas Works of Binghamton, New York
Madison Gas & Electric Co. of Madison, Wisconsin
Muskegon Traction & Lighting Co. of Muskegon, Mich.
West Allis Gas Co. of West Allis, Wisconsin
Wauwatosa Gas Co. of Wauwatosa, Wisconsin
South St. Paul Gas & Electric Co. of So. St. Paul, Minn.
St. Croix Power Co. of Somerset, Wisconsin
Gas Office Co. of Detroit, Michigan
White Star Coal Co. of White Star, Kentucky

THE UPPER PENINSULA.

(Continued from page 76)

Even to-day news is being circulated of a very valuable deposit of iron ore which has been lately discovered but a few miles from the immense ore docks at Escanaba, Delta county.

As time went by these three industries grew to great proportions, and as copper, iron and lumbering increased here along with industrial trade, so farming has grown.

Owing to the proximity to markets, fine lake and rail shipping facilities and a good growing climate, Cloverland has come to be the most valuable part of the great State of Michigan, with the possible exception of Wayne county. The Upper Peninsula now boasts of one-third the total area of the entire State, has a population greater than Delaware, Idaho, Wyoming, Arizona, Nevada, New Mexico, and an assessed valuation of more than seventeen states in the Union. It has thousands of miles of coast line and a water power at Sault De Ste. Marie second only to the great falls at Niagara.

We have here in Manistique, Schoolcraft county, a hydro-electric water power with a maximum capacity of 8,400 horsepower; the only open water year around port in the Upper Peninsula and on the Northern shores of Lake Michigan.

Three railroads enter Manistique, as follows: The Ann Arbor from the South via carferry from Frankfort in the Lower Peninsula. Its boats, one of which is the largest carferry in the world, operates both summer and winter, making Manistique the logical gateway through which the West and Northwest are joined to the railroads of the East. The main line of the Minneapolis, St. Paul & Sault Ste. Marie, furnishes transportation East and West.

The Manistique & Lake Superior, connects with the Duluth, South Shore & Atlantic, which traverses the great iron and copper belts of the Northwest.

The great wonder of Manistique, if not in North America, is the big spring "Kitch-iti-ki-pi," which has been frequently termed the seventh wonder. There is something fascinating and gripping about the big spring. Peering down through a hole in a raft which takes you out into the middle, you can plainly see the sandy bottom, yet you are told, the depth is seventy feet, and some three hundred feet across at the top.

The sides slope toward the center, so that they resemble a bowl. The sensation you experience is difficult to describe. Drop a coin over the edge of the raft, it flip-flops and zigzags its way to the bottom and yet, even though it requires forty or fifty seconds for it to sink, as it comes to rest you think you could reach down and pick it up. You can almost read the lettering, but do not try to recover it. Your coin pays homage to the shrine of "Kitch-iti-ki-pi," and you stand a better chance of living to tell it. Try to stand up and look down at the same time. As you gaze you feel a sensation of being suspended in mid air, and you feel dizzy. At any rate, you will hasten to sit down again. Put your hand in the water. Not very pleasant, is it? For the waters of the big spring are intensely cold. Look down again and you see seething whirlpools boiling up from the bottom. Why? No one knows. Look again, and picture what its history might have been. If you are of a romantic turn of mind you may picture old ruins, landscapes and what not in those chilly depths. A fascinating indian love story centers about this big spring, almost "weepy" when told right.

A study of the lives of the early pioneers of this Upper Peninsula and the history of their work in building up the great industries and institutions and laying broad and sound the foundations of Cloverland's prosperity is a study worthy of the best minds and the best purpose of the citizens of the commonwealth. No spot in the United States is so rich n historical development, so picturesque, so worthy as this Upper Peninsula. The future historian should receive from our hands the records by which this Peninsula can answer his questions fully and intelligently for those whom we wish to have hold us in respectful memory long after we have gone the way of all things earthly. John I. Bellaire.

Can You Stand Being Jostled?

I know a man who accepted a big job and then resigned in a few days because he found that everything wasn't going the way he wanted it to go.

That's the trouble with a lot of us: as long as the sailing is smooth we think the water is fine, but at the first indication of a storm we get seasick and want to go back to port.

We want to bark defiance at the world, and then sneak down a convenient alley when we find that the world isn't frightened at all.

Sometimes the prize fighter who can stand the most punishment puts it all over the one who is the cleverer with his fists. "No man lives without jostling and being jostled," said Carlyle. "In all ways he has to elbow himself through the world, givng and receiving offense."

Physical backbone is nine-tenths mental courage. You've got to stand the gaff or get the gate.

Jerome P. Fleischman.

Grand Rapids Notions Co.

237 and 239 Fulton Street, West
GRAND RAPIDS, MICHIGAN

Jobbers of Dry Goods and Notions

THE HOUSE FOR SERVICE

BOOT & CO.

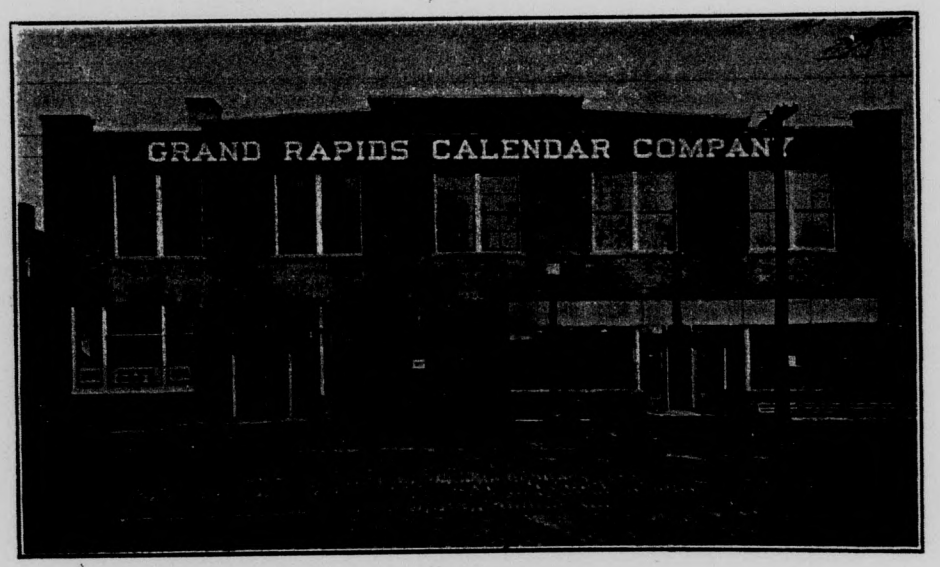
Butchers' and Grocers'
Fixtures and Machinery

Refrigerators of all Descriptions.

Casings, Tools and Supplies.

5 Ionia Avenue N. W.
Grand Rapids Michigan

CHAS. W. GARFIELD, Pres. G. VAN SLEDRIGHT, Vice-Pres.
J. S. GARFIELD G. J. BROUWER, Sec.-Treas. N. FRED AVERY



OUR NEW HOME
906-912 S. DIVISION AVE. GRAND RAPIDS, MICH.

ALL KINDS OF
ADVERTISING SPECIALTIES

Some Startling Facts About Foot Troubles.

Foot weaknesses and defects effecting almost the entire population of the United States are sad to be the price of modern living and of widespread ignorance or neglect of the proper care of the feet.

These have reached alarming proportions, if army figures and those of school authorities, army and other experts throughout the United States are to be relied upon.

An examination of 356 pupils ranging from grammar school grade to the grade of Teachers' Training Classes conducted under the Health Department of a large metropolitan city, showed that in the grammar school grades 92 of the girls had weak foot, which was 72 per cent. and 34 of the boys had weak foot, which was 47 per cent., while among the Teachers' Training Casses, representing older pupils, 136 or 86 per cent. had weak foot; 87 per cent. of the younger girls and 75 per cent. of those in the Training School for Teachers had faulty shoes. Of all the pupils examined only seven of the younger grade school pupils had a carriage which was termed "excellent."

Dr. Bacon of the University of Kansas stated that 90 per cent. of all students were foot defective, and that among the girl students he had found ony one pair of perfect feet. Among 338 girls, 106 were flat footed, 82 had abnormally curved arches, and 87 had either flat foot or abnormally curved arches, according to W. Gerard, provisional podiatrist of the Iowa National Guard in the "Iowa Health Bulletin."

The Haskell Institute for Indian Girls, according to this authority, discovered that all students had acquired foot ailments after wearing shoes and after walking on cement walks, hardwood floors and pavements.

The most alarming indictment of the country's feet is published in "Defects in Drafted Men," a post-war book summarizing the findings of the army examining boards and prepared under the direction of the United States Surgeon-General:

"An army has to go on its feet and its capacity for going is limited by the capacity of the feet of the men to function. A breaking down of the aarches of the foot, flat foot, is the commonest cause of disfunctioning, and, therefore, the most serious single obstacle in the formation of an effective army from men in civil life."

In some recent special investigation which I had occasion to make among factory employes, I found widespread foot defectiveness due to occupational causes and ignorance as to the proper selection of footwear. Foreign born women employes exhibited a preference for "showy," short and narrow-toed and extremely high-heeled shoes, paying as high as ten or twelve dollars a pair for them.

Many of these women are of large frame and of types of feet unsuited to extreme styles, and take on increased weight with advancing maturity. They show many cases of bad flat-foot, while hallux valgus, or outward distortion of the great toe joint, with accompanying bunion are frequently among them. Much standing and little walking, as well as extreme use of the feet, are given as perhaps leading occupational causes of broken down feet, while improper footwear, and especially the selection of otherwise proper footwear, viz., ill-fitting of shoes, is in all conditions the chief contributing cause of foot ailments.

Campaigns have been waged for years on defective teeth, bad eyes and tonsils. Schools, factories, public clinics and welfare organizations have responded and are now taking every precaution against such diseases. But how many school teachers, doctors, executives and people ever think of their feet? asks an authority. "Laziness," fatigue, mental deficiency, and suffering throughout the body can be caused by ailing feet. Just as a huge building requires a solid foundation, so too the human body requires solid, strong walking machinery.

No part of the bone structure of man is subjected to such powerful forces as are those of the foot. These forces arise in the body's weight, and exert an enormous pressure upon the foot structures. If we could measure the pressure in foot pounds transmitted through our feet in a single active day, we would be amazed.

Dr. Wm. M. Scholl.

Hosiery Sales Tied Up Cleverly With Shoes.

From a shoe store in the Far West comes an idea which can be utilized effectively by department stores to stimulate sales of hosiery to customers who come into the shoe department. This shop has tied up these closely allied lines in a clever manner which makes an actively suggestive impression upon the prospective purchaser.

In the window of this store were displayed shoes in considerable variety. In the background and elsewhere was hosiery in a selection of fashionable shades arranged in rosettes and other attractive forms. From each pair of shoes a rbbon led to a hosiery unit. In each case the hose tied up with the shoes were of the most suitable matching shade so that the customer immediately visualized two purchases instead of one.

A catchy sign in the window completed the suggestion by stating that the place to buy hose was in that shoe store, because it bought its hosiery especially to match the shoes. There was an irresistable and convincing appeal about the ensemble which carried the conviction necessary to make the shopper want both articles from the selection before her.

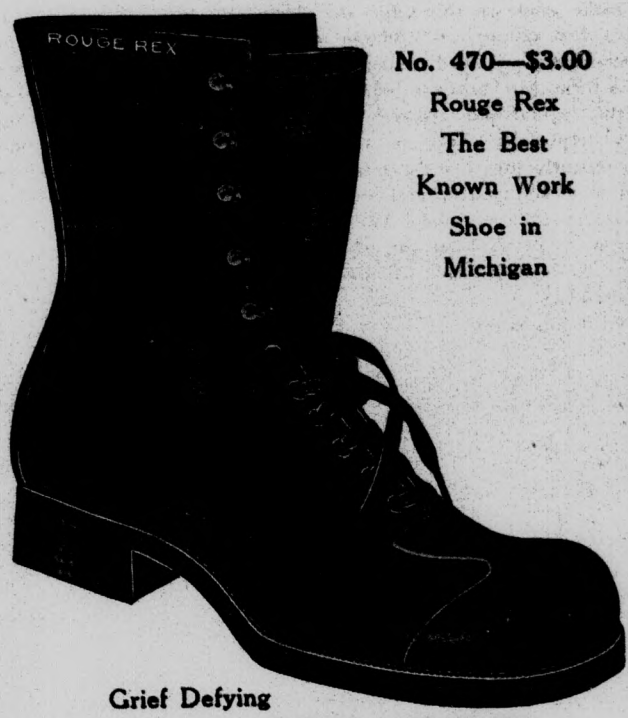
Any store which has a shoe and hosiery department may use this idea just as effectively. A selecton of matching colors in hose may be placed in the shoe department or near it for the best results. If that is impractical, the idea may be worked in a window display with the same statements, but the customers referred to the regular hosiery department to complete their purchases.

More Americans than ever before have money in the bank—and life insurance.



No. 541—$4 35
Style expressing
More Mileage Shoes
For the man who cares.
A better seller has never been placed on our floors for a dress shoe.

For forty-one years we have blazed the trail to Success with honest Footwear. Forty-one years have seen many changes in shoe manufacturing but Hirth-Krause Co. will never change their ideals in Fair Dealing.



No. 470—$3.00
Rouge Rex
The Best
Known Work
Shoe in
Michigan

Grief Defying
ROUGE REX SHOES
For the Man Who Works.

HIRTH-KRAUSE COMPANY
Shoe Manufacturers and Tanners
Jobbers of GOODYEAR GLOVE RUBBERS
1883 GRAND RAPIDS, MICHIGAN 1924

PROMISE DEPARTMENT.

Innovation in Good-Will and Sales Building.

Many customers come into our store wanting a certain article of merchandise which we should carry in stock. At the moment we are out of that item or, possibly, have never carried it. Here lies a dangerous possibility of losing sales through our own failure to carry merchandise our customers expect us to supply.

Now the policy of our store is not, if possible, to allow any customer to be disappointed in her expectations of our store or its service. In order, therefore, to carry out our self-imposed obligation, we have created a "Promise Department" to function in such cases as these. The service is working successfully and preventing the loss of many sales which would occur were we not equipped to supply efficiently those things which are not in our stock when they are wanted.

The "Promise Department" really comprises two classes of service, the wants and the promises. Every merchant is familiar with the meaning of "wants," but "promises" as we handle them are more or less of a new departure. The underlying principle of our method is an organized and carefully followed up machinery to secure and deliver to the customer the items not in our stock which have been promised to her.

The system is operated in this way. The customer asks for certain merchandise we are not able to supply from stock. The clerk suggests that we will be very willing to get it. After impressing upon her our ability to make good on this offer, the clerk takes her name and address on a special form provided for the purpose. This form, the "promise book," is part of the regular sales book. That is a very important thing to remember. We recently threw out our sales book covers. They cost around four or five thousand dollars alone. We felt the necessity for having the slip right there in the sales book, so there would be no excuse for not filling it out as soon as the promise is made.

Two copies of the "promise slip" are made. They are turned in by the sales people to the floor men each night. One copy is given to the buyer in order to purchase the merchandise. He marks on it the date on which delivery will be made. The other copy goes to our "Promise Department." It is filed there in a section bearing the date of the day after delivery was promised by the buyer.

There are girls in our "Promise Department" who take these slips, go to our departments, interview the buyers and find out whether the merchandise promised has actually gone to the customer. If not, they find out how much longer it will be delayed. The story is written on the back of the promise slip and sent back to the "Promise Department" to be filed under the new promise date. Our customers are kept informed of the situation by the "Promise Department," whch takes care of all correspondence of this kind.

Thousands of such orders are placed with us under this service classification. Our department now has about twelve people and they have increased the business considerably. But it is not so much that. They have increased our service to the customer, and, of course, enhanced our good will. We were very particular about that. It was not so much the extra business we wanted but to ensure satisfying our customers' expectations of our ability to serve them—to make it unnecessary for them to go elsewhere.

This plan is being extended now wherever possible to our repair departments, our manufacturing departments, which also make promises to customers that require follow-up. We are trying to centralize in our "Promise Department" all promise follow-up work with our customers.

In addition to the foregoing details, after the buyer is finished with the "want slips," they also go to the "Promise Department" where a record is kept, an individual record, on which is listed the number of wants each sales person has turned in. The head of our "Promise Department" is charged with the duty of taking up with the individual buyers the delinquences of those sales people who are not turning in wants. After that it is the buyer's duty to take whatever action considered necessary. We also keep a record of the number of promises turned in and, you may be sure it is very interesting.

Take our House Furnishings Department. You can appreciate what a tremendous task it is to keep stock on hand. We have about sixty people there. A record of the number of promises they make is kept. If we find that some are turning in promises, but a large number are not, the head of our "Promise Department" reports the situation to the buyer. They work out together some method to increase the co-operation of the sales people who are falling down below the average number of promises.

They may be called together for a group meeting, the aid of the Educational Department enlisted to train the clerks in the value of building up promises. Credit for the work that has been done is due largely to the exceptional training the head of the "Promise Department" has had in the store. He has been with us for years and was formerly adjustment division manager. If anybody can appreciate the value of a promise to the customer, it is the adjustment manager. We believe the reason for the success of our "Promise Department" lies in his direction of it.

Our clerks, in entering promise orders, have a decided disadvantage where the customer has a charge account, for then the customer gives immediate permission to charge. If it is a cash sale, the entry is made accordingly in the promise book. We use the quota system in our store, so that we have not had to worry about the possibility of clerks falling down on merchandise in stock and promising to get something a little dfferent. If there is any way to make a sale on the spot, they do it. If the customer is certain she wants something different, we avoid forcing a substitution and then the promise book comes into action. The customer, I may say, is impressed and convinced by seeing the clerk make a formal entry of the promise on the spot.

At first thought it may seem difficult to handle the matter of time of delivery on promises. The fact is that, since we are close to the New York market, we have found it practical to establish a standard of ten days. Our sales people know that in the case of china, furniture and such merchandise, the delay is longer. When they are not sure, they call the buyer or assistant for advice. All promise slips go first to the buyer, who checks up the time and, if that delivery cannot be made, he makes that notation. Then the "Promise Department" writes to that effect to the customer.

We fill more than 90 per cent. of all our promise orders eventually. We have found that it is impossible to fill about 40 per cent. of them on the date of the original promise, but by writing the customer, we almost invariably get back instructions to go ahead and "get it for me." Merrill W. Osgood.

Bazaar Goods For the Little Folks.

Written for the Tradesman.

An enterprising Southern dry goods merchant has recently put out a newspaper advertisement of such novelty and merit it has occurred to the writer to tell the Tradesman readers about it.

The advertisement occupied four full columns, or just half a page, with cuts of little people from two to fourteen across the top and down the sides and pantie dresses for little girls across the bottom, the reading matter of the advertisement being arranged for the most part in two columns within this nifty border. The cuts were 1 to 1½x 2½ to 3 inches, and they were not jammed together, but so arranged as to provide plenty of white space between.

On our second floor we have clothes, in a wide variety, for the little folks, the advertisement announced; dainty dresses for little girls and smart little suits for the boys. While the style in clothes for little boys and girls change very little, yet there are many variations to choose from.

Every mother wants her children to be well dressed, and yet to be different from other boy and girls. With this in mind we have made selections of little suits and dresses that offer a wide range in choice of materials that will stand the rough wear, and styles that show many different ideas that are attractive, and in colors and combinations of colors.

For Little Men.

The Bazaar for the Little Folks has a fine collection of Wash Play suits for Boys from 2 to 8 years, in Oliver Twist and Jack Tar suits in button-on and middy styles like the illustrations.

For Little Women.

In shopping for Dresses and Playtime Frocks for girls from 4 to 14 years, one will find a varied collection of Camping Suits, Middy Blouses and Fancy Frocks that is most pleasing to choose from, and there is also a splendid lot of little Pantie Dresses that are unequalled for playwear.

For Boys 2 to 3 Years.

Dear little suits of Cotton Pongee, Peggy Cloth and White Drilling. Made in Beach Boy, Oliver Twist or Sailor, button-on style. Some with flat collar with pleating, some with sport collar and all with short sleeves. There are white, tan, pink and blue suits and combination of colors and white. Priced from $1.89 to $4.50.

Girl's Camping Suits.

This Camping Suit is made of strong khaki twill in two-piece model, shirt and knickers, the shirt is short sleeved and buttons in front. Knickers have all round belt with brown buckle and has elastic knee. Sizes 6 to 14 years, price $3.50 to $4.75.

For Boys 4 to 8 Years.

Smart Jack Tar or Sprague-made Suits in button-on and Middy style, made of bleached and unbleached twill. A cloth that is strong and will give excellent wear. Colors are blue and tan and combinations. These suits have wide collar trimmed with contrasting braid, some models have silk tie, others have cord and whistle. Priced from $1.95 to $5.

White Middy Blouses.

For girls from 4 to 12 years this is an ideal middy blouse. It is made of fine grade durable cloth of the regulation style, priced at $1.50. With braid trimmed collar and bandage bottom.

Boys' Base Ball Suits.

An excellent play suit, made of wearing grey cloth with blue Made in the regular League style has embroidered emblem on It is a button-on suit and has self material. Priced at $1.00.

Fancy Little Frocks.

Dainty little Frocks of French in all the soft colors and high that the grownups like, pretti med with organdie collar, so hand faggoting, hand embroid some laced trimmed. A smar for dress up wear. Priced $3 to

Boys' Sport Blouses.

For boys 6 to 13 years we have a splendid Sport Blouse in solid colors, also white, made of strong fabric, has wide collar, short sleeves and pocket, also shown in striped madras. Priced at $1.

Girls' Bathing Suits.

These are fine quality worsted one and two-piece style in sol and in combinations and stri girls 2 to 14 years, priced $1.

Pantie Dresses for Little

These little Pantie Dresses two-piece dress, and are made ty little modes. For a playti they leave nothing to be Made of smart ginghams, Tissu hams and Printed Pongees in little designs. Priced $2.50 to

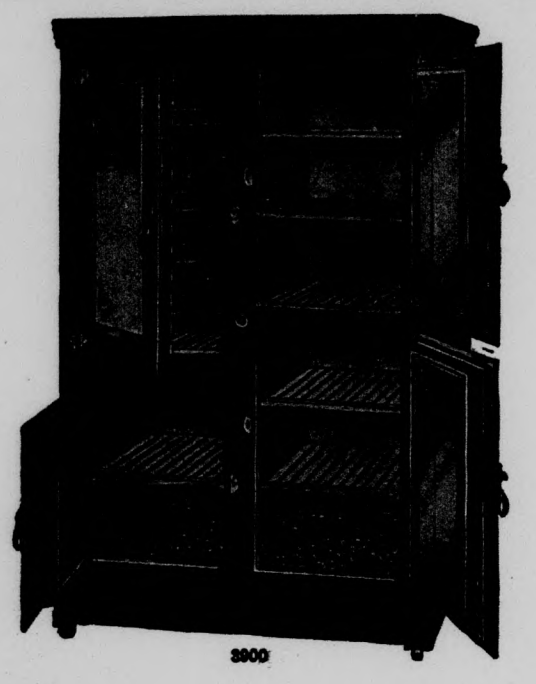
C. L. Ga

Discovered.

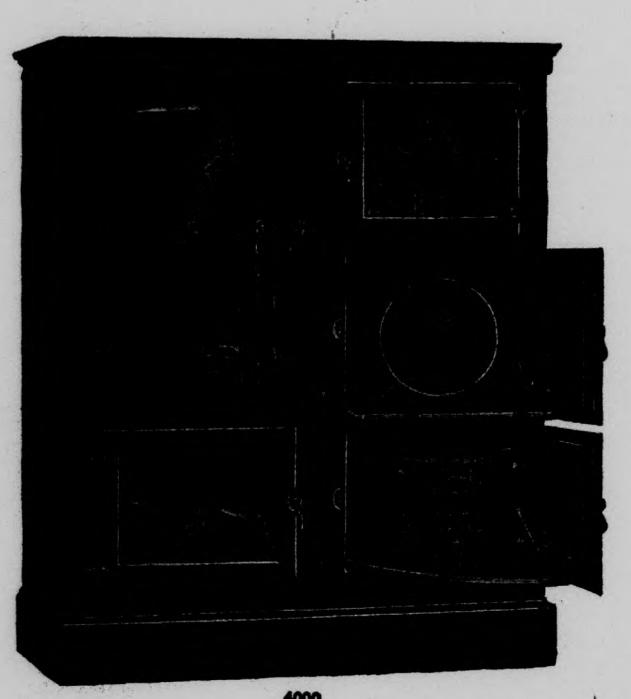
Doctor—You seem to be down, Mrs. Peck. Let's se tongue.

Henry—That's right, doc guessed it right off!

"Be sure you're right," th ahead," and discover you were



3900



4000

BELDING-HALL CO.

REFRIGERATORS

"The World's Best"

The refrigerators shown are designed especially for delicatessen shops, grocery stores, hotels and restaurants, and careful attention is given to the detail and arrangement in order that they may be compact and convenient.

These refrigerators are furnished with glass or solid doors. The glass is all selected, strong, clear and free from defects, and all mirrors are heavy French beveled plate.

The hardware used is designed especially for this class of work and is of sufficint weight and strength to insure long service and is constructed of material that will not rust.

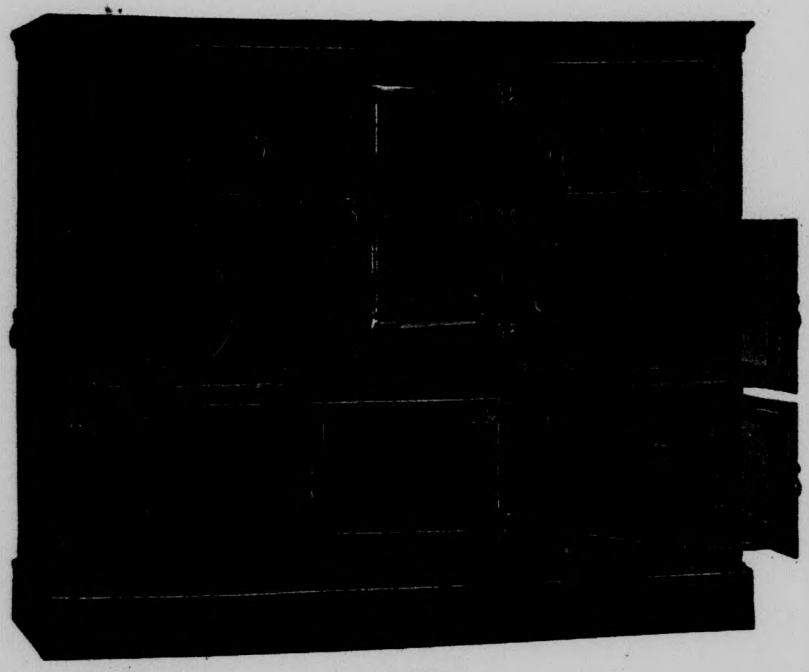
The refrigerators are tied with steel rods running from front to back to strengthen the entire construction and to guard against their getting out of shape from climatic conditions.

All of the above refrigerators are constructed with very heavy walls, insulated with $1\frac{3}{4}$ in. granulated cork and also mineral felt. The doors are of similar construction with $\frac{3}{4}$ in. offset.

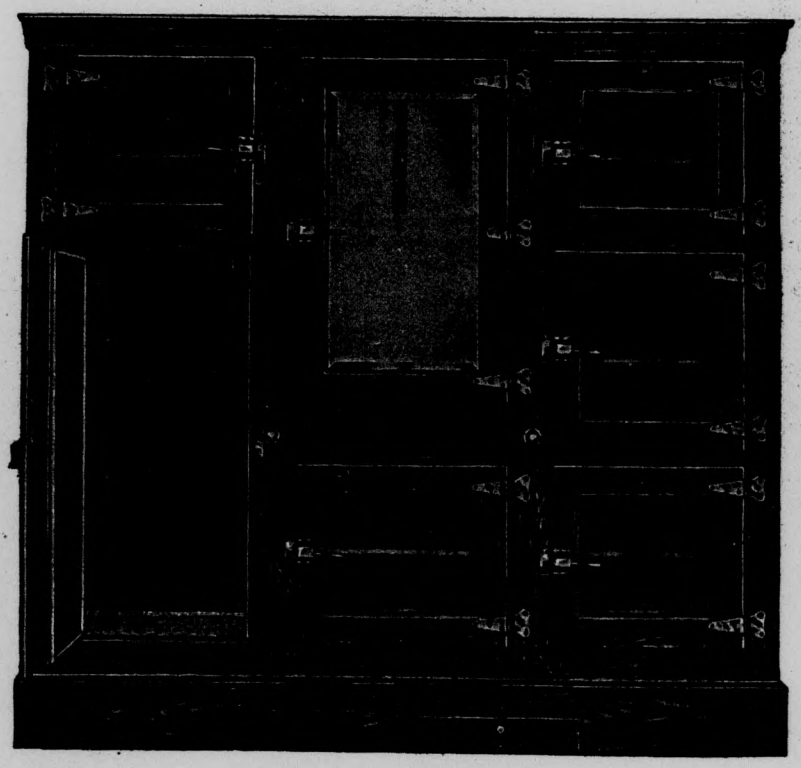
We carry these in stock at all times for immediate shipment .

BELDING - HALL CO.

Belding, Michigan



4100



4160

THE SPIRIT OF YOUTH.

It Found Exemplification in an Old Horse.

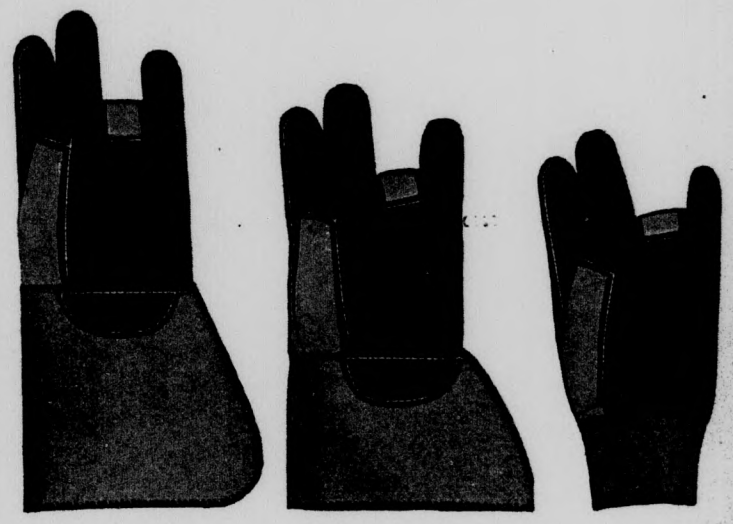
I used to have an old horse named Jerry who was the best "companion in philosophy" I ever heard of. The old fellow had a spavin, both shoulders were stiff, his knees were sprung and about half the hair on his side seemed to be growing the wrong way. I bought him from a man who desperately needed the few dollars charged for him, and I shall never forget how, at a word from his owner, old Jerry made a desperate effort to brace up and show himself a horse. For all I know his remote ancestor may have been the animal selected to give Mazeppa his free ride in Russia 215 years ago after his insurrection against Peter the Great failed.

Bring forth the horse
The horse was brought
In truth he was a noble steed
A Tartar of the Ukraine breed
Who looked as though the spirit of thought
Were in his veins!

They tied Mazeppa to the back of this horse "with many a thong" and then sent him off on the run. I did not quite realize as I looked at Jerry that I was to be bound to him in a form of philosophy. Jerry did not look the part pictured in Byron's poem, although abuse and years had made him something of a Tartar. In truth he was only a clumsy old plug, but at the call of duty he tried to forget his stiff and aching leg and gave his best imitation of a prancing colt. I did not really need the old fellow, but after his poor imitation of youth he eased his stiff leg, looked at me for all the world like some philosopher glancing over his spectacles and actually shrugged his shoulders! I bought him for his philosophy.

He was the best horse for cultivating I ever saw. He seemed to have the true spirit of age. Other old-timers might pretend they could pass a colt on the road, or pull a great load out of the mud, or win some prize at a horse show but Jerry knew better. In order to secure his share of oats and hay and be counted a worthy horse he knew he must rise up above his years and do something better than other old horses ever could. You see a man or a horse will soon lose his place in the procession unless he can keep himself in the limelight in some way. Youth and beauty depend on the limelight to bring out their plumpness and bloom. It does not make so much difference what their performance may be so long as they look the part. The years changed all that. In age the limelight will only bring out the wrinkles and the faded bloom. No rouge or bobbed hair effect will fool old time—you must act the part if you expect to hold your place. Jerry was one of those rare old-timers who seemed to know that. It was the foundation part of his philosophy. He studied the art of cultivating as an expert watch-maker studies a watch, or as an expert salesman analyzes the psychology of his customers. That old horse knew more about botany than I do. He knew corn, potatoes and the other useful plants. You could hardly induce him to step on a hill. He could turn around at the end of a row with something like dignity. He invented the plan of swinging around so as to skip two rows on the "comeback' and thus work each row twice the same way. Experience taught the old fellow that with his clumsy feet he could not swing around and come back in the same row without damage to the crop so he began to swing around easily two rows away. The driver did his best to make Jerry perform according to orthodox rules, but the old horse persisted and finally convinced all of us that his way was best. Where he saw a spot of crabgrass ahead in the row he would put on more speed as if he knew that extra power was needed to rip those roots out. I am inclined to think that a blind man, or at least, one with very little vision, could have followed old Jerry through a cornfield and turned out effective work.

I came to have something like real affection for this clumsy and homely old horse. When life seemed a little rusty and dull, or when I wanted to think out some hard problem, I would put old Jerry on a cultivator and go to cultivating corn in the weediest field I could find. Perhaps you have known such times. Somehow your debts and your troubles and your years all come crowding in upon you at once until the need of some relief of the spirit becomes overpowering. You might go to the minister and talk with him, but most likely he would be busy with his sermon. Your wife probably has cares which seem to her greater than yours. What you need most of all is some blunt, honest "failure" of a friend to walk over the hills with you or to sit on the hillside and watch the sunset and wonder what new worlds are reached through those glowing Western skies! Your old friend doesn't say much. He hasn't very much to say. He has not found wealth or fame or the things which youth regards as success. But he has found peace and respect by digging out of depression instead of remaining buried under it. That is the sort of companion men turn to as they advance in years. The spirit of youth helps, but all the time we know that it is like the pot of gold at the end of the rainbow. We cannot reach it. And so I liked to take old Jerry as a working companion rather than the colt. We made a good team. The horse was a perfect specimen of what we may call an old gentleman in hide. In view of the abuse and neglect which had long been his portion he might have been justified in playing the part of a sour, balking old kicker; blundering on through the few remaining years, infesting the barn with bitterness rather than blessing it with good example. Old Jerry had sense enough to know that he never would be selected to make a midnight run for the doctor in case the baby fell sick. No one wanted to drive in front of the church behind his shambling and shuffling steps. What young man would take him for a buggy ride with his girl? These things were impossible. Many old men come to much the same point in family or social life, and they grieve and obstinately fret over it. Jerry accepted the situation cheerfully, but he made himself the



We make Gun Cut Leather Palm Gloves for the jobbing trade only. Calf-skin palm sewed with heavy shoe thread; no seams in the back to rip; no seams in the front to wear out.

Some are protected with tips and patches as cuts illustrate. Some are made plain.

We also make Leather Palm Gun Cut Jerseys. Be sure to write us for catalog.

PEERLESS GLOVE COMPANY

GRAND HAVEN :: :: MICHIGAN



A Good Sign to Follow

best cultivating horse in the town, and thus, in his old age, won greater fame than he ever could have done on the track or in the show ring. So I used to chase old Jerry up and down the long rows, thankful for his example—hoping to learn the full secret of his philosophy.

Now the old horse is gone. His hide made a good lap-robe which warms us physically, while his philosophy of life warms me mentally. His bones have driven a Baldwin apple tree into a tremendous growth! His mantle as a teacher of philosophy has fallen upon a hoe. My favorite job is to work in this year's strawberry field. Everyone else on this farm seems to despise this job, and I cannot blame them. I evidently made a mistake in planting on this place. It is part of the land I bought last Winter, and I did not know how weedy and grassy it is. I know now. Great spots of quack grass have appeared and I will back some of the ragweeds and smartweeds against anything in the county. The land itself is all right, but there should have been at least one year of thoroughly clean culture before we planted berries. I wish old Jerry were here to help in the cultivation. Broker and Tom mean well, but they are not artists in this line, and if I succeed in conquering that field it must be done with a hoe. So here I am slashing at those weeds, trying to emulate the spirit of those who go forth to conquer with the sword. It is entirely safe to say that before I get to the end of the last row the weeds will be big and strong at the beginning. But I like the job. The hoe is a fine companion. Next Winter I think I will hang it on the wall of my library, right alongside my father's sword. A hoe responds with almost human feeling when you handle it properly. Some people use a hoe like an axe, chopping at the ground with all their strength. That is bad for the hoe and for the hands and the human and does not kill the weeds. I want the edge of the hoe sharp as a knife. It is good to carry a file in your pocket and run it over the edge now and then. A quick jerk or pull will slice off the weeds, and give good surface cultivation. What's the use of hilling great mounds around every plant? Leave the surface level. Are not all of us forced to climb exceeding high mountains without piling up more of them? Old Jerry knew better than that! It may be all right for these young people with an excess of energy to smash and chop with a hoe, but older folks may well economize on motion. As I go down the row cutting and slicing the weeds I regret that I am not more of a botanist. What interest I could develop over this great variety of weeds and grass if I could name them all and give their characteristics! I ought to have made a cabinet of weeds showing every one that grows on my farm—with a book of personal notes about them. I hear of a man who began to study Persian at 76. I never saw him, but as I keep my hoe going I glance off to the Western sky and imagine that man must have looked something like old Jerry! The boys have gone in with the horses. It is high time to quit—yet these weeds are daring me to keep on. There comes a car along the road with a great crowd aboard. Now you don't catch me wandering aimlessly about the country when there are weeds to be killed! But the car has stopped beside me.

"Come on and have a ride!"

"Where are you going?"

"Oh just around—before supper!"

"But look at my clothes!"

"We don't care—you can sit behind, come on!"

"Is Ma there?"

"Sure she is—look at her!"

I imagine old Jerry would have said—"Go along—you can kill weeds better for a little ride"—and so I "piled in." The car was designed for seven but there are nine of us in it as we go whirling off along the pleasant country roads. I must treat the crowd to ice cream cones. My children are quite indignant when I say that is probably why they wanted me along! We had our ride, got the mail and "saw the country," and then came back to baked beans and strawberries. After supper I went out and watched the sunset. Old Jerry probably would not have done that, but somehow I sleep better with that glorious view in mind.

Herbert W. Collingwood.

Brazil to Ship Oranges.

Brazil's orange industry is growing, there now being four districts where this fruit is produced. In the State of Sao Paulo the harvesting season commences during April and May. In the States of Bahia and Rio de Janeiro the season commences after Sao Paulo, while in the south in the Parana River district it precedes this season. Providing that boxing similar to that in the United States can be arranged satisfactorily and that oranges may be shipped from Santos to New York without refrigeration, growers believe that the United States would offer excellent opportunities for the exporting of this fruit. At present, however, a quarantine now in force would prevent the entry of these oranges into the United States.

The Boy And the Bison.

Lord Curzon, who has been cured of insomnia by the Coue method of auto-suggestion, entertains Americans lavishly every season in his fine house in Carlton House Terrace," said a traveler. "His second wife, you know, is an American, and his first wife was American, too.

"At one of their Anglo-American parties Lord Curzon told a funny story about the American accent, but Lady Curzon retorted with another story about a boy in a London board school whose teacher asked him what a bison was.

"A bison," the boy answered, "is wot I washes in."

The Strongest Only.

A woman went to buy some cigars for her husband, who was laid up.

"Do you want them mild or strong, madam?" asked the tobacconist.

"Give me the strongest you have," she said. "The last ones he had broke in his pocket."

The fastest growing flours in Western Michigan

Perfection

The finest blended all purpose flour

Red Arrow

The best hard wheat bread flour

They get the business—and hold it

Watson-Higgins Milling Co.

Grand Rapids, Mich.

SELECTING SALESMEN.

More Care Needed in Training and Handling Them.

Organization is the foundation upon which every successful business is built. It is the keystone of achievement.

I do not wish to convey the impression that organization is the only requisite in the building of a business, but I am convinced that it is essential to the continued success of any business, and that the organization upon which the success of the business depends should have first consideration.

First, I think consideration should be given to a man's character and standing in his community before giving thought to his ability. One should know something of the public opinion of the men on his staff, whether they are of such a character and bear such a reputation as will permit them to properly represent the store with which they are connected. It is not advisable to put any great amount of dependence on written testimonials and letters of recommendation carried by applicants. Many employers respond too readily to a request for such letters, and letters of recommendation are furnished many times when they ought not to be.

Unless the applicant is well and favorably known to you, it is advisable to secure the names and addresses of at least three or four people or firms for whom the applicant has worked, length of service, pay secured and the reason for the applicant's leaving his former connections. In addition to this information, it is also well to get the names of at least six responsible business or professional men as character references. The social standing of the man making application for a position can to some degree be measured by the quality and character of the references he gives you. A close check-up of these references, either by mail or personal interview, will usually give you a fair line on the applicant you are considering and the information thus obtained will be much more sincere and dependable than a whole stack of "pocket" recommendations.

While in my opinion an employe's character should be the first to receive consideration, there is nothing to prevent your obtaining information pertaining to his ability while investigating his character. My practice has been to get the names and addresses of the applicant's last four connections, provided he has severed this many. Where many people are employed and in large commercial centers as many references as possible should be in writing and these filed for future use. You should know in advance whether the man you are considering is a "drifter" holding a job for only a few months, then quitting—or being required to quit—and moving on to another position. If a man has made numerous changes and cannot give a satisfactory reason for these changes, it would seem best not to employ him.

The expense of training men is too great to take any chances on a "floater." Your customers object to frequently meeting new men. They prefer doing business with the old "standbys" with whom they are acquainted, and the more agreeable you make it for your customers to trade with you the larger the patronage you will have.

After satisfying yourself as to the applicant's character and ability, the next question for consideration is that of compensation. This is by no means a one-sided question. An employee is entitled to fair remuneration for his knowledge and ability as well as his services.

It is advisable many times to ask an applicant, before you commit yourself, what he considers his services worth. If he requests or demands a stipulated amount, he should be able to satisfy you that he can earn the wage he demands. If the position being considered does not warrant your paying the wage requested and the applicant has previously drawn a larger salary than you consider the position should pay, there is not much use of spending time on him, for even if he accepted your position and pay



J. Charles Ross.

he would only be with you until he found another position with larger remuneration.

It is amusing to note the number of people who apply for a job and, even before knowing what their duties are to be, ask the question: What does this job pay?" To this question I usually answer: "That is the last thing I consider, sir. First, I want to assure myself that you are the kind of a man we want in our organization. Second, I want to know something about your ability. Satisfying myself on these points, we are then in a position to talk salary." While it is always advisable to select dependable and able men for every position, a man's ability cannot be measured by the salary he demands or what he considers himself worth.

There is only one sure way of knowing whether an applicant for a position is going to fill your requirements, and that way is to try him out. During this probation or testing period he should be willing to work for a modified or somewhat lower wage—until he proves his real worth—after which he should be compensated according to his ability and the service rendered.

The matter of character, ability and salary being settled, I consider a very frank talk as to store practises and policies the next thing of importance. Employers should not hire a man and turn him loose to grope in the dark, if they expect the man to work with them to advantage. They should offer helpful suggestions and co-operate along the line of all right endeavor. They should not outline, circumscribe or bind so tightly that the new man is prohibited from exercising and developing his initiative.

Up until a few years ago only the larger and more progressive merchandisers of this country recognized the advisability and advantages of special training for their employes, especially their sales force. To-day it is universally adopted in all well regulated stores. This line of study and instruction covers a wide range.

First, sales people should be taught the value of cleanliness and neatness of appearance. The proper approach to a customer, the necessity for a thorough knowledge of the goods they are selling, correct principles of salesmanship, correct stock and store arrangement, window and store dressing, proper method of wrapping and tying various sized packages, economy in use of wrapping paper, string and tape, proper method of handling goods when showing them to customers, correct method of smoothing over a dissatisfied customer, the acceptance of unsatisfactory goods returned without disgruntling the customer; number of feet in a pound of various sizes of wire, number of nails to a pound, quantity of nails necessary to lay 1000 shingles; amount of nails necessary to lay a square of composition roofing, number of feet in a pound of rope, quantity of staples necessary to erect 100 rods of fence, etc.

Employes should be impressively admonished as to the necessity for keeping merchandise free from dust and dirt and in an orderly manner. They should be informed of the dealer's responsibility to his customers on account of damage to person or clothing from careless store arrangement. These and numerous similar points of information should be known.

The careful wrapping and packing of merchandise to ensure safe delivery, assisting customers with heavy packages, especially ladies, to the door, automobile or other nearby points is one of the little courtesies much appreciated by them. All of these and many other important points should be taught the employee. It should not be left for him to find these things out.

Sales people should be required to study their lines and know their various uses and be able to impart the knowledge thus gained to their customers.

Special effort should be made to interest employes in articles to be sold, as the salesman is much better equipped for the sales process if he is personally interested in and familiar with should be purchased by the dealer, to remain his property, but to be used by the employe for reference and study.

It is not my intention to dwell on salesmanship, but I cannot refrain from saying a word or two relative to the proper manner of showing customers hardware items, especially scissors, shears, knives, revolvers, tools, etc. Sales people should be taught to hand the article to the customer in such a manner as will permit the customer to take the article by the handle and hold for inspection in the natural position and manner in which he would hold the article if in actual use. Too frequently this is not done. It is surprising to see the lack the line he has for sale; the more vitally interested he is the more certain of success is he.

Proprietors, managers and department heads should set a good example for those under them. If the "higher ups" fail to function properly, how can you expect the less important employes to be 100 per cent. efficient?

In training men, the value of "Please" and "Thank you" should be impressed upon them. Possibly no other words show training and express appreciation more forcefully than these three words. All instructions should be supplemented by helpful reading matter. Every dealer should subscribe for one or more good trade publications and should not only read them himself, but insist on his employes reading them. In addition to trade publications, many helpful books and sales bulletins are obtainable and of judgment shown by sales people when showing merchandise.

The use of tobacco in any form or the chewing of gum by sales people while they are waiting on customers should be discouraged, if not prohibited.

Store meetings, preferably monthly, where employer and employes may be together and discuss store problems without interruption is highly commendable. These meetings should be held in the evening and should not exceed two hours in length. They should not be for the airing of grievances, nor should personalities be indulged in, but store problems should be frankly and freely discussed. Regardless of the size of your force, whether it be three or 300 employes, men and women should all be present at these meetings. It should be considered a part of their duty and they should be informed of this duty and what you expect of them when they are hired.

The practice of taking your employes with you to hardware group meetings and, if possible, those upon whom you put your greatest responsibility to your state convention, is recommended. If you expect to train your men to a point where they will relieve you of some of your responsibility you must expect to assist them in their education.

In selecting a man for a definite position, every point of his fitness should be analyzed. Even after having selected him with the greatest care your judgment may eventually

(Continued on page 88)

Featuring
SAVE THE FRUIT CROP
brings increased sales

There is real thrift behind the words SAVE THE FRUIT CROP that makes them appeal to women. That is why for eight years each succeeding season has proved that featuring this idea is one of the surest means of increasing sales on preserving materials.

To-day with the accumulated force of all these years behind it, the SAVE THE FRUIT CROP idea is bringing more business than ever to the progressive dealers who are tying up their stores with it.

Hundreds of thousands of women are taking advantage of the excellent fruit crop to put up an extra stock of preserves. And they are using sugar, jars, fruit and other preserving materials in enormous quantities.

You can easily get a large share of this increased business and prosperity by devoting a window to canning and preserving suggestions —and Domino Granulated Sugar.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown; Golden Syrup; Molasses



Statement as of July 1, 1924

ASSETS

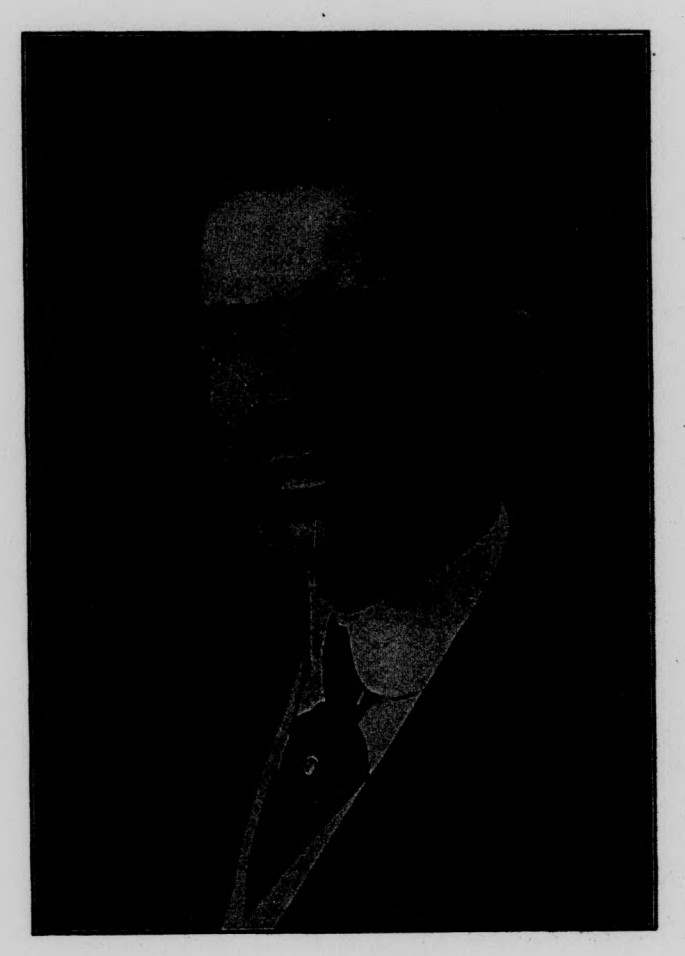
Money in banks and bonds	$495,072.63	
Accounts Receivable	15,006.63	
Office Building	27,727.44	
Total Assets		$ 537,806.70
Legal Reserve (40%)	$406,464.63	
Reserve for Pending Claims	81,000.00	
Surplus for Contingent Losses	50,342.07	
Net Premiums and Income from July 1, 1923 to July 1, 1924		$1,016,161.56
Claims paid first six months of 1924		222,021.73
Claims paid since organization		1,886,141.83

Why not insure in this well-established company that is now finishing its tenth season of success. All fair claims are paid promptly; unreasonable claims defended. Keep insured and slow down in heavy traffic.

See local agent or write

CITIZENS MUTUAL AUTOMOBILE INSURANCE COMPANY
HOWELL, MICHIGAN

FORTY-ONE YEARS



Forty-one years is a long, long time!
Why, men grow old in forty-one years,
Men who never read much of rhyme
Nor cared a lot about other men's tears.
But here is a thought that comes and cheers,
Sweet as a song by the angels sung:
If our hopes are bright and our hearts are young,
What is a matter of forty-one years?

Forty-one years! There are men I know
Who forty-one years have kept a store,
And have watched men come and have watched them go
Like the endless waves on an endless shore.
What is a year, and, yes, two-score,
With the world to serve and your work to do?
It all seems little enough to you
When you look on life from a merchant's door.

Forty-one years is a short, short while,
If getting something besides your gold—
Such deeds to do and such smiles to smile
There isn't much time to grow so old.
Forty-one years—but a year could hold
So many blessings, such busy days,
Such good to do in so many ways,
We never noticed the years that rolled.

Forty-one years—but another burns
Like a rising sun in a sky of blue.
Oh, a few grow old—but a wise man turns
To another year and its tasks to do.
Forty-one years—it may all be true,
But we've forgotten the year that's gone,
And we're looking up and we're looking on
And we're looking forward to forty-two!

—Douglas Malloch

WRITTEN ESPECIALLY FOR THE FORTY-FIRST ANNIVERSARY OF THE MICHIGAN TRADESMAN.

SELECTING SALESMEN.

(Continued from page 84)

found to be poor and he does not measure up to your expectation. He may prove to be a round plug in a square hole. You have spent considerable time and money trying to develop him for a certain position; while he possess many admirable qualities, he has not made good in the place assigned to him first. What are you going to do about it? ? Let him go or try to find another place for him? If your organization is of sufficient size and magnitude, by all means try to save what you have spent on him in time and money and try him out in some other place. He may be especially suited to some other department where he would make you a valuable man.

Training men for the hardware business is expensive. Retail hardware salesmen require a higher degree of intelligence than any other line I know of. You may not agree with me, for salesmen may not always have the required amount of intelligence, but it is necessary to success in the hardware business just the same.

What other line of retail merchandising embraces so great a variety of items and for such a wide range of utility? You enter the average department store to purchase a pair of gloves. The sale is consummated. Your next item for purchase is a pair of shoes or some dress goods. Do you ask or even expect the glove sales person to leave the glove counter and show you shoes, much less explain the relative values, qualities, styles, etc.? No, you would never think of it, excepting in the very small towns. But the same man will step into a hardware store for a few purchases and complain bitterly if he is transferred from one sales person to another. He expects the hardware salesman to know everything, from the various ingredients used in the manufacture of paint and enamels, the number of square feet covering capacity per gallon of paint and years of service guaranteed, number of nails to a pound, quantity of staples required to erect forty rods of fence, down to the material used in the blank upon which a certain spoon is silver plated, the thickness of the plate and the number of years it will wear, included. Truly, the real, up to the minute hardware salesman must be a human encyclopedia. He dispenses more free knowledge than any other class of salesman I know of.

It is important that employes be loyal to the organization they are connected with. The practice of an employe criticising the firm furnishing him a living is greater cause for dismissal than many others more commonly resorted to. Loyalty or lack of loyalty on the part of employes is one of the greatest problems employers have to contend with. Loyalty is something money will not buy nor hire. It is built into character, hence the necessity to look well to character when employing, as previously mentioned.

If an employe is dissatisfied with the conditions under which he is working he should go first of all to his employer, where he can talk it over with him and receive or expect to receive action. Failing to convince his employer of his viewpoint, he should resign from the position, but never knock. Difference between partners or between membrs of a company or corporations is a little more difficult to handle, as financial interests are involved, but the "knocking" method is poor practice and is never an aid to business. Our criticism should be constructive, not destructive.

A practice, while not common, is resorted to at times by some executives. It is that of going to one employe, then another, or to one department head and then another, and quizzing them as to their opinion of other employes or department heads. This is poor practice. First, it shows a weak mentality on the part of any executive who resorts to it, for no loyal, intelligent person will become implicated in such underhanded methods. He must, therefore, of necessity get such information as is passed on to him from the weak and inefficient, who wish to further their own interest at the expense of others. Second, nothing I can think of will do more to demoralize the morale of an organization than for an executive to quiz members of his staff in the manner heretofore referred to, and for the purpose of getting inside information, and then using information thus obtained against the other party. Third, the executive who resorts to this practice eventually finds himself in disrespect with his employes and associates, thereby losing his influence and usefulness, if, indeed, such a person, could have influence or be of use to his organization.

Webster gives as a definition for initiative introductory: An introductory or first step; power of commencing, etc. If an employe is expected to develop initiative he must first be given the "power of commencing" or opportunity to put into practice ideas of his own. He must be given responsibility and permitted a reasonable length of time to work out his problem.

Responsibility with a reward for achievement is, in my estimation, the best way to develop initiative. Send your men out on minor deals first, then on more important ones. Afford them the opportunity of developing. Allow them the privilege of endeavoring to improve store arrangement, collect old account or open some new ones.

Do we refuse our sales people permission to smoke while waiting on customers or during business hours, and at the same time indulge in the practice ourselves? Do we prohibit the use of tainted language by our help, yet use foul language in their presence ourselves? I wonder how many of us condescended to ring in and out on the time clock, or require our sales people to adhere strictly to price maintenance, yet yield to every request from our friends for a special price? Are we always careful about putting stock back in place properly

LEWELLYN & COMPANY
CASH AND CARRY
STRICTLY WHOLESALE
PAY CASH AND SAVE MONEY

Citz. 66736 Main 2828
Cor. MARKET AND OAKS Across from City Market
GRAND RAPIDS, MICHIGAN

or promptly ringing up a sale or entering a charge? If not, then we are not setting the proper example for our employes, and cannot consistently expect the same full-hearted support from them.

Remember this, men, every boy, every young man, has some ideal, some one person whom he looks up to, whom he admires, whom he imitates and whom he wants to be like. Is it you, or you, or you? Yes, it is. I believe every man is the ideal of some youth. Unconsciously we carry a tremendous responsibility. We are the molders of custom, character and ideals. It is a responsibility we cannot shift. We must face it boldly by setting the right example.

Man's efficiency may be tested in various ways. If a salesman, his daily, weekly or monthly sales at a proper mark-up, or his net earnings for the same periods gives you a line on his selling efficiency. But this is not enough. He may be a splendid salesman, yet he may be stealing you blind. In addition to a careful compilation of figures showing number and volume of sales, earnings, etc., it is well to analyze carefully as to the average amount of both cash and charge sales.

Some clerks grab every easy sale in sight, but seldom try to make the second sale to a customer. These are just as I have termed them, "clerks," while a salesman always works for the second sale, and it is the second sale that builds up the profit column.

P. M.'s on obsolete and close out items causes sales people to keep these records separate and permits a check-up on those interested in helping you unload these items.

The average amount of each sale for each sales person for a given period—say, per week or month—is one way of testing sales efficiency.

If you wish to test the efficiency of an employe's ability as a window trimmer or the arrangement of stock in the store, score by points, allotting, say, ten points for neatness, ten for attractiveness, five for arrangement, twenty for selling power, etc., then do not depend wholly upon your own judgment. Call in some disinterested parties to view the result of your man's efforts.

Figures in the form of sales reports showing actual results obtained is undoubtedly the best way to test the efficiency of your sales force.

The average number of deliveries per day and average cost of each delivery as compared with others is one method of testing the efficiency of your delivery man.

To test out a collector you consider the percentage collected against the total amount of bills furnished him per week or month. Also the average number of calls on delinquents within this same period, or another method, and this one is possibly the best, is to figure the cost of time devoted to collections against amount collected. This gives you actual cost per dollar to collect or percentage. The lower the percentage cost for collection the more efficient the collector. This could be figured regardless of whether collector spent full time or part time collecting. Figures are very necessary in testing the efficiency of employes, but a surer method is personal contact and observation. This seldom fails.

This the last point for our consideration can be disposed of quickly by requesting the resignation of the inefficient one after having exhausted every reasonable means at your command to bring the employe up to your required standard. This, of course, turns the party loose on the public to impose upon someone else. Here is where you can render the public and your fellow merchant a service by refusing a letter of recommendation to any one leaving your employ under such circumstances. J. Charles Ross.

Twenty Original Names Still on the List.

The Tradesman possess a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-one years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful follower as the following:

Charles H. Coy, Chehalis, Wash.
Amberg & Murphy, Battle Creek.
J. L. Norris, Casnovia.
F. H. Bitely, Lawton.
E. S. Botsford, Dorr.
Richard D. McNaughton, Fruitport.
D. Gale, Grand Haven.
Wolbrink Bros., Ganges.
Charles E. Belknap, Grand Rapids.
Frederick C. Beard, Grand Rapids.
William J. Clarke, Harbor Springs.
Walsh Drug Co., Holland.
L. M. Wolf, Hudsonville.
Charles G. Phelps, Elwell.
Wisler & Co., Mancelona.
Thompson & Co., Newaygo.
M. V. Wilson, Sand Lake.
H. P. Nevins, Six Lakes.
Milo Bolender, Sparta.
O. P. DeWitt, St. Johns.

The Latch-String of Opportunity.

To be a little more courteous than is necessary—To pay a little stricter attention than most people do and consequently be a little more accurate than they are—

To be a little better informed than "the average"—

To work a little harder and a little more willingly than "the bunch"—

To be neat, modest and yet confident and aggressive—

To keep the mind on clean, useful thoughts—

To spend a little less than is earned—

To be happy and yet never self-satisfied—

Summed up, it all means being the rare person who not only gives most but gets most out of the "job" and out of life.

For such people the latch-string of opportunity hangs out of many doors. —S. Roland Hall in Selling Sense.

Courtesy is just as important behind the counter as it is in society. Perhaps it is more so. Make it a cardinal principle.

Gas Appliances

That Give Enduring Satisfaction

The DETROIT JEWEL GAS RANGE

Whether you select a Low-oven or the Largest Cabinet Type; in plain black or snow-white enamel; you will secure in SERVICE 100 per cent.

THE HUMPHREY GAS TANK WATER HEATER

Heats water quickly and economically and has in it the materials and workmanship to give lasting service.

THE RADIANT FIRE
THE GAS HEATER SUPREME.

Economical—Serviceable Heat as soon as lighted—No waits—No kindling—No ashes.

Plain Models $35.00
Others to $85.00

And a host of other good Gas Appliances always on exhibition at our Show Rooms.

DIAL 4321 **GAS COMPANY** BELL M. 636
47 DIVISION AVE. N.

HOW CROOKS WORK.

Need of Extreme Care in Cashing Checks.

Let a man build a high wall to shut off his neighbor's view, and his neighbor will make himself a longer ladder; as soon as the makers of armor plate guard a ship so that no shell can penetrate it, the makers of big guns devise one that will penetrate the impenetrable.

All of which is true in the warfare between society and those who prey on it. An argument in favor of the bank as against the stocking is that the danger of theft is lessened, but the skill of the forger has almost kept pace with the ingenuity of the men who make protective devices.

What tax do we pay for theft and more particularly for theft by forgery? The question can't be answered except by speculation and opinion, for few burglars keep books, nor do forgers make income tax returns.

But even speculation may be interesting. W. B. Joyce, chairman of the National Surety Company, not long ago took the reports of some twenty-five companies engaged in this line of insurance and figured out that stealings in this country in 1922 in all lines of crimes against property totalled more than three and a quarter billion —an amount larger than the Federal income tax for the period and, incidentally, a figure difficult to believe. The estimated per capita loss to the nation was $300.

According to these statistics there are—or were a few years ago—55,000 men in jail serving sentences for crimes against property—enough to fill a good-sized city.

"I talked these figures over recently," says Van Zandt Wheeler, manager of the forgery insurance division of the Fidelity & Casualty Company, "with a member of the District Attorney's staff in New York City, and he regarded them as conservative. He further estimated that for every man at the present time serving sentence in our prisons for a crime against property, there are not less than nine or ten at liberty and actively engaged in the pursuit of their questionable profession.

While I do not vouch for the accuracy of his estimate, I believe it is reasonable. If true, it would indicate a thieving population of half a million, or one to 200 of the total of men, women and children in the United States."

These figures are not easy to accept. A population of half a million engaged in theft, and stealing a total of three and a quarter billion dollars would be gathering in about $6,500 a year each, which would seem a considerable average income.

Whether these estimates be right or wrong it is certain that we pay high toll yearly for theft and that forgery —a crime peculiarly aimed at business men—accounts for a large part of that total, the estimates ranging from 50 to 100 millions a year.

It is equally certain in the opinion of men who devote their time warring on forgery and to handling insurance against forgery that the annual heavy loss by forgery is not decreasing, but increasing. In the war of dishonesty against care and protection, the former is not lagging behind.

The spread of modern banking methods has offered the forger a wide field. All sorts and conditions of men now keep their money in banks and pay their bills by check. But where pickpockets once took and still take our money by one form of skill, the forger now takes it by another form of skill —one infinitely more subtle, as well as costly.

The forger prefers, when possible, to use the check bearing a genuine signature. He never unnecessarily alters or disturbs it more than is necessary to accomplish his purpose. One check automatically lends itself to a change of payee's name; another suggests a raised amount; another, for a satisfactory amount, can be negotiated by means of an altered payee's name and a forged endorsement. The big operator maintains various bank accounts under various aliases. A bank account of this sort is good always for one, sometimes for several transactions simultaneously carried out. In this case a forged endorsement of the name of the true payee is followed by the forger's own endorsement as depositor. He lets the bank collect the item, then closes out his account.

Bad check men parallel their brothers within the fold of respectability. That is, some business men are pikers and think in terms of ten and fifty dollar transactions. Others, big men, think and deal in figures that run high into the thousands. The same principle works in the world of crime. There are pikers, mediocrities and really big-brained operators.

The successful forger does not, as a rule, care to work with counter checks which are easily at hand in so many banks. He knows that the more businesslike a check is, the more easily it can be passed. Present a check on an ordinary blank in the Forty-fourth National Bank, signed John Smith, and the chances are you will get nothing for your pains. But try it again with a check engraved for the use of the Soandso Manufacturing Co., with an appropriate place for the signature of the treasurer and the counter signature of the president; have the payee's name typewritten, the number printed in red ink and the amount apparently put in by some sort of alteration-proof device, add on a printed and typewritten form showing for what the check was issued and declaring that once endorsed it becomes a receipt for that amount and for that purpose. Then you have a document much more easily exchanged for money.

The successful forger is ever on the alert for just such documents. Robberies of the mail, while they may be aimed chiefly at registered letters and packages, provide a readily marketable by-product in the letters which carry, not money, jewelry or negotiable securities, but checks. Checks thus acquired can be used in three ways; they can be cashed, raised or used as a model for other checks to be engraved in quantities.

How important is the appearance of a check is shown by the success which forgers had in passing official-looking checks bearing the names of the "U. S. Geological Bureau" in the Federal Government. The Geological Survey (its right name) does not issue its own checks. Its payments are made by United States Treasury checks.

Another instance of the ease with which specially-printed or engraved checks may be passed occurred not long ago in a Middle Western city. A number of checks of the Chicago and Alton Railroad were passed with little difficulty, although they were crudely made. The effective factor was that each bore in ink not much darker than the surface of the paper a rough reproduction of the Chicago and Alton triangle. The effect was at a hurried glance something like a watermark, and little difficulty was found in getting the checks passed, although the whole forgery was crude.

It is not difficult for forgers to get checks engraved or printed in any fashion that pleases them, and more than one successful forgery has been carried through in the name of a company that never had an existence and which came into being solely that its name might adorn a pretentious check.

Merchants in one city, and not a very large one at that, were victimized not long ago by just such a check. A man, looking like a workman, walked into a store, made some small purchases and asked that they be taken out of a rather large pay check. Asked for identification, he showed a brass timekeeper's disk on which was the same number as that on the pay check. He got goods and money in a number of stores, the merchants learning later that there was no such firm as the one whose check he had presented.

Another help in getting cash for bad checks is the certification stamp. The customary uses of the certified check in business are not large. Accompanying bids, for the purchase of securities and in some other circumstances it is customary or required, but ordinarily it is not used to pay hotel bills or in exchange for goods over the counter. Yet the certification stamp makes a powerful appeal to the man who is asked to cash the check.

The impressive appearance of the certified check is gained at the slightest expense. All that is needed is a rubber stamp, and not an expensive rubber stamp at that. A dollar will buy a perfectly satisfactory one, provided a rubber-stamp maker can be found who does not ask too many questions.

Efforts have been made by the authorities to get rubber-stamp manufacturers to report orders for certification stamps; but even if such a movement were successful, the art of making rubber stamps can be acquired by dishonest men.

Checks have been cashed where the stamp showing that the drawer had money sufficient to pay the check had been made with movable rubber type.

One lesson the forger and his fellow who passes the check soon learns is that a check presented in payment for goods but considerably in excess of the purchase price can be passed with far greater ease than if cash alone were asked. The state of mind of a merchant who doesn't wish to "lose a sale" is not hard to understand. A check for $200 in payment for $[illegible] worth of goods will yield $140 [illegible] change much more easily than would a check for just that amount.

No man ought to cash a check without bearing in mind these things:

That a check that looks "business-like" is not necessarily a good one. Much time and care may have been spent to give you just that impression.

That a check which appears to be certified is no more apt to be good than one without the stamp.

That the fact that a man is prepared to purchase goods from you does not guarantee the genuineness of the check he gives to you.

And above all it is well to bear in mind that the forger and the check passer are adroit and skillful criminals. They recruit largely from a "white collar" class of society. Often they are familiar with banking and business methods. They know the way in which the overwhelming amount of money in this country is handled by check. They can invent plausible tales to account for the checks they are going to pass. One may specialize in only one side of the work; that is, he may confine himself to forgery or he may give all his intelligence to passing the forged instrument; but in either case he is apt to be skillful.

We have glanced hastily at the weapons of the forger. What are the means of defense on the part of the man behind the bank account? What armor plate has he against the forger's big guns?

Chiefly three: care in keeping checks out of reach of those who might make wrong use of them; the use of protective devices for check-writing, safeguarded papers, etc.; and the forgery bond, which covers all forms of forgery and check alteration losses common in banking fraud.

Nothing is more useful to the forger and his partners than a check of some corporation or individual, and preferably distinctive and widely-used check. Goods are bought only that they may be returned in the hope that repayment may be by check; mail boxes are rifled; employes are bribed; there are dozens of methods.

One method that has been successfully worked is this: an employ of a larage corporation knows that quarterly the company's check for $17.500 is mailed, say to Webster Bowen. A professional outside the office opens a bank account in the name of Webster Bowen, keeps it moderately active. Comes the time to send the quarterly check, and the dishonest employe mails it to his dishonest friend, who endorses it for collection, deposits it and gets the money. Difficult to prevent, but it goes to show the need of guarding checks, both blank and signed.

Check-protecting devices are a strong aid in limiting the forger's activities. They are of many kinds—safety paper, check-writing machines, acid-proof inks—all helpful.

There remains a third means of safeguarding one's bank account—the forgery bond, which is a growing form of protection. Forgery insurance is something like fire insur-

(Continued on page 94)

The Old National Bank

of Grand Rapids is co-operating with the banks, business houses and investors of the Wolverine state to help build up our great commonwealth.

Broad facilities, the spirit of helpfulness and the rich experience of more than sixty years are at your service here.

When contemplating investments you can benefit by the experienced judgment of our Bond Department.

Your banking needs can be served promptly and efficiently by our Commercial Department.

THE OLD NATIONAL BANK

GRAND RAPIDS, MICHIGAN

At the Service of Western Michigan Since 1853

VALUE OF A TRADE NAME.

Gives a Store an Individuality of Its Own.

Some retailers are complaining that they do no longer "own their trade," meaning that the percentage of their customers upon whom they can depend for business, season after season, is becoming steadily less and less.

The problem is a serious one, because it is quite obvious that when a store is obliged constantly to seek new customers, the amount of sales and advertising effort which that store must put forth will be relatively high and the cost of doing business will be correspondingly increased. Because it involves so many factors which enter into the present scheme of distributing merchandise, the problem is likewise highly complicated in character.

There are some factors entering into the situation which are clearly beyond the retailer's control. For example, there is the influence of National advertising. An English merchant, observing retail conditions in the United States, commented recently on the extent to which American merchants are losing influence over their trade. In certain lines, such as drugs, for example, it is becoming almost unheard of for the customer to seek advice from the retailer. Instead he simply calls for the article which he has seen advertised and the salesperson, no longer an important factor in the transaction, tends more and more to become an automaton.

If a man has his mind made up to buy a certain brand of shoe and several dealers are selling it, he does not particularly care, as a rule, from whom he buys it. If he patronizes your store this season and the dealer around the corner cuts the price a few cents, it is more than likely that he will buy his next pair where the price is lowest.

He is sold, in other words, on the shoe itself and not on the reputation, individuality or service of the store.

The influence of the chain store is another factor tending in the same direction. A man who has bought a pair of shoes at one store in the group knows he can get the same kind at any other store and the influence of the store itself becomes negligible. This tends to make the customer think of the retailer as a mere distributing agent, and many retailers are conducting their business in a way that encourages the public to regard them in that light.

Despite these influences operating to undermine the prestige which the retailer formerly enjoyed in the minds of the public—influences so much a part of the modern development of business that none of us are big enough to stand in their way—there are some things the merchant can do to stamp the impress of his individuality upon the mind of the customer so strongly that the latter will prefer to place his reliance on the retailer's recommendation and become a regular customer of the store.

In this connection much has been said and written about service in the shoe store and it is obvious that the shoe merchant enjoys a wonderful advantage over dealers in many other lines because the commodity he sells cannot simply be handed out by a name or trade mark. It must always carry with it the element of highly skilled service involved in correct shoe fitting. Shoe store service need not stop with shoe fitting, however. Indeed it should go much beyond that. The customer should be made to feel that the merchant from whom he buys knows his business and that his name stands for a definite standard of quality or value. He should be made to feel that his wants will receive prompt and courteous attention, that his individual needs will be intelligently satisfied and that there is something in the character and service of this particular store which will make it worth his while to become a permanent customer.

As a matter of fact, many shoe stores are rendering highly efficient service which entitles them to the continued patronage of their customers, yet for some reason that they have been unable to fathom, a large percentage of these same customers do not remain with them. Even in the larger stores, where these things are carefully studied, it is recognized that the number of customers that "leave home" is much greater than it should be.

Some time ago, a very careful investigation of this subject was conducted by the Research Department of the Filene store in Boston. The results showed that the great majority of customers who slipped away did not die or move out of the city, but drifted away from the store because of indifference. They had not been impressed with the store's individuality in a way that would convince them that their interests demanded they should remain permanent customers.

A similar survey in any store of any size in the country would probably show a similar condition. Customers are lost because they have not been sold on the idea that they should remain. Much of this goes back to the attitude of the sales people. They may have made the individual sale, but they have not sold the store, as an institution, to the customer. Assuming, however, that the sales force has been reasonably efficient and has properly represented the house to the customer, there is still something important to be done by the management in clinching the argument. The name and reputation of the house must be definitely established in the mind of the public and definitely identified so that it will stand out from all the others.

The name of the store, as such, is not such a tremendously important factor, yet there are names of retail establishments in the United States whose value is almost beyond reckoning. This is not because there is any particular magic about the names themselves that make them better than other names, but because through service which has been reinforced by the right kind of publicity they have been made to stand for something which gives the public confidence in them and makes them an intangible asset of the greatest importance.

Merchants have long recognized that it isn't enough just to have a name and to advertise it, but that it is highly important to advertise it in some distinctive way. Every store should have a "signature," that is some distinctive way of signing its name to advertisements of every kind which will identify the store to the public just as clearly as the proprietor's individual signature identifies him at the bank. Devising such a signature is a matter that ought not to be done hastily or without careful thought and consideration. It is important that the name should stand out in a way that will command attention, present an attractive appearance and make a favorable impression. If possible, the advice of an experienced advertising man should be sought, because there are technical questions of typography and layout which ought to have careful consideration. Frequently a name may be combined with a trade mark or device which gives it an individuality of its own, and in certain cases it may be advisable to seek registration at the Patent Office.—Shoe Retailer.

Wages in the Meat Business.

At the end of the week, when the retail meat store owner pays the meat cutters and clerks, according to Lawrence A. Adams, assistant marketing specialist of the Bureau of Agricultural Economics, he pays about 63 per cent. of the cost of doing business. That is, for every 63 cents paid out for wages and salaries he has only 37 cents for all other expenses, which include rent, wrapping material, ice, etc. For each 63 cents spent for wages, the storekeeper spends 3 cents for wrapping material. Wages are twenty times as important.

Are they watched twenty times as carefully?

The employer is paying for every idle minute of his employes. Three employes may be necessary to care for the evening rush, but is there demand for the three clerks during the early afternoon? Perhaps this rush could be cared for with two employes if the steaks were cut and meat prepared ready for wrapping. Two employes constantly busy, instead of three employes occasionally busy, is the difference between success and failure to some store owners. None of us would intentionally pay an employe $40 a week to do work which could be done by a $$20 employe. A well-organized store employs skilled meat cutters and uses them where their skill will pay the most. Skilled butchers are necessary to properly cut up a carcass, but any one can wrap packages and any trusted employe can make change.

Are your employes doing the work they are best qualified to do?

For each dollar that the storekeeper receives, he retains about 20 to 22 cents which will pay his expenses and give him a profit. If the merchant can find ways of selling more goods, he will naturally have more money with which to meet expenses, and his profits will be greater. Courtesy and good service are the two greatest means of increasing sales. Advertising may do it. An additional line of goods has been profitable to some dealers.

Keep your employes busy by bringing in more customers.

What is your wages expense percentage?

It may easily be figured by adding together all the money you spend for wages except delivery wages. Add to this the amount of your own salary, based on what would have to be paid some outsider to do the same work. Divide this total amount of wages by the total amount of sales for the same period. The answer is the wages expense percentage.

Compare this with the figures of other merchants.

In 1921, in five Wisconsin cities, the most prosperous meat dealers had a wage expense of from 8 to 12 per cent. Those merchants with a percentage over 12 per cent. were at a disadvantage. In 1923, in three large cities, 12 to 13 per cent. was the average for wages. Smaller cities had an average under 10 per cent.

How does your wages percentage compare?

The 12 per cent. line is ordinarily the danger mark. In medium large cities, the store with less than 12 per cent. wages expense will have a good chance to make profits. The store with wages expense over 12 per cent. is at a decided disadvantage. The chances are that it will lose money.

Avoid Sealed Carton Eggs.

Beware of eggs in sealed cartons, is the advice of a seasoned, successful grocer. Now complaints are being received from grocers who in the last few weeks have bought and sold these "cats in bags."

They point out commission men make only a few cents profit on "loose" eggs per case, but by selling them to grocers in sealed cartons they get so much more for the cartons that their profit is increased several hundred per cent. The grocer must pass this increase on to the consumer. Then, if the hidden eggs are undersized, spoiled, cracked or broken, the grocer, not the commission house, incurs the ill-will of the housewife with resultant loss of trade. The commission house may make good the loss of the eggs, but no one makes good your loss of customers.

In sealed packages you can't see what you're getting and the customer can't see what she is getting until the damage has been done. Handle eggs in a manner that will permit you or your clerks and drivers to look the eggs over quickly before they are delivered. Eggs are too fragile and perishable to be trifled with. Keep them in view!

Kind words do not cost much. They never blister the tongue or lips. We never heard of any mental trouble coming from this quarter. Though they do not cost much, yet they accomplish much. They make other people good-natured. They always produce their own image on men's souls—and a beautiful image it is.

4,500,000 Cans Sold Last Year

WHY?



BECAUSE Highest Quality Assures Greatest Strength and Richest Flavor Which Means Sure, Satisfactory Results.

BECAUSE convincing and continuous national advertising tells these merits to millions of readers.

BECAUSE this **quality** brand, which includes both the Plain Malt Extract and the Hop-Flavored Malt Sugar Syrup, quickly builds good-will and develops surprisingly rapid turnover for the dealer.

Increase Your Malt Extract Sales

Write your jobber or direct to us for full information regarding Puritan National Advertising and Dealer Helps. Do it at once—today. You'll want to stock this superior brand immediately and reap the full benefits of a steadily increasing demand.

Puritan Malt Extract Company

31 North Market Street

CHICAGO, ILLINOIS

HOW CROOKS WORK.

(Continued from page 90)

in this respect; buildings may be, so far as human knowledge goes, fire proof, but they do suffer damage by fire, and then insurance steps in to replace the loss. With checks every known precaution may be taken and yet somehow a check is raised or altered.

No precaution in guarding or writing checks can prevent forgery of an endorsement in a case such as this:

An employe of a broker's office in New York stepped up to the margin clerk and asked that a check for $250 be issued to a customer named, let us say, Walter Phelps. Phelps' account was looked up, found all right and the check issued. The next day a request for the balance of the account led to the issue of another check for some $200. Both were certified without question and both were cashed, one at an uptown bank on the strength of an endorsement by a depositor in the bank. This endorsement the depositor declared was foroged, but the bank insisted it had paid the money to its depositor. The other check was cashed in a restaurant. Several weeks later the broker's customer discovered that his money had been drawn out.

Cases of forged endorsement make about half of the forged check losses, with forged signatures accounting for most of the rest. In very many cases the check is raised and the signature of the endorser also forged. This would be common with checks stolen from the mails since the signature of the drawer of the check would be genuine and the chances of passing it would be better.

It is in such cases as this where liability might be disputed and where lengthy litigation might result that forgery insurance plays an effective part.

Comparatively it is a new form of insurance. An effort was made about sixteen years ago to write forgery bonds for banks, but the loss rate was high, and the business was not encouraged. Some insurance of this type was written in England for American firms, and then about five years ago new forms were devised, new rates fixed, and now perhaps a dozen companies are issuing bonds both to banks and to individual depositors as well as to business men to protect them against accepting bad checks in the course of business. About 300,000 such policies have been written with annual premium intake estimated at $10,000,000.

Good Enough.

Grocers are accustomed to answering penetrating questions about the merits of their wares. Perkins of Perkinsville was no exception to this rule.

"Are they really fresh?" demanded a woman customer who had come to buy eggs.

"They certainly are," replied Perkins.

"You're sure of that? Because I'm so frightened of bad eggs. I must have them really fresh."

"Boy," called out the grocer to his assistant, "just run to the back room and see if this morning's eggs are cool enough to sell yet."

CROSSING THE BRINY.

Findlay's Eleventh Trip Across the Atlantic.

Written for the Tradesman.

It is always pleasant and well worth while to call on Charles & Co., the seventy-five-year old grocery house of New York. For here is a retailer who began business when the center of New York was several miles to the South of the present hub of business, who located where he now is in 1872, and who yet is up-and-coming with the youngest of them.

The reason, of course, is that the management keeps its eye to the future. There is no rattling of dead bones, no regretful backward glances or sighing for "conditions" as they used to be, or the "good old times."

Naturally, the man now at the head of Charles & Co. is of the second generation, and he is not exactly a youth; but he is just as ambitious, just as full of vim and vigor and as eager for developments as the man who established the business. I expect to write more of this house another time; but I can say now that that is the spirit that will keep alive and flourishing individually owned, full-service businesses like that of Charles despite any developments of other kinds of retail grocery commerce.

Why, only within a few months, this man has shown the vision and sound judgment to take up and push the sale of ZED, the newest health biscuit. This is an item that makes the bran ingredient really palatable—indeed, attractive—to all consumers. Already, Charles sells immense quantities of ZED; and it is somewhat remarkable that this is so, when you consider that this is a San Francisco product.

Incidentally, it were well for grocers everywhere to wake up and be first to take hold of this item in their districts; for it is destined to become popular and a ready seller in every section of the continent before you realize what is going on, unless you are unusually enterprising and wakeful.

I mentioned my Toronto meeting last week. As usual, it deserves more than mere mention. For Canadian grocers are such high grade men, taking them generally, that it is a pleasure to meet with them. It might do to say that they were courteous and not only listened to my spiel, but said nice things about it afterwards. But that is not so important as the way they conducted their business sessions.

In this they were businesslike and snappy. Men did not "rise to address the chair" unless they had something to say or to ask, and when they did have something to say or ask, they said or asked it—and quit! By contrast, I recall one alleged questioner at the Los Angeles convention of our National Association, from which I had just come, who started to ask a question—asked it at ample length, and then proceeded to argue his point for several minutes. Why the chairman did not call him to order and make him sit down, I could not understand.

There was nothing like that in Toronto. The meeting moved forward from point to point, each question be-

August Bargain Sale of Notions

These prices are good only from August 4th to 16th, and only to the extent of the merchandise on hand. Complete your low stocks now, also take advantage of these prices for fall. Mail orders given prompt attention.

Scallop Braids—No. 6498, Packed 24 three yard lengths, $4.00—now **$2.50.**

Taffeta Ribbons—750/120, Regular $3.24 values—now **75c a bolt.** In pink and blue only.

Sample Purses—Values from $9 to $48 doz.—**33⅓% reduction.**

Corsets—Sizes 20 and 21—**$4.25 a dozen.**

Button Cabinets—48 cards assorted suit buttons, celluloid, Special now at **$1.25 a cabinet.**

Chiffon Veils—All colors, $8.50 value—**now $2.00 doz.**

Girdles—Hickory Brand, all sizes—**$4.25 doz.**

Men's Wash Ties—Extra fine values—**$1.67½ doz.**

Men's Leather Belts—Sizes 30-32, Regular values $4.50 to $7.50—**now $3.75 doz.**

Men's Soft Collars—Odd lot, only certain sizes—**75c doz.**

Nail Brushes—No. N4038, Packed ¼ gross to a box—**now 80c doz.**

Ice Blankets—75c doz.—**now 35c.**

Mah Jong Sets—Wood blocks, were 70c a set—**now 30c.** Only 22 sets left.

Du-Plex Key Chains—1 dozen on card—**35c a doz.**

Key Containers—Originally $1.50 dozen—**now 95c doz.**

Ladies' Umbrellas—No. 1300, 26 inch—reduced from $13.50 to **$10.50.**

Embroidery Thread—Peri-Lusta, in scarlet, pink, green, purple, grey, stem brown, **15c doz. balls.**

Colorite—Solid or assorted colors—**$1.20 per doz. bottles.**

Men's Leather Belts—No. 991, Sizes 30 to 38—**$2.25 doz.**

Shield Bows—Assorted, packed one doz. to box—**75c doz.**

Stamped Pillow Cases—Fruit of the Loom, hemstitched for crochet-patterns, assorted 45x36 in.—**$9.00 dozen.**

Collar Buttons—Pearl and plated backs, 50c and 75c values—**15c a dozen.**

Shopping Bag—Large size, excellent for school bag, very special—**$1.25 dozen.**

Paul Steketee and Sons has advertised in the Tradesman for forty-one years—distinctly a home of Quality Merchandise—Right Prices and Prompt Service.

PAUL STEKETEE & SONS

Wholesale Dry Goods *Grand Rapids, Michigan*

ing disposed of—and when disposed of, dropped. In this connection, there was another man in Los Angeles who, though a large storekeeper, a successful grocer and one would imagine capable of thinking clearly, waited until a certain important question had been discussed fully and disposed of and then reverted to it long afterward. In the meantime, several other questions had been handled and the chair very properly denied him any privilege of speaking on the subject.

I was impressed by another thing: the big proportion of really successful, high grade merchants who were present at the Toronto gathering. Not only were the men who need help—or thought they did—in attendance, but the men capable and qualified to give help were there also. Morover, they were free and open in their suggestions of how the grocery business might be improved, and they talked to the point in brass tacks style.

This trip so far—and I write this three-quarters across the Atlantic—has been an amazement. The sea has been smooth as I did not know it possible for the Atlantic to be. For I have crossed in practically every month of the year and I had gained the impression that never was it what might be called calm. Now I know that the surface sometimes gets as flat as an inland lake. For the first four days, we ran along as on a river, with just the slightest pitch and no roll. Then we had a "cap-fu' o' wind" from the su'thard, right on our beam, and it hardly budged us—though some of the landlubbers missed their meals a bit. But there has not been a single blow that a seaman would dignify by the name of breeze in the entire 2600 miles so far.

Of course, I have to remember the size of the ship and advances in marine architecture in forty years! My last crossing was in a boat not a third this size, being 5400 tons against this 18,000. All previous trips I had made in boats of 4,000 tons, or less than a quarter this size and so on down to around 1200 tons, or about one-fifteenth this size. You can see I am a bit of an old dog myself!

In the old days, it was a big thing to burn 65 tons of coal a day. Later came coal burners, like the Mauretania that used up around 400 tons a day. But the up-to-daters, like this fine American ship, the "Republic," are oil burners. These are economical and wonderfully clean. They are also humane. Formerly, six men to a boiler sweltered and slaved to keep a red faced monster fed up. Now one man on the average to a boiler turns a few valves and peeks into a little mica covered hole to see that the burner is working right.

Now the vast oil tanks, holding 3,300 tons, plus the big fresh water tanks and the massive twin engines, all located close to the keel, keep the ship stable. This is especially true because she draws thirty-two feet running light and would draw thirty-five feet were she fully laden. Either engine would shoot us through the water at fair speed. The two run us along at around sixteen miles.

Again, this is an electric ship. Not only are there electric lights, but all cooking is done electrically; so is the steering, for here is a ship with electric, "gyro" compasses, which automatically keep her in the track by control of a steam steering gear, on a course vastly straighter than any man could hold her.

One thing has been remarkable: the temperature. The wind has been almost steady on our after starboard quarter—some sea talk, what?—and our personal cabin is forward. Despite an electric fan, therefore, the nights have been warm. One night, the last before the slight breeze I have described, we voted the hottest we had ever experienced; and this right in the middle of the Atlantic. And of all things a San Franciscan finds it hateful to abide, heat comes about first!

But one who sails on such a ship, realizing that it is to-day one of the medium sized ones, at that, must feel proud to think that this is a member of our own American Merchant Marine. It takes very little of such an experience to convince us, if we ever had any doubt about it, that we must keep, foster and expand our shipping. No nation with a seaboard such as ours, no nation with a much smaller seaboard, can properly exist and function if she has not her own facilities for world wide commerce under her own control.

It is the most arrant folly for anyone to talk of the "economy" of allowing others to do our sea carrying. To listen and act on such a suggestion is to be helpless when we need our strength. Then, when the need comes, we are not only unprepared, but the most recent experience shows that then we spend and waste with prodigal abandon many times the money that we have "saved" by the falsest kind of economy for generations!

These are some of the things I think of on this, my eleventh, crossing o fthe Atlantic, as we get so near to England that we expect to sight Cornwall to-morrow and possibly reach Southampton to-morrow night. In my next I expect to talk somewhat on the popular theme: "So this is London!"

Paul Findlay.

A Showing Up.

Former Attoroney General A. Mitchell Palmer was discussing a war profiteer.

"This man's war profiteering," he said, "was as plainly shown up as the trolly conductor's crookedness.

"A man, you know—a stockholder in the company—handed a trolley-conductor a nickel, but the conductor didn't ring up the fare.

"A few minutes later the man extended another nickel to the conductor.

"'I got yer nickel, sir,' the conductor said.

"'Yes, I know you did,' said the man—and now here's one for the company.'"

Inconsiderate of 'Em.

Friend—"I suppose thee 're kept purty busy diggin' graves?"

Sexton—"Sometimes I am, and sometimes I ain't. The trouble is people won't die regular."

Calumet is an "Ace" in the Grocery Line

Every retailer knows that on his shelves there are "aces" as well as "jokers."

The "aces" are the products that combine quality with salability, allow the retailer a fair profit—and have been advertised into public favor.

Calumet is a Leader

Sales 2½ Times As Much As Any Other Brand

If Calumet Baking Powder is on a top shelf, get it down to a low shelf near the Cash Register, so it will be handy to recommend to your customers.

Put a few cans of each size on the counter for extra convenience. You'll be surprised how quickly and easily it sells in good quantity if you give it a little push.

Calumet is the World's Greatest Baking Powder

When you push Calumet, you place your efforts behind an "ace." It's like a race horse—just give it a little encouragement and watch it respond.

Build a window or counter display, use the advertising material furnished through our salesmen—or write the Chicago office for special selling helps.

Write For Special Selling Helps

We want to help you increase your sales of Calumet. Let us tell you of the various forceful selling aids we have to offer.

Calumet Baking Powder Company

4100 Fillmore Street

CHICAGO **ILLINOIS**



CUT-OVER LAND PROBLEM.

Suggestions Based on Life Time of Public Service.

Similar experiences to those narrated by you in a recent number of the Tradesman as happening to your Northern merchant friend in his attempt to rehabilitate a section of cut-over lands have come into my own life.

These lawless seekers after personal enjoyment at the expense of the State and honest citizens infest every community. I have planted flowers and shrubs along the roadside for the pleasure of the public, given them personal supervision and care and had them filched by people of wealth and standing in the nearby city and planted in their own door yards; I have saved selected trees of unusual beauty along the margin of the public thoroughfare and seen their attractiveness despoiled by land surveyors who slashed them with the axe, destroying their symmetry that never could be restored, rather than go to the trouble of making an offset. I have had for years a frontage of seventy rods on the side of a public playground maintained by the municipality for the joyful diversions of the public and suffered inestimable damage to my crops by marauding parties organized while they were beneficiaries of the thoughtfulness of the city in furnishing them free recreational facilities; I have had people steal, mutilate and destroy promising trees on a reforested area for Christmas festivities, grape stakes, posts, levers and flag poles. I have had rows of trees of great beauty saved for the delectation of future generations with seventy years of growth destroyed by engineers who made plans for street improvements in the drafting room, refusing to recognize values in trees for public enjoyment and giving no consideration to values outside of easy grades, straight lines and the application of mathematical rules. I have had wealthy people, riding in sumptuous automobiles, drive into my orchards, break off branches of fruit, mutilating trees that had been fashioned with great care for beauty and productiveness and drive away at breakneck speed to avoid meeting the owner.

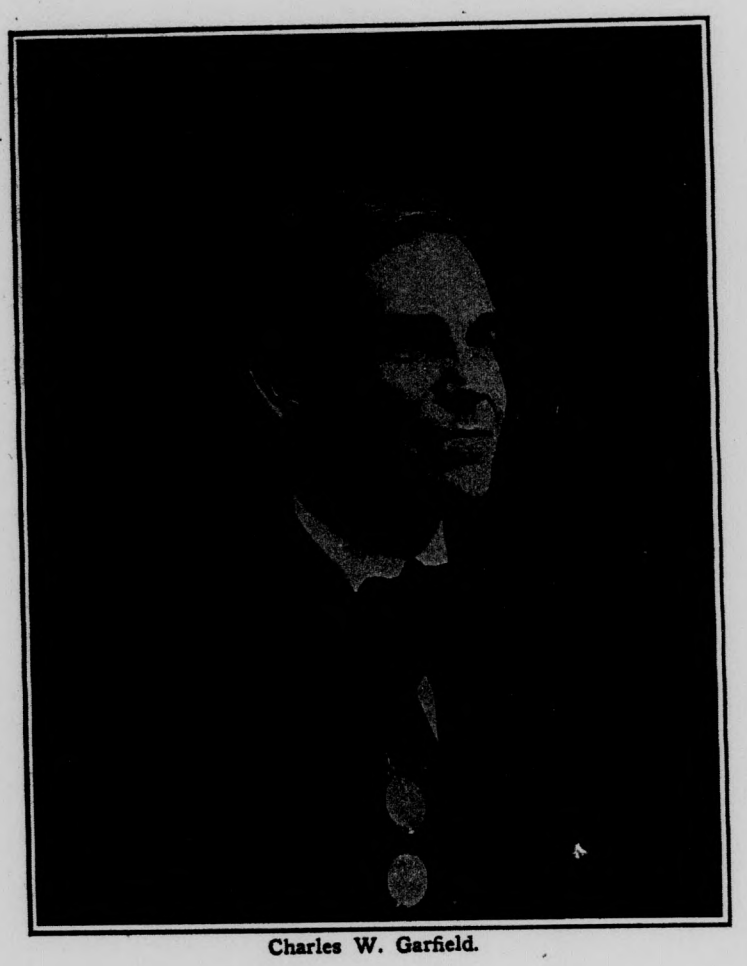
Still I have not lost my faith in humanity, because these exhibitions of lawlessness are on the part of comparatively few people. The great majority are decent, law abiding, kindly and considerate citizens. Our legal and educational methods of training and developing good citizens are faulty.

The case you narrate is peculiarly distressing, like my playground instance, because it emphasizes the lack of restraint of a class whose favor the State is coddling by enacting laws for the protection of fish and game, that these law defying citizens may have the privilege of exercising their brutal instincts in the ruthless slaughter of innocent wild life.

The plea that in fostering this policy the State is leading people to love the woods and streams and lakes and, through these diversions, grow in strength and grace, seeking through an awakened appreciation of nature a closer companionship with the God of the Universe, makes no impression upon me in mitigating their disregard for the rights of others. The method is not properly directed to produce the desired results.

We need forests to protect streams, to develop and preserve beauty; to prevent land erosion, and consequent depletion of fertility and loss of service; to furnish adequate cover and protection for wild life; to meet a necessary requirement of our civilization in growing the raw material for fuel, house building and the maintenance of our great woodworking industries, without entailing soil impoverishment.

As to remedial and constructive measures, we must start from the foundation and, through our educational processes, awaken and develop an abiding interest on our most serious and menacing problem.



Charles W. Garfield.

I have two primary suggestions:

1. Demand that in our primary and secondary schools the same emphasis be placed upon tuition in forestry as related to civilization as is now given to physiology and hygiene in relation to health.

Both deal with life problems of equal significance and importance. Looking toward this accomplishment a close alliance should be fostered between the State Forestry Association and the State Department of Education, the former bringing to the latter the facts and inspiration to the end that every student in our schools shall have brought home to him in a gripping way the vital importnce to the race of fostering and promoting a rational system of forestry.

Ancient and modern history will be taught with some purpose if our youth are guided in this realm of instruction to see that the decline of nations is directly connected with soil impoverishment and that an adequate system of governmental forestry is a tremendous factor in soil restoration and maintenance of fertility.

This is not a dream or a guess. It is fully demonstrated through the facts of science and history.

We who are tree lovers and forest conservers can expect to accomplish little by attacking the apathy of men who are more absorbed in acquiring the Almighty Dollar than in doing their part for the advancement of civilization, but it is perfectly practicable to guide the thoughts of the children who are to be their successors in channels of serious effort to stem the tide of National decline by instituting and promoting National ways of restoration largely through simple methods of instruction and leadership in our schools.

2. Inasmuch as there is so little inducement to promote the growth of forests through individual effort because of the blighting influnce of our methods of taxation, we must tackle the problem from another angle. It is perfectly feasible to promote forest development by municipalities which would eliminate the deadening influence of illogical taxation processes. Examples of success by this method are common in Continental Europe, where the burden of carrying on m icipal government is largely ca by the income from forests and o opportunities for securing promisi results are not equalled anywher on the globe.

Townships, counties, cities and the state go on for generations and cen turies and forests planted, protected and managed under municipal contro soon become municipal assets and sources of income. This is not the pipe dream of a visionaire; it is as demonstrable as a geometrical theorem or any of the modern scientific methods of soil recuperation. The serious problem is to awaken the perception of those who are charged with governmental functions and bring home to them the obligations of greater moment than their own continuance in office and manipulating the office so as to make the job an easy and lucrative one at the expense of the rest of us.

There is another way for the Michigan Forestry Association to function by inducing our cities, villages, counties and townships to grasp the available opportunities at their doors to carry on object lessons in forestry to their own great advantage and the general welfare.

The enthusiastic appeal of men and women gathered in an organization like the State Forestry Association, with the cordial co-operation of the State Conservation Department, ought to be contagious and reach people like the man responsible for the Tradesman's questionnaire. It is unfortunate and disheartening that any measure of success in tree conservation by the individual is met by a penalizing process of the State and it is well nigh hopeless to expect any immediate relief through constructive legislation so that your friend with progressive annual taxation added to his other troubles will be compelled to seek an alternative to his individual efforts. If he still has some consciencious scruples about allowing the land to go back to the State for taxes, why can he not place his holding with a municipality and put in his "best licks" to induce the authorities to accept the obligation of undertaking proper care and protection, thus contributing to the public welfare and enjoying the satisfaction of seeing the municipality lay hold of a promising method of financing its future obligations by a new and most promising plan?

College men, business men and even lumbermen are awakening to the necessity of substituting intelligent forest tree planting and protection for wanton tree destruction. The obligation is upon us to guide this aroused interest in channels of practical demonstration.

I trust the suggestions of those who have responded so promptly to your appeal may contribute to the solution of Michigan's most serious problem.

Charles W. Garfield.

You may be morally certain that you are making money, but on going to the bank to borrow you will find that moral certainties cut little figure. The bank wants facts based on fi

Mr. Grocer!

Do you know what's back of Quick-Turnover?

It's Consumer Demand

It is Consumer Demand that has established the nation-wide popularity of MAZOLA.

And it's constant advertising of every kind that has created this Consumer Demand for MAZOLA.

CORN PRODUCTS REFINING CO.
17 Battery Place – New York



CREDIT TURNOVER.

It Is Quite As Important As Stock Turnover.

For the last year or two a great deal of emphasis has been laid on stock turnover. It is true that the number of turnovers a year made by the stock is important. If a profit is shown by each turnover the aggregate profits will be correspondingly satisfactory. On the other hand, if each turnover represents a loss, the more business you do the worse off you will be.

But we do not always consider that credit turnover is equally important. If we permit a large amount of money to be tied up in book accounts, and allow these accounts to stand a certain length of time, business is slowed down and our finances are not as liquid as they should be. This means that we have to borrow money and pay interest on it, or use reserve funds and pay the interest on that; or ask for extension of wholesale credit; or let our bills drag.

Investigations go to show that credit turnover varies greatly in different locations, and that more bills are paid in January and June than other months. This is attributed to the maturing of dividends which makes ready cash on hand for people to clean up their charge accounts with.

The city of Minneapolis has a very enviable record in its retail business. It is claimed that approximately 70 per cent. of the book accounts are promptly met within thirty days. If we figure a minute we will find that this gives a complete account turnover in about forty-four or forty-five days. If we divide forty-five into three hundred and sixty-five, we will find that the Minneapolis merchants have an annual credit turnover of eight. This is most unusual, and is probably due in part at least to well-conducted campaigns aimed to educate the public on their obligation toward the merchant who trusts them, and upon the advantage of keeping their credit good.

Chicago's credit accounts are said to be considerably less active—something like from 37 to 40 per cent. being collected each month. In some localities the credit turnover will be found to be as low as 20 and 25 per cent. and in such businesses the merchants are at a disadvantage in a number of ways. Their own profits are cut down by interest and limited buying capacity. It costs a lot of money to keep sending out statements, for bookkeeping and postage expense must be paid.

It is not difficult for a merchant to determine for himself just what his credit turnover is, if he will keep a record. When statements are rendered at the first of the month the total amount should be listed. Then at the end of thirty days the amount paid in on account of these statements should be totaled. It is then but the matter of a minute to figure the percentage of credit turnover.

For example, if there is $1,000 on the books in the way of January charges, and $250 is paid in on these charges, the turnover is only 25 per cent. Care must be taken not to include in the thousand dollars any goods charged previous to January, for we want to get at a fair monthly basis. Continue this method every month for a year, and strike an average for the month. You may find out why money is not as free with you as it should be.

Then while one is about it, it is an excellent idea to find out what percentage of accounts is paid in sixty days, and in ninety days. If a store averages to collect all its credit accounts once in sixty days it shows a credit turnover of six in a year, and that is considered very satisfactory. However, some merchants, and especially those dealing in staple necessities, automatically close accounts not in by the 15th of the month, following the presentation of the bill on the first of the month. Others give more leeway and extend sixty or ninety days of credit before closing the account.

Here again tact must be used. For example: In some farming communities the income from the crops must be awaited, and the goods are sold with that understanding.

At the present time there is a marked disposition all over the country to extend buying credits. Large quantities of goods are sold on the installment plan. This plan may go under different names, as open book accounts, deferred payments, etc. But the idea is to encourage people to make purchases and to pay for them out of future income.

This may or may not be wise. It depends upon circumstances, the line offered, and what sort of a financial risk the buyer is. It is not enough to know that the one who buys goods is honest and well intentioned and will pay if he has the money. When we get right down to brass tacks we should have a pretty clear idea of when the customer will come across with part or all of the price.

Many a man in business has been utterly swamped by trusting out too much. Goods, equipment and supplies for which the cash has not been collected may actually represent a liability.

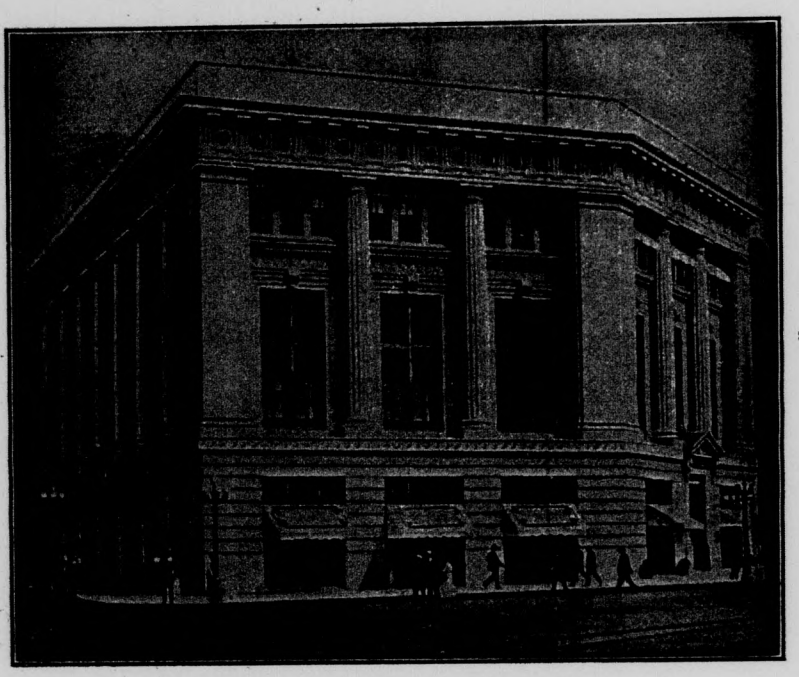
We have to pay for them, if we remain in business, whether the customer pays us or not. Even if the supplies, furnishings, or whatever they may be, are repossessed, they become second-hand, and we must sacrifice. If the account drags along, profits disappe entirely in the tie-up, and all too oft forcing the payment of the account unpleasant and causes hard feeling.

In the long run more good will created by the cautious granting credits, and by clearly understood co ditions of payment.

A great many stores are eager t open new accounts, realizing that pe ple buy more freely for many reason when they can say "Charge it." Thi is a risky policy, for the public is lik ly to get the idea that they are doing the merchant a favor to let him car them on his books. It is much bett to stress the policy of the advanta and convenience to the customer o once a month payments.

The educational campaigns conduct ed in different places have put th matter up fairly and squarely to th public, and almost invariably whe such campaigns have been conducte the credit turnover has been great speeded up.

The merchant must have a fi credit basis, and to take into consider tion emergencies and what is possibl



"The Bank on the Square"

Our Purpose Always

is to supply depositors with all facilities essential to handling any banking transaction, whether of business or personal nature.

Whether an account is large or small we want the customer to feel that with us he has more than "just a bank account."

Grand Rapids National Bank

Member Federal Reserve System
Member Grand Rapids Clearing House Association

COMMUNITY BRANCHES
"Each With the Strength of All"

Wealthy and Visser
Monroe and Division
Wealthy and Division
Division and Hall
Burton Heights
Michigan and Grand
Stocking and Fourth
Broadway and Ninth
Fuller Station

he should use judgment in dealing with customers who are delinquent.

However, he should have a system and see to it that all his charge customers understand just what is expected of them in the way of payment.

He should be ready to co-operate with other merchants in improving local conditions.

He should know for a certainty just what the actual carrying charges are of his book accounts by the year, and on an average by the month.

By going after accounts regularly and by using practical follow-up methods, credit turnover can be increased. A great many men rather go and borrow money than to take the trouble to write letters or make telephone or personal calls. One's borrowing power is valuable. It should not be abused. Let us get as closely in touch with the credit situation in our own business and in the community as a whole as possible. It often happens that two men side by side will show widely different results. Such a case was recently met.

In a single block, three retail dealers showed the following conditions: One store was and is doing business for cash only. One has a large amount out in credits, open book accounts, installments and so on. His turnover of book accounts is still dragging after two years. The third store collects nearly 90 per cent. of its accounts in thirty days, and a substantial portion of the balance is definitely arranged for, or paid by notes, trade acceptances, or definite dates set for cash clearance.

The man who sells for cash only does a modest but healthy business. He has no cause for worry, for he is making a living and putting something away every year. The man with the wide-open credit is considerably involved. He is like the undertaker who says his business is like that of oil and gold, for he has a vast amount of wealth underground. The third man, in spite of his straight-up-and-down policy, is the most prosperous and progressive retail dealer in the city where he lives.

Watch your credit turnover!

Russell Wilmott.

Making the Best of It.

Shortly before Mr. Smith became the president of the New York Central, he had occasion to travel on a N. Y. C. accommodation train running out of Buffalo. A few seats ahead of him was a young man, evidently dressed in his best, with rice scattered over his hat and coat. The conductor, coming down the aisle collecting fares, greeted the young man heartily, glanced at a pass he proffered, and slapped him familiarly on the back.

"Looks as if he had been at a wedding," observed Mr. Smith when the conductor had reached him and was punching his ticket.

"He has," said the conductor. He's been at his own. He's Tom Delaney, the regular fireman of this train, and was married this morning. He's now on his way to Albany and New York to enjoy his honeymoon."

"Honeymoon!" ajaculated Mr. Smith "Where is his wife?"

"Home," the conductor informed him. "This danged road was too stingy to give Tom more than one pass."

Sixteen Rules of Health.

1. Ventilate every room you occupy.
2. Wear light, loose and porous clothes.
3. Seek out-of-door occupations and recreations.
4. Sleep out, if you can.
5. Breathe deeply.
6. Avoid overeating and overweight.
7. Avoid excess of eggs, meat, flesh foods, salt and highly seasoned foods.
8. Eat some hard, some bulky, some raw foods.
9. Eat slowly.
10. Use sufficient water internally and externally.
11. Evacuate thoroughly, regularly and frequently.
12. Stand, sit and walk erect.
13. Do not allow poisons and infections to enter the body.
14. Keep the teeth, gums and tongue clean.
15. Work, play, rest and sleep in moderation.
16. Keep serene.

Desirable Woolens Running Short.

That there will be a marked shortage of desirable woolen fabrics for Fall is the opinion of both women's garment manufacturers and the leading mills. The former recently have come to take this view, adding that in one way it will be a good thing, as it will mean a more stable market for finished garments. Production at the mills has recently spurted, but it is held that demands for delivery will be hard to meet later on, owing to the shortening of the production period by the lack of early buying. Fabric prices are being increased in some instances, and in three particular cloths the advance has amounted to about 10 per cent. The strengthening tone of the general market is also indicated by the better prices paid for bolivias, which practically went begging some months ago.

What Research Does.

Should you ever be tempted to damn the great electrical companies, your condemnation may be delayed a minute or two if you remember that the American electric light bill to-day is about $500,000,000 each year; but if the equipment of forty years ago were used to produce the same amount of illumination, it would cost us somewhat over $3,000,000,000 each year, or nearly $6,000,000 a day. The reason we are getting so much greater service to-day than we did forty years ago is because of the research work done in the laboratories of the great electrical companies. In 1882 the incandescent lamp retailed for $1 each. To-day a lamp six times as good can be bought for 35 cents.

It pays to give time and attention and real thought to complaints. "The customer who is good enough to tell us why he stopped buying from us is our very best friend," says the sales manager, "and we feel that nothing should be left undone that will bring him back to his regular page on our ledgers."

Concentration

of our efforts has enabled us to offer that which the times and the trade require—

SERVICE

A complete stock of ***Hood Rubber Footwear,*** comprising everything in light weight Dress Rubbers, Boots, Arctics, Lumbermen's Pacs and Bootees—STOCKED IN GRAND RAPIDS for the MERCHANTS OF MICHIGAN. Send for our illustrated catalog and prices.

Hood Rubber Products Co., Inc.

GRAND RAPIDS, MICHIGAN

TACT AND DIPLOMACY.

Will Bring Settlement of Many Outstanding Accounts.

There is nothing like having a clear understanding and there is no better way to do that than sitting down with a customer and talking it over. Notice when you go into a law office to consult an attorney, he invariably will tell you that a lawsuit is like a race horse, and it's always better to settle your case out of court.

I venture to state that nearly 50 per cent. of the retail merchants to-day would have 50 per cent. less delinquent book accounts, that are worth but a few pennies on the dollar, if they had in time made a personal visit to their customers and explained what a crime it would be on the backs of their wives and children to avoid an honest obligation.

As I told a retail merchant the other day who desired to increase this loan at the bank, "You have been in business a great many years—you have a host of friends—your trade would fight for you, but you lack the stamina to go to your debtors when their bills are past due and talk the matter over.

We all know the older a bill gets the harder it is to collect and that is where delays prove dangerous. I have had merchants tell me, "If I did go after my collections I would lose trade." I have never found that to be the case when you do your collecting along the right lines. If you write a man a letter and call him a dead beat because he has not been prompt, you will of course lose his trade, but that is not the method to pursue, and if you have not got time to personally call upon your debtor, call him on the phone. Everybody likes to give a little advice so when you get your one time friend on the phone (because he must have had a little friendly feeling for you to buy your merchandise) and if you have lost his friendship, I would ask him the reason by stating: "Mr. Brown, I have always considered you a friend to our store, and I don't want to lose your friendship. We have missed you dropping in and also I want Mrs. Brown to know that we are disappointed in not having her pay us a visit some time, the same as she used to." Enquire about the family, ask if there is any improvement you could make in your store service, quality of merchandise, price, etc., that would meet with their approval.

I would suggest that the first call be a friendly phone message, about a week later call again and then in a diplomatic manner, try to make an appointment to visit at their home. My experience has been that proceeding along diplomatic lines like that, I have always been able to collect nearly every account.

If your debtor has children, try to recall some of the good features of the children as we all know that we have the best children in the world and we like to have other people tell us so.

Ever so many people have regarded their indebtedness as a mere bagatelle the last few years so it's a case of matching brains in different ways in order to combat the barriers that are placed before a merchant. You not only lose a customer's account when he has an overdue charge on your books but you may lose his business and many times their friends' trade, so there is a triple loss connected with washing out your book accounts.

There are thousands of retail merchants to-day that could sweep away their worries caused by their liabilities if they could only collect the accounts past due on their books and there are thousands of merchants in the past few years that have been compelled to cease doing business at all through not being able to realize the value of sitting down with their customers and talking it over.

A very good friend of mine who conducts a large retail store and extends considerable credit, follows a plan that has been very successful. He starts in the proper way at the beginning and as we know, a good start in anything is to be desired.

When a customer wishes to open a charge account he has a thorough understanding with that customer before a dollar's worth of credit is extended. He sits down and talks it over at the beginning—he doesn't wait until the account is long past due. This is the method he pursues—

"Now, Mrs. Brown, you are making application for credit at our store. I think it is always best to have a thorough understanding at the beginning, for you see it's this way, Mrs. Brown—we are compelled to carry a large stock of merchandise to meet the demands of our friends as well as a large number of new customers with whom we always cement a friendship as soon as they know our policy of doing business. Our stock inventories in the neighborhood of $100,000. Now you see if we sold this $100,000 worth of merchandise on credit we would be compelled to have $200,000 invested because we would have to buy another $100,000 worth of merchandise to replace the goods sold on credit. Our capital is only $100,000 and of course, Mrs. Brown, that is a lot of money, so when we sell goods on credit our first rule is that our customers pay us in thirty days time.

"All bills are due the first of the month, but we give four days leeway after the first, making all bills payable the fifth of each month. If at any time you cannot pay your account by the fifth of the month, we are really compelled to discontinue giving you credit. We have got to have our money on the fifth if we are to successfully carry on this business because we do not charge you any more for merchandise purchased on credit than we do when purchased for cash—we give you the same advantage and that is why we must be strict about demanding all bills paid the fifth.

"We buy our goods on a cash basis and thereby save you from paying high prices for dependable merchandise and this store will match up the stock of any merchandise organization in the country, including the largest stores in the big cities. In order to continue giving our customers the best merchandise at the lowest possible prices, we have got to pay our accounts by the tenth of the month and

MASTER BRAND

Mustard, Pickles, Vinegar, Olives
Ketchup, Relishes

J. H. DuPrey Company
DETROIT

through collecting from our customers the fifth of each month, we are in a position to meet our obligations promptly on the tenth, whereas if we allowed a single customer to get careless, it would mean that there would be no system to our business, so we treat all our customers alike—no one shown any favoritism. The smallest child can come into this store and buy goods at the same price and of the same quality and be accorded the same treatment as yourself.

"If you want to sign this agreement, which all our customers attach their signatures to yearly, and if your references are perfectly satisfactory, we will be very happy to do business with you, but we want you to feel that if our methods are too stringent for your finances and resources in reference to a charge account, we would under no consideration urge you to open an account if it should embarrass you financially as we belong to the Credit Association and it's customary for us to report any debtor who fails to pay his account promptly here on the fifth of each month.

"We want your business—we want your friendship and your good will and we will extend ourselves alonog business lines to the extreme and give you the best store service possible as well as the highest quality of merchandise at the right prices, in keeping with the highest grade stores in the country."

This merchant tells me that having a thorough understanding at the very beginning has proven a great asset to his business for he shows them where he can't afford to carry delinquent bills on his books on any account after the fifth of the month through his capital stock being $100,000 and he buying merchandise to that amount.

A lot of financial loss will be avoided if a merchant will carefully investigate each customer before extending credit. Some people who are in the habit of avoiding their liabilities are mighty good sales people. If they would use the same ability in reference to extending themselves for their firm they would bring big results along the Golden Rule route, whereas a great many people try to obtain credit for the purpose of defrauding their creditors.

I wonder if a merchant realizes that before one of these fly-by-night customers approaches him on the subject of credit, he has carefully studied this merchant's hobbies as well as his weak points and has prepared a selling talk to fit the merchant who is taken off his guard through not yet having had time to investigate the customer. It therefore behooves a merchant to take sufficient time for a thorough investigation before saying "yes." It's the merchant who can say "no" at the right time who is the most successful, like the bank officer who can turn down a customer when he wants to borrow money and make that customer feel that he does not need the money and prove to him that you are doing him a favor by refusing the loan. Such a man is a successful banker—the same with a retail merchant. And this turn-down must be done in such a way that the customer still remains your friend. This takes in the art of salesmanship to a high degree. For instance—

"Mr. Brown, you feel that you are entitled to credit and I really believe you are but I am going to offer you a suggestion and a bit of advice that I think is going to save you some money. You know it's the easiest thing in the world to buy a lot of merchandise and while we are here to sell goods, still at the same time that is not our only aim—we are building this business along constructive lines—along lines that will benefit our customers in every way. The moment that you open a charge account you will buy from 15 per cent. to 20 per cent. more goods than if you were to pay cash for each purchase, so permit me to suggest that you give our store your trade but in place of having your goods charged, pay for each bill at the time of purchase.

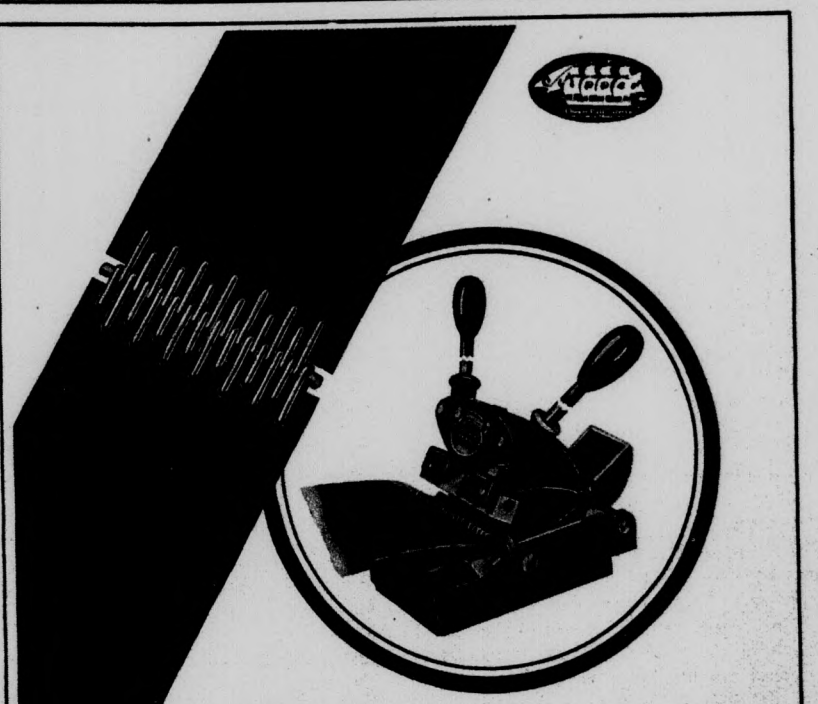
"Do not think, Mr. Brown, that you are the only one I have suggested this to—in fact I have given similar advice to hundreds of people whom we would be only too glad to give credit each month, but as I said before, although our business is to sell goods it is not our purpose to place a burden upon our customers in the form of a charge account which must of necessity be taken care of by the fifth of each month, and these hundreds of customers to whom we have given this bit of advice, are following out our suggestions of paying cash with each purchase and time and again they have come to me afterwards, thanking me for putting them on the right track.

"We imagine at times that we must make purchases of different lines of merchandise and we do not hesitate to satisfy this imagination when we have a charge account, whereas if we had promised ourselves that we would buy only what we could pay cash for, it would be a different story—we would let our wish go by unheeded thereby being much better off and eventually our savings account would grow beyond our fondest expectations."

Explaining the matter in a diplomatic way, similar to the above, usually hits the nail right on the head and retains the good will of this prospective charge customer whereas if he were turned down in a cold, indifferent mananer, his pride would be injured to the extent that he would never again return to your store. It has always been said that where there is credit there is loss, but a great deal of this loss can be prevented in sitting down and talking it over.

It has been very noticeable that when you find a retail merchant who is watching his business closely and knows the collection end of the business, keeping the financial end of the business at his finger tips, he usually makes his business show a substantial profit. Being a good credit man I think is one of the most difficult professions in the world and involves an unlimited amount of research work. It also requires brains and good common sense to the highest degree. It's so easy to lose money through extending credit if ultra precaution is not used.

It's not a bad policy for a retailer to proceed with the utmost caution in extending credit to any customer—find out what the customer's resources are and if indications point to the fact



HOW MANY TIMES A YEAR WOULD A CLIPPER SAVE ITS COST IN YOUR PLANT?
One Michigan factory reports a saving of $2500 a year, since the adoption of the Clipper method of belt lacing. A textile mill in Georgia $817.64; a metal working plant in Pennsylvania $1230; another in Illinois $914.36; and so on. Sold Everywhere by Authorized Mill Supply Dealers.
CLIPPER BELT LACER COMPANY
Grand Rapids, Michigan, U. S. A.

Anyone can lace a belt with the
Clipper

Unquestioned Safety

Is the most important consideration when selecting a bank with which to do business.

The Peoples Savings Bank

Offers unquestioned security, having served the people of Western Michigan for more than three decades.

Accounts of city and country merchants, manufacturers, and bankers are solicited.

The Peoples Savings Bank
Grand Rapids, Michigan

that this customer is at times financially embarrassed, by all means do not extend credit as it is bound to result in a great deal of grief later. A bank requires a financial statement from a firm before making a loan—why should not a retailer expect the same from his charge customers?

In these times of jazz and more money being spent for luxuries than necessities, it requires skill to carry on a business successfully. I dare say the last year or two has seen more business men age beyond what they should than ever, through the difficulties they have had to face and overcome, and a great deal of grief could be avoided if the matter of credit were given due consideration before it is extended—sit down and talk it over with your customers.

I prepared a set of collection letters some time ago for a merchant friend of mine. These proved very successful and I will be glad to send any merchant these letters which will help clean up his book accounts.

Do you know how to turn down a man and still retain him as a friend? Do you know when to say "No?" It is said that you can call a man a liar and say it in such a way that you are paying him a compliment and still be sincere. It's all in the way it is said—use a little tact, salesmanship, diplomacy.

I would like to have many merchants after reading this article look over their book accounts and pick out half a dozen accounts that are past due, get in touch with these customers and sit down and talk the matter over with them in the manner I have suggested. I am sure it will be the means of having less loss registered on their income tax statements next year.

T. K. Kelly.

The Story of Two Saleswomen.

Friday afternoon and she was going away on Saturday.

She just absolutely had to have a sweater to wear while she was on her vacation and she hadn't been able to get away from the office as early as she expected.

So she dashed frantically into the first shop she came to, arriving at about a quarter to 5, and asked for a sweater.

But this was one of those shops that close, so help them, when the time comes.

The time had almost come and the shop was getting ready to close.

Maybe this particular salesgirl would have been just as reluctant to make a sale earlier in the day, but it seemed as if she had made up her mind to go home and couldn't carry more than that one idea at a time.

Whatever the cause, disposition, or time of day, she was unmistakably sorry to have to make a sale.

She had nothing in 36. No, nothing.

Yes, there was one in the window that the customer had seen as she came along.

The salesgirl went out and looked it over, then took out one that was entirely different and displayed it with what might have been mistaken for enthusiasm.

But the customer wanted long sleeves.

The girl didn't think they had any.

And as far as she was concerned that closed the transaction, but she reckoned without the staying powers of her would-be customer.

There must be a sweater like that in 36 with long sleeves. So she had to look.

And the only one was about a 44.

And it was spotted, like the one in the window.

In desperation the shopper left.

She could imagine the salesgirl talking it over with lifted brows after she went out—the idea of a woman coming in there to buy anything!

Some saleswomen seem to have that idea. You can see what a shock it is to their whole constitution when you ask them for something.

But there was another store still open, and as our heroine went by the open door she saw pile upon pile of sweaters, all neatly folded and put to bed.

She took a chance and went in.

Nobody called a policeman. She advanced toward the table, and still not a woman screamed.

Indeed, one stepped forward with a pleasant smile and a promising look.

"I'm afraid it's awfully late," apologized the late-comer.

"That's all right," smiled the pleasant person. "Store's open until five and it's only five minutes of."

They had a sweater with long sleeves, clean, 36, and, more than that, they had another table of blouses and one of those was bought, too.

And so the customer was able to go home with the corners of her mouth up, after all.

It had been a lost day she thought when she left the first shop. All that hurry and flurry just to get up there and be treated like an alarm clock that went off too early.

And on top of that the prospect of shivering through a whole vacation or wearing an ancient and faded sweater.

Oh, it was all wrong!

And so the sight of a smiling person, perfectly willing to part with one piece of the stock or two or three if she wanted them, was just twice as welcome as it would ordinarily have been and made a regular day out of what might have been just the hours that followed dawn.

Forty-one Years of Service

I am the dream of the men who made me
I am the work of the hands of men
I am to-day as their thought arrayed me
I am the thing which they saw back then,
I am the creed which their lips have spoken
I am their pledge of the past come true
I am their promises kept unbroken
I am the deed which they vowed to do.

I am the lives of the men who gave me
Life and strength for the days to be
I am the courage they spent to save me,
When there were dangers surrounding me.
I am their pride and their self-denial,
I am their faith and their honor, too;
I am their days and their nights of trial,
I am all that they hoped to do.

I am the lessons they daily taught me,
Lessons of hope and of faith and cheer,
I am the smiles which they daily brought me
I am their heart-ache and sigh and tear.
I am their forty-one years of living,
I am the child of their brawn and brain,
I am their serving, their taking, giving,
I am the goal which they hope to gain.

Vast to-day are my aisles and spaces,
Wide my windows which greet the sun.
Gone the gentle and smiling faces
Who dreamed of me in the years, long done.
But I am them—body and soul and spirit—
Grown to greatness by council true,
Voicing their creed that all may hear it,
Serving mankind as they'd have me do.

Only a paper! I am man and woman,
I am the lives of a splendid throng,
I am a breathing thing and human,
I know laughter and mirth and song.
I am my people's best endeavor,
I am the deeds which they hoped to do,
I am their creed to be kept forever,
I am the dream of the past come true.

Edgar A. Guest.

The moral of all this being quite obvious and equally valuable.

The Profit in the Last Sale.

Surely you have heard street venders on the city streets call out, "Your last chance! This is the last package we have of this wonderful corn cure. Who is going to get it?" while all the time you feel morally certain they have a couple dozen other packages tucked away and hidden from sight. The street vender knows that there is big buying incentive behind the fear that one may not be able to buy the last of a supply, quite without regard for its worth or quality. But the street vender knows something else even more—that his real profits really lie in the last two or three packages he sells. If he quits with them unsold his day's work may have consisted of merely getting back his capital investments, not in making a profit.

But do you realize that very thing, Mr. Retail Merchant do you teach your clerks to realize it? The tendency with the average retailer, boss or clerk, is to pat himself on the back and consider that he has done mighty well when he has managed to sell all but a few, remaining packages of a shipment, while the business may really have only reached that point where it has managed to get back its investment in the stock and be only standing at the threshold of possible profits. To close out the remaining packages at a cut price means that the business will in the end only get half its legitimate profit. And to put them on a back shelf for possible sale "some day" only means to defer taking those profits which have already been earned. It's the last lap of a race that counts most; and it is the last few sales of a lot of goods which involve the most of the profits.

Improvements Made in Anesthesia.

Reports of new anesthetics and of new and more effective, or safer combinations of old ones are frequent just now, and a lot of gratitude is deserved by and much will be given to the investigators who are devoting their energies and intelligence to the finding of means for the relief or abolition of pain.

People still alive can remember when every surgical operation involved the infliction of almost intolerable agony, and the screaming victim struggled with the cords that bound him to the operating table. The good surgeon then was the man who could do his cutting rapidly, and many of the operations now common could not be attempted at all. Credit for the change has several claimants, but the weight of evidence gives it to the American, Morton.

A dispatch from Paris tells of a new anesthetic that has the highly desirable merit of safety through many hours of administration and of being followed by none of the usual disturbances and dangers. That, if confirmed in general practice, marks an important advance of medical science and potentialities.

The best tonic for sick business is advertising. Good advertising will pretty nearly resuscitate a business corpse.

Specialize in *Your* Business

Business nowadays is not a performance but a profession.

Renting a building, stocking goods, sweeping out, dusting up and waiting for trade to come to you is not business in this age of keen competition.

It is waste—waste of time and waste of interest on your investment.

To get what you want, you must go after it—because the other fellow *does*.

Teach your clerks how to sell goods; in other words, how to *create* business, as well as to take orders.

Display your goods attractively; keep your store neat and clean; make salesmen of your windows; manufacturers will cooperate with you.

Give yourself and your employees special training on the talking points of every line you handle; feature those talking points at every possible opportunity.

When it comes to flour, we suggest you specialize on

LILY WHITE

"The Flour the Best Cooks Use"

because when you sell Lily White Flour to your trade, you sell them more than just flour.

You sell complete satisfaction, the highest possible quality and guaranteed baking results.

Everybody knows Lily White Flour is *good* flour. Those who know it intimately say it is the best flour made.

Repeat orders are what you want, not promises, not trouble nor disappointment, and "once a Lily White customers, always one" is a common expression among the trade.

Flour lying in the store means expense, not profit, irrespective of how cheaply you bought it.

Lily White Flour sells and sells and sells. That's why it is one of the most profitable flours for you to handle.

Furthermore, Lily White Flour is sold under a guarantee your customers will like it better than any flour ever used. Under this guarantee we will refund the purchase price if for any reason whatsoever they do not.

Let your next flour order be a *"LILY WHITE"* order.

Our new Portland plant is in full operation.
We are now in position to render first-class service.

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

CLERKS CAN GET AHEAD.

By Showing an Interest in Their Work.

A young writer sometimes arrives at the conclusion that editors are not interested in the efforts of beginners, and some young writers appear to think that editorial barriers are actually put up against them. As a matter of fact, every editor is delighted to find new contributors with something of merit to submit. The editor rejoices in a "find." That is a large part of the editor's job. In after years the young writer may become an editor himself. He often does. Does he then automatically become a barrier to beginners?

These conditions apply to all walks of life. Many a druggist can look back upon the time when he was a junior clerk and recall antics he performed that made no hit with the boss.

"Now and then I get peeved at my junior clerks," says one old-timer. "But, gosh! What a negligent cub I was and how I must have worried my good old boss."

That's the whole story.

This is written for the clerk and is intended in a spirit of helpfulness.

Why do some young men get ahead?

Why do others fail to get ahead?

Is there a general conspiracy to prevent young men from getting ahead in life?

You have often heard youngsters say that the world was against them.

"I have had my trials and tribulations," remarks another old-timer. "Looking backward and trying to be honest, I must admit that 90 per cent. of my troubles were due to my own foolishness. More than once I have quit a good job because the boss gave me a reproof that I richly merited. I have worked for men who were called hard taskmasters. Every one of them treated me much better than I deserved."

How is that for a frank admission?

Young men make mistakes. So do older men, for that matter. Older men do not, as a rule, make nearly so many.

Why not?

Because they have been badly burnt from time to time in their younger days. Watch a child at play. A laughing boy will run into the street after a ball without looking to see if the thoroughfare is free from automobiles. He has a narrow escape and gets a lesson.

Watch a middle-aged man. He pauses. He looks up and down the street. Unless the coast is clear he will not attempt to cross.

These precautions apply to life in general. They are due to experience.

Now, young man, do you want to get ahead?

Do you want to be a star, or will you be content to class as a second-rater? The man who is willing to be a second-rater won't have any trouble about qualifying. All he needs to do is to drift. Bear this in mind. Circumstances will from time to time hand you a buffet that you can't help. You will make honest mistakes. Who doesn't? Have something on the other side of the ledger to balance mistakes. Nobody wants to hire a man who makes nothing but errors.

Would you?

There was a young fellow who had an accounting job with a big wholesale house, and it was a good job, too. It paid him $200 per month. One of the officers of the company was his friend. The young fellow was competent, but he made plenty of mistakes, and when he made a mistake he let somebody else do the worrying. Also the correcting. In course of time his powerful friend went the way of all flesh, and then the young fellow very promptly lost his job. Too many mistakes. Nothing on the other side of the ledger.

A green junior clerk got a new job, and was anxious to make good. But he had a nervous temperament and his very anxiety to please apparently caused him to make blunders. That is the way his immediate superior looked at it. It was a very busy store and the pace was fast.

"I think he's too slow for us," declared the head clerk.

But the proprietor had been watching, as he always did.

"The boy is slow," said the big boss. "I think it will take us at least year to break him in. But he has never been late a minute since he started in, and he has a pleasant way with customers. He'll make a salesman. I'll give him the extra time."

The boy had something on the other side of the ledger.

Now, we can't all be clever, but we can all be prompt. The dullest boy can be prompt.

Does being prompt count for anything?

Ask people who employ help.

'That fellow is as quick as lightning when it comes to waiting on customers," was the verdict of one of these employers, "but he's always twenty minutes late. I have warned him repeatedly, but I can't seem to cure him. His continual tardiness has a bad effect on the other clerks. I see no way out of it. I'll have to let him go."

Not enough on the other side of the ledger.

The way for a young man to get ahead is to show some interest in his work. He should be prompt and he should be agreeable. These conditions are not onerous. Any young man can make a try at them. A pleasant personality will carry a young man far in life. Many have won success with hardly any other asset. A sulky boy is going to have a hard time of it, and, as Franklin suggested, had better keep out of retail business.

Take an interest in your work, young fellow, if you want to make a big hit with the boss. Ask questions. Try to show an improvement from week to week. A man makes mistakes, but he need not keep making the same mistakes over and over. Have something on the credit side of the ledger and mistakes won't keep you from getting ahead.

It is because Michigan Merchants
appreciate a **Men's apparel House**
that our trade is **growing** and we
are known as

The Men's Wear House of Michigan

We specialize in the needs of Men and Boys
Our salesmen visit every point in Michigan

Get in touch with
Your Servants

Daniel T. Patton & Company
GRAND RAPIDS
The Men's Wear House of Michigan

No Trace of Mongol in Finns.

In common with many thousands of Americans who have been following the Olympic Games, I read with much interest the intelligent and individualistic article on "Finland Has Led as Nation of Athletes," by S. T. Williamson. Needless to say there was much in the comments and sidelights to make the article well worth while.

There was one statement, however, that might have caused possible misapprehension regarding the racial ancestry of the Finns, viz.: "They were of the same wild Mongol strain that penetrated Southern Europe and are seen in the Magyar and Turk. Trace of their dim origin may be seen in the resemblance of the Finnish language to the Magyar tongue."

May we quote the following from Prof. W. Z. Ripley's epochal book, "The Races of Europe," in explanation of the confusion that has arisen about the Finns' ancestry:

"The Finns described to us by Retzieus, Bonsdorff, Elisyeef or Meinof are among the tallest of men, with fair skin, flaxen or tow-colored hair, and blue eyes. They speak a non-Aryan Finnic language, the same as the Lapps, who correspond closely to the type of people we commonly regard as Mongol. These latter are all dark or black haired, with swarthy skins, round face, bullet head, high cheekbones and squint eyes.

(The Finns also happen to speak a tongue similar to the Magyars.)

"In any classification according to physical characteristics, we must set aside all the evidences of language as untrustworthy. Philologists have befogged the question of physical descent by grouping together various races who speak the same tongue. Could there be any type further removed from the real Finn than the Mongol Lapps, who are the most broad-headed of men?

"The Magyars, among the finest representatives of a West European type, are no more like the Mongol than the Australian bushmen.

"If our Finns are proved to be long-headed blonds, ofttimes very tall, if just across the Baltic Sea the main center of this peculiar racial combination is surely located in Scandinavia, and, finally, if in every direction from the Baltic Sea these traits extend, how can we deny that they are offshoots from the same trunk? A direct physical relationship between the three, referring them all to a so-called Nordic race, is confirmed by the latest and most competent authority" (Deniker, Talko-Hryncewicz, Taylor, etc.).

From an examination of the photographs that have appeared in Spalding's Official Almanac and the daily press of the Finnish athletes such as Stenroos, Porhola, Nurmi, Saaristo, Myyra, Tuulos, Lehtonen, etc., one will notice that there is no Mongol trace, but in fact confirmation of the conclusions above stated.

Selden Goodwin Noyes.

The Fly Pest and Food Products.

In the handling and selling of food supplies, the problem of the fly pest is always one that should receive the greatest attention of marketmen. It would be well for these to heed the advice of experts of the Bureau of Entomology of the United States Department of Agriculture, who say:

"There is strong circumstantial evidence that in addition to typhoid, dysentary, and other intestinal germ diseases, known to be transmitted by flies, tuberculosis, anthrax, yaws, ophthalmia, smallpox, tropical sore, and the eggs of parasitic worms may be and are carried by them from one person to another. Actual laboratory proof exists that flies have carried over thirty different disease organisms and parasitic worms either on their legs or bodies or in their own alimentary canals, whence these germs or worms are later deposited on human food.

"The principal effort to control this dangerous insect must be made at the source of supply—its breeding places Absolute cleanliness and the removal or destruction of anything in which flies may breed are essential. It is also often necessary to catch or otherwise destroy adult flies, or to protect food materials from contamination and persons from annoyance or danger; hence the value of fly papers and poisons, flytraps, and screens.

"Windows and doors should be carefully screened during the summer months and supplementary use made of sticky fly papers to catch the stray flies that get in when doors are opened. It is important to keep food supplies screened or otherwise covered so that flies can gain no access to them. This applies not only to homes, but also to stores, restaurants, milk shops, and the like. Screening, of course, will have no effect in decreasing the number of flies, but at least it has the virtue of lessening the danger of contamination of food. Screens should be well made and durable. In dry climates black or painted screen wire will last fairly well and give satisfaction; in moderately moist climates, however, it will rust, and it is better to use the best grades of galvanized wire; and in humid regions, especially if near the seacoast, bronze wire or monel metal wire is undoubtedly the least expensive in the long run. A screen having a mesh of fourteen strands to the inch, the kind commonly sold, is satisfactory for excluding flies, if unbroken, but a finer mesh is necessary to exclude the smaller mosquitoes."

Bad Enough on This Earth.

"Not long ago I attended a prayer meeting in a church in a neighboring community, and Deacon S. was asked to offer prayer. He often loaned money, but was prone to exact high rates. Becoming stirred by his religious fervor, he lifted his voice to a high tone and roared:

"'O Lord, give us greater interest in heaven!'

"A young fellow outside heard his supplication and sang out through the open window:

"'Hold on, Deacon; you're getting 5 per cent. a month down here. Don't holler for anything worse up there!'"

NEWAYGO PORTLAND CEMENT

The Faultless Building Material

The quality of our product and the service that goes with it has produced an increase of 600% in our capacity, during the last quarter of a century—fro m2,000 sacks per day to 12,000 sacks per day. And we are still growing to meet the ever increasing demand.

Newaygo Portland Cement is carried in stock by reliable building material supply dealers everywhere —

NEWAYGO PORTLAND CEMENT COMPANY

General Office and Plant
NEWAYGO MICH.

Sales Office
Commercial Savings Bank Building
GRAND RAPIDS, MICH.

CHICAGO BOARD OF TRADE.

Wherein It Is a Benefit To the Country.

There are two institutions in these United States of America concerning which a heated argument can be started more quickly and last longer without advantage accruing to either side, than most any other subjects cussed or discussed, unless the subject be William Jennings Bryan, Billy Sunday, the League of Nations or the Klu Klux Klan. These institutions are Wall Street, commonly called "the Monied Interests," and the Chicago Board of Trade, better known as "the Wheat Pit." Furthermore, there are very few subjects about which the general public knows less than these self-same organizations. Possibly that is the reason they are so much and so violently argued; the most glib talker gains the supposed advantage because of his ability to talk rapidly and repeat the greatest number of words in the shortest possible time.

Men well versed in financial affairs recognize Wall Street as the center of the money market of the world; those familiar with grain and its value concede the Chicago Board of Trade is the center of the grain markets of the world. The fact that money (our present medium of exchange of values) and bread are essentials of life, and always have been in one form or another, is, seriously speaking, the real reason for the public interest in these organizations, but before the public denounces these institutions, or any others, it should acquaint itself with the basis for their existence and their functions. It is the easiest thing in the world to condemn, but up to this time no one has been able to perfect or create organizations that will do the work of the Chicago Board of Trade and Wall Street, and similar organizations, as well or as efficiently as they are doing it.

When we mention the Chicago Board of Trade we naturally think of wheat, and wheat may truthfully said to be the basic food of civilized people; that is, wheat and the products of wheat. Wherever you find a high state of civilization there you will also find bread eaters, wheat bread eaters. Wheat has grown in a wild and cultivated state for a known period of more than five thousand years. The discovery of wheat, in fact, is coeval with the knowledge of civilization. The ancient Chinese of the stone age attributed the origin of wheat to a direct gift from Heaven. The ancient Egyptians and Greeks, who cultivated wheat five thousand years ago, believed it originated from some of their deities, among them being Demeter, the Goddess of Agriculture. Franz Unger, an Austrian botanist, discovered kernels of wheat in a brick taken from the pyramid of Dasher, the date of the construction of which is placed at 3359 B. C. The wheat found in the brick taken from this pyramid bore marked resemblance to that discovered in the debris of the lake huts of the aboriginal Swiss, who also cultivated this grain during the stone age. In fact, as stated heretofore, the history of wheat is as old as the history of civilized man, and then as now his basic food.

The value of wheat can be easily understood. For quite a period of time during the reign of the Pharaohs the wealth of their country was based on wheat. Then as now it was stored, at that time in the temples instead of in elevators, as it is to-day. When we go on a journey to-day we do not take our bank account with us, but check book instead and draw an order on the funds back home as they are required. In Pharaohs' time a man's bank accouont was his store of wheat, and for quite a period of time it was actually the medium of exchange, the real measure of value, and an order on the store of wheat could be used, and was used, as our check book is employed to-day. If Pharaoh desired a few additional rubies or sapphires or pearls he would exchange so many measures of wheat for them; if he wanted a new golden chariot he would do the same thing. Wheat was the measure of value; the medium of exchange.

The present value of wheat can be better understood when it is known that a sum of money equalling 90 per cent. of the market value of the wheat may be borrowed from practically any substantial financial institution in the country. Ordinarily only 50 per cent. of the value of real estate, and very, very seldom over 66 per cent. of its value, may be borrowed; hence it can be readily seen wheat has lost none of its intrinsic or collateral value in comparison with ancient times, and it continues to be the most nutritious and valuable human food. Many prominent financiers maintain wheat is still the real measure of value; that to lose a world's crop would be a great catastrophe, and would result in a tremendous financial upheaval, accompanied by revolution and bloodshed.

We remember reading how Christ at the Last Supper broke bread and gave his Disciples, reminding them as often as they did so in His name they did it in remembrance of His broken body, and ever since bread has been used to memorize Christ's sacrifice at communion services. During the late war it was wheat flour the Government reserved and conserved for the soldiers, and it is wheat bread the starving children of Europe are craving for to-day, so it is no wonder there is a grave concern about the practices of any institution or organization that has any influence on the marketing and distribution of the cereal from which the "Staff of Life" is produced, and such institutions have a serious responsibility, and owe the public the best service that can be rendered in living up to their responsibility.

What is the Chicago Board of Trade? The Chicago Board of Trade, like all other grain exchanges, is a corporation. It was incorporated under a special act of the Illinois Legislature passed Feb. 18, 1859. This act incorporated the then existing Board of Trade, which had its early beginning in 1848 as a voluntary association. It was not until 1856 that the trade in grain was important enough or on a large enough scale to warrant the conversion of the Board of Trade into a real grain exchange.

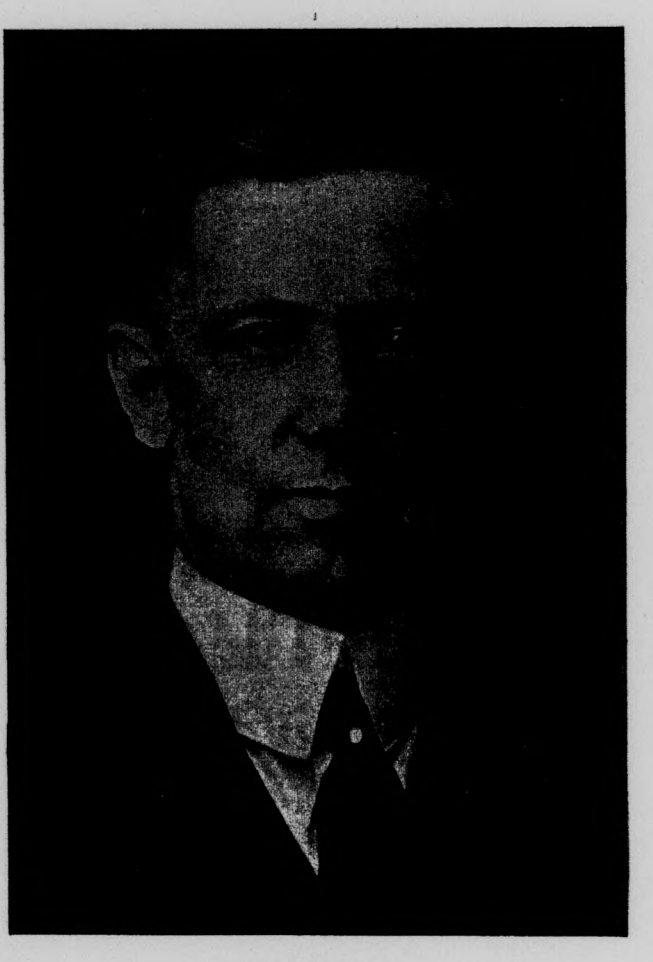
The objects of the Chicago Board of Trade are set forth in its by-laws as follows: First, to maintain a commercial exchange; second, to promote uniformity in the customs and usages of merchants; third, to inculcate principles of justice and equity in trade; fourth, to facilitate the speedy adjustment of business disputes; fifth, to acquire and disseminate valuable commercial and economic information; sixth, to secure to its members the benefits of the corporation in the furtherance of their legitimate pursuits.

The Chicago Board of Trade as a corporation does no trading. It does own a building. In short, it furnishes first, a place for its members to trade; second, provides rules governing the transactions ,and third, provides market reports and information by the employment of experts in their respective lines to obtain market and crop, as well as financial reports, which, of course, have a direct bearing on the value and marketability of grains of all kinds in various sections of the world. The members, as individuals, trade among themselves and act as agents for many thousands of non-members, particularly those engaged in the storing and merchandising of grain and grain products. In 1919 the Chicago Board of Trade had a membership of 1617, 1198 of whom lived in Chicago and other sections of Illinois; the remaining 419 members were distributed over thirty-one states, and England, ranging from 131 members in New York State down to one in Oregon and one in London, England, the distribution of membership corresponding fairly accurately to the location of the larger terminal markets and to the important consuming centers.

How did our principal grain exchange happen to be located in Chicago? In the first place, Chicago is the greatest railroad center in the world; in the second place it is situated at the head of the Great Lakes, making possible and economical the transportation of grain by a combination of lake and rail route to the Eastern seaboard, as well as by an all-rail route; in the third place, Chicago is easily accessible to the greatest and best agricultural section of the United States; to the greatest grain producing sections of our country, and more than 400,000,000 bushels of grain are received at Chicago annually. As a result of these conditions a great many elevators and warehouses of tremendous capacity have been erected in and near Chicago, all of which, of course, add to Chicago Board of Trade prestige.

Agricultural development of this country has caused grain exchanges to spring up in Minneapolis, Duluth, St. Louis, Kansas City, Milwaukee, Omaha, Peoria, Toledo and Detroit, of importance in the order named. Minneapolis has occasionally received more wheat than Chicago, but the total of all grain received by Chicago is double that received at any other of the points named. In recent years a number

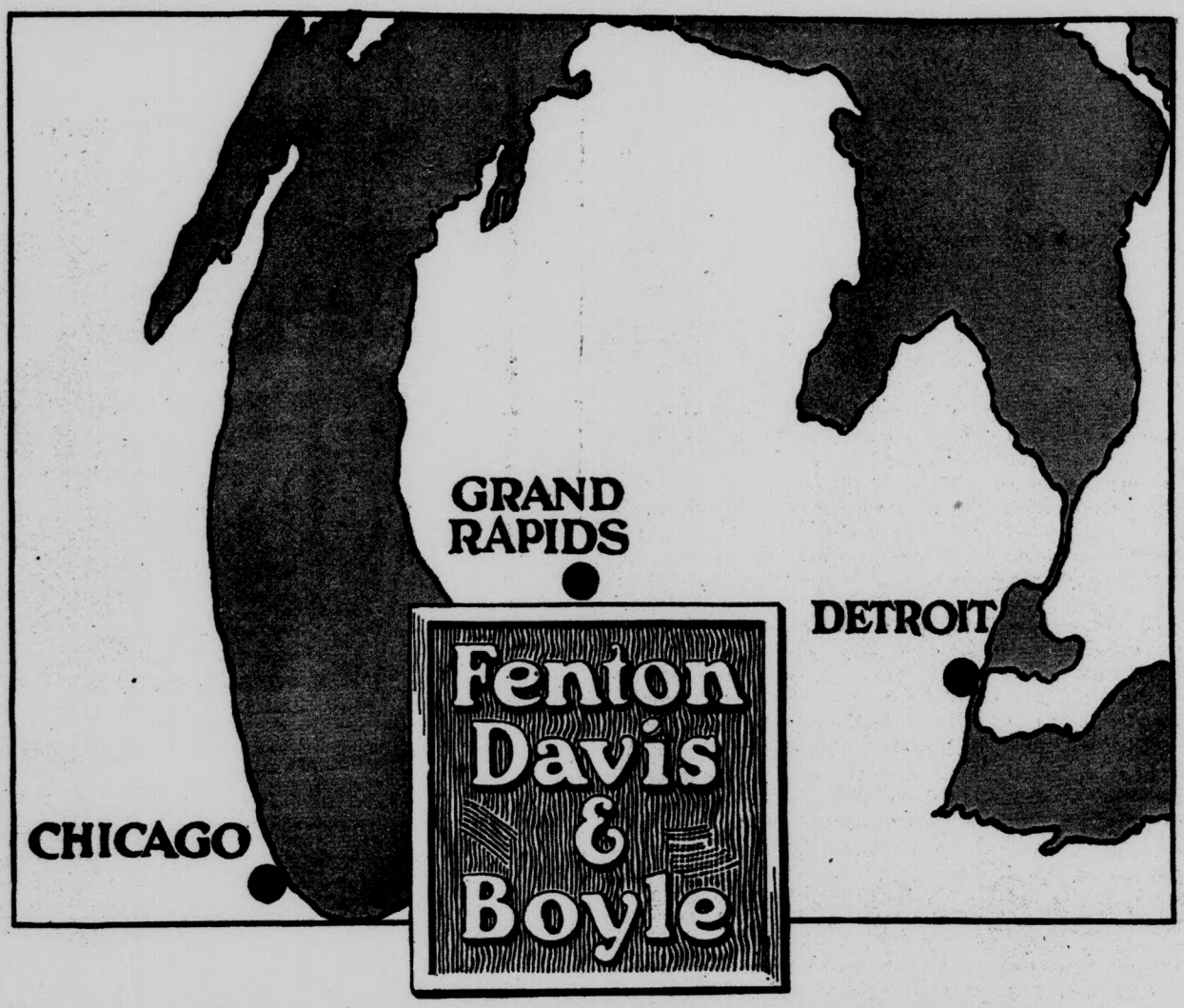
(Continued on page 110)



Lloyd E. Smith.

*Talk given before the Grand Rapids Traffic Club and the Grand Rapids Credit Men's Association.

F.D.B.



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STORY OF THE U. C. T.

Some Things the Organization Stands For.

The order of United Commercial Travelers of America was not a thing of accidental or freakish conception or growth. The foundation was laid broad and deep, and the superstructure has been reared with grace and symmetry and has grown in prestige and solidity with the passing years.

The plan of organization in the Order of United Commercial Travelers of America conforms closely to the usages of the standard secret and fraternal bodies. The basis of the plan is the subordinate council, which may now be found in all the principal commercial centers of the leading States of the Union, with several flourishing bodies across the border in Canada.

It is in the subordinate councils that the degree of the order is exemplified, no further degrees being required for advancement into the two higher bodies of the order.

Building about the order's tenets of Unity, Charity and Temperance, the ritual used in the initiatory ceremony is capable of a beautiful and an impressive exemplification, strongly imbued with elevating lessons and thoroughly in keeping with the order's character, aims and purposes.

The annual meetings of the grand councils are made the occasion of a happy reunion of United Commercial Travelers and their families. Entertaining councils vie with each other in extending the most gracious hospitality to visiting brothers, and the result is a delightful and fraternal occasion, free from all extravagances and excesses of every kind.

The Supreme Council is made up of representatives from each of the grand councils. The meetings of the Supreme Council are held annually, opening on the fourth Tuesday in June, at the Supreme headquarters of the National law-making body of the order. Its sessions are in the nature of an annual meeting of a corporation.

As avowed by the articles of incorporation, issued under the general corporation laws of Ohio, Jan. 16, 1888, "The purpose for which the order of United Commercial Travelers of America was formed, is:

1. To unite fraternally all commercial travelers of good moral character.
2. To give all moral and material aid in its power to its members and those dependent upon them; also to assist the widows and orphans of deceased members.
3. To establish funds to indemnify its members for loss of time or death resulting from accidental means.
4. To secure from all transportation companies and hotels, just and equitable favors for commercial travelers as a class.
5. To elevate the moral and social standing of its members."

To partially compensate for the social privations that are of necessity associated with life on the road, the Order of United Commercial Travelers of America encourages the greatest social activities in all subordinate and grand councils. To the pleasant social affairs, which are held frequently by all councils, every member of the order in good standing is invited, whether he is a member of the entertaining council or not. His membership vouches for him socially; and, if he possesses the social instinct, as most commercial travelers do in a marked degree, there is nothing to prevent him from entering as fully into the pleasures at hand as any of those present.

A feature highly prized by members of the order of United Commercial Travelers of America is the care of the widows and orphans of deceased members. Through the provisions of the orders Widows and Orphans' Fund, no beneficiary who is the wife, mother, daughter or unmarried sister of a deceased member is ever allowed to come to a condition of actual want, and the children of deceased members are cared for and educated up to their sixteenth year. The order enters into no legal obligation to do this. This assistance is not something that may be demanded, like an annuity or pension; but, where need exists, it is never withheld. In this way the order disburses the sum of about $150,000 every year, and has paid out since its organization nearly $850,000 for the relief of needy widows and orphans.

In the payment of a death loss, $5,000 is paid the beneficiary in one check immediately upon receipt of satisfactory proof of death by accident, and the beneficiary is given an income of $25 a week for fifty-two weeks additional.

These weekly payments are intended to provide the beneficiary with current funds while the principal sum of $5,000 may be accumulating interest or until arrangements can be made to so place it as to provide for a permanent income.

For total loss of time resulting from immediate, continuous and total disability from accident, the order pays an indemnity of $25 for a period not exceeding 104 weeks, and for partial loss of time resulting from accidental injuries the order pays an indemnity of $12.50 per week for a period not exceeding five weeks.

The order is under the insurance department supervision of practically every state in the Union, and many of the Canadian provinces, and can, therefore, be sued in the member's own county should necessity therefor arise.

The widows and orphans' regulation provides that, should a member die leaving a widow or minor children in destitute circumstances, they are provided for from this fund in sums not exceeding $50 at any one time and not



LET YOUR CUSTOMERS KNOW THAT YOU CARRY THE DELICIOUS "BEL-CAR-MO". IT'S A QUALITY PRODUCT THAT LENDS ADDED DISTINCTION TO YOUR STORE.

The Airtight Tin Package keeps "Bel-Car-Mo" delicious to the last morsel.

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We are Headquarters for Western Michigan for

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Restaurant Equipment, Soda Fountains and Supplies, New and Used Office Desks and Chairs.

Grand Rapids Distributors for Russ Fountains.

Your valued inquiries will receive prompt attention.

7 Ionia Ave. N. W. **Grand Rapids Store Fixture Co**

in excess of $250 in any one year. This is in addition to the accident insurance provided, and is a provision against penury or the poorhouse to every member's beneficiary coming within the terms of the constitution.

The Michigan Grand Council was incorporated June 24, 1893. It was petitioned for by the officers and members of Detroit Council, No. 9; Flint Council, No. 29, and Saginaw Council No. 43.

The charter of the Grand Jurisdiction of Michigan was signed by W. A. Johnson as Supreme Counsellor and Charles B. Flagg as Supreme Secretary. The first grand counsellor for Michigan grand jurisdiction was Albert Myers. To-day we have twenty-one councils in the State with a membership of 4673, located as follows:

No. 9—Detroit, 230 members.
No. 29—Flint, 155 members.
No. 43—Saginaw, 723 members.
No. 51—Bay City, 328 members.
No. 57—Jackson, 338 members.
No. 116—Hillsdale, 109 members.
No. 131—Grand Rapids, 560 members.
No. 143—Cadillac (Detroit) 588 members.
No. 156—Kalamazoo, 280 members.
No. 186—U. P., 193 members.
No. 218—Owosso, 96 members.
No. 235—Petoskey, 36 members.
No. 253—Battle Creek, 195 members
No. 305—Auto City, 241 members.
No. 361—Traverse City, 127 members.
No. 404—Muskegon, 101 members.
No. 420—Adrian, 95 members.
No. 452—Coldwater, 60 members.
No. 462—Port Huron, 112 members.
No. 616—Escanaba, 77 members.
No. 638—Marine, 29 members.

C. C. Carlisle,
Grand Counselor of Michigan.

Preventing Complaints Is Wiser Than Arguments.

How are we going to prevent complaints? We lay a lot of stress in getting in touch with all the complaints possible. We feel that the superintendents on the floor, mingling with the customers, get a pretty good line on what the customers are saying and what they think. We have a system of superintendent's complaints. They make it out. They send it up t ous and we have it typed in five or six different copies. If it is something immediate, they send with it a call tracer to the adjustment office and they fix up the customer.

Then we start in to find out what the trouble is. The usual practice is to get the sales check, that gives you the date of the purchase, by whom it was sold. Then the next thing is to find out when it was sheeted for delivery, so that you get the date of the sale, when the charge was authorized, and when it was sheeted and when the customer receive dit. And you can start from the beginning to the end and you will find your weak point.

I remember when I was new on the work and had a chance to get around the store more than I have now, we had quite a few complaints where charged sales were being delayed. The reason was that possibly a customer had been a little slow in paying and they put a stop on the account. There being a stop on the account the charge was referred to the credit manager, or one of his assistants, and they eventually passed it, but in the time taken to pass the charge we missed the deliveries, so we had quite a few on that one item. I went down and I looked over the indexes and I found a lot of stops on accounts, and I asked the credit manager how many of those stops he thought should not be there. He thought there were a lot of them. So I got busy on that, and we found that part of the system was breaking down on account of change of system and change of personnel. We had that corrected.

So far as the unusual case is concerned, believe me I am very cautious before I tell a customer she is wrong. I know there are people who feel differently about it, but I can only base it on the policy of our store and my own experience.

In our office, the adjustment we make is final and we have the hearty support of the firm. I don't remember a case yet where we have made an adjustment that we have been criticised for it. Of course, if it gets up into tremendous large amounts we take it to a member of the firm.

Benjamin White.

Synthetic Lumber Coming.

We will all live in thermos bottles some day, according to B. G. Dahlberg, of Chicago, who says the day is coming when synthetic lumber will take the place of natural lumber for building houses, and that its insulating quality is such that homes built of it will be veritable thermos bottles. Synthetic lumber, as described by Mr. Dahlberg in a recent address at Chicago, is made from the waste fiber of sugar cane, and while its manufacture is still in its infancy, with the rapid depletion of our forests it is bound to become one of the world's greatest industries.

Two qualities it has in an unusual degree, he says. It is a great insulator and a sound deadener.

"It has the insulating value of cork," he continued. "Homes built of it are warmer in Winter and cooler in Summer than houses of natural timber. This means a material reduction in the Winter coal bill. It also means more comfortable homes.

"Its sound-deadening quality is important. Social scientists have demonstrated that much of the world's insanity, delinquency among children and ill health due to nervous diseases are directly traceable to jarring noises which are a necessary part of this industrial age. In deadening these noises synthetic lumber will save the world's nerves and thereby increase the world's health.

"While this new artificial lumber is for the mansion as well as the cottage, it is primarily the poor man's home-building material. It is cheaper to build with it than natural lumber. It weighs only one-fourth as much as pine board, which reduces transportation charges. It makes it possible for the poor man to own his own home. So, finally, when the world begins to live in a thermos bottle, it will at least live comfortably."

Bran must make good to make sales



There is only one selling argument for bran—it **MUST** relieve constipation. If it doesn't, the first sale is the last.

Part bran can be only part effective. It takes **ALL BRAN** to bring 100% results. Doctors know that. That is why doctors everywhere recommend Kellogg's Bran, cooked and krumbled. Kellogg's is **ALL BRAN!**

Eaten regularly, it will bring permanent relief in the most chronic cases. You can guarantee this.

REPEAT SALES ARE **SURE** WITH KELLOGG'S BRAN!

Kellogg's BRAN

Cooked and Krumbled Ready-to-Eat

CHICAGO BOARD OF TRADE.

(Continued from page 106)

interior markets, so-called, have developed, such as the Indianapolis Board of Trade, the Little Rock Board of Trade, the Wichita Board of Trade, etc., none of which, however, compare with Chicago as a trading and distributing center, but all of which are patterned after the Chicago Board of Trade. Canada has developed several grain exchanges. One of the most important being Winnipeg, and these will increase in importance as the agricultural districts of Canada develop. One of the oldest, and for a time the largest, grain exchanges is at Liverpool, England. In fact, for a number of years it was said that Liverpool made the price of wheat, which statement, literally speaking, was far from the truth, as Liverpool did not make the price of wheat, but on the other hand merely reflected the world's value of wheat that the world's supply and demand had created: for then as now whatever a great many wanted became valuable, while what only a few desired in time of excessive supply became cheap in price. Liverpool did then what the Chicago Board of Trade is doing to-day, reflected the price of wheat on a world's basis.

When we speak of the Chicago Board of Trade we not only think of wheat, but think of speculation in wheat. True it is, that there are those who do speculate in wheat, or, to be more explicit, speculate on the future value of wheat, but a great many of the transactions in the wheat pit are exclusively protective, just the opposite of speculative, in that the buying or selling is of a hedging nature. To make this statement more clear, we will say a certain flour milling company having a capacity of 1,000 barrels per day of wheat flour sells its output of flour ahead for ninety days; in other words, sells 90,000 barrels of flour for scattering ninety day shipment. This mill, we will say, has sufficient storage capacity to store 200,000 bushels of wheat. Now it will be seen that approximately 450,000 bushels of wheat must be bought to cover the sale of 90,000 barrels of flour, figuring in round numbers, five bushels of wheat to the barrel of flour, consequently the miller must purchase 250,000 bushels of wheat in excess of what he can store in his own elevators, unless he desires to go short of the market 250,000 bushels of wheat, which no sane experienced miller does. What does the miller do to cover his flour sales in excess of his storage capacity? He will probably go to the Chicago Board of Trade, and through a member of that organization, acting as the miller's agent or broker, buy 250,000 bushels of July, or September, or December or May wheat, which with the 200,000 bushels he has bought and stored in his own elevators will make a total of 450,000 bushels of wheat; a sufficient quantity to cover his flour sales. That description of the purchase of future grain represents thousands of actual transactions every month in the year on the Chicago Board of Trade. The purchase of the future wheat is protective, not speculative, as can readily be seen. But somebody hears Jones the miller has bought 250,000 bushels of wheat in the wheat pit, and immediately the word is passed along, maybe to Jones' banker, that Jones is speculating, and he at once becomes a suspicious character, when as a matter of fact he was protecting himself. Now, of course, Jones cannot grind future wheat, so as rapidly as he grinds up the cash wheat he bought and stored in his own elevators, he will buy more cash wheat to keep his elevators full of grinding or cash wheat, and as fast as he buys in the cash wheat he will sell out, through his Chicago broker, the future wheat he had previously purchased, again protecting himself against price changes in wheat and at the same time supplying cash or grinding wheat with which to operate his mill. But again somebody hears Jones, the miller, is selling future wheat in the Chicago wheat pit, and he is again branded a reckless business man, a fellow who is speculating in the necessities of life, and soon obtains the reputation of being an undesirable citizen.

The milling company with which I am connected passed through just such an experience during the period of the war. Wheat and flour were advancing rapidly in price, the consumer was buying flour heavily, anticipating higher prices, which caused the merchant to buy heavily from the mill. The company's sales of flour totalled approximately 60,000 barrels for scattering sixty day shipment, and naturally we had filled every available space with wheat to cover the flour sold. As the wheat market advanced we advanced flour prices comparatively, and someone in our employ obtained the idea we were making a tremendous profit on both wheat and flour, knowing we had all our elevators full of wheat, much of which had been bought at a lower level of price, and felt the company should be reported to Federal authorities for profiteering, so one day in walked a representative of the Department of Justice, direct from Washington. Naturally, the Government investigator was given free reign, the company's purchases of wheat and sales of flour were checked and, of course, we were completely exonerated. The man who made the complaint was sincere and believed he was serving the best interests of the Government. His fault lay in the fact that he did not know the whole truth. He did know we had some low priced wheat and that we had advanced the price of flour materially; he did not know we had enough low priced flour sold to offset the low priced wheat. This is only one instance among thousands where thoroughly reliable business firms have been unjustly accused of wrong-doing by sincere, well-intentioned but uninformed people. In our company's experience no particular harm was done, but many others have not been so fortunate.

Of course, there are brokers and grain dealers who speculate in wheat; some millers do so, undoubtedly, and in most instances without injury to the general public, but most always with considerable loss to themselves, particularly if the practice is continued. You know they say there is a "new one" born every minute and in many cases experience is the only teacher that gets a hearing. Then, too, based on the law of averages, there are a certain number of dyed-in-the-wool crooks in the milling and grain business who are out to beat anyone and everyone they can, and there probably will be as long as the old world stands. They will be found in every line of endeavor, and there are just enough of them so all of us must know what we are doing and why we are doing it if we expect to escape the penalty of carelessness. Happily there are laws that tend to correct the evils that may creep into the milling as well as the grain business, the same as there are laws to protect society in general from the depredations of thieves and murderers. Even so, most of us lock both the front and back doors when we leave home, or even retire for the night.

The Chicago Board of Trade is governed by capable business men of unquestioned honesty and integrity, yet occasionally dishonest men become members, although they do not remain members after their dishonesty is discovered. Again, occasionally dishonest men do business through the Board of Trade, and this class is more difficult to eliminate, unless they can actually be caught with the goods.

As has been suggested by the subject discussed, one of the principal objections to the Chicago Board of Trade is speculation in grain, particularly wheat, and while a majority of the transactions in the wheat pit are protective rather than speculative, and without a question 99 per cent. are strictly legitimate, there have been several instances of attempted corners for strictly selfish reasons that were pernicious in their influence and injurious to the public welfare, although all attempted corners did not work out that way by any means.

The three big corners or attempted corners that stand out in the public's mind are the Hutchinson corner of 1888; the Leiter corner of 1898; the Patten corner of 1909. Hutchinson made considerable money, as he was fortunate enough to be on the right side of the law of supply and demand. Leiter failed, losing between $2,000,000 and $3,000,000 because he was on the wrong side of this immutable law. In fact, Leiter did not have enough money to settle up with his creditors and was indefinitely suspended from the Board. Patten, like Hutchinson, was on the right side of the market and made a fortune. The corner of 1887 is still fresh in the minds of some. This was known as the Harper deal and the Kershaw failure. The operation turned out disastrously, as the market went against the operators, and a prominent Cincinnati banker, who obtained funds from his bank illegally, was sentenced to ten years' imprisonment in the penitentiary, following the failure of the bank.

Many attempts have been made to minimize and eliminate illegitimate trading. Federal legislation has been enacted to prevent those who are not actually engaged in the milling or grain trade from trading on or through the Board of Trade, and the Board has made some changes which have proven very effective in preventing attempted corners. For instance, the fewer grades of wheat delivered on contract the easier it is to work a corner, and in the early days when corners were more often attempted only one grade of wheat was deliverable, that being No. 2 spring wheat. At the present time twenty-one grades of wheat are deliverable on a future contract, making an attempt to run a corner very hazardous, indeed. Then, besides, transportation and information-spreading facilities are so efficient now-a-days that any attempt to force any market above the actual value of any grain will immediately result in an oversupply being shipped to that market to the discomfort of the operator.

However, there has always been speculation and there probably always will be, not only in grain but in practically every line of business. The purchase of the Louisiana territory by the U. S. Government was a speculation and a very profitable one; so was the purchase of Alaska, and furthermore, they were perfectly legitimate. The individual who purchases a parcel of real estate in his city or near it, anticipating a growth of population and consequent increase in the value of the property purchased is a speculator in every sense of the word. This is legitimate and many times very profitable. The farmer who holds his wheat, or corn, or oats, for higher prices is speculating. It is a legitimate operation, although not always profitable by any means; in fact, the farmer is forced to take chances in planting his crops when he knows the risk of damage or complete loss from frost, heat, flood and drouth, is real and not fancied. How about the young man who starts out on a business career, beginning in a small way and hoping by thrift, hustle, courtesy and common sense, to build up a remunerative business, which will be subject to competition, and increased taxation. There is certainly speculation involved in such enterprises. In fact, is there anything absolutely certain on this old earth except taxes and death? The facts are there is an element of speculation and adventure in almost every human occupation, yet this is no excuse for destroying the occupation, but rather is an incentive to place the occupation on a more sound and substantial footing or foundation, striving always to eliminate the evils that creep in from time to time, and improve the good.

The Chicago Board of Trade renders a most valuable service by permitting the buying and selling of futures, not by providing an opportunity for speculation, but by affording absolutely necessary protection to the thousands of millers of flour and meal, and grain dealers throughout the country and, in fact, throughout the world, who are desirous of operating their various enterprises on a safe and sound basis, as free from speculation as possible.

The grain exchanges not only provide protection for legitimate merchants against advances and declines in prices of grains, but are a wonderful source of information on crop conditions throughout the entire globe. If there is a drouth in Russia, a flood in India, a black rust development

(Continued on page 118)

Foster, Stevens & Co.

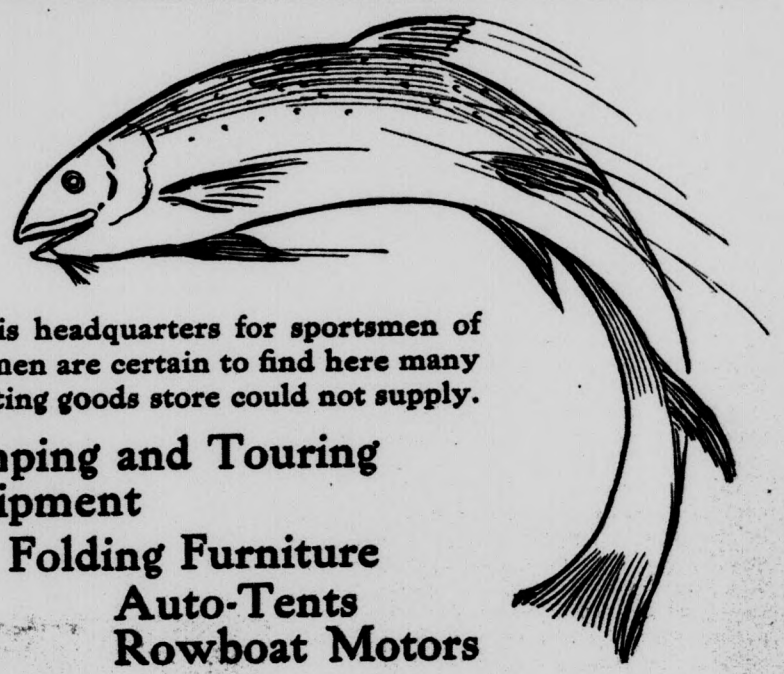
86 Years on Campau Square

GRAND RAPIDS MICHIGAN



REEL CASES

Stiff Leather Case, Chamois Lined for Casting Reels, $1.60.
Soft Leather Calf Skin Bag for Automatic and Single Action Reels. $1.50.



This department of our store is headquarters for sportsmen of Western Michigan — Fishermen are certain to find here many things which the average sporting goods store could not supply.

Camping and Touring Equipment
Folding Furniture
Auto-Tents
Rowboat Motors

TACKLE BOXES

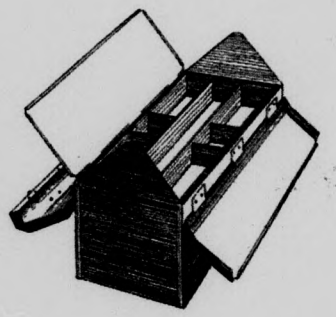
The Box pictured is our No. 614 Kennedy Tackle Box, like a satchel in shape, convenient to carry and of ample size. Made of steel, brown baked enamel finish, fitted with Corbin Notch Lock and brass catches. Electrically welded seams. Two trays with numerous compartments and space underneath for lunch and Thermos bottle. With trays removed it makes a good carrying case for shells and hunting equipment.

Length 14 in., width 7 in., height 9 in. $6.00.

No. 621—Tackle Box, size 21 in. x 6 in. x 6 in., $7.00.

No. 612—Tackle Box, size 12 in. x 6 in. 6 in., $3.75.

I. C. Tin Tackle Boxes with and without trays, four sizes, 85c, $1.25, $1.65, $3.50



LINES

Invincible—Huron—Cuttyhunk—Wolverine
30c to $2.80.

MINNOW BUCKETS

Floating and Plain; galvanized and tin; round and oval, 8, 10 and 12 qt. sizes.
90c to $5.50.

CREELS.

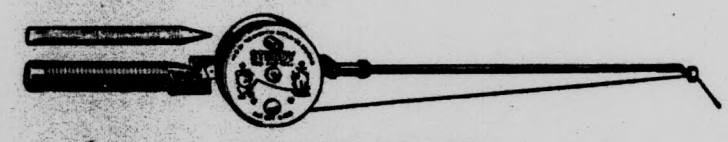
Whole and Split Willow, plain and leather bound. From 9 to 30 lbs. capacity.
$1.50 to $7.90.



BAITS.

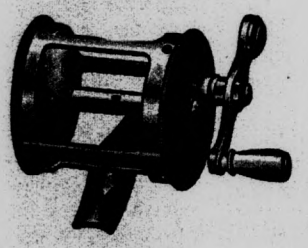
Al Foss "Shimmy Wiggler." Made of brass, nickel plated with Bucktail Streamer and may be used with or without pork rind. One of the best baits for bass and wall-eyed pike. Two sizes, ⅝ oz. and ½ oz., $1.00.

We carry hundreds of other baits including South Bend, Bas-O-Reno and Surf-O-Reno in two sizes; under water minnows; Dowagiac Plugs; Moonlight Baits; Lowe Star Spoons, Skinner Spoon; Kidney and Fluted Spoons in many makes; 15c to $1.50.



STUBBY ROD AND REEL.

A rod and reel combined, two 12 inch sections, 23 inches long when jointed, single action reel of aluminum, holds 50 yards of line and has spring drag. A good thing to carry in your tackle box for emergency use. Can be used for trolling, still-fishing, and even casting, $3.00.



REELS.

Samson Casting Reel illustrated, a high grade reel for bait casting. Nickel plated, quadruple multiplying with removable spool; end of reel is fastened to frame with a hinge which prevents all possibility of losing this part. Free running spool and balanced handle. $3.50.

Casting Reels—Montague City; Heddon; Meek; Meiselbach; South Bend.
$2.00 to $50.00.

FLIES

You will find here the largest and best assorted stock of Flies in Western Michigan. Eyed and Snelled, Dry and Wet Flies, or Sproat Hooks, sizes 6, 8, 10 and 12. Tied with extra heavy hackle. Including different makes, we have hundreds of patterns. Per doz. 80c, $1.25, $1.50, $2.00, $2.40, $2.75, $3.35.





RODS.

A complete line of Heddon Rods in two-piece, with and without extra tip. Tips 35 in. long; Butt Joint varies, 4, 4½, 5, 5½ and 6 ft. Rods. Illustration shows Heddon Rod designed for average casting line.
$7.00, $9.00, $14.00, $16.00, $20.00, $35.00.

Other Bait and Fly Casting Rods—Hardy, Montague City, Divine, Bristol, $1.50 to $60.00.

BOOTS AND WADERS

Goodyear Sporting Thigh Boot, Light Weight ---------- $7.00
Goodyear Boot Foot Waders ---------- $20.00
English Stocking Foot Waders ---------- $19.00
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LANDING NETS

For both bass and trout fishing. Collapsible and solid in both kinds. Sizes from 20 to 36 inches.
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RUBBER FISHING SHIRT

Light weight; slips over head; draw string neck and wrists, about 36 in. long, $10.25



SPORTING GOODS DEPT.

FOSTER STEVENS

Golf, Tennis and Base Ball Goods



FLY BOXES.

Eyed Fly Boxes in tin and bronze with Clips, also with Clips mounted on aluminum leaves. Various sizes. $1.00 to $4.00.

FLY OILER

Hunting Case Oiler for dry flies. Shaped like a watch case with felt pads inside. $3.50.

LINE GREASER

Made of heavy pig skin with glove button fastener. Felt greasing pad inside. 60c.

OUR CANNING INDUSTRY.

Michigan Never on More Safe and Sound Basis.

Man prospers as he is provident of nature's provisions.

Nothing enters so immediately into the daily life of all living creatures as does their food supply, and man's advance in civilization is marked by the degree of wisdom with which he adapts to his use the bounties of nature.

All agencies contributing to the better provision of man's needs and a larger enjoyment of the good things of life in all climates and in all seasons lend to the advancement of civilization and to the happiness of the human race.

The development of the industrial age, the grouping of large populations in limited areas, the increase of the urban population and the dependence of a larger percentage of the people upon food supplied by others is made possible by the easier production, more efficient conservation and wider distribution of food supplies. All of these are a development of a comparatively recent period, and no change in the method of distribution is more marked than the form in which food is supplied to the consumers.

No agency has contributed more largely, efficiently and acceptably to this new condition than the canned foods industry. And in no section of this country, or in the world, is the canning industry on a higher plane than in Michigan.

The canning industry of Michigan is operating under the most restrictive regulations regarding the goods to be used and the most exacting requirements as to the quality of its product.

These regulations are more rigid than the requirements of the Federal laws, and are self-imposed by the canners of Michigan, whose State organization asked for the law under which the Michigan canning industry operates and which assures to the buyers of Michigan canned foods of premier quality.

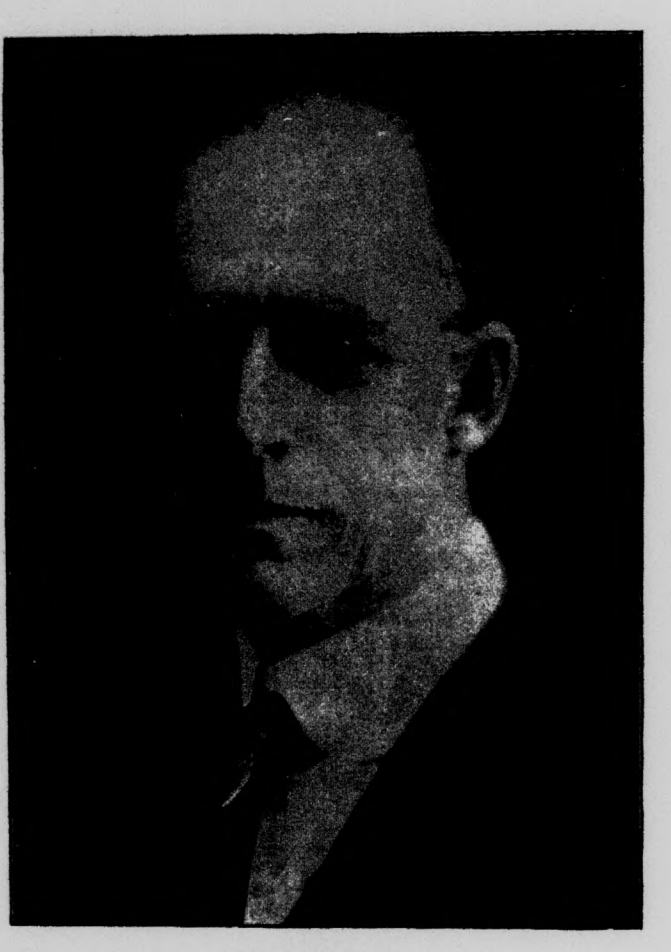
The storage of foods from harvest to harvest has been practiced from the early days of the race, and the preservation of perishable foods has been more or less practiced in various ways by various peoples. But it is only within the last century that foods in hermetically sealed containers have come into general use.

The invention of the process is credited to a French man named Nicholas Appert. Legend credits it to the urge of the great Napoleon, whose sage declaration that "armies travel on their stomachs" is still axiomatic of armies and peoples alike. It is also stated that Appert's investigations were aided by English financial assistance. So there may be some confusion over the National promptings concerning the inventions, but there can be no doubt about the great boon it has been to the whole human race.

Accredited authority states that it was first introduced in America from England by Ezra Daggett, who established a business in New York, about 1818, and some years later, 1825, secured an American patent. At about the same time Charles Mitchell came to Boston from Scotland and introduced the process there. The Appert method at that time made use of glass containers and the Scotch process used tin cans of a crude sort, puncturing the tin after the first cook and soldering before the second cooking.

The development of the industry from that day to this is one of America's industrial romances. For, though of foreign invention, it is in America that the industry has made the greatest development in extent and in the application of scientific research.

Research laboratories are maintained by the National Canners' Association, the investigations and technical knowledge of which are open to the membership. Similar service, on a lesser scale, is furnished by manufacturers of canners' machinery and supplies, particularly the large can manufacturing companies.



Harry M. Royal.

Hence the operation of canning plants is based upon experience and technical information of a highly developed sort that insures wholesomeness of the product, and the conditions under which they operate provide economy and convenience to the consumer.

Canned foods supply the needs of most consumers in a more economical way, more convenient in form and more wholesome in nature than in any other manner.

Readers of the Tradesman who sell this idea to their patrons will add to their own volume of business and better serve their customers who have yet to learn that canned foods combine economy and convenience.

Some merchants have yet to accept the economy argument of the goods on their shelves.

So common an article of food as beans is an example. For the meal of the small family, or for the lunch of a larger one, a can or more of any of the many brands of this food serves both convenience and economy. The whole process of preparation for consumption has already been performed—except the final heating for the meal.

The consumption of canned beans has increased to such an extent that, according to Prof. J. F. Cox, of the Michigan Agricultural College, approximately 35 per cent of Michigan's bean crop now goes into tins, and the proportion is increasing each year. Michigan's beans are recognized as the best in quality and flavor for this use.

And if a crop like beans, which may be stored and conserved in the dry state, may be canned for the convenience and economy of the public, what may be shown and said of foods of a more immediately perishable nature, and to which Michigan's soil and climatic conditions are peculiarly adapted.

No housewife who has the fruit or vegetables to buy, can pack them as cheaply as they may be bought in the finished state, and no kitchen equipment will enable her to equal the product of the up-to-date canning plant operated under license by the State of Michigan, and under constant supervision and inspection.

It might not be tactful for the dealer to emphasize the latter statement to his patron in such bald frankness, but he can emphasize the economy proposition and, after a few trials there will be few who will put the pride of skill above the convenience and quality—of the factory product.

This fact was illustrated within the past year to a good many members of the Michigan State Grange. Some of them had consulted a prominent leader in the order, who lives in the fruit belt, about buying and shipping them some fruit for canning. The man, being familiar with the methods and products of the canning plants in his section, demonstrated to the inquirers, with a little primary arithmetic, that the canned product bought from distributors in the quantities for their home canning operations would involve, was cheaper—and better—than would be the product of fruit shipped or trucked from a distance and canned in the home. The last issue of the Michigan Patron, official organ of the Michigan State Grange, contains an article upon this subject.

As the industry develops in efficiency and economy home canning will go the way of home shoemaking.

The advantages of commercial canneries over the individual effort are fundamental, both as to quality and cost. In the first place their raw material comes direct to the factory from the field, tree or bush. It is usually a contracted article and the canner is prepared for its immediate care.

No skill known to man or woman can restore the freshness or flavor of withered vegetables or deteriorated fruit.

This raw product for factory use is subject to State law regulation in Michigan, as to its character and fitness for sale. And this law is enforced by State inspectors. And from the moment the product enters the receiving house of the canner it is under the strictest regulations of sanitation. All with the hearty co-operation of the canners, for this is the assurance of quality, to which the canning industry of Michigan is committed.

Quality and economy are the things which the canning industry of Michigan is prepared to furnish the trade and the much courted, oft-abused, ultimate consumer.

To carry this proposition of economy more directly to Tradesman readers in this line it might be urged that they urge case lot distribution of Michigan canned goods—an economy both to the dealer and the buyer.

The emphasis in this article is being put upon Michigan canned foods—their quality and economy—because that is vital to the industry.

Michigan people need to be "sold" on Michigan.

The Good Book tells us that "a prophet is not without honor save in his own country." And just as truly it seems, a state is not always known by its own people.

About how many readers of this

(Continued on page 114)

Grand Rapids Trust Company

Managed by Men you Know.

Capital and Surplus $500,000.00

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We have the organization, the men, the facilities, the ability and the disposition to transact any and every kind of trust business promptly and efficiently.

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Entire bond issues of Corporations and Municipalities underwritten.

High grade Bonds for Conservative Investment.

GRAND RAPIDS TRUST COMPANY

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GRAND RAPIDS **MICHIGAN**

Send for Booklet on Disposition of Property of Residents of Michigan dying without a Will.

OUR CANNING INDUSTRY.

(Continued from page 112)

Tradesman know that the Creator, in his wisdom and beneficence, fitted through soil and climatic conditions, the region along the East shore of Lake Michigan as the best naturally adapted location in the whole world for a great variety of fruit of superior flavor and quality?

Is it generally known, by even Michigan people, why a fruit supposedly adapted to only the most moderate of temperate zone conditions, like the peach, grows to perfection and unequalled flavor along the shore of Lake Michigan? Or that from the Indiana line North along this shore to the Northern counties of the Lower Peninsula every county has one or more fruits which it grows to superior advantage and in great abundance?

Lake Michigan is 300 miles long and eighty miles wide. The tempering influence of this great body of water, which never freezes over, and with the prevailing winds from the West, make a difference of around twenty degrees of temperature between the West shore of the lake and the East shore—a difference that freezes the tender tree of the peach in one instance while permitting long life and abundant production of superior flavored fruit in the other.

Soil conditions are also important and favorable, and together with this favorable climate and soil combination, there is a sufficient natural supply of moisture—without irrigation—for the needs of the crops. Hence nature has supplied the first and necessary essentials to this important part of Michigan's canning industry—abundant production and unequalled flavor—while man has supplemented nature by planting in quantity and canning for quality.

Much of the fruit grown is primarily a canning proposition. It is produced in such abundance that it could not be distributed with profit by the growers nor cared for as green fruit except by the canners.

Yet, in this connection, it should be understood that canneries are not the channel for the disposal of inferior quality products of the field or orchard. Inferior quality is unprofitable always. It is particularly unacceptable by canners, whose permanent prosperity must be based on quality, and growers of off-quality products meet with distinct discouragement at the door of the canner.

The canning industry, like most enterprises—particularly those closely associated with agriculture—has gone through the experience of deflation in the past few years.

All wars, since the inauguration of the industry, have been boom periods for the canning business, and, likewise, the reaction has been in proportion to the extent of the boom. The last war was no exception.

This deflation has been a trying experience, fatal to some, but on the whole, healthful to the industry, because it is reduced to the hardpan of business efficiency, and, in the last analysis, brought about the survival of the fittest.

The chief reason for the existence of any industry or any business is its service to the public, and service alone entitles it to consideration and profit.

The canning industry of Michigan is the manufacturing contact between the producers of the raw materials—chiefly perishable foods—and the public. It is the channel by which essential food needs may be procured, the palate pleased and health conserved. It is the convenient and economical means by which wholesomeness and nutritive value is insured.

There are upwards of seventy canning plants in Michigan which can a great variety of products. Corn, peas, tomatoes, green and dry beans, succotash, kraut, peaches, plums, prunes, preserves, apples, cherries, spinach, milk, mince meat, cider, apple butter, jam, jelly and berries of all kinds are among the articles canned.

The canning industry of Michigan has gone through various stages of action and reaction. Canneries have in numerous cases, been located as purely promotion projects, with no other warrant for their existence than the willingness of the community to finance the project in evidence of civic enterprise and the hope of community growth. Only occasionally have such enterprises proven successful undertakings.

Next to intelligent business practice the first essential to success in the canning industry is the location of a plant within convenient reach of the crop that it is designed to handle.

Naturally soils and locations vary in their adaptability to canning crops. Sometimes a crop which has been successful in a particular locality will meet with some obstacle that makes its continuance unprofitable. An instance of this sort may be cited in the removal of the laragest pea cannery in the State to another location a couple of hundred miles distant becauase the pea aphis had invaded the fields in its original location and made the undertaking unprofitable there. However, this particular concern continued in another line at its first location with much success—the location being adapted to the line continued—and the newly located plant proving likewise successful.

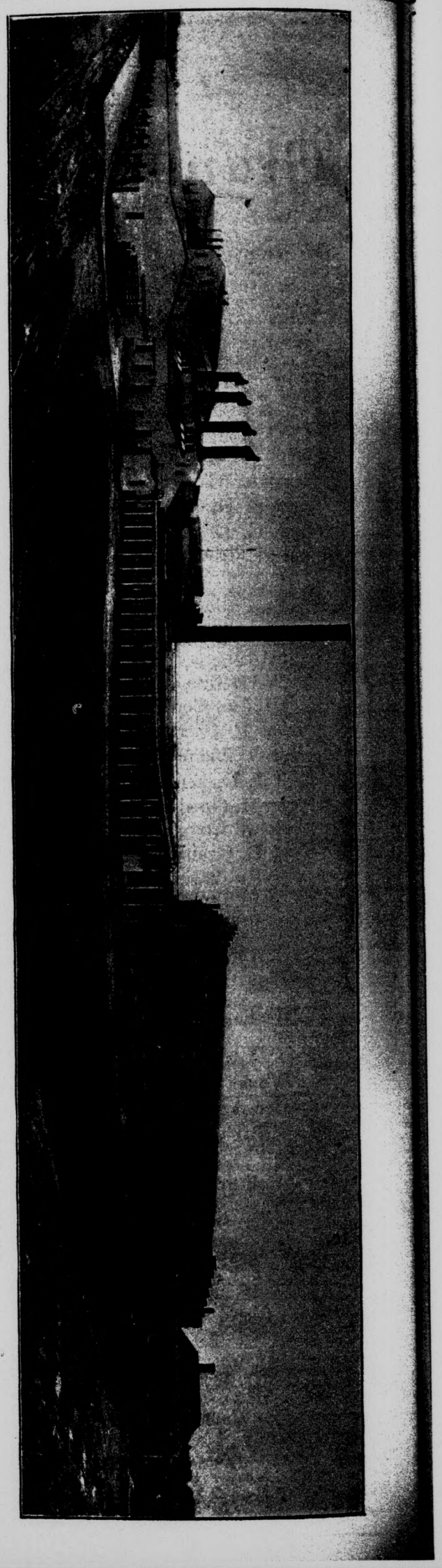
In some cases a group of plants are owned by a single corporation, these producing a varied line of products. Some factories are co-operatively owned and operated by growers' organizations. These are chiefly devoted to cherry canning. For the most part the plants are single enterprises, each owned by one corporation and individually managed.

The plants vary in size and output from those of small capacity, employing but few persons, to those conserving the product of many acres, employing many hands and oing a business up to the seven figure mark. Some operate upon but few products with but a short season, while others can a succession of crops and continue for a considerabale portion of the year.

All, however, are under the same requirements as to quality.

Some products require the application of the human fingers, for which invention and science has found no

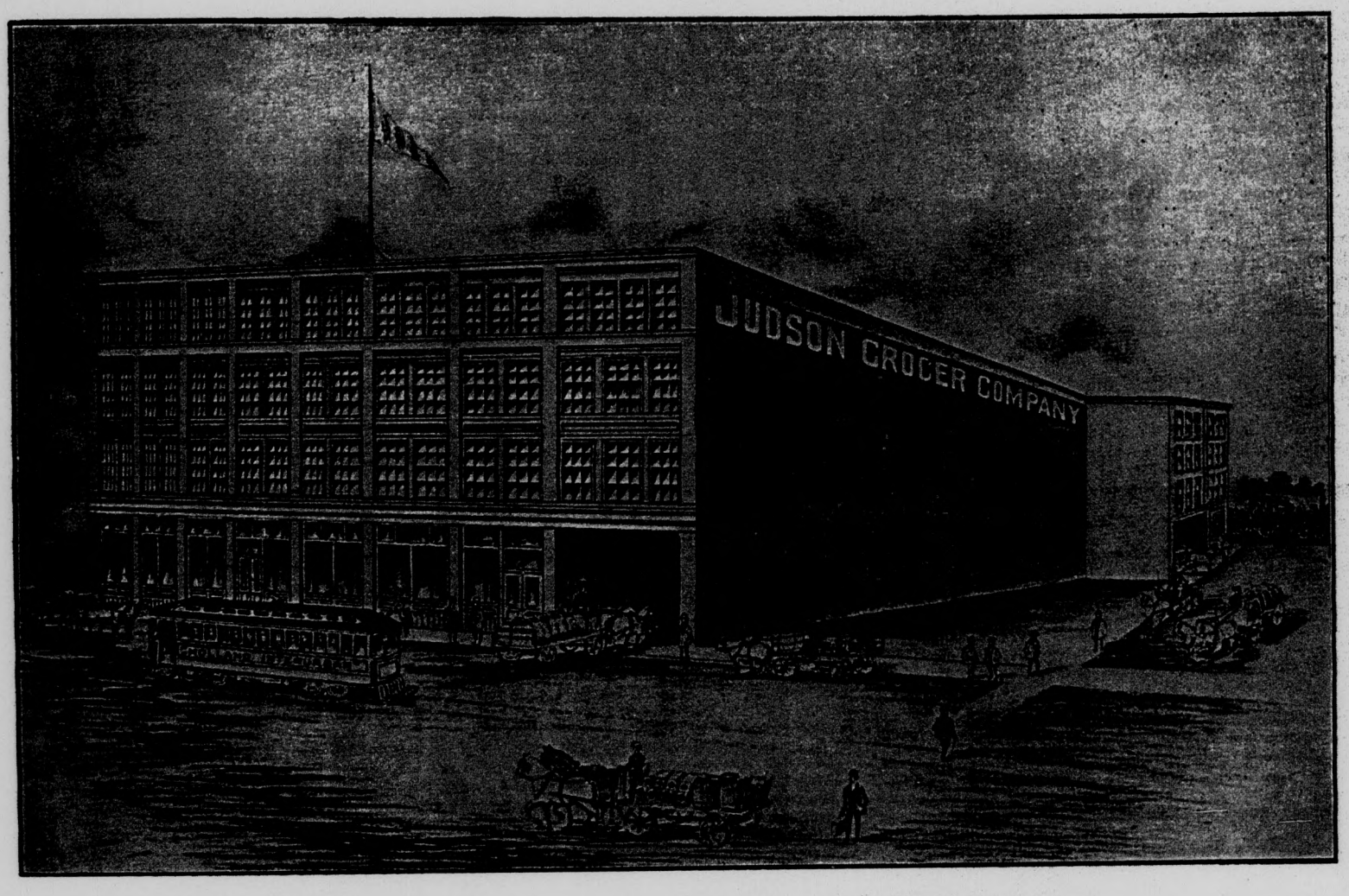
(Continued on page 116)



W. R. Roach & Co. Cannery at Croswell. Largest cannery in Michigan. Largest pea cannery in the world. Annual capacity 500,000 cases of peas.

Fifty Years as Distributors of Foods at Wholesale

1874-1924



President—William Judson.
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Treasurer—Henry T. Stanton.

Directors—Above named and Mrs. Helen Putman Barnhart, Byron S. Davenport, Peter Lankester, William L. Berner, Cornelius Cary and Edgar H. Johnson.

OUR CANNING INDUSTRY.

(Continued from page 114)

substitute, while others are largely a machinery proposition.

The machinery equipment of a modern canning plant is a matter of wonder to the uninitiated and a pretty constant source of expense—in replacement for improvement—to the canner.

Throughout every stage of the process the strictest regulations of sanitation prevail. The raw material is washed and rewashed, cleansed and sorted. Michigan is surrounded by the Great Lakes, and water is plentiful and cheap. The water consumption of a cannery in cleansing operations usually proves one of the surprises to first time visitors. And visitors are welcome and invited to Michigan plants. It is regarded as the most effective way of "selling" the factory product in illustrating the superiority of the article.

Much of the work in preparing foods for canning is perforomed by women to whom the requirements of the law governing handling is extended. For instances a woman handling foods in process of canning in a Michigan factory must wear a cap covering her head—and not even a bobbed hair maiden may escape this regulation. Employes must be tidy in their apparel and the plant cleanly in every way.

And nothing is left to guess work in the processing of the product.

Nearly every variety of product requires a different treatment. With many foods the least possible cooking that will insure their preservation is desired to best retain their natural flavor and content. With others a different condition is presented. All are handled as research and experience has determined. The processor is an integral figure about a canning plant, and the insignia of his profession is a quick-acting thermometer.

The canner guarantees his product against swells—fermentation—for a sufficient period to cover their distribution and consumption in the ordinary course of trade. Thus he is confronted with the danger of loss from under sterilization on one hand, or inferiority through an over-cook, or some other cause that will lessen his reputation or ruin his trade. Hence every reason prompts constant care and an assured quality.

Altogether the canner's bed is not exactly one of roses. His operations must be reduced to as nearly an exact science as is possible. He must buy right, can right and sell right to insure a profit on his operations, or even a continuance in the business.

It is an undertaking that involves technical knowledge, industrial efficiency for business acumen. Canning industry in Michigan succeeds in proportion as it evidences these qualities.

The canning industry of Michigan was never on a more safe and sound basis, even though it has a considerable distance to go to reach that ideal state where all is joy and happiness and worries are no more.

The industry sustains a State Association which is functioning for the betterment of trade conditions, a wider usefulness and a greater service to industry and to trade. Harry M. Royal.

EGG GRADING.

It Is No Cure For the Marketing Evils.

The hundreds of millions of people of this great and glorious universe, from the "Select Ten" down to the "Common Masses," have eaten of this Fruit of the Fowl, as far back as you or I can read into history, and yet, have we ever heard or read of a single scientist, doctor or dietician, or have we ourselves been able to detect the difference in the taste and quality between a large egg or a small egg? There may be a detectable difference from different breeds of fowls or caused by the different kinds of feed, but, absolutely none on account of the size of the egg.

This, then, being the case, we must all concede that the new sizing regulation of grading eggs has no bearing whatever on determining the quality of an egg, as the quality is determined in the candling of the egg, and not in the sizing. The candling of eggs is an old process which has been in use for years and is the means by which one is able to determine the freshness and quality of an egg and no doubt is very well understood by all buyers and sellers of produce. Those who actually know the merits of the candling process also know that an egg cannot be classed as junk on account of its being undersized, nor can an egg be called quality on account of being just a hair's breadth too large to pass through that much talked-of galvanized instrument, called the sizer. If that were true we surely would like to meet that brilliant genius—its inventor.

As I read the sizing regulations, it is plain to see that it was not intended by its originators that sizing should have any bearing on deciding the quality of an egg, but they intended the sizing should determine the value in quantity. While the intention might have been the very best, in arriving at the quantity value of eggs by the use of the sizer, it is proving very unfair to buyer and seller alike, as well as a big loss in time to the merchant. Time in these days is money and the merchant who is going to continue in business, with head above water, must cut his over-head in every possible way, and that means that more help cannot be employed at the present rate of salaries to be wasted on the sizing method of determining the quantity value of eggs. If that is done by the merchant it must simply mean that this expense must be taken out of the price of eggs to the producer. I predict that if the sizing method continues in practice in order to get somewhere near the real value of an egg and to do justice to both producer and consumer, it will be necessary to use six or more sizes in place of the one which is now being tried out by some buyers. How easy wouldn't it be to cut out all this waste of time, fuss and muddle by the very simple weighing method, which takes practically no time, hence, no waste of expense and at the same time give the exact quantity value of any given

OCEANA CANNING CO.
SHELBY, MICHIGAN
PREMIER PACKERS
OF
MICHIGAN FRUITS
Jobbers' Choicest Brands a Specialty

number of eggs in the same time as it takes to weigh in a jar of butter or anything else.

Oranges, lemons and apples are practically the only other articles, in this enlightened age, which are not bought and sold by weight, and these are run over grading or sizing machines without any injury to the fruit, but in-as-much as eggs cannot be run over a sizing machine, why not handle them by the standard of weight and cut out the time wasted in shooting a game of crap with each lot of eggs that is taken in, through the six or more sizers that will be necessary to arrive at anywhere near the value of eggs brought in by the farmer or sold to the consumer.

The candling law is a commendable, fair and just law and should be adhered to by all buyers and shippers of eggs. If money is paid for rots which we all know are less than worthless, as it costs for transportation and costs a perfectly good temper of the otherwise good housewife who has paid a fresh and quality price for it, and then to have her sense of smell so grossly offended and the waiting family's appetite for breakfast so suddenly taken away. Marketing spoiled eggs is then no better and no worse than selling spoiled meat or anything else and the greatest care should be given to eggs by the producer, in marketing them often enough, while fresh, and careful candling and handling by the buyer to ensure and raise the standard of quality which in turn will make for better prices.

The new sizing regulation of buying eggs which is being used by some storekeepers through the propaganda and efforts being used by the big commission and produce merchants, is not a law and as far as can be explained, it hasn't the merit in it to become a law and we believe should be discouraged by all producers and those who have an interest in the welfare of the producer or consumer, and encourage the standard of weight system in which everyone, buyer or seller, would get value received for eggs bought or sold and by weight eggs can be handled with a minimum of expense and time.

Let us just see how the present sizing works out to an unfair loss to some and an unfair gain to others. In this comparison we are taking only fresh eggs as an example and are going to make three comparisons by weight to show the unfairness of the prices paid in using the present sizing regulations for determining the quantity value of a dozen eggs:

First, let us take two dozen eggs that are classed as No. 2 sizing. Tom brings in a dozen and so does his neighbor, Dick. Tom's eggs are of the very smallest and only weigh 16 ounces to the dozen. Dick's eggs are of the medium size and weigh 23 ounces to the dozen, just lacking the ounce of being in the No. 1 class and being a hair breadth too small in circumference to keep from passing through the sizer, and yet Dick gets no more for the 23 ounces than Tom does for his 16 ounces of egg value. In other words Dick is losing almost 50 per cent. of what he has rightly coming in proportion to what Tom is getting for his eggs. This goes to show that the smaller your eggs the better price you get for them if in the No. 2 class.

The following week Dick brought in another dozen of eggs weighing 23 ounces and sizing No. 2, and was paid the No. 2 price, or 14 cents, as before. This time his other neighbor, Harry, was in the store with a dozen of eggs. Harry also had a medium size which happens to be but a hair's breadth larger and weighs only one ounce to the dozen more than does Dick's, so for this one ounce more to the dozen Harry gets 6 cents more for his eggs than does Dick because Harry's weighed the regulation 1½ pounds, or the 24 ounces which classed them as No. 1 eggs, bringing 20 cents.

The two experiences of getting beat on every turn disgusts farmer Dick with the egg business and he goes home and coops up all his hens and ships them, at a low market price for fowl, to get rid of the pesky aggravating No. 2 grade egg layers and straightway goes and buys a flock of the largest size egg layers known.

The following week when he gathered his large eggs, which were practically the size of a big duck egg, he brought them to the store feeling confident that with his big eggs this time he could "bull" the market, for his eggs were the largest and finest he had ever seen and weighed on his scale at home over 36 ounces to the dozen, and places the basket on the merchant's counter with pride running up his spine. At this moment in comes neighbor Harry with a dozen of his No. 1 eggs, 24 ounces to dozen size. Mr. storekeeper takes both batches out, candles and sizes them, and brings in the verdict, No. 1 eggs, price 20 cents for Dick's eggs and 20 cents for Harry's eggs. This broke Dick's pride and losing his temper, he demanded of the storekeeper, why it was that he did not get a better price for his eggs than Harry when his eggs were so much larger, weighing fully 50 per cent. more than does Harry's and both in the No. 1 grade. All the storekeeper could explain was that he was buying according to the sizing regulations and paid the same price for eggs in Grade No. 1 whether they weighed 1½ pounds to the dozen, or twice that much, and the same price for eggs grading No. 2, whether they weigh three-fourths pound to the dozen or up to 1½ pounds.

"Well," says Dick, "I am absolutely through with the egg business if that is the way I am to be treated, when I have gone to the trouble and expense of disposing of my flock of chickens and buying high-priced birds, so as to get the finest and largest eggs possible." Dick was right and surely had cause for grievance for he surely was being jipped at every turn of the road, in spite of the fact that he was honestly doing his part in raising the standard of eggs. What incentive or inducement is there for Tom, Dick and Harry to raise the grade of their eggs by producing larger when figures prove that the smallest eggs in each respective grade, No. 1 and No. 2

(Continued on page 128)

Make that inaccessible space pay

That extra floor is valuable to you— if made accessible

You may have goods on your second floor which are now obscured from your customers' view—goods which would sell if you could display them. You may have a basement which you need for storage—and this space is valuable to you if you could move the material there quickly. You may need more display space for your merchandise—and merchandise properly displayed is half sold.

A small store elevator has solved many problems of this kind. We have a special elevator which is designed for this particular need. Why not call upon us to study your conditions to see if that extra space may be made valuable? Let us explain the application of this elevator to your particular problem—without cost or obligation to you.

LEITELT IRON WORKS

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Elevators for Every Requirement

CHICAGO BOARD OF TRADE.

(Continued from page 110)

Canada a severe loss by winter-killing in Indiana and Michigan, a grasshopper scourge in Nebraska, a depreciation of the wheat crop in Kansas on account of hot winds, a serious loss in the Argentine, the Chicago Board of Trade disseminates the information through its various connections to practically every section of the world. If there are improvements made in various sections that information is given the world. In fact, dealers and consumers are kept informed of the progress and probable yield of every wheat crop as well as other cereal crops. Of course, the Board of Trade cannot tell in advance just when and where or whether there will be damage done by any possible source of trouble, and that is the reason why no living soul can accurately forecast price tendencies or the price value of any crop of wheat. Neither can the Board of Trade guess whether the faramer is going to sell freely at harvest time or some other time; whether the flour buyer will purchase heavily for future delivery or buy from hand to mouth to supply day-to-day requirements of his trade; whether exporters will purchase at any particular time or spread their buying over the entire crop year. The Board of Trade does tell what is happening along these lines, and it is worth a great deal to the grain and milling trade, as well as the producer and consumer to know that much. Such information at least makes better guessers.

The Board of Trade also publishes daily statements of stocks of the various kinds and varieties of grain in different sections of the country, and in the different countries of the world. It provides information that makes it plain whether there will be enough wheat or corn or oats to go around and gives the probable surplus or shortage showing where supplies are insufficient to meet trade requirements as well as where they are too abundant, thus making it possible to properly distribute the various crops of grain, preventing famine conditions with resultant prohibitive prices in the section of under production, and eliminating waste and bankrupt prices where there has been an overproduction. In other words, the Chicago Board of Trade distributes information obtained from every section of the world, to every other section, making it possible to equalize the price of wheat: for wheat is a world-wide commodity, and the price is based on the World's production rather than on the production in any one section. Of course, efficient and economical methods of transportation are a tremendous factor in the equalization of price. Nevertheless, the grain exchanges provide information about sources of supply and sources of demand, thereby rendering an invaluable service to humanity.

The grain exchanges have also established uniformity in grades and weights of grain. This is of the greatest importance, as it enables even a novice to go into the open market for grain of any kind and be assured of obtaining just what he buys by simply asking for official inspection, which is provided at a very nominal fee. Official inspection enables the purchaser to recover if goods are not up to grade, or grants the privilege of rejecting the shipment altogether.

The U. S. Government is working hand-in-hand with the various boards of trade and grain exchanges by providing official inspectors of grain, beans, etc. These men have to pass an examination to determine their ability to accurately grade grain, and their decisions are fair and impartial, being based wholly on the published schedules of grades. The Grand Rapids Association of Commerce has a grain and bean inspection department, the head of which is an official Federal inspector. This assures this market of Federal protection in purchase of grain and beans, and practically eliminates the dishonest dealer from this section, as all purchasers of grain in this market and immediate vicinity can for a small fee have questionable grades tested; as a consequence the dishonest grain merchant is mighty careful about shipping any off-grade grain into this market; he will, instead ship it to some market where there is no Federal inspector. The grain exchanges by establishing various standards of grades and by co-operating with Federal inspectors have made possible and easy a fair and unprejudiced settlement of disputes arising every now and then from the hundreds of thousands of transactions in grain throughout the country. They are rendering a splendid service. The grain exchanges also keep a record and publish it, of the various grades of grain sold in their particular market, and at what price, so that various markets soon become known for certain variety of grain sold in that market. This is of material value to purchasers of grain as it enables them to procure just what is desired without delay or expense, and in whatever quantity desired.

Of course, the distribution of price information is if the greatest importanace to all producers, handlers and consumers of grain and grain products, and the grain exchanges have very clearly demonstrated they are by far the most efficient and most economical mediums ever devised to render this important service. In fact, no less an authority than Herbert Hoover says, "The grain exchanges are the best, the most efficient and most economical mediums yet devised for the marketing of grain."

Did you ever stop to think that every man, woman or child who can read and takes, or has access to, a daily paper may know every day what the price of wheat, corn or oats is delivered at any of the important terminal markets of the world? Do you realize that an American grain merchant located in China or Japan may learn by cable what the price of any grade of wheat is delivered Chicago, New York, Minneapolis or Winnipeg, or delivered practically any foreign port, within three hours after the market closes in Chicago? Furthermore he may know at the same time about the size of stocks, crop conditions, and the price tendency. With the further development of the radio the distribution of price information will be even more complete and efficient.

To epitomize the work of the Chicago Board of Trade, and similar organizations—first, they are more protective than speculative; second, they provide the most efficient grain marketing machinery yet devised; third, they have developed methods of justice and equity in grading grain; fourth, they facilitate speedy and just settlements of disputes by working hand-in-hand with the Federal inspectors; fifth, they distribute valuable information pertaining to sources of supply and sources of demand, making possible a fair distribution and equalized price; sixth, they provide the most efficient machinery possible for the distribution of price information and reports of general market conditions.

As stated heretofore, an occasional scoundrel makes his way into the Chicago Board of Trade, and other similar organizations, and "pulls" transactions that are highly unethical and grossly fraudulent. Scoundrels also get into the church, the lodge, yes even the home, but they are in the vast minority, and are continually being weeded out. The good outweigh the bad a thousand fold, and surely we would not condemn or destroy society because there are some bad and crooked people in it. Neither should we condemn or destroy any other organization because a crook occasionally invades it, but rather aid in eliminating him and correcting defects as they are discovered.

"The price of Liberty is Eternal Vigilance;" so is the price of honor, integrity and efficiency, the foundation stones of every substantial lasting institution, whether social, financial, educational, political or religious. Therefore we must watch, not waste; build, not destroy. Lloyd E. Smith.*

Devotion To Cigarettes.

Arthur Brisbane says that in the first four months of 1924 the smokers of the United States consumed 2,000,000,000 more cigarettes than during the same period of 1923, and got away with 5,000,000,000 in the month of May alone.

Of all the lingering habits of the race that are worse than useless, the tobacco habit is the most common. The number of people who use tobacco grows less, but the quantity of tobacco that is used grows more. This means that the users are more in the grip of the weed. We find less mental resistance than formerly among smokers to the proposition that smoking is unnecessary and wasteful, not to say uncleanly and socially in bad taste. Women use tobacco, it is true, and we have no doubt some of them are ladies. But it was not so among the first women in our own day who smoked. They were distinctly of the demimonde at least in America, and even to-day the habit has not taken on generally among such of womankind as we prefer to regard with great respect. The quite bewildering figures of Mr. Brisbane remind him and all of us of the several ways we can use our time and energy. "If young gentlemen," he says, "devoted to other tasks the concentration and careful attention and choosing that they devote to cigarettes, what a world this would be for accomplishment!"

The Importance of the Radio Indu

To those who believe that radio is still a fad, adopted only by a small minority of the public who are experimentally inclined, the following statement by Roger W. Babson, business statistician, will prove interesting:

It has been my experience that very few people realize just how important, from a business standpoint, the radio industry has become. Just because an industry is comparatively new is no a reason for assuming that it is not important. The radio industry is new but it has grown so rapidly in the last two or three years that it compares very favorably with many of the important long established industries.

On the basis of figures for the year 1923 it is probable that the American people will spend approximately $350,000,000 for radio equipment during the present year. A conservative estimate of the business in vacuum tubes alone is about $50,000,000. At least five times as much, or $250,000,000, will be spent for radio sets and parts. The sales of batteries, both dry cell and storage batteries, will very likely amount to over $45,000,000. Miscellaneous equipment such as battery chargers, loud speakers and specialties may easily account for $50,000,000 more.

It is interesting to see how the radio industry compares in dollars and cents with other large industries. Available figures on sporting goods, cameras, etc., show a value of about $185,000,000 annually. Sales of radio equipment are running nearly twice as large as all kinds of sporting goods.

The value of radio business is nearly twice as great as that of the carpet and rug business. For every dollar spent on furniture 33 cents is spent on radio. For every dollar spent for boots and shoes 25 cents is spent for radio. For every dollar spent for musical instruments of all kinds, including phonographs, pianos, organs, etc., 75 cents is spent for radio. The value of the radio business amounts to nearly three-fourths of the jewelry business as a whole, including clocks, watches and novelties.

The above allustrations are given to emphasize the growing importance of radio from a business standpoint. It is not necessary to mention the importance of radio from an educational and social standpoint.

The wonderful variety of entertainment available to the owner of a receiving set is sufficient to insure radio permanency in our present day life. There is no more chance of it being classed as a fad than the telephone or automobile.

Radio, however, has additional claims to its position in our civilization. The entertainment it furnishes is only a small part of its possibilities. It is already being used as an aid to education. Police departments are using it with great success. Probably its greatest possibilities lie in its application to humanitarian work, and we feel sure that many interesting incidents will develop in this connection.

M. F. Flanagan.

How It Happened.

An Indian having been picked up following an accident, was asked upon recovering how it had occurred. The following is his description:

"Drive out big car. Buy gas. Buy moonshine. Fill up on both. Step on gas. Trees and fence fly by heap fast. See big bridge coming down road. Turn out to let bridge pass. Bang. Here I am."

The Most Beautiful Radio Receiving Set In America

"The most beautiful Radio Receiving set in America" is the unanimous opinion of everybody who has seen this powerful four tube set. And added to its beauty—Radio Reception of unusual quality.

The Michigan Lever controls give the closest vernier adjustment obtainable; greater selectivity; longer distance; unusual simplicity of operation.

The same stations can always be brought in at the same positions of the dials. Logging is simple and sure.

The beautiful mahogany case has an inlaid drop panel which locks when closed, a built-in loud speaker, and ample room for dry cells, and B batteries. The set and accessories are self-contained.

The loud speaking unit is adjustable to meet all strength of signals and has an unsurpassed and pleasing tone quality.

The set is non-radiating and operates equally as well with standard 6 volt or dry cell tubes.

MICHIGAN

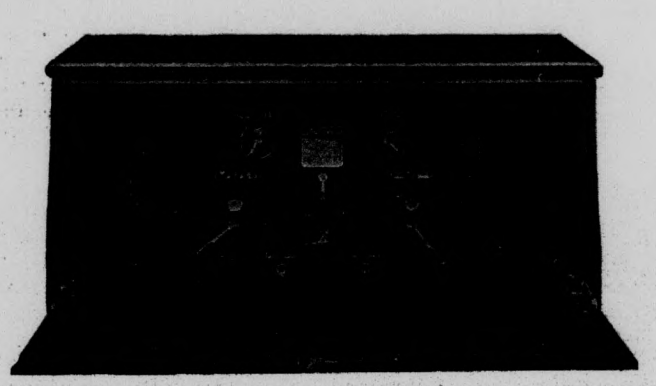
Quality Radio Sets

"Radio's Greatest Values"

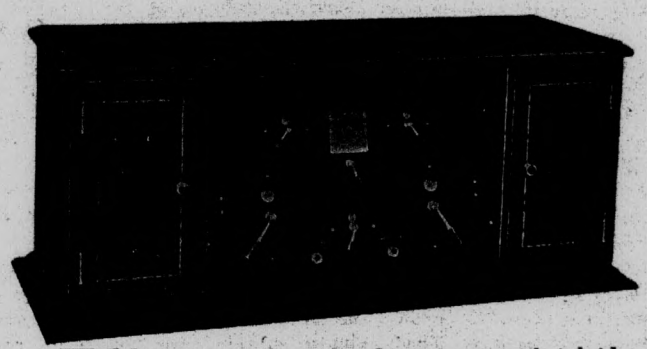
You get more real value and satisfaction from these Receivers than any others, regardless of what price you pay. Thousands of satisfied owners all over America vouch for the wonderful operation of Michigan Sets. Michigan Sets are the finest receiving instruments obtainable—the biggest buys in radio! Handsomely finished. Easily and quickly tuned. Simple to understand and operate. The same stations always come in at the same numbers on the dials. Operate on dry or wet batteries.

Different styles and types from $27.00 up. Descriptive folder mailed on request. Ask your dealer for a demonstration and be convinced.

Licensed under Armstrong U. S. Patent 1113149 and pending Letters of Patent 807,368.



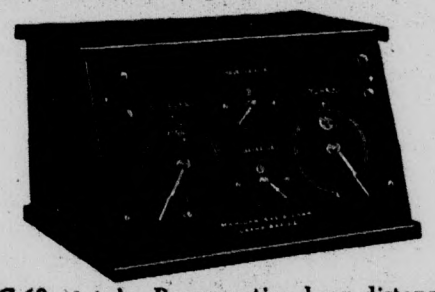
MRC-4. Four Tube Receiver. One stage of Radio Frequency, One Detector and two of Audio amplification. Built-in adjustable loud speaker. Solid mahogany case. "America's most beautiful set." ---------- **$150.00**



MRC-3. Three tubes in handsome case with inlaid panel doors and compartments for batteries, headphones, etc.---------- **$87.50**



MRC-12. 1 tube Regenerative Detector and 2 stages of amplification. Space provided for batteries. Beautiful mahogany cabinet. **$57.00**



MRC-10. 1 tube Regenerative long distance wonder Receiver. Space provided for batteries. ---------- **$27.00**

MICHIGAN RADIO CORPORATION

Grand Rapids, Michigan

HISTORICAL ST. IGNACE.

Why It Was First Settlement in Michigan.

While making an excavation for a trench in which to lay a water pipe, on the point, in the Southeastern portion of St. Ignace, about a year ago, the workmen discovered a number of apparently very old skeletons, including those of men, women and children. Other skeletons which have been found in that immediate section in an area of several rods seemed to me when I learned of them to indicate that an indian massacre had occurred there. Near the base of each skull, at the rear, is an injury which leads me to think of tomahawks. I confess to you that my first interest in this find was much in the same spirit that I used to enjoy sitting at one side of a chess table for half a day or so, with a good player upon the other side. After a time, however, I became convinced that I was treading upon ground of great historic value. I am reasonably certain this find uncovers the trace of the first attempt to make a permanent settlement in what is now Michigan.

I shall not undertake to lead you through the long maze of suggestions and theories which were waded through in the early part of my study, but will introduce you to what seemed to me to be ground to stand upon, step by step.

The first really substantial find was a single word in the account of the first coming of Frs. Marquette and Dablon to St. Ignace in 1671, as it appears in Regic's History of the Diocese of St. Mary's and Marquette, when the author there says: "To again establish a mission at that place." That word again seemed to me to be very suggestive and I went off in search of a possible previous mission at St. Ignace.

In 1615 Champlain, then governor of New France, invited the Order of the Recollection, a Spanish order then getting a foothold in France, to send missionaries to America for an effort for the conversion of the indians. Four priests at once responded and came to Montreal, where they spent three years in a study of the language and customs of the indians and then became missionaries to the Hurons. I cannot find the record of the coming of others, but from the volume of work where I find them and the others whom I have found I am led to believe there were more additions to that little group than are credited in the published records, so far as I have yet traced.

When the French came to America they found a war of extinction going on between the Hurons and Iroquois. What was its cause or how long it had been going on no one knows.

In 1632 the Hurons destroyed a number of trading posts and missions belonging to the Iroquois. Soon after this the Iroquois, having secured about 400 guns from the Dutch, led the Hurons into a decisive battle in which the Iroquois were complete victors. The Hurons sought safety in flight in five bands, one of the largest of which settled in the vicinity of Georgian Bay. In Vol. 1, page 588, col. 2, of the Handbook of American Indians, I found this significant account: "Finding that this place did not secure them from the Iroquois, the majority fled to Michaelmackinac, Michigan, near which place they found fertile lands, good hunting and abundant fishing." Just when this movement took place I have not been able to determine, but from quite a large number of references, I am inclined to believe that it was from three to five years after the dispersion above cited, or from 1635 to 1640. The same account from which the above quotation is made traces the Hurons, after their settlement here was broken up, as far as LaPointe, where Fr. Marquette found them and from where he came to St. Ignace in 1671, which is the regularly accredited founding and supposed first settlement at St. Ignace. Before passing from this authority I desire to quote their account of the return, from the second column of page 589: "While the Hurons, who had not forgotten the advantageous situation which Michaelmackinac had previously afforded them removed about 1670, to a point opposite the island, where they built a palisaded village, and where Marquette established the mission of St. Ignace."

Without taking your time to quote other authorities as to this first settlement I have detailed, which accounts for the presence of the Huron indians at the site of the find a year ago, there comes the pertinent question as to whether there was anyone with them sufficient to give it the name of a settlement.

Before we proceed further in this study I desire to call your attention to the fact that this region has depended almost entirely upon the Jesuit relations for its earliest history. The first Jesuit priests I have been able to trace to this region were here in 1641 and their real work in this section commenced about 1660. The settlement at what is now St. Ignace was destroyed before this latter date. It is, therefore, no matter of wonder that the Jesuit relations only contain meager reference to it.

Wood's Historic Mackinac, Vol. 1, page 10, after detailing the dispersion of the Hurons and their coming to the Strait of Mackinac, says: "These disasters affected the traders as well, for with the indians gone, it was necessary to follow them to their retreats to open up new fields of trade."

In Shae's edition, Vol. 2, page 105, a report had reached Fr. Christian Le Clerq, a Recollect, that the first settlement at the Strait of Mackinac was upon the island. In this reference he is quoted as writing a letter, in which he makes it very plain that this was not the case, but that the place where he and his brothers of the Order of the Recollection had labored, was "on the North side, where the straits began." I have not been able to secure a copy of this letter as yet and can only give the reference as it has come to me.

While it is true that the Recollects were supposed to turn over their missions to the Jesuits soon after the latter order came here, it is known that at some of the far interior points this was not done until a number of years afterward. The Recollects were at work in this section as late as the visit of LaSalle in 1679, when a service was held in the old mission chapel, the report of which speaks of the scarlet robe of LaSalle, the black robes of the Jesuits and the grey robes of the Recollects. When Cadillac founded Detroit he was accompanied from St. Ignace by two Recollect priests and one Jesuit.

I have tried very hard to locate the exact dates of this first settlement. While a patched argument from twenty or more slight references seems to settle it quite definitely to me as about 1635 to 1649, the only dates of people I have been able to find definitely here come from the Bibliotheque Nationale of Paris, the French institution corresponding largely with our Smithsonian Institution. In the course of my enquiries I wrote the War Department at Washington, asking certain questions, some of which were answered. They thereupon referred me to this French authority, with the suggestion that this territory was then under French rule. Writing under date of May 22 of this year, a letter from that institution cites authorities for some of the facts I have already given you, as translated for me by Prof. Canfield, of the University of Michigan. This letter also says that the mission at what is now St. Ignace, Michaelmackinac or Mackinaw, was visited in 1641 by two Jesuit priests. They refer to a note in the Jesuit Relations in connection with this visit. I have carefully looked up this note and find that one of the priests in question was taken sick at the Soo and went to "the Huron Mission" from there. It has always been supposed that the Huron mission referred to in this note was in Canada, but this eminent French authority seems to think otherwise.

The same French letter says there were inhabitants at Mackinac in 1648. When I first received the letter I had it translated by one of the "French War Brides" who resides in St. Ignace and she read it "French inhabitants." Fr. Holland, of St. Ignace, translated it the same way at first reading. After more careful thought, however, he said that "Habitant," as it appears in the letter, might just mean "inhabitants." Prof. Canfield translated it "inhabitants." I submit in all fairness: The question which I had asked the French authority was whether there was a settlement at that place known to be between the years 1635 and 1649, and they replied that "inhabitants" were known there. There is only one construction to be placed upon their information. I do not believe they would have called an indian village "inhabitants."

A very old history of Michigan which I have had since boyhood, "The Peninsula State," by Tuttle, speaks of "the mission at St. Ignace, Michaeliimacinac, in two places and the "Huron mission at the straits" in one place some time before it tells the story of Fr. Marquette, but is not very clear as to dates. I am frank to say, however, that I have found errors in this book and give it only as accumulative, for what it is worth.

The question of just who were responsible for the destruction of this settlement, and when, has been very interesting. When Fr. Dablon came to St. Ignace, about the time Fr. Marquette came, the indians told him of how the Iroquois, flushed with their victories in what is now Canada, came to St. Ignace and destroyed the settlement here. Under date of May 27 last I received a letter from the Smithsonian Institution, Ethnological Department, in which they refer me to the Handbook of American Indians for accounts of four distinct indian massacres, two of which occurred on the point, and the other two in the immediate vicinity of St. Ignace, and give considerable detail of each. While not definitely deciding, and not particularly clear upon this particular massacre, they lean to the idea that if there was a settlement there, this particular massacre was done by the Neutrals, an ally of the Iroquois, and often confused with the, Iroquois proper who did much of the work of driving everyone else out of the Lower Peninsula and keeping it inviolate for their great hunting ground. From this and other authorities it seems quite probable to me that these indians who were unquestionably with the Iroquois proper in their extensive raids in Canada in 1649 stopped to do this job on their way home. The Canadian raids were in the spring of 1649 and, if this theory be true, the date would be very definitely settled. I do not believe the Iroquois proper were ever in the vicinity of St. Ignace, if at all, until 1656, and I have some doubts whether it was really Iroquois who are generally credited with being here at that time.

The skeletons found last year were under a little over two feet of ground. Relics of the old chapel, burned in 1707, are under about two feet of earth.

While I have followed this matter by persistent letter writing since I became interested, I have not been where I could make a careful research, personally, in a good library. My thanks are due especially to Dr. Hinsdale. Prof. Canfield and the library force at the University of Michigan for considerable research they have made for me, but a research clerk, to answer a definite question, might easily pass over valuable matter unknowingly. I am planning to make a thorough research of at least three good reference libraries during the coming fall and winter to satisfy myself in this matter.

Born and reared in Southern Michigan, I have often wondered why this section of the State was settled so long before that section. As I have studied this problem I have found three or four adequate and to me interesting answers. In the eighth generation in this country, from English stock, I had the viewpoint of English settlement which was to provide homes where each could worship God as dictated by his own conscience. The French idea was as far from this principle as it would be possible to go. Their settlements and practically the whole colony for nearly all the time of their occupancy was commercial. They threw out trading posts into the wilderness where fur abounded. T

(Continued on page 124)



COME!

Our Toy and Holiday Goods Exposition—the biggest and most important thing of its kind in America—has been in full swing since July 1st.

No merchant who sells any Holiday Goods at all can afford **not** to consult the lines of the biggest Holiday people in America.

The merchant who comes to our Exposition sees the cream of 96 lines of American-made dolls and 25 lines of wheel goods. He sees the cream numbers chosen from 10,000 samples of European dolls, 4,800 samples of tree ornaments, 1,000 games. He sees hundreds of new imports seen for the first time on this side of the Atlantic, hundreds of brand new American-made Toys and Christmas things never before presented to the trade, and many exclusive things which can be bought nowhere else in the world.

It matters not how big a buyer you are or how strong your competition, Butler Brothers can save you money and make you money on your Holiday Goods.

Come to our Exhibition and see the cream numbers of all the lines of the earth, exclusive specials which you can see nowhere else, and hundreds of nationally advertised Toys and Holiday things at lowest distributors' prices.

Come to America's biggest and most complete Toy and Holiday Goods Exposition now.

BUTLER BROTHERS

Randolph and Canal Streets **CHICAGO**

Exclusive Wholesalers of General Merchandise

Five Great Distributing Houses:

NEW YORK **CHICAGO** **ST. LOUIS** **MINNEAPOLIS** **DALLAS**

Sample Displays in GRAND RAPIDS Ready August 15, Lindquist Bldg., Opp. Union Station.

On Display from Aug. 15th to Sept. 15th, 620-622 East Genesee Ave., Corner Weadock 1 block East of Town Clock SAGINAW.

Sample Display in DETROIT Ready August 15, 349 E. Jefferson Ave., Bet. Randolph and Brush.

FIFTY DOLLAR LOAN.

It Resulted in a Million Dollar Estate.

This being the forty-first anniversary of the Michigan Tradesman, congratulations are in order and, because of the Tradesman, I also congratulate myself.

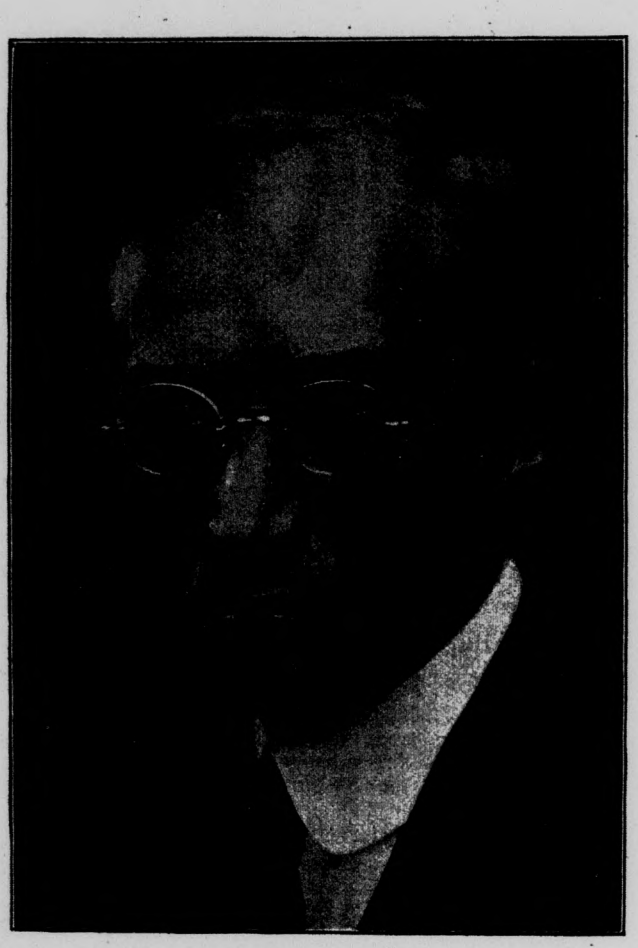
Way back somewhere—it seems as though it might have been the first time I was on earth, and yet as yesterday—we had a panic and I was out of a job and borrowed fifty dollars from a boyhood friend to start in business. Looking back now I can see where my friend took an awful chance, for I was greener than grass and had an idea that going into business was like going up to a pie counter. It is commonly said that there is no such thing as luck, yet we must admit that there are a lot of accidents, for I can see that I was just kicked along the road called prosperity. In the first place I had the good fortune of being a poor cigarmaker—an inferior workman. Life is so funny. Did you ever notice that when hard times comes knocking at our doors, the poorest workers are laid off first, the boss holding the best mechanics as long as possible. The poor mechanic gets desperate and by hook or crook tries to get into business for himself, and then he hires the good mechanic to work for him.

During the struggling days much depends upon the wife. If she is willing to get along with her old dress, old furniture and doses with castor oil instead of calling in the doctor, that is a great aid to the struggling business man. How well I remember one Saturday when running a little shop on Broadway near Leonard. I had a few dolars standing out which could not be collected until the following Monday, but outside of that I was broke, and the only hope in sight for immediate relief was an order for fifty cigars for Dayton's drug store on Wealthy avenue, near East. I walked four miles to deliver that box of cigars, hoping and praying that Dayton would pay me the dollar twenty-five. Luck was with me, and I walked back four miles to save another nickel. Now, when I find my head swelling I go to Broadway and Leonard and from there to the spot where Dayton's drug store was on Wealthy avenue and East and then back to Leonard.

From Grand Rapids we moved to Lowell, where we lived about three years. The time spent there is a happy memory. If I had to live my life over again, I would probably choose a small town. It might mean less money, but people in smaller towns are apt to be more human. From Lowell we moved back to Grand Rapids.

In days gone by, many of us struggling young business men took our troubles to Stowe, and in his office traded off our burdens for a lighter load. I think it was Elbert Hubbard who said, "If you look trouble straight in the face, it disappears." Stowe simply took our troubles, turned them inside out, and we left his office unafraid. Well do I remember my first attempt for a loan at the bank. I had been doing business with that bank for some time and asked for a credit of five hundred dollars. After due consideration, I was informed that three hundred dollars would be my limit. As usual, I went to Stowe and he immediately took me to another bank, and there he must have hypnotized the bank officials, for they gave me a loan of one thousand dollars.

One of the big lessons I learned from Stowe was his advice when he said, "Always lay your cards on the table face up to your banker and, if possible, let the bank be the only one you owe." While I did not always strictly adhere to that, still I do not think there were many times when our company could not have gone to the bank and borrowed money to pay its debts. Banks are such funny critters; when you are in need of money, they are apt to balk, but when you are going along on Easy Street, they want to load you up. But then they are no different from the ordinary business man, for he, too, wants to sell his wares where he is pretty sure of returns.



Gerrit J. Johnson.

Business after all is a queer thing, for the bigger it grows the easier it seems to run along, and, if it gets big enough somehow or other it goes along as if run by perpetual motion. How often have you seen a little boy sitting on his father's lap driving an automobile? He thinks he is doing the steering, but he does not realize that there is a hand on the wheel. I think that is the big thing in business. Let those around you do the steering, but keep your hand on the wheel and your eye on the bank account and, with the right people around you, things are apt to run so smoothly that you lose interest and sell out.

After a man achieves a competence, retires from business and looks over the road he has trod, he realizes that the way has not always been a smooth asphalt pavement, but there has been many a bump, and friends in the past have acted as shock absorbers. I do not want to get personal, yet I would like to have Stowe take what I have said as a bouquet picked from the garden called appreciation.

For a good many years, not being burdened with too much money, I attended to my own advertising and had to make every move count. I often slept with a pencil and pad under my pillow and would wake up in the middle of the night with an idea. I never knew where it came from, but to this day, when I have something on my mind, I wake up early in the morning and, as a rule, the problem solves itself. I am not a ready writer and my friends say that when I get up at such unearthly hours, God is still asleep and that is the reason I run wild and say the things I do.

I never could understand why the average business man is so afraid to express himself on public questions. If someone stopped smoking my cigars because of some public statement I had made, there were generally two to take his place. I do not mean by this that one has to bellow like a bull; one should consider that the other fellow also has a think. I know that sometimes I have skated along on pretty thin ice, yet I have always been a pretty fair skater. For instance, during the kaiser's war some of my friends wanted to eat a live German for breakfast every morning and I was a vegetarian. I had been "over there" and knew that the common people of Germany are no different from those of Belgium, France, England and the United States. I know that patriotism is not a question of right and wrong, but simply a question of "Where was I born?" If the Germans had been born in the United States and the Americans had been born in Germany, both sides would have been just as patriotic. The common people are not supposed to know why they fight; all they have to do is just to pay the cost. In the troublesome days the German mothers went to church every night—night after night, week after week and year after year. They would get down on their bended knees with their faces turned upward and, with tears streaming down their wan cheeks, implore God to protect their sons. The Belgian, French, English and American mothers, also, with their tear-stained faces asked God just as earnestly to protect their sons, and if we could have tasted those tears, they would all have tasted the same. In times of peace we all talk of walking in the footsteps of Jesus, but in times of trouble we all get out of step. It seems one of our great troubles is that we take ourselves too seriously. If we only had more sense of humor, we could get a real kick out of life.

Religiously speaking, one of the things that always mystified me was the way the reformers wanted to save the souls of the help in our factory. They never enquired into the condition of our lavatories or asked if the help was getting enough in wages to keep body and soul together. One thing strange, the well-to-do always want to save the souls of the workers. From personal observation, I think it is safe to say that the morals of the factory girl average up pretty well with the morals of girls in boarding school or convents. I could tell you hundreds of cases of heroism and sacrifice made by factory girls that would wring your hearts. Let me tell you of just one case: Carrie came to us a mere slip of a girl. She was the youngest in the family and her parents were quite old. Her mother was feeble and her father had had an accident and could no longer work. She had brothers and sisters, but they had families of their own and were not in position to help. There was a mortgage on their little home, but Carrie was industrious and, besides taking care of the family, she paid off the mortgage. Carrie had a beau and he wanted to marry her but, when she proposed that they live with her people, the young man said that he didn't intend to marry the whole family. Carrie loved that man, yet she told him go. She continued working in the factory, doing the housework mornings and evenings. No one ever heard Carrie say that she was making a sacrifice, for she always carried a smile. Three well-groomed ladies came into our office one morning and requested the privilege of praying

our girls during the noon hour. I told them the story of Carrie, then asked, "Which one of you ladies wants to pray for Carrie?"

It seems to me, we should have an understanding of the law that governs economics before we can expect to understand the law of God, as one is a key to the other. Do young people need reforming as badly as they need a chance to live natural lives? Have we not yet to learn that a man may be a better man if he owns one lot on God's footstool than ten acres in the promised land? To-day there are thousands of young people living unnatural lives because of economic barriers and, to remove this evil, all we have done so far is to moan and groan. It is the lazy who get down on their skinny knees to whine and pray, while those filled with the spirit of God are up and doing.

May I quote from the Annalist? Surely no one would call this financial paper radical, yet here is what it says in part about our social problems:

"Individually and quite aside from these industrial and commercial aspects, unemployment has important social effects which ought not to be allowed to escape notice. Marked declines in buying power bring in their train changes in the suicide and the marriage rate; still births and infant deaths; crimes against property; prostitution; and expenditures by poor relief organizations. Nor is this statement of the social effects a mere theory spun out of thin air by the cloistered economist and socialogist. These things are facts, which are being coolly demonstrated by the ordinary measurements of the facts as they are."

When a conservative paper like the Annalist recognizes that our state of morals does not so much depend altogether upon the individual, because it is the sin of society as a whole, I feel like shouting "Glory Hallelujah!"

Why not mix a little business sense with our religion by removing all taxes which act as barriers to mankind and instead, take in taxes increasing land values which are created by the community, which now goes into the pockets of the land speculator? Single tax would remove all taxes from improvements created by the labor of man and instead, tax vacant lots and vacant lands just the same as lots and lands which are in use. That would make the holding of idle lots and idle land unprofitable; people would want to get rid of them, instead of holding them. That would stop land speculation and give young people the same chance as the birds of the air to build a nest in any place not in use. This would help solve part of our social problem. Yes, let us mix a little business sense with our religion and give God a chance. Reading Henry George's "Progress and Poverty" is like seeing the little ray of light such as Paul saw on his way to Damascus; it shows the whyfore and wherefore of things; it gives hope for the future, and as long as we have hope, it is fun to be alive. Gerrit J. Johnson.

If you would not have affliction vist you twice, listen at once to what it teaches.

Van Dam

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Fred Buth	Menominee, Mich.
B. Cleenewerck & Son	Kalamazoo, Mich.
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Diamond Lake Bottling Co.	Cassopolis, Mich.
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HISTORICAL ST. IGNACE.

(Continued from page 120)

Catholic church saw the opportunity and the priests kept company with the traders in practically all territory. Their missionary zeal is to be commended in the highest terms. To fairly study settlements in this vicinity, this rule must be kept in mind.

The first reason which turned settlement this way from Montreal was, no doubt, the rapids of the St. Lawrence River. Leaving that stream the Ottawa went into it almost directly from the West, and when it was followed it was buf a short distance to the upper end of Lake Huron, and over here. Just a glance at any good map of this region will make this reason very plain.

The second reason why French traders went up the Ottawa River, instead of the St. Lawrence, was the fact that the Iroquois inhabited the region of Northern New York and up to the St. Lawrence, and the Iroquois were determined that the white men should not pass. They made friends with the Dutch and English long before they did with the French. Against invasion of Lower Michigan they and their allies stood as a stone wall.

I have called your attention to this becaause my attention has been called to another interesting question from some of my discoveries as I have studied this prior settlement idea.

Among others of the interesting places I have studied have been visits with indians who live in the vicinity of St. Ignace. They have told me the story of how Iroquois used to come across the Straits and raid the tribes in the vicinity of St. Ignace and precipitate many big fights. Finally, the indians on this side got tired of the whole game and formed an alliance. One day a big band of these raiders came across. When they reached the shore on this side, they said the chief kicked his canoe to pieces and told his followers to do the same, saying they would take enough canoes to go home with when they got ready. Indians in wait watched them doing the job and then, when the raiders started up the shore, rose up from their ambush and commenced the attack. Only a very few escaped and they fled to the cave, a big rock with a cavern in it, about a mile away, and their bones were found there a long time after. There's the story as told to me in substance.

According to Smithsonian correspondence, the Iroquois or their allies, came across the Straits in 1656 and achieved a great victory on the point, and for that reason the point carried the name of Iroquois point from that time until Frs. Marquette and Dablon named it Point St. Ignace in 1671 when their settlement was started and they raised a rude cross there, which was their rallying point and place of worship until the chapel on East Moran Bay was finished. If the battle of 1662 was of the nature which these indians tell, it seems to fit in with the history I have been able to find, to indicate that the Neutrals were pretty nearly annihilated about that time. I have been able to wonder if this was not the opening wedge which led to the peace with the Iroquois in 1670, because of which the Hurons came back to St. Ignace. It might have been the entering wedge which made it possible a little later to open Southern Michigan for settlement.

A third reason why settlement came this way instead of to Southern Michigan was the fact that the beavers were not only more numerous, but their fur was of a better quality than in Southern Michigan, where these animals grew too fat. It was really beaver skins in profusion which attracted settlements to this section. The beaver should be the Michigan animal, instead of the wolverine.

In 1670 troubles with the Sioux at LePointe, coupled with the recent peace with the Iroquois proper, led the Huron indians there to leave for their old home at Mackinac. Fr. Marquette spent part of the winter at least at the Soo, came down through Les Cheneaux and joined Fr. Dablon, his superior, who camped at the island during the winter. Together they explored the region and selected the site on East Huron Bay for their settlement. In the spring of 1671 this settlement was started. When Fr. Marquette first arrived he "beached his canoe," as one writer puts it, "at the site of the old town on Iroquois point." There he set up a cross, as I have already detailed, and there he summoned his followers to worship until the chapel was completed. In my discussion of the former settlement I have taken nothing from the laurels which should surround Fr. Marquette and his work here. He was a man of marvelous power and tremendous devotion. The stories of this settlement have been told so many times that I shall take time for only a few items which have especially interested me.

Within a year or two from the time it was established Fr. Marquette founded a school here. So far as I have been able to trace, this was the first attempt to establish a school of any kind West of the Allegheny mountains. I was very much surprised when a research which was made for me at the University of Michigan library asserted that this school had at one time a faculty of eleven and a student body of 300 to 500.

The story of the leaving from this settlement of Fr. Marquette and La Salle, on their trip in which they discovered the Mississippi River, has often been told.

Because of eighteenth amendment history there is a chapter here which is decidedly interesting. I have copies in my possession for some of the facts I am about to tell and have seen others during the past year.

In 1688 Pierrott, who was then commander at St. Ignace, reported his fortifications at "the brow of the rise of ground in the rear of the settlement." A careful study of the ground there shows a circular embankment almost obliterated, which is undoubtedly what remains. The state or general government ought to take it up and protect it.

When Cadillac became commander a few years after that, he formed the idea of developing the empire of New France here. Going back from the old fort to a rise of ground, he constructed what must in its time have been quite an extensive fort. The three old trenches are still there, but have been allowed to grow up to underbrush

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WILLIAM N. SENF, Secretary-Treasurer

some of which are now quite trees. It is little less than sacrelige that this ground is not taken care of and made a State or National park. The field in front of it was cleared and used by the squaws for raising indian corn when the white people first came—a field in Michigan which has been under cultivation for over 250 years.

About the time Cadillac became commander the priests at St. Ignace put up a fight in the interests of their wards, the indians. Their claim of how the French traders, especially the unlicensed ones, would give the indians rum and then rob them of their furs and otherwise debauch them was carried to the mother country and a decree was secured that no rum be allowed in this settlement. This was absolutely the first prohibition I have been able to find in this country. Cadillac maintained that he could not maintain an army without regularly issuing rum. His report on this question is interesting in several particulars. He says there were sixty-two houses here, over 200 soldiers, and 5,000 to 6,000 indians living within a pistol shot—a population of 6,000 or over, the largest in the history of the town. The final outcome of this contention over rum was the real foundation of the permit to Cadillac to found a new settlement. He visited Montreal in 1701, left St. Ignace with about thirty canoes, on the trip for founding of Pontchartrain, afterwards named Detroit.

Eighteenth amendment advocates would find much of interest should they study the history of St. Ignace after rum was finally restored here. The conditions became so bad that the priests were finally obliged to abandon the field, which they did in 1707, burning their chapel to prevent its desecration. With the priests gone things went from bad to worse until their final return.

So full is this interesting old town of things of historic interest, that volumes might be written. The "gateway city" was the gateway city way back when Fr. Dablon summed up its advantages for a mission location in 1670. The fact that 19,824 automobiles were ferried across the strait at this point last year, besides the train and foot traffic, indicates that it is still the gateway.

Fr. Dablon said in 1670 that it seemed to be "the home of the fish." Commercial fishing has been carried on here since civilization. The average daily shipment of fish now amounts to several tons.

A. Riley Crittenden.

Facts Grocers Should Know About Vitamines.

To assist in the spreading of the doctrine "Eat More Fresh Fruits and Vegetables," R. S. French, general manager and secretary of the National League of Commission Merchants of the United States, has prepared a list of items, which he is sending to members of the league, in order that they might reproduce them in the form of stickers, inserts, etc.

They are in part as follows:

Vitamins—What they are and what they do. Vitamins are believed to be chemical substances necessary for the best growth, and are indispensable for balanced nutrition. They seem to be required for normal development, in tissue construction and in the maintenance of bodily welfare. Vitamins are known as Vitamins A, B, C and D. The latter vitamin has only recently been discovered and very little is known about it yet.

Vitamin A is necessary for growth of youth, and for adults. Its absence in the diet often causes languor, inefficiency and susceptibility. This vitamin is found in apples, bananas, string beans, raw beets, cabbage, cauliflower, carrots, raw potatoes, lettuce, fresh peas, tomatoes, cranberries, spinach, parsnips, chard and peanuts.

The absence of Vitamin B in the diet may mean loss of weight and impaired digestion. This vitamin is found in the same commodities as Vitamin A, and also in pears, dried peas, celery, turnips, grapes, raisins, oranges, lemons, limes, cooked potatoes, grapefruit, prunes, raw onions, dasheens and orange juice.

Vitamin C appears to be necessary to prevent infant scurvy and many other maladies. This vitamin is found in raspberries, cooked onions, grapes, raisins, oranges, lemons, limes, cooked potatoes, grapefruit, prunes, raw onions, dasheens and orange juice.

Mineral matter not only serves the purpose of building worn out tissue, which makes for strong, healthy bodies, but also has a decided influence on the proper digestion and assimilation of all foods. Our richest supply of mineral matter comes from fresh fruits and vegetables.

There is a growing feeling throughout the Nation to-day that what we need is not more medicines or more skillful surgeons but wiser eating.

That diet is a safe diet which contains a generous proportion of fresh fruits and vegetables.

Free Taxi Ride For Oreck's Customers.

Oreck's, Inc., Duluth, put over an original advertising stunt when they announced that all patrons on a given day would be sent home in a taxi free of charge. Every customer, no matter how small or how large her purchase, on displaying a sales slip, was taxied home whether she lived in the nearby residence section or on the outskirts of the city. Since Duluth is twenty miles long with a residence section at either end, this was some accommodation.

There were plenty of cabs and no crowding was permitted, although several rode together when they lived in the same neighborhood. The store featured the cab company in its advertisement and secured lower rates than the customary fare.

Mr. Lyle Oreck, the store manager, expressed himself as much pleased with the results from both the advertising and sales standpoint. The volume of sales showed a material increase on the day of the free taxi ride.

Men who are longest remembered and whose memories are most highly revered are not those who made the most money, but whose hearts were gentle, whose sympathies were broad, and who best served humanity.

Stimulate your business and increase sales volume and profits by handling

Blue Grass Butter and Blue Grass Evaporated Milk,
Paramount Salad Dressing, Pickles, Chili
Sauce, Onaise Relish, Etc.

COOK'S CANNED MEATS
PREFET SARDINES

BILLY BRAND ORANGES

Book your fall order now for PENICK CORN SYRUP and MOLASSES.
Get our prices before placing your order.
We are still able to furnish you with Berry Crates complete.

KENT STORAGE COMPANY
GRAND RAPIDS ~ LANSING ~ BATTLE CREEK
Wholesale Grocers
General Warehousing — Distributing

NAMEKAGON WATERS.

How They Responded To a Chicago Contributor.

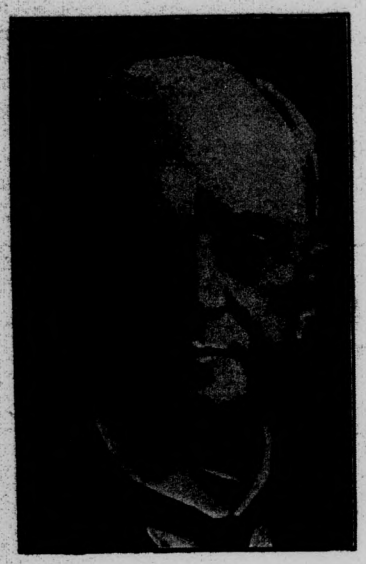
In far Northern Wisconsin, forty miles South of Ashland, on the Chicago & Northwestern Railway, Ashland division, sixty miles from Lake Superior, is Lake Namekagon. It is named for a great Chippewa Chief who had his home on an island in the lake, still called Namekagon Island.

The lake is about twelve miles long and is really a chain of lakes connected by broad navigable channels, and has a shore line estimated at 120 miles in length, which includes that of a number of islands.

The lake is the source of a fine river, the Namekagon, which meanders Southwest a long distance to empty into the St. Croix, which, in turn, empties into the Mississippi.

Castle Garden Resort is at the Eastern end of Lake Namekagon, fourteen miles from Cable, a station of the Chicago & Northwestern Railway, and an automobile meets you at the train and takes you to as comfortable, modern and hospitable a "home in the wilderness" as can be found anywhere.

Its proprietor, Otto Lorenz, has invested a lot of money, time, thought and work in his place. There are automobiles, electric lights, row boats for transportation, also motorboats, minnows and frogs for bait, a tennis court, "barn yard golf" (quoits), a large recreation and dance hall for the use of guests only, fine drives, trails and walks through the primitive woods and scenery, and the finest fishing to be found anywhere.



John A. Lee.

The food is excellent and abundant and the water, from a deep-bore well, is glorious and so much better than our chlorine flavored Chicago water that it was worth the trip to enjoy it, and it comes from the earth icy cold. There is a fine ever flowing spring near. There is a sandy bathing beach and a diving pier.

The capacity of the main house is thirty and of the cottages fifty, with screens and running water and bath room convenient. There are no mosquitoes on the lake, as the wind sweeps them away, but there are some in the deep woods, but screens exclude them from the house and cottages. A number of families from Chicago who visit the lake every year were there and seemed to think it an ideal place for a vacation. I saw several fine strings of black bass brought in by visiting Chicago anglers.

It is also said that the hunting is unsurpassed in the Fall, but, not being a hunter, I am going to talk about the fishing. During my stay of nine days from July 1 to 10, 1924, I counted at various times and places around the lakes twenty-two wild deer, and the driver of the flivver that brought me to Cable on my way home chased a wild buck and could have caught it, I am sure, as there was a wire fence on one side of the road and a swamp on the other, and the deer did not seem to care to negotiate either, but preferred to "run for it" until he came to open woods.

The driver put his heel on the gas and blew his horn constantly, and that deer stretched himself like a Derby winner and seemed to be in a hurry to get somewhere. The flivver only touched the high places and was overhauling the deer when the fence ceased and he turned off into the woods.

I sarcastically remarked to the driver that I was a fisherman and not an automobile deer chaser, and as he had been fined a few days previously for speeding in the town limits of Cable, I told him I thought the fine was too light and should be duplicated.

The roads are excellent, however, and the experience had its compensating thrills and excitement.

I saw partridges in the road several times and several porcupines, and it is said that there are plenty of mink, muskrats and some beaver, while several black bear were killed last winter around the lake, one weighing 450 pounds.

The waters are favorite breeding places for all kinds of wild ducks. I saw many broods of young ducks just learning to swim and fly.

Now for my fishing experience! I belong to the Izaak Walton League and the Lincoln Park Fly and Bait Casting Club and was looking for black bass. I found the Pike Perch or Wall Eyed Pike fishing so superb, however, that I neglected the bass fishing, but caught a few while casting for the Pike Perch. Namekagon is said to be the finest fishing waters for that fish in the United States.

I had several breakfasts of speckled brook trout, which my guide caught in Castle Garden Creek, near the resort, and had served for me, but I did not fish for trout, although I was told that Rainbow Trout and Brown Trout of large size could be caught in Namekagon River fly fishing. I had a boat with an Evenrude motor and had Henry Richter for my guide. He has lived on the lake for thirty years and knows every weed bed or gravel bar in it, and is one of the wisest and most competent guides I ever had.

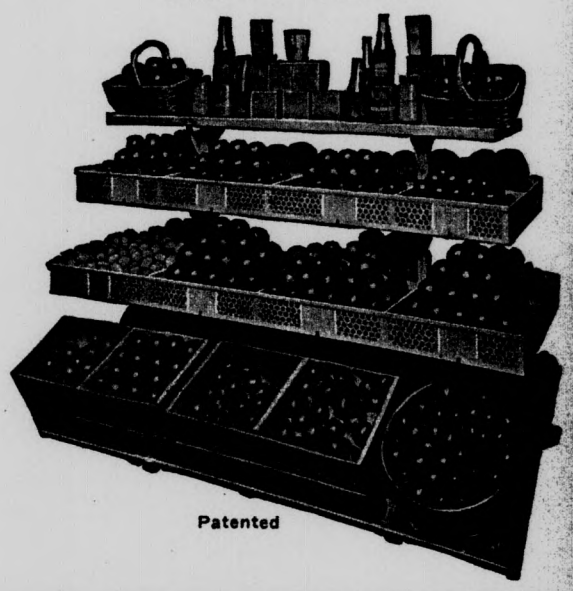
I hooked a black bass that Richter said weighed six pounds and played him all around a beaver house in the edge of the lake. The water was full of logs and he got under one and said farewell. Richter, the guide, does not swear, but he used strong language in

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A RARE SWEET-SMOKE
FROM SCIENTIFICALLY CURED AND BLENDED TOBACCOS
MANUFACTURED BY TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.

criticising my failure to land the fish.

I hooked a pike perch while fishing for bass. He took my frog on the other side of a log. I could not bring him to the surface, the pool being deep. Richter told me to lead him around the end of the log to open water, and I succeeded in doing so, and then thought I had him tired out and brought him to the gunwale of the skiff, and made the mistake of raising his head a little above the water. Richter made an effort to get him in my rather small landing net, but the fish made a scared rush for the bottom and tore the hook loose.

Then Richter and I said a few un-Christianlike words to each other, which are hardly fit for publication. He said it would have been the largest pike perch of the season if landed, and that it weighed twelve to fifteen pounds. I abused him for telling me to land it around the log, and he abused me with unnecessary candor, as I thought, for hoisting the head of the fish out of the water with the line. It was hooked in the upper jaw and came up to the boat with mouth wide open, so wide indeed that it appeared to me as if it could swallow a medium sized ball or a pussy cat including a litter of kittens.

There are many logs and stumps, gravel bars and weed beds and the lake abounds with ideal cover and feeding grounds for game fish and the food supply of minnows and frogs is abundant.

There are plenty of smaller kinds of fish, croppie, yellow or racoon perch, sunfish, rock bass, etc., for the youngsters to capture and the big fish to eat, and there are some very large muskalunge in the lake.

I got a "Muskie Rise" or two on artificial surface bait but they did not sieve the bait, just followed it up to the boat, turned about and waved farewell with their big forked tails.

My fishing was done largely by casting with frogs and minnows, of which there was a good supply. I used the Johnson Weedless Silver Minnow Single Hook with pork rind wiggler also pork chunk surface bait with some results.

The lake is regularly stocked every year by the state and Federal Government. I learned that about 300 large cans of fish fry were put in the lake last year through the influence of the owner of Castle Garden resort and others, and that some Columbia River salmon fry were part of the restocking. In three years the salmon will be ready for business.

The Namekagon Waters are just a few miles, probably five or six, South of Lake Superior water shed, and there are sixteen other smaller lakes within a radius of ten miles to which one can drive and they are all noted for some special fishing, bass, muskalunge, Northern pike, etc., and Mr. Lorenz keeps row boats on all of them, but Namekagon has all these kinds of fish and is sufficient in itself.

Namekagon Lake and all the other lakes of Northern Wisconsin were formed during the great glacial period said by geologists to have been about fifteen million years ago, somewhat before my time.

Great masses of ice, mountains high, crushed down from the Arctic regions and scooped out the thousands of lakes found in that section, until climatic conditions changed and the glaciers were driven back to the drear North. Great boulders and rocks rounded by glacial friction and called Indian Heads are plentiful to prove the geological theories.

The season in the Namekagon Waters has been late—about three weeks—and the time for fishing is about thirty days late because of cold and heavy rains and the fish were late in spawning. Those who know the waters say that fishing will be good all during August and until the middle of October and that the hunting season begins October 1.

I have no interest in the Namekagon Waters or resorts other than that of one who has enjoyed the fine fishing, and the genuine comforts and hospitality of Castle Garden resort.

John A. Lee.

Our Lynching Record.

The following statistics on lynching for the first six months of the year 1924 have been compiled by the Department of Records and Research of Tuskegee Institute:

Total number lynched	5
Offenses charged:	
Rape	3
Attempted rape	1
Killing officer of the law	1
Record by States:	
Florida	2
Georgia	2
South Carolina	1
Comparison of records:	
First six months of 1924	5
First six months of 1923	15
First six months of 1922	30
First six months of 1921	36

It is gratifying to note that the record thus far for the year 1924 is the lowest for the first six months of any of the forty years during which the record has been kept. It is an encouraging sign of progress toward the elimination of this evil, which is condemned by public opinion. It is an indication of the growing sentiment against lawlessness in general, and in my judgment a result of the spread and influence of inter-racial co-operation. All of the persons lynched were Negroes.

R. R. Moton.

Practical Skirts Lead For Fall.

Practical styles dominate Fall lines of separate skirts, the chief aim being to design garments for actual sports wear. While the wrap-around type leads, the open skirt of the Spring season has been eliminated from the new showings. Most of the new skirts are at least a yard and a half around, and the bottoms are twelve inches from the ground. Skirts of this type are closed either with buttons from top to bottom or are stitched together at the bottom. There is a marked tendency toward circular skirts, which are fairly wide at the hem and shaped at the hipline. The fabrics are varied, according to the United Skirt League of America, with rough weaves predominating.

Fast mail service is all right in a way, but too often one's checks get back before one can deposit the money to protect them.

No Smoker Can Be Satisfied Before He Has Smoked a

Charles the Eighth 10c Cigar



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All Live Dealers Sell Them

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1229 Madison Square
GRAND RAPIDS, MICHIGAN

We have a large line of Advertising Novelties and Specialties for Every Occasion.

We are in a position to take care of your advertising requirements for

Conventions	Fairs
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Home Comings	Openings.

Phone 31040 or write us and representative will call.

We are still carrying a complete line of calendars for 1925 delivery. Order now before lines are broken.

EGG GRADING.

(Continued from page 117)

(according to the size grading regulations(bring just as big a price as does the largest eggs in their respective grade? None, whatever.

The above incidents did not really happen, but are merely used as an example to show how unfair and ridiculous are those grading regulations by sizing, both as to getting at the correct value or encouraging the farmer to improve the size of their eggs. By using the standard of weight method of handling eggs all these difficulties, differences and injustices can be overcome and an accurate price can be placed on eggs according to their actual food value. It would encourage the production of larger and better quality eggs, as the larger and heavier the egg the more the food value and the bigger the price in exact proportion to the size of the egg.

There is no argument in favor of the sizing regulations and never will be that is not fully contained in the weighing method, as the weighing method covers every point of merit and will make for a perfect satisfaction and justice to producer, dealer and consumer alike. The producer will get paid for the exact egg value he sells, the consumer will pay for the exact egg value he buys, and the merchant will waste no time and expense in handling, which, otherwise will have to react in the price of eggs. Candling for quality and weighing for quantity is the best and only correct method of buying and selling eggs, and should be encouraged by all inasmuch as it will be a benefit to all concerned.

G. G. Anderson.

Trend in Aluminum Wares.

In aluminum ware, articles with paneled sides in the Colonial style are leading at the moment. All types of cooking utensiles are being made in this fashion. A large portion of them is also made now with "swell bottoms" which afford a greater heating surface. One firm is featuring a new "number" consisting of a small roaster for apartment use. It is about half the size of the regulation roaster, and was brought out to meet the needs of a small family. It is equipped with self-basting and ventilating holes in the top, and wholesales at $6 per dozen. General business in aluminum ware is quiet, with retailers expected to do considerably more buying over the next two months. Manufacturers say prices may be advanced about 5 per cent. soon, owing to three advances so far this year in the price of sheet aluminum.

Know the "Success" Family.

The father of success is work.

The mother of success is ambition.

The oldest son is common sense.

Some of the other boys are perseverance, honesty, thoroughness, foresight, enthusiasm and co-operation.

The oldest daughter is character. Some of her sisters are cheerfulness, loyalty, courtesy, care, economy, sincerity and harmony. The baby is opportunity.

Get well acquainted with the "old man" and you will be able to get along pretty well with all the rest of the family.



