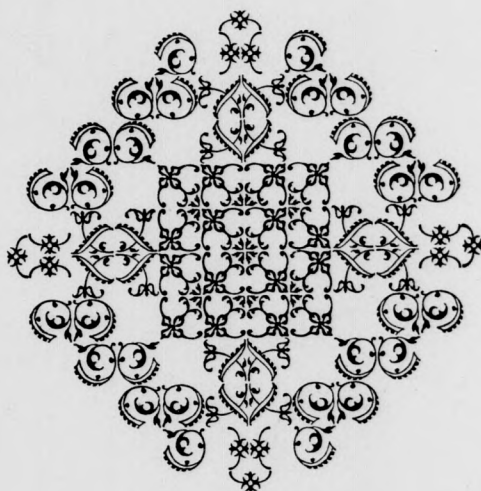


MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-second Year GRAND RAPIDS, WEDNESDAY, SEPTEMBER 24, 1924 Number 2140



Public Reference Library,
Library St

THE STRENGTH OF THE COUNTRY

THE real way to help other people is not to compel them to do what you think is right, but to live yourself in such a fashion as to better the lives of the people with whom you come in contact. If you live reasonably well—helpfully and intelligently—you may do some good just by living. The country's strength is not in its prodigious outfit of stick-at-nothing reformers, whether hooded or not, whether oath bound or not; but in the number of its people who manage to live pretty good lives, to be kind, to be long-suffering, to be dutiful, and who recognize their neighbors at home and abroad and are ready to help them.

EDWARD G. MARTIN in Harpers Magazine

SUPPLY THE HOUSEWIVES WITH

Parowax

Throughout the summer, most housewives, with commendable thrift and foresight, can or preserve a part of the abundance of fresh fruits and vegetables for use on their tables during the long winter months. This is the time, therefore, to furnish them with glasses and jars, with sugar and spices and with PAROWAX.

She knows that to preserve her fruits and vegetables, she must seal them in their containers with a seal which is airtight. She knows that unless the air is excluded they will ferment and become unfit for use.

She knows too, that PAROWAX will seal them tight, keeping all their goodness and freshness in and keeping air out. The effectiveness with which PAROWAX seals each container, its cleanliness and purity and the ease with which it is used, makes it ideal for all canning and preserving where jars, glasses or bottles are used for containers.

Every dealer should have an adequate supply of PAROWAX on hand throughout the summer. It may be secured promptly from any agent or agency of the



One of these two color counter display cartons is packed in each case of Parowax.

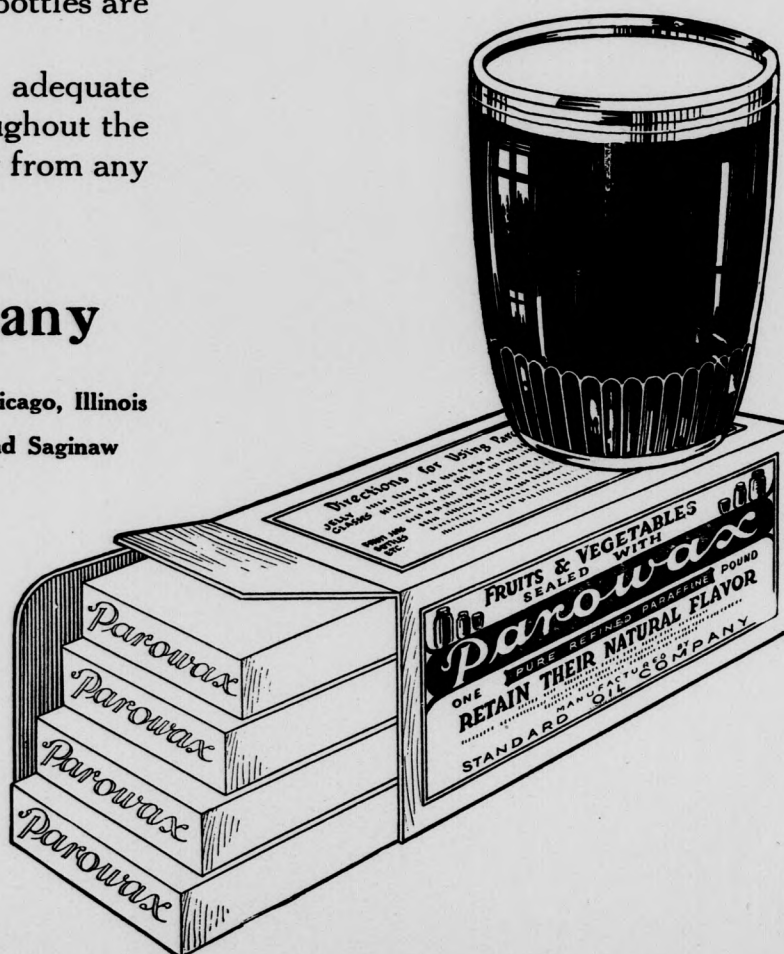
Standard Oil Company

(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw



MICHIGAN TRADESMAN

Forty-second Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 24, 1924

Number 2140

MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.Published Weekly By
TRADESMAN COMPANY
Grand Rapids

E. A. STOWE, Editor.

Subscription Price.Three dollars per year, if paid strictly
in advance.
Four dollars per year, if not paid in
advance.Canadian subscriptions, \$4.04 per year,
payable invariably in advance.
Sample copies 10 cents each.Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old 50 cents.Entered Sept. 23 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.**IN THE SHADOW OF FEAR.**

Wars once were limited to a sea, a peninsula or valley. Science has opened the gates of the world and all its continents and seas to the sweep of a single war. As these scientists meet military planes are completing the circling of the globe. That exploit is being studied in every military center of the world. Science again has lengthened the sword arm of Mars. Applied physics, mathematics and chemistry, all children of Science, were behind and under the wings of these flyers.

Applied Science has brought aviation to a day when a lone aviator riding a mother plane, may drive before him through the sky lanes a covey of death in the shape of pilotless planes. Under gas waves spread by them a great city or an army might be anaesthetized for a day or sent into that sleep that knows no waking. In this winged brood of destruction, radio-guided, every plane will be able to drop bombs twenty times as destructive as the largest shell ever hurled from a gun muzzle.

These things are soberly discussed by genuine scientists as something more than probabilities. Science made it possible to move 2,000,000 Americans to France in 1917-1918. Science doubts if that ever again can be done in war. By day planes launched from cruising dirigibles would hunt down troopships and convoys. By night the night-flares dropping down from plane and dirigible would give the one needed torpedo or bomb its chance to find a mark in the dark.

Science built the battleship, and now is hunting it from the seas with the submarine from below and the plane from above. It has helped create armies, but is becoming helpless to protect them against new enemies it has bred, enemies that strike the armed and helpless alike.

Secrecy, essential in war, is becoming impossible to secure. Armies and

fleets cannot be hidden from dirigibles loafing miles high, sweeping hundred-mile horizons at a glance and stealing the secret dispositions of troops and depots on a photographic plate ten by twelve inches that reveals every detail.

Science, that "Fifth Estate," has left no non-combatants in modern warfare that has become a clash of nations rather than of armies. It has lifted war from the land and the water, and from under the water, into a "Fourth Dimension," the air. Ancient conquerors ravaged the land with the sword and the torch and sowed with salt the ruined towns of their enemies. A modern conqueror hurls tons of nitrogen explosives at a nation and sows an invisible death out of the sky.

Doubtless heartsick men looked at the smoking ruins of Babylon, Nineveh and Tyre and dreamed of a warless world. In the wake of Alexander, Attila and Alaric men must have felt in the fields of the dead that humanity was destroying itself. These after all were little wars, shaking a city, a province or a continent. The wars where Science is the handmaiden of Mars shake the world.

They put a new fear into mankind and this fear may be the beginning of wisdom. Certainly the world is more afraid of the "next war" than ever before. This fear is at least as powerful in the peace assemblies of the nations as are good-will and the brotherhood of man.

Civilization does not want to commit suicide. It fears that it may with the weapons the "Fifth Estate" has placed in its hands. Mankind begins to dread that Science may solve all the problems of war and disarmament by the final and utter destruction of the race and its civilization. In the shadow of that fear the instinct of self-preservation in humanity begins to assert itself as it glimpses the new terrors that are the products and by-products of Science.

The Spanish Dictator spent the first anniversary of his coming to power in the war area of Morocco. The fact is significant. Among the elements contributing to unrest in Spain the most cogent was the seemingly never ending conflict between Spain and the Moroccan tribesmen and the ineffective pouring out of Spanish blood and treasure in the attempt to justify the African protectorate. Primo De Rivera promised either to subdue the natives or to withdraw Spanish forces from the troublesome hinterland to one or two posts where they would be reasonably secure. The effort to crush the revolt was early abandoned and the withdrawal begun. But even the retreat has been costly, and so far has been impossible to accomplish, though thousands of reinforcements have been

thrown into the field. The Dictator is now playing his last card in Morocco. He hoped to accompany the withdrawal to the last posts with a signal victory over the tribesmen, which is demanded by public opinion at home. The first reports that have come through indicate a serious defeat for the Spanish troops. Even the most popular king in Europe ought to be worried, though he gives no signs of it.

Business is picking up on the Japanese South Manchurian Railway. Whether the remainder of the world is particularly interested or not, Tokio admits the fact. The improvement is due to the demand by Chang, the War Lord of Manchuria, for transportation facilities. He has engaged passage toward Peking for his 100,000 soldiers and their impedimenta of guns and other equipment, for he is about to take part in China's civil war. Naturally, the Japanese could not afford to miss this opportunity to turn a pretty penny. But that is all there is to it, according to Tokio. The remainder of the world is pretty well aware that Chang has long been playing Japan's game and that Japan fully expects to reap some sort of political advantage from the present Chinese ruckus. But, of course, no one would suspect Japan of allowing such considerations to influence her policy. Business should come before pleasure, and therefore it is authoritatively stated that the Tokio government views the troop movements simply as "a matter of railway business."

Counterfeiters must keep pace with the times. And so the band which has just been rounded up in Newark and Providence has been distributing its output of "the queer" through rum runners. This is a natural development. As an expert in law breaking the successful bootlegger is without a rival, and, being an enterprising gentleman, he can have no objection to enlarging the field of his operations. It seems to have been the international aspect of the rum runners' activities that made them available as accomplices of the counterfeiters. The bogus notes were bought by the bootleggers and then foisted on firms in England and Scotland by means of whisky purchases on Rum Row. Some spurious ten-dollar bills, however, came into the hands of shopkeepers in South Jersey resorts and their complaints led to the arrests. Bad money to the amount of \$700,000 is believed to have been turned out. The speedy solution of the mystery is a triumph for the Secret Service.

Dayton, which will never lose her glory as the native city of the Wright brothers, has passed the hat and collected \$7500 for our world flyers. It

appears that the birdmen, somewhere in the empyrean, lost their receipts for hotel bills and that without these Uncle Sam declines to pay their expenses. If this Government, after such an exploit, is going to be so small and mean as to prefer its red tape to the discharge of its clear obligation, and if it intends to let a little Ohio city pay the bill it should defray, that skimping parsimony will make an unpleasant impression in each of the lands over which the aviators passed. There is no reason why they should incur all the hardships and perils of the flight and defray the cost in addition, for certainly the result is greatly to the gain of all future aerial maneuvers wherein this country is concerned, either in peace times or in warfare.

A good, heavy rain might very conceivably postpone or even prevent the war that is brewing around Shanghai, China. It is easy to conclude that it cannot be much of a war; that it should not be difficult to prevent, rain or no rain. The amazing fact, however, is that there appears nothing to do in the circumstances but let events take their course and permit the two rival Chinese war lords to fight it out. Foreign nations which would like to keep the peace can do nothing except protest to the shadow government at Peking and send gunboats to protect, so far as is feasible, their nationals and their property. Neither could the League of Nations nor any other agency for the prevention of war intervene in the "internal affairs" of China. Even the Chinese people themselves, who certainly do not want the war, must look on in complete impotence. The blood letting and destruction of property depend almost entirely upon the caprice of two Chinese war lords.

Now that Senator Couzens has been nominated to succeed himself by the Michigan Republicans, he has a breathing spell in which to follow up his feud with Secretary Mellon. The special Senate committee authorized to investigate the Internal Revenue Bureau, therefore, is again in session. It will ventilate the prohibition enforcement unit and delve deep into income tax returns of divers and sundry taxpayers. One of these days selected tax returns will be made public by the investigators, who will then lean back and watch for the political effects thereof. It is plain that Secretary Mellon's attitude about all this is a disappointment to some of the committee. Senator Couzens has been invited to go just as fast and as far as he likes by the Secretary. From the Couzens standpoint it would have been better had the Secretary been a reluctant witness and a non-co-operator.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

A merchant who can withstand the shock of being deceived and ruthlessly swindled and yet bear up under both with unwonted composure is not far from being a philosopher. Such a quality is disclosed in the attitude of C. A. Brubaker, the general dealer of Mears, after two experiences with a man who appears to have resorted to the subterfuge of changing his name every time the Tradesman warned its readers against having any dealings with him. The things he did not change were a high powered automobile and a colored chauffeur, sometimes in livery. Mr. Brubaker describes his predicament in the following letter, which is characteristic of the man and the atmosphere in which he moves:

Mears, Sept. 19—I recently wrote you in regard to purchasing crockery from the J. L. Jordan Co., via Livingston. Since then I noticed two other merchants have referred to same in the Tradesman. Now, to give the devil his due, I have received my shipment, well packed, and only twenty-eight pieces broken, out of some 1200. I was to get three patterns, matched, but they did better than that, as I have some fourteen different and distinct patterns. In fact, I have five designs in cups and four in saucers, but, most fortunately, the cups and saucers do not match, the design of cups being entirely distinct from the saucers. This gives me an opportunity to offer them as a novelty. It sure is a weird outfit. From the 1200, less twenty-eight broken, I have discovered nineteen pieces which—to the naked eye—are entirely whole and perfect. I didn't know that I was entitled to any that were not cracked and chipped, but I got the nineteen for proof. I hope I lose at least \$100, besides my time on this, as I ought to get a bump. Have been in business eighteen years and if I don't know any better than to fall for a "factory shipment" and pay money in advance to a perfect stranger, I have something coming. I have another deal on with the same guy—granite ware. Yes, he got \$10 advance on that and if I could gracefully forfeit the \$10, I would. I have never repudiated any order I gave, but am trying to convince myself that as I was to have shipment "at once" and seven weeks have passed without any billing, I could conscientiously cancel this. However, I need the lesson, so here is hoping my expected granite ware arrives, broken, battered, bent, chipped and thin as tissue paper. A few more of these phenomenal direct-from-factory-buys will put me in a nice padded cell. But then, there is one of us born every minute.

Chronic Kicker.

Warning of an active and adroit confidence-game worker is contained in a recent communication to this publication from a valued patron. The sharper, a dark-complexioned individual who looked tubercular, visited the stores and business houses of the towns in which our correspondent is located with a seamless shoe, made by a process he claimed to have invented, and collected money to procure patents. In each case, he promised contributors a share in profits after manufacture of the shoe had been started and sales begun. The crook, who offered the name of Samuel Robens, took "French leave" after amassing some \$500 from various merchants, shoe salesmen and others. He had succeeded in "gypping" his victims by display-

ing laudatory correspondence (written by a local stenographer), copies of his "formula," photographs of the seamless shoe, etc. His conversation abounded in chemical terms, giving the impression that if he were not actually a chemist, he had a good working knowledge of the science. "Robens"—the name is thought to be an alias—was so smooth that he even defrauded his landlord both of room rent and a big sum of money on the seamless shoe proposition. He claimed to have formerly worked in many shoe factories. His description is as follows: About 42 years of age; dark complexion, blue eyes, smooth shaven, weight about 130; medium height; unhealthy appearance; rapid talker; understands Polish. Any merchant approached by this inventor of a new means for taking honest people's money should detain him for the police. The police authorities of several cities are anxious to extend him the free hospitality of the local jails.

The Avalon Farms Co., 319 West Ohio street, Chicago, is sending out letters to the trade, offering an exclusive agency for the Avalon Farms preparations with an initial order amounting to \$48, with which the dealer will be given \$16 worth of free goods as a bonus. The concern claims to manufacture eighteen different specifics for live stock, including Hog Tone. A reader of the Tradesman sent a sample of this preparation to the experiment station at the Michigan Agricultural College for analysis and report. The report was as follows:

I am pleased to report results of our analysis on sample of Hog Tone which was received from you a short time ago.

Total solids	3.42%
Mineral matter	1.99%

In other words, we find this material contains 96.58% water, practically 2% of mineral matter and but 1.43% of organic substance. The mineral matter consists largely of iron sulfate, red oxide of iron, calcium sulfate, magnesium sulfate, some aluminum, silica, and sodium and potassium nitrate. The solution also contains some turpentine or pine oil and camphor. The price at which this material is sold is greatly in excess of its actual value.

I will ask our Veterinary Department to write you concerning the medicinal value of the material.

Andrew J. Patten, Chemist.

The terms of sale are 5 per cent. cash and remainder in 10 days or a 130 day trade acceptance, which any dealer would be very foolish to execute, in the opinion of the Tradesman.

Considering the large number of remedies now on the market which are handled on reasonable profits and sold on regular terms, it would seem that there would be no very good reason why a merchant should play into the hands of a concern like the Avalon Farms Co.

The Tradesman recently sent the Michigan Securities Commission a copy of the contract exacted by the Security Ink Manufacturing Corporation, in which it contracts to furnish \$300 worth of ink for \$300 and give as a bonus three \$100 gold debenture bonds and 150 shares of \$1 common stock. The seller claimed it had a right to offer securities as a bonus

without their being passed upon by the Commission. The chairman of that organization holds that such transactions are violations of the law, which means that payment of the trade acceptances cannot be enforced, because they were obtained fraudulently. The opinion of Chairman Duff is as follows:

Lansing, Sept. 22—Upon my return to the city after an absence of a few days, I find your letter of Sept. 11, regarding the Security Ink Manufacturing Corporation.

I desire to call your attention to a sentence in Paragraph D of Section 2, Act 220 of the Public Acts of the State of Michigan, 1923, commonly known as the "Blue Sky Law." This paragraph defines the term "sale" or "sell" and the sentence to which I have reference is as follows:

"Any security given or delivered with or as bonus on account of any purchase of securities, or any other thing, shall be deemed to constitute a part of the subject of such purchase and to have been sold for value."

Under this section of the law, unquestionably the action which you describe would be a violation of this law. Hezekiah N. Duff,

Chairman Michigan Securities Commission.

Kalamazoo, Sept. 22—H. C. Traves of Mosherville, came to Kalamazoo Saturday in an effort to locate the "home office" of the American Manufacturing Co. Traves not only wanted to find the "home office" but he also wanted to get into personal contact with the manager of said office. A few weeks ago, according to Traves, he answered an advertisement in a farm journal, and sent \$10 to the American Manufacturing Co. of Kalamazoo, as first payment on a marl scoop. The balance of \$175 on the scoop was to be paid after it arrived, had been tried and proved satisfactory. The \$10, according to Traves, was to pay for the freight on the scoop. Since Traves sent the \$10 he has been waiting patiently for the scoop to reach Mosherville. When it failed to come, he wrote letters of enquiry to the "home office" for an explanation. He says he received no reply. Mosherville is in Hillsdale county about fifty miles from Kalamazoo so Traves took Saturday afternoon off to drive to Kalamazoo for his \$10. At a late hour Saturday night police detectives had been unable to give him much assistance as they had been unsuccessful in locating the building in which the American Manufacturing Co. is making marl scoops. Police say there may be such an institution in Kalamazoo and that there may have been some error made in the shipment, but they doubt it. There is no institution by that name listed in the city directory and it appears that Traves is out the \$10.

Flannels Favored For Spring.

It appears a certainty that flannels will be in strong demand from the dress trade for Spring. The call for these fabrics for the Fall season was so strong as to set a record in this type of cloth. Not all of the mills, however, were prepared for the demand, so that the business placed went largely to only a few of them. For the Spring, however, the situation will be different. All of the dress goods mills will feature their flannels and are planning on a large production.

The trouble with some men who are born salesmen is that they don't bother to use the qualities born in them.

Appeal To American Pride of Citizenship.

Governments will not run themselves. No machinery can be devised by human ingenuity that will make governments automatic or place them above the human equation in their administration.

Look the world over to-day. What do we find? Finance in disorder where governments are unstable and where there is no confidence in what may happen to-morrow. The financial history of our own country reveals some interesting upward and downward turns coincident with changes in government. With the most extensive domestic commerce of any nation of the world—a commerce founded almost on credits—the stability and conservatism of our Government are most important in assuring the confidence needed for the support of the credit system and the free operation of business enterprises.

It is no departure from a consistent attitude to appeal strongly here to American pride of citizenship and to urge the fulfillment of every obligation resting upon us, for the preservation of stable government through the selection of intelligent, unselfish and patriotic representatives. If the ideals of our forefathers are played fast and loose, if any determination is encouraged of overthrowing the cardinal principles of our constitution, and the guarantees under which we have won a supreme position in world affairs, not to set our backs against such methods, is to fail in our obligations; and whatever penalty we are forced to pay for such neglect of duty should be paid without a murmur.

Can we criticize governmental administrations if we have recorded no choice when the administrators were selected? It is not fair to do so. Yet, after examining the records of total votes cast in recent elections, we find that many complaints are uttered by those who have neglected their obligations, and allowed public matters to go their way under the direction of those who commercialize politics.

The time has arrived for a revival of our patriotic interest and fulfillment of our obligations. Let no reader of this say, when the contest is over and the issue decided, that he cast no vote. Whatever the decision may be, his ballot should be a record of his convictions; and when having recorded his convictions he is at liberty of complaining if things do not go right in government.

Over the Nation the tears of the prophet may be shed, if we fail in this important duty and permit our greatest chances and opportunities to be dissipated by unstable and unwholesome administration of public affairs.

J. H. Tregoe.

Afraid of Biased Judgment.

Lawyer—Well, what shall we ask for—trial by jury or judge?

Client—Take the judge, Doc. I've done plumbing for nearly everybody else in this town.

If you do not feel a real interest in the welfare of a customer, it is pretty important that you at least pretend such an interest.

AN OPEN LETTER

Another customer has just told us the results of painting up his store and buying white aprons for all of the people who sell goods.

These results keep coming to our attention and we are anxious to do our part in developing the new type of aggressive merchandising for community stores.

The writer has been preaching this in talks at grocers' meetings and groups and through letters, ever since the re-adjustment period began. And it has been very gratifying to see stores take on a new coat of paint, and also, after each suggestion, the number of additional stores that are using white aprons. This is fine, but the progress is not fast enough, and those who have seen the light cannot understand why the others do not.

This week another customer tells us that he has painted his store both inside and out, that he has bought white aprons for all of the people who sell goods, and this is in a store that has been reasonably successful for twenty-five years, but hasn't had a coat of paint for a long, long time.

Now, listen to the results. This man after three months, tells us that the results are way beyond his expectations; that the present rate of increase means \$25,000 additional business in twelve months as a result of making his store light and attractive and appealing.

Incidentally, this man is giving his attention to the selling of goods which are not for sale by the chain stores. He is a good QUAKER customer—he believes in QUAKER GOODS—he displays QUAKER goods prominently because he knows the value inside of the package—and he knows, also, that QUAKER PRODUCTS are for sale in community stores ONLY.

Now, why don't we move faster when the way is so clear, and the Bug-A-Boo competition is so transparent?

After a careful investigation we are advised that the average cost of doing business is practically the same for both the chain stores and the community stores.

And in buying and selling, there is very little difference between the keen community store and the keen chain store. But it is true that the bright paint and the clean, white aprons and the tidy stores draw the trade.

After spending a tremendous amount of time in studying this question of food merchandising, not only in this market but in other markets, we are convinced that Western Michigan can be made unattractive for Bug-A-Boo competition, so that the buyers of food products would rather do business with the community stores than otherwise, if only we could all catch the spirit of the times and put our stores in an attractive condition.

Now, just to show you how positive we are of the results, the writer is going to make you this proposition: To the first fifty customers who accept this challenge in writing, paint up their grocery stores, buy white aprons, use window trims and put their stores in an attractive condition, we will send you a check to cover the cost of painting, if at the end of ninety days you tell us that we were not right and that your business is not any larger than it was before you did this and that it was a useless expense without any real satisfactory returns.

Incidentally, we have the opinions of experts on color schemes for your stores and can give you an estimate of about what it ought to cost, if you want this information.

Now, the question is—how many of you will see the possibilities of your store being the first. And which of you will be quick enough to be one of the fifty who makes this experiment without any cost to yourself, unless the investment proves a good one?

This is an unusual opportunity, but the evidence is so positive that we are convinced that this forward movement on the part of the Michigan community grocers will put Michigan grocery merchandising on a highly satisfactory basis. And, as always, our Company is interested in developing those things which will promote the mutual interests of the retailer and the wholesaler.

GUY W. ROUSE.

WORDEN GROCER COMPANY

Wholesalers for Fifty-Six Years.

The Prompt Shippers.



Movements of Merchants.

Detroit—Emil Charette has opened a meat market at 2442 Fenkell avenue.

Detroit—C. E. Boston succeeds Fred L. Burke, confectioner at 3311 Gratiot avenue.

Detroit—Elias F. Joseph succeeds Helen Phillips, confectioner at 10612 Warren avenue, East.

River Rouge—The Reno Drug Co. has increased its capital stock from \$250,000 to \$500,000.

Detroit—Ellen Clelands confectionery, 2906 Euclid avenue, is now owned by A. A. Hampshire.

Detroit—Peter Darin has taken over the grocery at 4106 Fort street, West, from Lorenzo G. Currier.

Detroit—A. McLalin succeeds Thomas Higgins in the confectionery business at 2001 Hudson avenue.

Detroit—On September 17 Walter W. Lange succeeded Frederick Holtorf, baker at 6455 Regular avenue.

Detroit—Leo F. Malette, grocer at 7719 Charlevoix avenue, has sold his stock and fixtures to Jordan Joseph.

Detroit—A. L. Matthews and David Berson will open a meat market at 10240 Grand river avenue on Saturday.

Detroit—Thomas H. Dregge has transferred his grocery stock at 3605 Maybury Grand avenue to Charles O'Neill.

Detroit—Mrs. Sarah Tait is now the proprietress of the confectionery store at 1351 Beard avenue formerly owned by John Ali.

Detroit—A. L. Matthews, who has two meat markets on Lawndale avenue, opened another at 2788 Salina avenue Sept. 13.

Watervliet—O. W. Taylor has sold his restaurant and cigar stock to William Bradley, who will take possession Oct. 15.

Jackson—Thieves entered the wholesale grocery store of the Davis-Mason-England Co. and carried away considerable stock.

Detroit—Max Miller has bought the stock and fixtures of the delicatessen store at 932 Westminster avenue from Sam Kadashow and wife.

Detroit—The Cray Corporation, 3045 Northwestern avenue, auto primers, has increased its capital stock from \$10,000 to \$20,000.

Detroit—Simon J. Hirschfield is the new owner of the grocery stock at 4368 Grand River avenue, formerly owned by Joseph T. Marnon.

Watervliet—Lyle Mott has sold his restaurant and cigar stand to H. G. Dill, recently of Chicago and removed to his former home in Coloma.

Detroit—Louis Tonkin has bought out his partner, Morris Tonkin, and is now running the Hamilton fish market, 8419 Hamilton avenue, alone.

Detroit—Bower & Merchant, druggists, have opened another store at 3401 Livernois avenue. Their main store is at 8020 Ferndale avenue.

Detroit—G. P. Cory has opened a candy shop at 2431 Woodward avenue under the style Betty Cory Candies. Mr. Cory will specialize in chocolates.

Adrian—Adrian Rug Crafters, Inc., has been incorporated with an authorized capital stock of \$2,100, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—An involuntary petition in bankruptcy has been filed against Ellis Namee, dry goods dealer at 4111 Fenkell avenue. Three creditors claim \$1,075.72.

Detroit—The Factory Outlet of Luggage, Inc., 1211 Griswold street, has discontinued business, moving the stock to the Detroit Trunk & Bag Co. store at 101 Bates street.

Detroit—George E. Thierwechter has taken over the interest of his brother, Donald, in the firm of Thierwechter Brothers, wholesale fruit merchants, 1764 West Jefferson avenue.

Greenville—Raymond and Kenneth Johnson, recently of Cheboygan have engaged in business under the style of the Kenray Studio, carrying complete lines of kodaks, photographic supplies, etc.

Detroit—The A-1 Sandwich Shops, Inc., 609-11 Woodward avenue, has been incorporated with an authorized capital stock of \$12,000, \$7,000 of which has been subscribed and paid in in cash.

Detroit—An involuntary petition in bankruptcy has been filed against Myer B. Babbins, dry goods dealer at 680 Gratiot avenue. The claims total \$581.92. He operated as the M. B. Babbins Co.

Sturgis—William Newman, who has conducted a grocery store here for many years, has sold his stock and store fixtures to Albert Sadewasser, who will continue the business at the same location.

Detroit—Mrs. Alma McEntee, who has been conducting the drug store at 1744 Michigan avenue since the death of her husband, J. E. McEntee, has sold the stock to Harold Robinson and Mark Ness.

Detroit—James A. Nichol has bought the confectionery stock of Harvey O. Wilson, 6955 Gratiot avenue. Wilson had conducted the store for some months, buying out Thomas E. Leach.

Detroit—The Warren Variety Stores Incorporated, 3837 Warren avenue, West, has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and \$8,000 paid in in cash.

Lansing—Carl Hoen has purchased the fresh fruit and vegetable interests

of the local business of Chatterton & Son and opened offices at 505 Capital Bank building as a car lot distributor of fruits and vegetables.

Saginaw—The D. A. Bentley Co., produce dealer, has filed a notice of dissolution. It has been agreed by the majority of the stockholders to liquidate by selling all of the tangible assets and distributing the return.

Flint—The New York Jewelry & Music Co., 2711 St. John street, has been incorporated with an authorized capital stock of \$5,000 of which amount \$3,600 has been subscribed and paid in, \$1,600 in cash and \$2,000 in property.

Detroit—The Motor City House & Window Cleaning Co., 2016 Cass avenue, has been incorporated with an authorized capital stock of \$5,000, \$2,100 of which has been subscribed and paid in, \$1,000 in cash and \$1,100 in property.

Battle Creek—The City National Bank is preparing plans for a modern bank building which it will erect at the corner of Washington and Main streets. The structure will be two stories high and will occupy most of the site, 100 by 80 feet.

Bay City—Fred C. Kuhow, pioneer meat dealer, died at his home, Sept. 22, following an illness of several years. Mr. Kuhow retired from active business in 1921, having conducted a meat market at the same location for 33 consecutive years.

Detroit—The Oriental Coffee Co., 1052 Beaubien street, has merged its business into a stock company under the same style, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in, \$500 in cash and \$500 in property.

Muskegon—The Muskegon Crude Drug Co., 590 Catherine street, has been incorporated with an authorized capital stock of \$10,000 preferred and 40,000 shares at \$1 per share, \$5,120 of which has been subscribed, \$15 paid in in cash and \$1,010 in property.

Detroit—The D. X. L. Radio Corporation, 5769 Stanton street, has been incorporated to sell at wholesale and retail, radio parts, supplies, electrical parts and equipment, with an authorized capital stock of \$12,000, common and \$8,000 preferred, \$3,000 of which has been subscribed and paid in in cash.

Tecumseh—Arlie Goheen, proprietor of the cider and sorghum mill here, will commence erection in the near future of a meat packing house on the Northern outskirts of the village. He has purchased twelve acres of land surrounding the proposed packing house.

Detroit—The Economical Drug Co., General Motors building, has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000 common and 1,000 shares at \$1 per share, all of which has been subscribed, \$5,825.01 paid in in cash and \$95,174.99 in property.

Holland—The Western Michigan Packing Co., a new concern which has taken over the Holland Aniline Co.'s interest in Holland, is constructing a refrigerator plant of 125 cars capacity. The company proposes to rent space, as well as to purchase commodities

for resale. The new company is capitalized at \$200,000.

East Lansing—The Hunt Food Shop, 133 East Grand River avenue, confectionery, tobacco, cigars, restaurant, has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, of which amount \$18,000 has been subscribed, \$3,040.80 paid in in cash and \$14,959.20 in property.

Manufacturing Matters.

Detroit—The Miller Candy Co., manufacturer of confectionery, 5026 McDougall avenue, has filed dissolution papers.

Lawton—J. S. Stearns, of Ludington, has purchased at auction the plant of the Roller Bearing Co. and will continue the business as soon as the corporation can be reorganized.

Detroit—The Detroit Motor Valve Co., 1344 Maple street, has changed its name to the James Motor Valve Co. and increased its capital stock from \$60,000 to \$150,000.

Detroit—The Federal Bearing & Bushing Corporation, 11031 Shoemaker avenue, has changed its name to the J-R-H Co. and decreased its capital stock from \$350,000 to \$1,200.

Detroit—Fisher-Denning Inc., 2539 Woodward avenue, has been incorporated to manufacture and deal in tools, jigs, dies, etc., with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in cash.

Grand Ledge—The Stago Co., Inc., has been incorporated to manufacture and sell priming devices, auto accessories, etc., with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in property.

Kalamazoo—The Abestoloid Products Co., 402 East Kalamazoo street, has been incorporated with an authorized capital stock of \$40,000, \$20,000 of which has been subscribed and paid in, \$10,000 in cash and \$10,000 in property.

South Lyon—The Forged Seamless Tube Co. has been incorporated with an authorized capital stock of \$37,500 common, \$75,000 preferred and 1,875 shares at \$1 per share, of which amount \$33,500 and 1,875 shares has been subscribed, \$25,275 paid in in cash and \$1,875 in property.

Saginaw—Schweinsaupt Bros., 924 North Niagara street, manufacturer and dealer in concrete tanks, tile, pipes, fuel, builders' supplies, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—The General Distributing Co., manufacturer of trunks and dealer in auto specialties, accessories, etc., has merged its business into a stock company under the same style, 3-131 General Motors building, with an authorized capital stock of \$60,000, of which amount \$30,000 has been subscribed, \$12,500 paid in in cash and \$2,500 in property.

The hardest debt to pay back, the one least often repaid, is that for money borrowed without the knowledge of the lender.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold granulated at 8c.

Tea—The market is nominally active, and retail dealers are said to be replenishing their stocks which have become somewhat depleted as a result of a good Summer distribution. China teas are firmly held and are several cents higher than they were a month ago. The Congou teas of China growth are particularly in demand and are advancing. Ping Sueys are in active request and offerings of this style are not at all free. In fact, all China teas are being withdrawn from the wholesale market until the end of strife in that country opens shipping ports and permits the growers to market their teas from the interior.

Coffee—There has been a feeling in certain trade quarters that the end of Brazil's moratorium would find the coffee market easier with Brazilian shippers disposed to make price concessions in order to be ready to meet their commercial obligations. Such has not been the case. Shippers in Brazil have continued to advance prices and nothing has happened to change the apparently strong position in the primary market. Under these conditions futures showed sharp advances to-day on short covering by the local trade, while the selling was mostly profit-taking.

Canned Fruits—Low grade California peaches are scarce and of late there is a stronger market in No. 2½s of the better grades. Dealers are picking up a few hundred cases where they can be found, as larger quantities are hardly available. With every prospect of short deliveries of water and pie fruit, such lines are now wanted where formerly they were ignored. Pears are even firmer than peaches. Pineapple is firming up and there is now a demand for prompt delivery of contract stocks which a short time ago were more or less forgotten. Consumption is cutting down local offerings.

Canned Vegetables—The tomato and corn markets are typical of general conditions. There are few offerings from the canner and where available are above the level of prices accepted by jobbers. There may be a change in tomatoes with a few weeks of warm weather, but canners say that only a slight change in the situation can occur as the pack is short. Maine has had favorable weather so far as quality is concerned in her corn pack, but short deliveries are feared. The Middle West has been hit harder than other sections, although the South is late and not up to expectations. Just now tomatoes and corn look like mighty good property if they have been bought right. Peas were not as prominent as other vegetables last week, but are uniformly firm, particularly in the better grades and in strictly standard packs. Near grades are plentiful, but when offered are held for stiff prices.

Canned Fish—Salmon is the item among fish, which corresponds to tomatoes and corn in the vegetable classification and to California peaches among fruits. Reds are held at \$2.75, coast, by some factors, against an ini-

tial opening of \$2.25, while pinks are priced at \$1.35 where they could at one time be had at \$1.25. A large number of dealers have not bought what they need for later use. While Alaska lines have improved chinooks also look better, making the whole salmon outlook brighter for the seller. Main sardines have been without improvement; in fact, the market has been at a standstill, although California large counts are firmer and scarcer than ever. There is a better call for white meat tuna, which is harder to find at the source and other fish items are not spectacular.

Dried Fruits—Local distributors are not paying much attention to the general line of dried fruits. They regard the market as a little soft and not favorable for extensive operations when packers have such contrary opinions of future conditions. To interest the Coast a buyer must accept the seller's ideas of values, and this he is not apt to do. For so late in the season there are surprisingly few offerings from the source. Prunes are more or less off of the market; there are no peaches or apricots being quoted; new pack raisins are available from independents but not from the association and as the latter has given no indication as to its possible opening the new pack raisin market has not been established. The coming prune crop has by no means been sold. California and Northwestern packers have accepted contracts calling for early deliveries but they were careful in accepting business as to assortments and have held back on the larger sizes which will be short this season. There will be prunes for sale later on but at advances, packers insist. Just now there are not enough offerings to make an established market, although quotations are more or less alike and are held firm. Peaches and apricots are doubtful items as to subsequent sales. There has been talk that the Peach Association will deliver 75 per cent. on its contracts and that other packers are also short. It is generally accepted that the apricot crop was even shorter than that of peaches. Packers sit tight, make no offerings and give out no postings, which keeps the trade guessing as to what will happen. Meanwhile, old crop raisins are moving all of the time. The business is concentrated in the hands of the association which is the only holder of carryover. Independents are not sure as to new crop prices and are conservative about quoting. They would like to have Sun-Maid name its 1924 opening so that they would be able to give attention to new packs. Currants are somewhat easier abroad and there is conservative buying at the source and on the spot.

Cheese—The market is steady to firm. High prices in Wisconsin and favorable reports from Eastern centers encouraged local holders to reduce their holdings slowly. Unchanged to firmer trading levels resulted from a fairly active business.

Caro—W. O. Dibble, proprietor of the Dibble 5 and 10 cent store here, is opening a similar store at Big Rapids. Clarence Mitchell will be manager.

Review of the Produce Market.

Apples—Duchess and Wealthy command \$1.25; Wolf River, \$1.75.

Bananas—6½¢ per lb.

Beets—New, \$1.25@1.50 per bu.

Butter—An unsettled tone pervades the spot market and the feeling is rather weak with prices seeking new low levels. Receivers offered further concessions, but buyers operated cautiously until the lower prices were officially established. Local jobbers hold fresh creamery at 38c and June packed at 35½¢; prints 39c. They pay 22c for packing stock.

Cabbage—60c per bu.

California Fruits—Bartlett pears, \$5 @5.50 per box for either 135 or 150; Tokay grapes, \$2.25 per crate; Giant plums, \$2.75 for 4 basket crate; Honey Dew melons, \$2.75 per crate of either 6 or 8.

Cauliflower—\$1.75 per doz. heads.

Celery—Commands 40@50c per bunch.

Cucumbers—Garden grown command \$1.25 for fancy and \$1 for choice.

Eggs—Report of an irregular New York market have a slightly depressing effect on the majority of local handlers of fresh eggs and the market here, while fairly steady, is less active than of late. Still local quotations are very well maintained with some business transacted at premium prices. Due to the rather high country asking prices dealers are slow in liquidating unless above replacement costs. The statistical position of the market is considered highly satisfactory. Cold storage holdings show a moderate decrease and reports from certain points in the country indicated a let-up in collections. Although prices on futures are easier, the market on December refrigerators received moderate support with some dealers inclined to go long at the current high levels. Local jobbers pay 40c for strictly fresh. They resell as follows:

Fresh, candled ----- 44c
XX ----- 35c
X ----- 30c
Checks ----- 27c

Egg Plant—\$2 per doz.

Garlic—35c per string for Italian.

Green Corn—25@30c per doz.

Green Peas—\$3 per bu.

Green Onions—Home grown are now in market command 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. ---\$2.00

Lemons—Quotations are now as follows:

300 Sunkist ----- \$7.00
300 Red Ball ----- 6.50
360 Red Ball ----- 6.50

Onions—Spanish, \$2.25 for 72s and \$2.50 for 50s; Michigan, \$2 per 100 lbs.

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

100 and 126 ----- \$8.25
150 ----- 7.75
176 ----- 7.75
200 ----- 7.75
216 ----- 7.00
252 ----- 6.00
288 ----- 5.25
Red Ball, 50c lower.

Osage Melons—Michigan grown are sold on the following basis:

12 x 12 ----- \$2.50
11 x 11 ----- 2.25
10 x 10 ----- 2.00

Parsley—50 per doz. bunches.

Peaches—Elbertas from New York command \$3.50 per bu. A few Hales are coming in from near by growers and find a market on the basis of \$3.50 per bu.

Pears—Bartlett command \$2.25 per bu.

Plums—Lombards are coming in freely and finding an outlet at 75c@\$1 per bu.

Potatoes—Growers rushed their early tubers into market so rapidly that the paying price has declined from \$1 to 65c per 100 lbs.

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

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

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

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

Spinach—\$1 per bu. for home grown.

Sweet Potatoes—Virginia commands \$7 per bbl. and \$2.50 per hamper.

Tomatoes—Home grown fetch \$1.25 per ½ bu. for ripe and \$1.25 per bu. for green.

Veal—Local dealers pay as follows:

Fancy White Meated ----- 16c
Good ----- 14c
60-70 fair ----- 11c
Poor ----- 08c
Whortleberries—\$4 per crate.

Buy Flour on Market Breaks.

Written for the Tradesman.

A lively demand from abroad for our wheat, coupled with heavier buying on the part of domestic flour trade, has caused wheat to advance somewhat; in fact, it has advanced approximately 10c per bushel during the past ten or twelve days.

An advance in wheat at this time is much more liable to be maintained than prior to the receipt of new wheat. The North American wheat crop is all harvested now; the heavy movement is in full swing, the actual out-turn is more of a known quantity, so price advances are on a more substantial basis and may be depended upon to be well maintained, particularly if the volume of foreign business is continued, and there is every prospect that exporters will continue to purchase good sized quantities of American wheat.

We are inclined to feel friendly to present prices. Of course, there will be some ups and downs in the market, but it now appears that any flour bought on breaks will prove to be a profitable purchase.

Lloyd E. Smith.

If there is a sacrifice of the rights and comforts of others in it, if there is a stain of dishonor on your stocks and bonds, do not boast of your success, for you have failed. Making money by dirty work is bad business, gild it how we will.

UBIQUITOUS BELL RINGERS.

Ways By Which They Can Be Curtailed.

Merchants in many sections continue to be irritated over the competition of house to house canvassers.

It is natural. It is human. Also it is futile if you just take it out in a spirit of irritation.

There are two important questions connected with the contemplation of this problem. They are:

First. What can you do about it?

Second. What are you going to do about it?

What can you do about it?

Of course, your first thought is a law or an ordinance to protect the retail merchant from such onslaughts of competition.

Very good. If you haven't a good itinerant vendors' ordinance, get busy and do what you can to get one.

Every community should regulate the practice of peddling within its limits. Your ordinance should be just as strict as it can be made and still be upheld by the courts, but don't place too much reliance in legislation!

You can't expect to be hedged round by legislation to prevent competition and to make life soft and easy for you. The only effectual protection against this sort of competition that the retailer can have is the knowledge (not guesswork) that he is hard and fit and efficient and ready to meet and beat any sort of competition.

Let's examine the facts a bit.

The retailer holds no exclusive franchise to serve the public. True he has made his investment in his town. He pays wages to his fellow townspeople. He keeps large assortments of merchandise ready to their call. He pays taxes. A dollar spent with a local merchant means a dollar that will go from man to man benefiting many there. All things considered, the consumer who buys from the peddler and the "here to-day and gone to-morrow" chap is foolish.

But that is the consumer's privilege if she cares to exercise it, and if anyone can bring in a system of distribution that's more pleasing to the public than that which our stores represent, we must stand the gaff. We must change our system or take up the new system if it's better than the one we have.

All things to-day are in a state of flux. There is much dissatisfaction over things which formerly gave satisfaction. Some of the old things are just as good to-day, but the public is seeing them with a "jaundiced eye." That will pass.

In the meantime it is good for us to experiment and the established retail merchant can get a lot of good out of this period of experimentation if he studies it with an unprejudiced eye and learns from the attempts of competitors where his own system is weak and needs improvement.

What makes for the success of the house to house canvasser?

Is it lower overhead? I doubt it. When the facts are known it seems safe to predict the overhead of any large concern, which markets its product by house to house canvassing and must rely upon the Tom, Dick and

Harry type of agents who are available for this sort of thing, will be found to be as large, if not larger, than the overhead of the average retail store.

Starting with from 20 to 25 per cent. commission for the canvasser, and running through an inevitable system of district management, advertising, office expenses and what not, it seems safe to conclude that a business of this type must have an overhead of from 28 to 30 per cent.

The thing which makes for the success of the canvasser is persistency and the fact that he is in that business every day.

On the other hand, a good many department stores without realizing it are in, let us say for example, the hosiery business only now and then—when they advertise or have window displays or in other ways make a direct drive for business in the hosiery department.

Oh, of course, they can't advertise every day the same line and they do keep the merchandise and the salespeople ready to take business other days, but they are not putting into the hosiery business the persistent intelligent effort which the house to house canvassing competitors are doing.

For example, how many stores can show hosiery and shoe departments that know of each other's existence? Perhaps you do have some hosiery displayed in your shoe department, but listen to this criticism of department stores gathered personally by the writer in discussing the hosiery problem with a number of women. It explains why the hosiery departments are losing a lot of business. One girl summed it up this way:

I am buying my hosiery in shoe stores now because when I go to a good shoe store I can get hosiery of exactly the same shade as the shoes I buy. A few days ago I went to a department store and bought a pair of shoes. Then I had to go to the hosiery department in another part of the store to try to match the shoes. When I got there they had just one pair of hose in that shade and that was not my size. I would willingly have paid half a dollar more, if it had been necessary, to have the satisfaction of matching those shoes right there in the store, but as it was I had to chase all around town to get what I wanted.

Compare that with the house to house canvasser who brings a large assortment of shades and says to the woman of the house, "If you will bring out your shoes, I'll match up the stockings with them."

Another thing, if the peddler can sell a woman four pairs of hose at one time, why can't your salespeople?

Have your hosiery department shopped and see how many times your people are content to let a customer buy one pair and depart without even a suggestion that two or three pair may come in handy.

To-day the fashions throw hose into prominence and the average woman therefore needs more hosiery and better, but the average salesperson is afraid to try to sell more than the pair the customer asks for.

If house to house canvassing of hosiery is bothering you, it's because your own methods have left the canvasser the chance. Don't make the

mistake of sending out canvassers to sell your customers in their homes. That's merely playing the game of your competitor. You have a store—an expensive investment—to which you want the women to come. You want to discourage the idea of selling in the home. Don't put a premium upon it by adopting it yourself.

Get into your hosiery department and check up on yourself.

Start with the merchandise. Compare what you have to offer with what the canvasser offers. Compare values. Compare style. Compare colors. Compare service. Compare your selling effort.

Make up your mind to put on a hosiery drive often enough to fill the hosiery demand in your town.

And don't be afraid to sell them more than one pair.

Get up a box sale. Pick out a good competitive offering and put four or five pair in a box and encourage women to buy them by the box.

You may be sure that when a woman has four or five new pair of stockings in the house she won't be easy picking for the peddler.

And don't forget this: Women will like this house-to-house business while there's some novelty in it, but it will kill itself. The success of one concern will attract many others. Soon the doorbell will be ringing every ten minutes to call the housewife away from what she is doing and she will no longer present a smiling face to your house to house competitor.

Meanwhile, if you're glooming about this sort of thing, it's a sure sign that you're not on the job.

Maybe you won't agree with me?

All right. Tell me your point of view. I've got a lot more to say that I'd be glad to write to you.

Lewis Hahn.

What the Proposed Income Tax Would Do.

It would result in taxing about 33,000 out of 4,000,000 people of the State.

It is not a substitute for other forms of taxation, but simply another tax, leaving the old as before.

Income taxes in other states range from a minimum of one mill in Arkansas to 1½ per cent. in Missouri, and a maximum of one mill in Arkansas to 6 per cent. in Wisconsin.

There is no other state law in which details, such as a schedule of rates and amounts, are included in the constitution.

The State's fiscal needs vary, and changes in the rates should be left to the Legislature.

Wisconsin is the most radical state in the Union in its income tax laws, but its constitution does not contain details, but merely says: "Taxes may also be imposed upon incomes, privileges and occupations, which taxes may be graduated and progressive, and reasonable exemption may be provided."

Corporations, under existing laws, pay a corporation tax to the state as well as local general property tax. If this covers corporations, it will double, if not triple, corporation taxes, affecting corporations or their stockholders. How can it avoid bringing on financial troubles?

There is no constitutional provision exempting charitable or religious corporations, and if this applies to any corporation it applies to them all, without reference to their character, and the legislature would have no power to make it any less comprehensive than its very words require.

State taxes are least burdensome of all taxes, usually. The local taxes are the high ones. This amendment might easily produce more than the state needs, while not operating at all as a check on state expenditures.

Wisconsin starts its tax at \$800 net income. It is proposed that Michigan start its tax at \$4,000 net income. It would leave few people with any influence on state expenditures. The result might be great extravagance.

The advocates of the measure innocently say this is a personal tax which cannot be passed on. Who determines whether a tax shall be passed on? If the manufacturer is taxed more, what is to hinder him charging more for his product? The same of the farmer. Whatever the innocent advocates of this measure say, it will be the easiest thing in the world to pass the tax on.

If churches and charitable organizations are both taxed on their income, and if contributions to them are not allowed as deductions in the returns of individuals, they will certainly suffer. Under the wording of this amendment, who shall say that charitable organizations and churches have no income? What is income? The legislature has no power to interpret the words used.

It will be the hardest thing in the world for the Legislature to pass an act which will stand the test of constitutionality under this amendment. It cannot interpret the words of the amendment.

It must take chances on that; yet its faulty interpretation, as finally determined in court, will make the legislation void.

It would drive capital out of the State. This idea can be enlarged upon confidently.

Here is something worth considering: The amendment reads, "All moneys paid to a Board of State Tax Commissioners," etc. I am not aware that any moneys are paid to a Board of State Tax Commissioners. What does this mean? What is the effect of this provision?

Florida is taking a very different course. She is about to pass a constitutional amendment forbidding inheritance taxes and income taxes, and creating a positive exemption of \$500 on all household goods and personal property. It is a bid to have people become residents of Florida, and they will get a lot of them from Michigan if this amendment passes. The following is a copy of the Florida constitutional amendment which it is confidently expected will be passed in November:

No tax upon inheritance or upon the income of residents of this State shall be levied by the State of Florida, or under its authority, and there shall be exempt from taxation to the head of a family residing in this State household goods and personal effects to the value of Five Hundred (\$500) dollars.

How very different from Michigan's

policy which will drive citizens and industries out of the State.

In the President's speech to the labor delegates on Labor Day he said:

No matter what any one may say about making the rich and the corporations pay the taxes, in the end they come out of the people who toil. It is your fellow-workers who are ordered to work for the Government every time an appropriation bill is passed.
Frank Stowell.

Conditions For Peace Not the Most Favorable.

Grandville, Sept. 23—Conditions may differ somewhat in this country and in Europe, but, on the whole, there is a human sameness which cannot be escaped. Human nature seems to be very much the same in all countries.

Politicians who have promised the farmer everything in the way of improvement in his condition are somewhat backward just at present with regard to making their promises good.

Legislation in favor of blocks is unjust, dishonorable and of the very worst type of demagoggy. Supply and demand makes or breaks men in every line of business, from the farmer to the merchant and mechanic. Two jobs for one man makes for high wages and better conditions all around.

With everybody at work at good wages there can be no slack times in America. Good wages and lots of work give circulation to money, with which all purchases are made and naturally redounds to the benefit of all.

As regards Europe, Cardinal Mercier, of Belgium, says that at this hour the world is a great invalid and that all eyes are turned to the physicians, all lips asking anxiously, "Is there hope of recovery? Have you a remedy?" and the Cardinal adds, "The physicians have no concrete answer or, rather, they give divers answers all at once. The more consultations and remedies multiply the more we realize that we are at a standstill."

And there you are. No relief in sight, nor is there likely to be in this generation of faulty humanity. The league of nations has no cure, although it promised much.

The Dawes plan has come the nearest to settling things in a sensible manner, and yet this is undoubtedly in for a number of setbacks. With brutal Germany mad as a hatter over her late humiliation at the hands of France, there can be but one outcome in the final analysis, and that is a renewal of the war of hate which has been of such disastrous results during the decades of the past. Each nation must work out its own destiny without the aid of any other nationality on earth.

The European problems are of a rather more serious nature than our own, and yet the same treatment must be applied to both. Our best wishes go with them over there, but interference on our part in the interest of one nation against the other could only result in disaster, hence it is quite the proper thing for America to keep hands off.

And when we come back to our own land and find men advocating this form of treatment and that for the ills of public life, we surely find that the Government cannot justly lay hands on any part of the great industrial whole and say, this will I aid with legislation as against all the others.

It cannot be done in justice, and if attempted will lead to no end of complications which will make matters far worse than before.

In foreign lands the quiet of peace has never fully settled since the kaiser's war. Germany is as meek as a sucking babe just now, parading her dummy wooden soldiers and toy guns for the sake of amusing the allies, thus assuring them of her most peaceful intentions.

Then we have Italy licking its chops while casting a covetous eye toward Egypt. The Italians never hesitate when there is a chance for a little land-grabbing, and now that England has withdrawn her protection from Egypt, that land offers a tempting prize for greedy Italian statesmen to consider. So long as this land hungry feeling controls the nations of old Europe we may expect to see trouble more or less serious in that land.

Luckily the American republic did not enter into that league which promised so much and has performed so little. Promises and performance do not always make a union. It is easy to promise, sometimes hard to fulfill.

The farm-laborites have found this true in our own land, and those brainy congressmen who have held out flattering inducements to farmers are finding the sledding pretty rough just at the present time.

Change in crop prospects—in fact, the supply and demand for agricultural products—has worked to boost the price in many lines, so that the down-and-out husbandman is no longer looking to a National intercession in his behalf to save him from the almshouse.

In every line of business the prospect is fairly good. Whether this affects the political chances of any party or any clique does not matter. Those favorably effected are happy anyhow, while the politician chews the rag of angry despair.

Peace and comfortable times seem assured for America, while Europeans squirm and fret over peace terms. There are those who declare that the worst is over; that the Dawes plan has regulated and readjusted conditions so happily as to make everybody smile and sit back content with the one time war outlook in Europe.

Nevertheless there is a disturbing factor, both in Germany and in Italy. Egypt is Italy's point of attack, having nothing to fear from England, which some time ago withdrew her protectorate and the same as admitted that hereafter the Egyptians must paddle their own canoe.

There are certain lands in the Gulf of Solum on which Italy has cast its covetous eyes, and already has that nation begun the massing of troops for the evident purpose of seizing said lands and making them a part of the Italian kingdom.

Whether the Italians succeed in their project depends entirely on Great Britain. Will that nation, once such a factor in the government of Egypt, sit idly by and see the African principality robbed of territory to make an Italian holiday? Old Timer.

Worry.

Written for the Tradesman.

Did you ever think how worry
Which gets a hold of men
Just keeps them in a hurry
To hurry on again;
Fretting ever as they hustle
To get their job all done
Then worry as they rustle
About another one.

You'll find a man can never
I care not who is he
Lift more with any lever
Than its capacity;
So worries only fetter
One who should keep his nerve
He lifts his load far better
Who does his strength conserve.

All worry is a bearer
Of trouble to your track
And never was a sharer
Of the burden on your back;
So leave it far behind you
To care for all its care
With nothing to remind you
That worry worries there.

Charles A. Heath.

Never Alone.

God is always, always with me,
Though I seem to stand alone;
He is ever in the shadow
Keeping watch above His own.

Keeping watch, though others fail me,
Watching through the nights and days,
Till my heart rests in His keeping,
And my life is filled with praise.
Elizabeth J. Woods.

HERE'S QUICK TURNOVER

Our retail distributors want "a quick turnover". The quicker the turnover the larger the volume of profit. That's the reason they like to handle

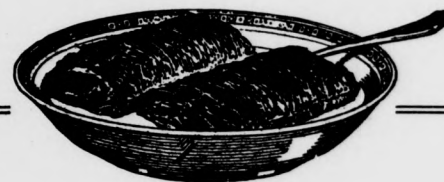
SHREDDED WHEAT

We try to move it off your shelves quickly through extensive advertising—but we must have your co-operation. Don't hide Shredded Wheat. Keep it before your customers. Use plenty of reminder advertising in your windows. With your co-operation we can make 1924 a record-breaker for Shredded Wheat.

Handle Shredded Wheat carefully and keep it in a dry clean place. This makes satisfied customers.

The Shredded Wheat Company

Niagara Falls, N. Y.



Enjoy the Best



Tasty, wholesome Zion Fig Bars are easily distinguished from the ordinary bars, because of their wonderful eating qualities.

Samples promptly sent upon request.

Ask your wholesale grocer today to show you the Zion Line of cooky specials.

Zion Institutions & Industries
ZION, ILLINOIS

SEASONAL BUYING BETTER.

There does not appear to be any lack, at present, of statements as to the existing business situation or as to immediate prospects. Buyers as well as sellers are not chary in expressing their views. Bankers are doing the same, and credit men chime in from time to time to help the public in forming its opinion. To these groups may be added certain professional statisticians, obsessed by visions of "cycles" and much given to graphs and indexes. But all of these are familiar to the community. They are naturally better at analyzing what has occurred than in forecasting what may be. This being a Presidential year, the exponents and prophets are increased in number by political and official personages who, for their own advantage, sedulously try to create the impression that prosperity, high prices and similar things are dependent on some one or another person being chosen to office. Those in receipt of official salaries are optimistic in their expressions of things as they are, while those outside the circle assume, naturally, the opposite tone. Business men do not take such utterances seriously and particularly not in times like these, when certain industries are thriving well while others are not. It is so with wages and employment just as it is with the products of fields, farms and factories. One outstanding fact is that a readjustment is in progress and that there will be more or less instability until the process is completed. Another is that, while business conditions are not what they might be, the general tendency is toward improvement.

It is seasonal purchasing which is giving a better tone to all the markets. A certain amount of business always is in progress at this time of year. Just now its increasing volume is evidence of the willingness to buy as well as the buying capacity on the part of the general public. There continues to be complaint of the purchasing methods in vogue. The retailer is waiting for his customers to buy goods before he himself will put in his orders with the wholesaler. In turn, the latter is reluctant to buy anything before the retailer shows a disposition to take it off his hands. The producer, rather tired of this dilatory way of proceeding, has been trying to protect himself by restricting his output. Any very marked demand is followed by rather hurried, and often ineffectual, attempts to secure needed goods. A little more confidence is apparently what is hoped for by all parties, as being appropriate to present conditions. Retail trade is reported as quite good from most sections of the country. Not so much complaint is heard of prices as was the case a year or so ago, which is evidence either that they are moderate or else that customers are less given to haggle when goods please them.

COMMERCIAL FRAUDS.

Honest business has much to gain from the concerted efforts now in progress against commercial frauds. Sporadic movements were made in different lines of trade from time to time to cope with the evils resulting from the abuse of credit. These met

with a measure of success when the will to prosecute was strong enough on the part of creditors. Now a more general movement is on foot, which is taken part in by representatives of different trades, the purpose of which is to pursue and punish fraudulent bankrupts. This class of malefactors has become rather more numerous in the last two or three years because of the willingness of only too many creditors to compromise with them. Credit men in different lines have now come to recognize that what concerns those in one trade also affects those in all others, and so they have joined forces to make examples of those who try to swindle in any field. If it is once thoroughly understood that there will be relentless prosecution and no immunity for any of the cheats, the practice will cease to be popular. The courts appear to be willing to do their share, as was evidenced during the past week in the imposition of jail sentences on some bankrupts who had been convicted of concealing assets. Swindling of the kind is not only an imposition on creditors, to whose cost of doing business it adds, but it makes also for unfair competition with the tradesmen who pay their bills and who can be undersold by those who do not or by those who dispose of bankrupt stocks at prices much less than their original cost.

THE MAIN FACTOR.

Among its other activities the Bureau of Foreign and Domestic Commerce is issuing a series of bulletins on the general subject of "Problems in Retailing." The first of these, just published, concerns budgetary control in retail store management. This is defined as "a plan for the future based upon past experience and the present economic situation, together with anticipated changes." This is virtually the way in which all well-managed stores have been conducted from time immemorial, and an exposition of it would seem to be mainly valuable to those without business experience. In explanation it is stated that a mere glance at the number of business failures convinces one "that something is wrong with the operating policies of many business enterprises." The conclusion is drawn that "poor management in some form appears to be the root of many such failures." This is so obvious that, when it is put forward as the result of a profound enquiry, it is apt to excite a little derision as has already been the case. But lack of it is something of more consequence. It is taken for granted that a man in some particular line of business has a fitness for it and that, when he fails, his methods are at fault. In only too many instances it is the lack of aptitude or want of interest that is to blame, and the adage of the "round peg in the square hole or the square peg in the round hole" applies. It is the human factor and not the mechanism that ought to be taken into account more than it usually is.

THE WOOL MARKET.

Cabled reports of the auction sales of colonial wools in London during the past week were all to the effect that demand was keen and that there was an advance in prices over those

of the previous sales. Cross-bred wools were in especial request and values on them were better upheld than on other kinds. Information was lacking as to the amount of withdrawals at the sales, if any, or if upset prices were fixed, although the latter is likely because the stocks are strongly held. There is nothing more positive than that wool prices will be kept at a high notch if holders everywhere have any say in the matter. The indisposition of people here to submit to higher cost of clothing has had much to do with curtailing the operation of mills. Thus far the sales of men's wear fabrics for Spring have been rather halting. A number of showings of foreign wools for the same reason have been had with more or less success in novelty lines.

CANNED FOODS CONDITION.

Sometimes when a person makes a mistake and realizes it he can correct the error and go along rejoicing, but it is not so with the canned food distributor, who went on the theory of a large pack of all items and lower prices. Consignments of the past have met him in competition, future buying had more or less been discontinued and heretofore, in the past ten years at any rate, there have been no famines in the general line of tinned merchandise. There appeared to be no reason for expecting a change in the situation in 1924 packs; the precedent of recent years seemed to warrant going short and of covering later on when the packs were in the can and when the canner was an anxious seller. The condition of the entire canned food line at the moment makes it appear that the buyer who did not take stocks on contract has misjudged the market. Realizing this error of judgment it would appear an easy matter to jump in and cover, but the trouble is that a shortage exists. Firm bids do not lead to confirmations if the packer is unable to accept them; a canner who is forced to make short deliveries manifestly cannot have a surplus to hand to the buyer who turned down futures when he had the opportunity to buy them. The alternatives are to look for resales or to hold off, expecting that something may happen to change the situation. When there are fears of short deliveries, resale offerings are not numerous. Buyers naturally discount the talk of acute shortages later on during the height of the consuming period and insist that the market just now is more or less speculative and needlessly excited. Nevertheless they are buying and the best evidence of the strength of the market is in the increasing demand for nearly all items. When large blocks cannot be had a few hundred cases here and there are picked up.

Whatever his vocation or station in life, the thing which each should strive for most earnestly is the unqualified approval of his own soul. This will outweigh all honors, all riches, all fame, and will give him that power and courage which will enable him to outride in safety all the storms which may assail him on life's voyage.

The upward turn in prices may continue.

PREPARING FOR THE THRONE.

The Prince of Wales is having a holiday and a good time and, like the remainder of mankind, while he is doing so he does the things he likes best for recreations, plays polo, dances with the nicest girl who in spite of her rank or no rank attracts his attention, goes boating and visits herds of Guernsey cattle. The Prince has a ranch near Calgary on which he raises the best breeds of cattle, horses and sheep. And it was to visit this ranch that he crossed the ocean on the present occasion and on previous ones.

Like his father and mother and grandfather, King Edward VII, he has visited all parts of the empire most thoroughly and has come in touch with the peoples of all the wide-flung nations that compose the empire. Canada, Australia, New Zealand, India, South Africa, West Indies and Newfoundland. Few Canadians know the various parts of their country as the Prince of Wales does, and the same can be said of all the rest of the empire and while none of the citizens of these dominions need the Prince to come and see them to stimulate their loyalty and devotion to their empire, it certainly has a great effect in that direction.

The heir to the throne knows all the capitals in Europe and the public men in these capitals and can bring all this first-hand information to bear when his country needs the benefit of it, as King Edward, who was called the Peace-maker, did when he arranged the Entente with France and made an ally of her and also surrounded Germany with a ring of nations who were more or less allied defensively against her. There are probably few languages in Europe which the Prince is not well acquainted with and able to speak fluently, and learning these was part of the preparation for his future duties and a very valuable preparation.

What does he do when he does things? Well, he qualified as an officer in the navy and army and served in France during the war, part of the time with the Canadian Army and it was real service and he did a lot to stimulate those who came in contact with him by visiting hospitals under fire, clearing stations, etc. Then after the war he has been exceedingly busy, not only with the round-the-empire and world trips but in a multitude of public duties, such as our Presidents are so often called on to perform and which are a great physical strain as well as consuming a great deal of time.

There will not, it appears, be any further fighting over the death warrant of "Pittsburgh plus" signed recently by the Federal Trade Commission. The United States Steel Corporation and other interests in steel have decided to accept the Trade Commission's ruling banning that long-time trade practice. Prices on steels will now be quoted freight on board at the plant, wherever that plant may be located, instead of following a practice whereby steel fabricated at Gary, South Chicago, Duluth or Pueblo always paid a freight charge as of Pittsburgh to its final destination.

UNAUTHORIZED SHIPMENTS.

Decline To Accept Goods Shipped Without Order.

Infinite trouble is caused between retailers, manufacturers and wholesalers by the widespread practice of shipping goods to stores without an order. This stunt, which is in high favor among certain manufacturers and jobbers as a means of increasing sales, constitutes a serious menace to decent relations between the trades.

Every retailer is familiar with the practice through bitter experience. The number of cases is increasing steadily from season to season. Enough merchants are willing to accept such shipments for one reason or another to make it worth while to the chance-taking shipper.

The very large majority of retailers, however, opposes the system. It upsets calculations, loads stocks and creates fodder for the markdown pencil. Worst of all, once such a shipment is taken in, the manufacturer feels himself licensed to continue in his self-appointed capacity as buyer and merchandiser for the store which encourages him.

There is only one way to put an end to the shipment of goods without order. That is for all retailers to take a definite stand of refusal to countenance it. This stand must be maintained no matter how attractive the merchandise may appear when it is opened, no matter if it is something that is needed for stock at the moment. Winking at the practice under such conditions invites another unordered shipment when the manufacturer feels inclined to dispose of his goods by some means other than legitimate salesmanship. The next unordered shipment, too often alas, has all the earmarks of a crate of slightly overripe lemons.

How obnoxious this activity has become is evidenced convincingly by many letters received by the Tradesman. Some of the complaints are confined to the annoyance caused by the receipt and return of the unordered goods. Others recite impositions of the most aggravating sort that have followed their efforts to ship the merchandise back.

One irritating problem that arises out of these shipments is the expense the retailer is put to in paying express charges and for labor incurred in repacking and reshipping them when it is found that they are not wanted. No practical plan for collecting these expenses from the original shipper has been found. No matter what estimate of the cost of handling were arrived at by the retailer, the manufacturer would set up a howl and the burden of proof would be on the store.

The greatest difficulty arises in hitting upon a method for putting an end to this practice. It is almost impossible to devise any system by which such shipments could be refused when presented by the express company. The drivers would not be permitted to stand around waiting until an order or invoice could be found for each package.

Complaints of this nature which have come to the Tradesman recently have contained, in several instances,

the names of the offending manufacturers or jobbers. With this information in our possession, it has been possible to write a decisive letter calling upon the offender to cease this annoying practice. Our notice to the shipper has contained a request for a statement from him of his intentions in future.

The results have been extremely good. The manufacturer has written back to us acknowledging our notice and promising that he will stop all such shipments to the particular retailer who has complained against him. Our experience so far suggests that one reason so much merchandise has been shipped in this manner is because no concerted effort has been made to stop it.

When you receive unordered shipments in future, notify the Tradesman at once, giving full details as to the date, nature of the shipment, value, how sent, name of shipper, etc. We will then work on each individual case, either calling upon the manufacturer or writing him an emphatic statement of the objectionableness of his actions.

If this action is taken consistently and forcefully, the manufacturers' enthusiastic experimentation in this kind of salesmanship will soon begin to lose its pristine vigor. It may not be possible to stop it entirely, but we are more than hopeful that with the co-operation of our readers it can be very materially lessened.

Every reader of the Tradesman is urged to take advantage of our facilities to attack this problem at once. Don't temporize. It has been said very truly that "the only way to stop is to stop." Make it your definite policy from now on to send back every bit of unordered merchandise that tries to slip through the back door of your establishment.

Pacific Soon To Be Central Sea of Civilization.

With a long way to go before it overhauls the North Atlantic, which remains the central sea of civilization, the ocean borne traffic of the Pacific ocean has made such strides in the last ten years that its eventual supremacy is no longer a speculative dream.

Commerce has been quickened on every shore of this huge sea, except the narrow strip of Asiatic coast subject to Russian blight. And even in that region future progress is inevitable. Russia, recreant to the white man's destiny, seems destined to be supplanted by China. Since the building of the Chinese Eastern and the Manchurian rail lines it is said that some 12,000,000 hardy Chinese farmers have pushed North along those lines and established their culture. The Russian is in retreat. The Japanese as an immigrant to lands which must be pioneered has proved a failure. He will not go to Manchuria or Korea and hit the grit for all the protestations of overcrowding.

Like some of the newer immigration to America he seems to prefer a ready made country.

The Panama canal has been the greatest single factor in the expansion of Pacific commerce.

According to figures compiled by San Francisco authorities in 1913 the

entire intercoastal trade of the United States around Cape Horn was carried in forty-four ships and amounted to 144,000 tons. Ten years later it employed a tonnage of 7,534,418. The intercoastal traffic last year was 41.3 per cent. of the canal traffic and the other 58.7 per cent. consisted mostly of business that was not in being ten years ago.

In the same ten years the seaborne trade of China increased 40 per cent. measured in physical quantity.

Chinese foreign trade amounted to 48 cents per Chinaman in 1913 and to \$1.48 in 1923. In the same period Japanese foreign trade increased from \$6 to \$19 per capita.

Trade of India with the United States and Japan increased in ten years from \$84,000,000 and \$92,000,000 respectively to \$350,000,000 with the United States and \$200,000,000 with Japan.

Hawaiian exports to the United States have increased in ten years from 623,547 to 721,500 tons.

American-Australian trade in wool, hides, copra and gum increased in ten years from 29,500 to 57,600 tons. In the meantime Australia has become our best automobile buyer.

In the same ten years the rubber trade between the United States and Malaysia has had most of its growth and now aggregate 290,000 tons. Nearly all our tin comes by the Pacific and amounts to 65,000 tons. Cloves, pepper and nutmegs from Pacific regions coming to the United States now aggregate 35,000 tons per year. Nut oil, shellac and resins are all increasing items in transPacific carriage.

The growing magnitude of the silk imports from Japan has been dealt with in this column before. In the same years the physical volume of traffic with the Philippines has grown 271 per cent.

All these increases in Pacific ocean trade have taken place in a decade in which the total of international commerce has shrunk about 20 per cent. in physical volume, and a large share of this loss has been suffered on the Atlantic.

But after all, every ocean is a part of the same sea. Whether the Atlantic or the Pacific is to dominate, the need of the Midwest for direct access to blue water is equally urgent.

The Real Salesmen.

One who has a steady eye, a steady nerve, a steady tongue and steady habits.

One who understands men and who can make himself understood by men.

One who turns up with a smile and still smiles if he is turned down.

One who is silent when he has nothing to say, and also when the buyer has something to say.

One who keeps his word, his temper and his friends.

One who wins respect by being respectable and respectful.

One who can be courteous in the face of discourtesy.

One who has self-confidence, but does not show it.

One who is loved by his fellow men.

If it hurts you to spend money you can't go very far in business.

INVESTIGATORS

Private Investigations carried on by skillful operators. This is the only local concern with membership in the International Secret Service Association.

Day, Citz. 68224 or Bell M800
Nights, Citz. 62280 or 63081

National Detective Bureau

Headquarters
333-4-5 Houseman Bldg.



CHICAGO

One Way \$4.20

Round Trip \$7.30

GRAHAM & MORTON
GRAND RAPIDS, HOLLAND
and CHICAGO RAILWAY
Freight and Passenger Line.

Leave Grand Rapids
Daily, 8:00 P. M.
Grand Rapids Time.

Leave Chicago
Daily, Except Saturday, 7:00 P. M.
Saturday 10:00 P. M.
Chicago Time.

For Information Call
Telephones

Citizen 4322 Bell M. 4470

Bell Phone 596 Citz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

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.

Signs of the Times
Are
Electric Signs

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

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

THE POWER CO.

Bell M 797 Citizens 4261



Nothing Extreme About New Models For Men.

A certain high-grade store selling men's shoes in an Eastern city, this week was advertising, and showing in its windows, men's shoes made by one of the best manufacturers in the country. They were priced at \$5 a pair.

The shoes were right as to material, pattern, shade and workmanship, but there was one thing wrong with them. It was the last.

This store isn't often wrong in the selection of lasts, but in this case a limited lot of high-priced shoes, built on an experimental last, was stocked. The last never took on and the lot went out at a sacrifice. The moral to this unfortunate experience is, "Merchant, be sure of your last."

The last might well be compared to a shoe as the architect's plans are to a building. It is an all important factor and one too often underestimated by many merchants and buyers.

There are several tendencies in last trends, not the least important of which is that toward a more spring toe. There have been no radical changes, but many varying ideas have been advanced which are still in the "I wonder" stage.

This spring toe idea is not of the radical tendency and certainly not as extreme as the style men expected it would be some weeks ago.

Many men's shoes are being made with a 7/8 toe spring with the heel on the sample table. It is a conservative and cautiously advanced movement in lasts.

French brogue lasts appear in many lines and there is also an English tendency. Even some extremely wide models appear among the former.

For the man who has been wearing the French last, some of the spring toe lasts appear much the same, with the corners rounded off. In some of the cities in the East there is appearing shoes built over a rather narrow custom last with a wide tread at the ball of the foot, curving in rather sharply at the toe of the shoe.

The potay last continues in many lines, having acquired a very creditable following during the last year. The brogue and semi-brogue last, as a rule, lacks some of the extreme elements of a few seasons back and when used now appears to have a more racy appearance. The real doggy last and pattern are not prominent.

The racy brogue last has a shorter forepart, shortening the vamp between the tip and lace stay, which has resulted in one or two more eyelets and a longer lacing service on several of such patterns.

The shorter forepart brogue-like last has a bit more outside swing. Re-

turning to a spring toe last, shoes built over them carry a low heel, around 7/8. Toes in many lines are fairly broad.

There are other tendencies in the styling of men's shoes well worth considering. In patterns there are few changes. The circular seam vamp pattern is somewhat broadened at the throat and in some models is nearly square.

Light boarded leathers are good and a bright finish is favored by many manufacturers. A reddish brown shade in a light boarded calf is also popular.

Yellow tan in a smooth finished calf is also to be a factor, but some feel that in the higher grades there may be a slight falling off of this shade and finish.

In young men's shoes the flange heel will be good. There are few changes in edges or edge finishes, although the natural finished edge is expected to hold up its end. However, round edge finishes are not entirely backed out of the picture as several well known manufacturers are including such a finished shoe in their line.

There is a general shunning of the extreme in pattern and decoration. There are some fine perforations on the vamp, quarter and tip, but more often such decoration appears on the tip only it being circular in many instances.

These perforations in some of the high grades are rather large, but in such cases the perforations on the cap are generally the only ones on the shoe. Panel stitching is used considerably.

Looking ahead toward spring many stylists think that the light shade leather will be good, calf especially. The new shade of Golden Glo has caught on and is being cut to quite an extent.

Some blucher patterns are shown, but the bal is maintaining a lead.

Whites with brown trimmings are likely to be stronger in sport combinations.

The general trend toward spring appears to be a more "gentlemanly shoe."

Stabilizing Hosiery Colors.

A conference of hosiery manufacturers has been called by the Textile Color Card Association of the United States, Inc., for the purpose of stabilizing colors in the hosiery industry. For many weeks the association has been laying a general groundwork for such a conference by sending a questionnaire to its hosiery members, who constitute a large majority of the leading manufacturers throughout the country. The manufacturers' opinion was requested as to the color situation and the need of a stabilization.

The replies recorded so overwhelming a majority in favor of calling the conference that the association felt warranted in initiating such a movement.

The survey showed that the consensus of opinion was that great confusion existed, because of the multitude of colors designated by so many different names, and this was causing a condition in the industry which threatened to harm rather than benefit it.

The sponsors of the conference have no intention of attempting to curtail individuality on the part of any manufacturer or to check the normal influence of fashion each season. Rather, it will be an effort to bring about a legitimate stabilization and to have the popular colors promoted under standardized names for the benefit of the industry at large.

Glove Skins Moving Higher.

A radical change has taken place in the glove skin market during the past six weeks, according to leading glove manufacturers. Prices of Cape Town skins and Spanish lambskins are substantially higher than they were on Aug. 1 and promise to advance further. The advance in the former is about 20 per cent. one of the largest skin dealers now quoting 72 shillings 6 pence for Cape Town skins at London, compared with 60 shillings or less some six weeks ago. Spanish lambskins cost \$2 per dozen more than they did a year ago, when their price was considered high. Tanners have advanced their prices 2 cents a foot, with talk that the advance may soon be 4 cents a foot for glove leathers. Three factors are said to be causing the rise. Europe is buying more liberally, the skins are being extensively used here for trimming for women's garments and supplies available are not large. Some varieties of capes are virtually off the market. Higher prices on both men's and women's gloves are held to be indicated.

Women's Shoe Business Uneven.

Although the Brooklyn manufacturers of women's shoes appear to be busy enough at the moment, out-of-town producers of this merchandise are less active from all accounts. In some cases the latter are just finishing up new lines that will shortly be presented to the retail trade for delivery in the next four to six weeks. There has been little change in the character

of the demand from buyers as to colors, styles or materials. Black continues the big favorite, and satin kid and suede the favored materials, along with some Russian calf. One interesting thing about the trade is the attempts that are being made in certain quarters to bring sharkskin leather into more general use. For some time it has been used for trimming purposes, but it is said that experiments are being made to find some method of tanning that will make it pliable and soft enough for making an entire pump.

Offers Novel Hose For Men.

A jobbing concern is offering a novelty to retail buyers in the form of wool, knee-length underhose for men at \$6.50 a dozen. Women's underhose for wear with sheer silk hosiery have been on the market for some time, but this is the first time that the merchandise has been offered for use by men. Another feature of the hosiery trade at the moment is the irregularity of prices of chiffon hose. One line of full-fashioned chiffon goods is reported reduced 50 cents a dozen, while another chiffon line made with a 20 inch "boot" has been marked up 25 cents. Generally speaking, the hosiery trade is in a more balanced position than for some time. Shutdowns in some quarters are balanced by capacity production in others.

Collar-to-Match Shirts Lead.

Shirts with collar to match are "touted" as the leading thing in men's shirts for the Fall. The leading haberdashers are stressing this style and their example is being followed by other men's wear stores. Solid color shirts in pastel shades are especially featured. Stripes come in for attention, but so far the hairline variety stands out prominently from a conservative style standpoint. Stiff bosoms will be more in vogue, according to manufacturers, than they have been in this type of merchandise. Collar attached models continue in popularity.

Inviting Misfortune.

"Sam, you've been married quite a while. Why not let me write you an insurance policy?"

"No, sir! That woman is pretty handy with a flat-iron now, and there's no sense in hanging up a premium for a bulls-eye."

Herold-Bertsch Shoes

\$3.50

The Mogul

Latest thing for fall—A new H-B last. Stylish and sturdy. High quality leather throughout. In both the new LOZANT shade of tan or Black Gun Metal Calf. You will find this a rapid seller.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

NEW ISSUE

\$3,000,000

United Masonic Temple Building

20-32 WEST RANDOLPH STREET

Chicago

First Closed Mortgage Leasehold Twenty-Five Year Sinking Fund
6½ Per Cent Gold Bonds

Dated September 1st, 1924

Due September 1st, 1949

Principal and semi-annual interest (March 1st and September 1st) payable at the office of the Trustee in Chicago, or at the office of its correspondents in New York City. Coupon bonds in denominations of \$500 and \$1,000. Registerable as to principal. Redeemable as a whole or in part on any interest payment date upon sixty days' previous published notice at 105 and accrued interest up to and including September 1st, 1929; thereafter at 104 and accrued interest up to and including September 1st, 1934; thereafter at 103 and accrued interest up to and including September 1st, 1939; thereafter at 102 and accrued interest up to and including September 1st, 1944; thereafter at 101 and accrued interest up to but not including September 1st, 1949. Interest payable without deduction for that portion of any Federal Income Tax not in excess of two per cent. The Pennsylvania and Connecticut four mills tax, Maryland and District of Columbia four and one-half mills tax, the Massachusetts income tax not to exceed six and one-half mills, and the Michigan five mills exemption tax, upon timely and proper application, refunded to holders.

ILLINOIS MERCHANTS TRUST COMPANY, Chicago, *Trustee*

LOCATION: The United Masonic Temple Building will occupy the site known as 20-32 West Randolph Street, having a south frontage of 140 feet and containing 27,565 square feet of ground area, located 120 feet west from the northwest corner of State and Randolph Streets, diagonally across from Marshall Field & Company's retail store on State Street.

It Is in the Center of the Shopping and Theatre Section of the City of Chicago

The building, of the highest character in design and construction, will contain twenty-two stories and two basements which includes general business offices; street stores; a theatre seating over three thousand people; and extensive facilities for Masonic Orders. The structure above the street will comprise in all a cubical content of about 5,623,000 cubic feet.

SECURITY: These bonds will be secured, in the opinion of counsel, by a closed first mortgage on the leasehold estates and the building being erected thereon, all of which has been appraised by four independent and competent authorities at a value, upon completion, of not less than \$5,800,000, or over one hundred and ninety per cent of the principal amount of this issue of bonds. The George A. Fuller Company is under contract to complete the building in accordance with the approved plans and specifications and to deliver the same ready for occupancy on or about January 15th, 1926. Its contract to so complete the building is further and unconditionally guaranteed by the United States Realty and Improvement Company, New York City. The leases to the ground properties, contain-

ing no unfavorable conditions, extend to April 29th, 2001. Insurance to the amount of this issue shall be carried against fire loss or damage to the property, and full rent or rental value insurance shall be carried for the further protection of its income from rentals.

EARNINGS: The net annual income available for interest on these bonds, after the payment of operating expenses, ground rent and taxes (other than Federal Taxes) and insurance, has been estimated by eight independent and competent authorities to be \$455,351, after allowing for ten per cent vacancies in offices, or over two and one-third times the maximum interest and over three and five-eighths times the average interest requirements of this issue. The theatre is now under a fifty year lease at an annual rental of \$327,000 per year, the last year's rental being paid in advance by the Balaban & Katz Corporation, the owner of the lease and operator of the theatre, which organization is one of the largest and most successful players of motion pictures within the United States. There are applications now on file for more than the entire number of available lodge rooms.

SINKING FUND: The mortgage securing these bonds will provide for a semi-annual sinking fund to become operative March 1st, 1927, which fund—together with the semi-annual interest—totaling \$255,000 annually, shall be deposited with the Trustee each year up to and including September 1st, 1949. *The operation of this sinking fund, through purchase in the open market or by redemption, will retire the entire issue on or before maturity.*

These bonds are offered when, as and if issued, approved by counsel, and received by us.

Price 100 and Accrued Interest, to Yield 6½ Per Cent

Howe, Snow & Bertles, Inc.

NEW YORK GRAND RAPIDS DETROIT CHICAGO

This information and these statistics, while not guaranteed, have been taken from sources believed to be reliable.



Reasons For Opposing the State Income Tax.

All voters are interested, whatever their income be, far more than they realize. If adopted the amendment will subject every resident of Michigan having a net income in excess of \$4,000, to an annual direct income tax of from 5 to 10 per cent. It allows no deduction of the Federal income tax before assessing this tax. The same may be said of taxes imposed by other states upon citizens of Michigan whose income is derived from such other states.

It is launched under an initiative provision on the theory that the Legislature of the State cannot be trusted. It is without precedent in any state of the Union, as an example of distrust of the American method of representative government.

The wisdom of Michigan imposing a State income tax is not here discussed; only the proposed amendment, which cannot be changed in a single word before election day in November and thereafter, if adopted, only by a vote of the people of the State at large.

Its adoption is urged on vague references to the opposition of "big business" when attempts have been made to obtain an income tax provision from the State Legislature. It betrays lack of acquaintance with the experience of other states, and betrays also an attempt in the legislature to hit the other fellow only.

It is an appeal to selfishness and cupidity. All whose income is under \$4,000 are expected to vote for the amendment in the belief that they are putting taxes on others and thereby benefiting themselves; but many such know that the consumer of all manufactured articles and all agricultural products, pays all taxes that enter into the cost of production, and that this tax will be passed on to buyers.

It means class against class, which is bad for the state and raises a lot of questions. It makes no difference between the case of a man with a home or without, with a family or without, with other dependents or without, accustomed to contribute to churches and charitable organizations or not; whether the income be earned or unearned—whether it be earned by labor or services, or derived from inheritance, for example.

It is un-American. It did not originate with the chosen representatives of the people but with a coterie of individuals, doubtless well intentioned, who tell farmers and "workingmen" that it will help them. Their good intentions will not prevent disastrous results. It can only be amended, to prevent evasion and injustice, by a

vote of the people of the State at large.

It is unjust. The exemptions are excessive and will react. Unless exemptions are very limited, leaving the mass of the people interested in appropriations, extravagance is the result. The percentages are excessive. It imposes double taxation. It taxes income from securities held and from all kinds of property, real and personal, leaving the securities and other property which produce the income themselves, subject to taxation as heretofore.

It certainly means higher rents. Real estate taxes are now taking a large part of the net income from real estate, after applying the Federal Income Tax and the real estate taxes.

The income from all municipal bonds would be taxed. The State and every county, township, city and school district therein, when it needs to borrow money, will have to pay a higher rate of interest than heretofore or sell its bonds outside the State. No other state is so handicapped.

It taxes the income on mortgages and on bonds which are specially taxed, producing by such special taxes large revenue. That would be dishonest on the part of the State, but the proposed amendment takes no account of this.

It would tax income consisting of dividends from Michigan corporations by residents of Michigan. The corporations are taxed on their property and now it is proposed to tax the dividends received by the stockholders. No other state does this. It will surely keep industries from locating in Michigan, unless their stockholders are non-residents of the State.

It makes no difference between normal taxes and surtaxes, which are worked out intelligently in the Federal law. The experience of Wisconsin, which has had an income tax for many years, is not taken into account. Compared with the Wisconsin law this is a drastic law, fatal to Michigan industries.

It is without precedent in the states. Thirty-three have no income tax at all. A few have moderate income tax laws. No other state exempts so many citizens. No other state starts at so high a percentage. No other state reaches a percentage so high. Wisconsin under LaFollette has a maximum tax of 6 per cent. This proposed amendment would make Michigan's maximum 10 per cent.

It would seriously affect all churches and charitable institutions. It will close some of them. A man gets no allowance under this amendment for anything he does for such institutions. The Federal law encourages contributions to them.

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

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago GRAND RAPIDS Detroit
First National Bank Bldg. Telephones Citizens 4212 Main 656 Congress Building

THE CITY NATIONAL BANK

of Lansing, Mich.

Our Collection and Bill of Lading Service is satisfactory
Capital, Surplus and Undivided Profits over \$750,000

"OLDEST BANK IN LANSING"

Have You Considered an Educational Trust

MANY people throughout the country are establishing educational trusts for their children and for boys and girls in whom they have taken an interest.

Let us explain to you how you can build up a trust fund that will insure a college education for a son or daughter or for some one in whom you are interested.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

It may or may not include Michigan corporations. The framers of the amendment apparently intended it to be confined to individual citizens and inhabitants of the State, but they did not say so. Religious and charitable organizations are not excepted. The legislature cannot interpret the constitution. If the words used reach them, all Michigan corporations must pay this tax in addition to a Federal tax of 12½ per cent. Constitutional changes need very careful expression which this has not had.

It places a non-resident corporation doing business in Michigan at an advantage over Michigan corporations. It places partners and partnerships at a disadvantage. They are taxed; perhaps corporations are not.

It will be a loss to Michigan, industrially and otherwise. Why should an industry be established in Michigan if its resident stockholders are taxed unfairly, when other states impose no such tax. Why should an industry already in Michigan stay here. There are many states which do not impose this tax. They are bidding for industries. Ten per cent. is a severe tax. It will often prevent dividends, the mainstay of all industries. If declared, residents of Michigan who receive them will be taxed thereon. The amendment makes no difference in respect of dividends. For example, those which are only 2 per cent. of invested capital, and those which are 40 per cent. thereof. That is a good way to cripple Michigan industries. Persons with less than \$4,000 income depend therefor on thriving Michigan industries.

There are thousands of individuals who with very little effort can escape this tax by becoming residents of another state. No taxpayer will submit to excessive or unjust taxation by a state. He can and will if necessary, move himself and his property out of the State.

It is perfectly clear that this tax would not apply to an individual non-resident of Michigan, even though all his income is derived from property or business in this State. People who are hard hit and feel that they are treated unjustly, will become non-residents.

Much litigation is inevitable. The words of this amendment are not clear in any respect. The legislature has no authority, and is given no authority by this amendment, to interpret these words. A multitude of questions will arise for decision.

It will encourage extravagance in state government. It would provide millions of additional tax money without putting any department under new limitations. Real estate taxation is not limited; nor personal property taxation; nor special taxes. Enacting laws to hit the rich is contrary to justice and equity; and any injustice done by a community always reacts on the doers to their injury.

If a State income tax is what the people want, there is a simpler way (avoiding 500 new State employees which will be necessary under this amendment)—a wiser way—a fairer way—a way which will cause less injury to the State—a way in harmony with the Federal laws and needs of the State—a way which can be amend-

ed in particulars that prove unjust in practice without going to the people of the States at large.

Frederick W. Stevens.

The Religion of Debt Paying.

Paying an old debt when luxuries hold big attractions and offer a strong lure, requires some courage. A high sense of honor is expressed in no other way more than in consistent debt paying; and as a National characteristic, there is nothing that assures the permanence of a nation's business or more safety to its credits.

The higher standard of living—and we rejoice that such has been the tendency in this country—frequently shades off into the indulgence of luxuries, and herein a word of caution should be sounded in order that the payment of debts may not be imperiled. In the agricultural states we have had for four years a difficult situation, and many complaints. Mercantile and money debts have been carried in many instances for a year or more; and now that a new era is dawning on these states and the promise of a bigger income, the religion of debt paying should be constantly invoked; for only as the old debts are liquidated can a stable, balanced situation be achieved.

Foreign Minister Stresemann, of Germany, has changed his tactics slightly in the matter of repudiating the German confession of war-guilt in the Treaty of Versailles. The action was not decided upon, it seems, to buy Nationalist votes for the Dawes plan legislation. The Government intended all along to do its repudiation stunt. Stresemann knows that it would do incalculable harm to the atmosphere of good feeling that MacDonald and Herriot have been developing and that the two peacemakers might go far to forestall any such Teuton misstep. So

it appears that the German Foreign Minister is merely employing the repudiation as a club to get some advantage or other, perhaps admission to the League on favorable terms, for Germany. If this is the case, Herr

Stresemann should be duly informed that, for all anybody cares, Germany may repudiate—and be stewed in her own juice.

To go ahead, keep your head.

"By their works ye shall know them:"

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

Gentlemen:

We take this opportunity to say we are thoroughly pleased with all the material you have furnished us, the artistic design and fine workmanship.

We can not speak too highly of your erector who is on the job about sixteen hours a day and busy every minute. He is a competent workman and a gentleman.

Yours Very Truly,

THE BELLEVUE STATE BANK,
C. D. Kimberly, Cashier.

Fourth National Bank

GRAND RAPIDS,
MICHIGAN

United States Depository

Established 1868

The accumulated experience of over 56 years, which has brought stability and soundness to this bank, is at your service.

DIRECTORS.

Wm. H. Anderson, Pres. L. Z. Caukin, Vice Pres. J. C. Bishop, Cash.
Christian Eertsch, Sidney F. Stevens, David H. Brown,
Robert D. Graham, Marshall M. Uhl, Samuel G. Braudy,
Samuel D. Young, James L. Hamilton.



PRIVATE
WIRES
to all
MARKETS

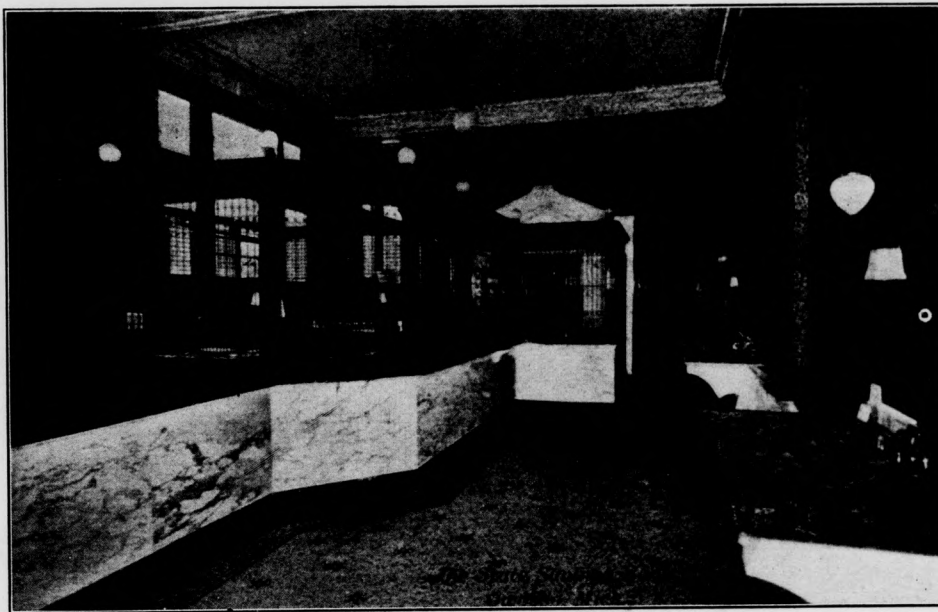
LOCAL AND UNLISTED Bonds and Stocks

Holders of these classes of securities will find in our Trading Department an active market for their sale or purchase.

CORRIGAN COMPANY Investment Bankers and Brokers

Citizens 4480 Ground Floor Michigan Trust Bldg. Bell Main 4900
Grand Rapids, Michigan

FOR SALE Mahogany bank fixtures with marble base-



excellent for a branch or country bank or any office (as per illustration here). Will be sold at once in order to make room for remodeling and enlarging our banking quarters.

THE STATE SAVINGS BANK

OWOSSO,
MICHIGAN

What Is Security Under the Fire Insurance Contract?

Fire insurance is needed by every property owner as an indemnity against the calamity of a serious fire. The security of this contract is of the most importance. Unfortunately, there are no infallible rules by which the stability of a fire insurance company can be measured.

The laws of the several states require the fire insurance companies to have on hand an amount equal to the unearned premiums and a contingent fund of \$100,000 or \$200,000. With stock companies this fund may be in the form of a cash capital and with mutual companies a contingent liability assumed by the policyholders. The business is conducted on the premiums, for to touch the contingent fund would mean impairment.

State laws are weak in giving no consideration to the amount of risk a company may assume in relation to its assets. This has resulted in managers of insurance companies developing a standard of security based on past practice and experience. Their first effort is to build up a surplus as the business grows. There is no set rule regarding the surplus, and there is a wide variation among the companies as to the ratio the assets bear to the amount at risk. The companies with the largest capitals and surpluses rarely have the largest ratios.

The real security behind the policy contract, both for the company and insured is an adequate premium. This the policyholder furnishes. He pays the rates that are made according to experience, and that are deemed to be adequate to meet any probable loss. The laws of many states require that insurance rates shall be made according to the loss experience of all fire insurance companies, with power given the insurance commissioner to correct any inadequate or excessive rate. It is a matter of record that, omitting conflagration years, the premiums of a ten year period have met the losses and expenses and added to the surpluses. Any failure to do so has been largely a fault of management, chiefly in accepting cut rate premiums. The bulk of the policyholders have done their part towards security.

Fire insurance men are prone to put out statements about the large assets that are needed to meet large fluctuations in losses. Large assets are needed only for meeting the losses in large conflagrations. City conflagrations have always bankrupted many companies and called for discounted settlements, due to excessive liability assumed which was subject to loss by one fire. With seven hundred and fifty million dollars of annual premiums in the fire insurance business a loss of five million means little unless individual companies have used poor judgment and assumed too much liability. No company should underwrite a larger amount subject to one fire than its surplus to policyholders, which would leave enough assets to carry its contracts to expiration.

With no established rules applicable to all companies for judging the stability of a fire insurance company, the ordinary property owner has little knowledge by which to judge the state-

ments of small caliber insurance agents that their competitors cannot pay their losses.

Such an agent can be asked in how many cities his company has more at risk than it has surplus to policyholders. The answer cannot be given in most cases, for it is information not published.

Then the agent might be asked how much assets his company has to each \$1,000 at risk. This will range from about four dollars with some companies to nearly twenty dollars with others. The four dollars without conflagration liability can be safer than twenty dollars with excessive conflagration liability. Four dollars of assets to one thousand at risk does not argue very strongly about the fire insurance business being a hazardous business.

The one guide, in judging the stability of a fire insurance company (mutual or stock) is whether it is authorized and the agent licensed by the Insurance Department of your State. Regardless of weak state laws on the subject of security, the Insurance Commissioner is competent to decide the standard needed, and require each company to comply therewith. When in doubt, write your Insurance Commissioner, who is better posted on the subject than an attorney can be.

C. A. McCotter.

No country in the world has as highly developed a system of modern transportation as the United States, and still the industrial development of the country is moving forward at a more rapid rate than the transportation facilities. In the last ten years the number of freight cars has increased by 23 per cent. and the aggregate tractive power of locomotives by 41 per cent., but the country is offering the railroads 60 per cent. more traffic to haul.

BUY SAFE BONDS



ESTABLISHED 1853

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

Buy Safe Bonds
from

The Old National

SAFETY

SAVING

SERVICE

CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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

REPRESENTING

Retail Hardware Mutual
Hardware Dealers Mutual
Minnesota Implement Mutual
National Implement Mutual

Central Manufacturers' Mutual
Ohio Underwriters Mutual
Ohio Hardware Mutual
The Finnish Mutual
Hardware Mutual Casualty Co.

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

WRITE FOR FURTHER PARTICULARS.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

FINNISH MUTUAL FIRE INSURANCE CO. CALUMET, MICHIGAN

ORGANIZED IN 1889.

This Company has returned
A DIVIDEND OF

50%

For 29 consecutive years.
HOW?

By careful selection of risks. By extremely low Expense Ratio.
Assets 44.11 per 1000 of risk. Surplus 30.89 per 1000 of risk.

Agents wanted in the Larger Cities.

FOR FURTHER PARTICULARS WRITE

F. M. Romberg, Manager, Class Mutual Insurance Agency
Finnish Mutual Fire Insurance Co. General Agents
Calumet, Michigan. Fremont, Michigan.

Merchants Life Insurance Company



WILLIAM A. WATTS
President

RANSOM E. OLDS
Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.
GREEN & MORRISON—Michigan State Agents

Fre Insurance Rates.

Based upon the degree of efficiency of waterworks or other fire extinguishing agency, and of the fire department, its men and equipment, each city or village is given a certain basis rate of insurance. Whether that basis rate be favorable or not depends on the municipality and its attitude on fire protection.

Beyond this, each individual insurer is largely responsible personally for the rate he pays. Every fire hazard he harbors and tolerates within his building and every exposure from without adds to this basis rate. He is solely responsible for fire hazards within his building, and he can at least protect himself against exposure hazards.

If the individual is complacently satisfied with unclean conditions within his building, with defective electric wiring, poorly installed heating plants, defective chimneys, poor shingle roofs and other well-known hazards and with entire lack of even the simplest kind of fire protection, he must pay for his neglect by increased rates.

It may be argued that the individual is not responsible for his surroundings and conditions. In part this is true, but he can at least use his influence to have vacant, old dilapidated fire traps near him condemned, thus adding to the safety, attractiveness and health of the community. With the help of the fire department he can get the careless neighbor to clean up his yard and alleys, and so remove fire breeders and fire spreaders. In all cases he can protect himself against exposures by installing wired glass windows in metal sash and frame, fire shutters and fire doors and fire resisting roof coverings in place of the dangerous wooden shingles. All such improvements are reflected in a more favorable rate of insurance. Every man can equip his place of business with simple "first aid" fire extinguishing equipment, such as approved fire extinguishers, water barrels and pails and interior standpipes with hose connections. Where large values are involved, he can install the automatic sprinkler system, the best known protection of both life and property. The concession in rates for such approved system will in a few years pay for the installation.

Rates must always be sufficient to pay for all fire losses and for the expenses of conducting the insurance business.

Teaching Safety in Public Schools.

The movement to instruct the children of the public schools in safety while using public highways is a wise one and should be encouraged. There are some subjects which the public schools should include in the curriculum, even though they may be outside the usual subjects. If the pupils of the schools have to go through fire drills at stated intervals in order to make sure that they will know what to do if they have to get out of the school building in case of fire, it is only carrying on that idea a little farther to also instruct the children about the need of looking out very carefully whenever they have to venture on the highways.

It is a sad fact that there are 20,000

school children killed every year by accidents. And it is said to be a fact that actual experience in the public schools shows that a saving of fully half the number of children killed can be made by having the children properly instructed. The parents should do all they can to impress upon their children the dangers of running out into the streets, but children are so thoughtless that additional warning of the school is needed. And those who have had experience with this sort of teaching say that it is remarkable how much interest the children take in this matter. Education is undoubtedly the way to diminish the terrible loss of child life.

The National Safety Council is doing good work in pushing interest in this branch of child training among the public schools of the country. One thing it is doing is establishing demonstration centers, or schools that are not only willing to provide safety education, but are also willing to prepare a special demonstration on a given date for the benefit of other schools in the region, and to be ready from time to time to show how the work is done. A field secretary is giving her whole time to this work and it is expected that before the year is ended the public schools of the country will be doing much more along this line than in the past year. Surely the matter is too important to be neglected anywhere.

Inspect your premises regularly. Remove and destroy useless material that might cause or feed a fire. Begin



**TO BUY A
FIRE EXTINGUISHER
AFTER YOU HAVE A FIRE.**

Yearly 300 homes burn a day. It is better to be protected against fire than satisfied you are well insured.

Pioneer Fire Extinguishers

have fought their way by the way they have fought. A reliable approved, inspected chemical appliance.

Unanimously endorsed by FIRE CHIEFS. Effectiveness and simplicity of operation.

**PIONEER CHEMICAL CO.
of ITHACA**

ITHACA, MICH.

AUTO EXTINGUISHERS \$3.00 each. Prepaid. BUILDING EXTINGUISHERS \$4.00 each. Prepaid.

Representatives Wanted.

WESTERN DIVISION.

212 West 11th Ave. Mitchell, So. Dak.

in the attic. If you have materials stored there, or in the basement or any of the closets of your house that you cannot use, find some worthy person in the community who may be able to use it. If not, put it in the furnace. There is hardly a home but what the attic, basement and closets disclose much useless material—old hats of straw and felt, old dresses, old suits

and old shoes. By all means gather them up and if they cannot be made of service use them to take the chill off the house some cool morning or evening. Now is the time of year to inspect your furnaces or stoves. If the furnace needs repairs, if the chimney needs pointing, if the smoke pipe is getting thin, have proper repairs made without delay.

PROTECTION OF THE MERCHANT

By the Merchant For the Merchant

PROVIDED BY THE

Grand Rapids Merchant Mutual Fire Insurance Company

Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg.

Grand Rapids, Michigan

AUTOMATIC 4267

BELL, MAIN 2435

A. E. KUSTERER & CO. INVESTMENT BANKERS & BROKERS

GOVERNMENT MUNICIPAL PUBLIC UTILITY
RAILROAD CORPORATION BONDS

205-217 Michigan Trust Building

GRAND RAPIDS

Preferred Lists of Safe Investments

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

Lists Supplied Upon Application

Telephones: Bell Main 4676. Citizens 4678.

HOPKINS, GHYSELS & CO.

Investment Bankers and Brokers

Michigan Trust Bldg., Ground Floor, Grand Rapids

Michigan Shoe Dealers Mutual Fire Insurance Co.

Lansing, Michigan

GENERAL MERCANTILE RISKS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

A Harmful "Scheme of Taxes"

TO BE VOTED ON IN MICHIGAN

This Is a Matter That Concerns You, Wherever You Live

1. The voters of Michigan are interested, far more than they realize, in a proposed amendment to the Michigan constitution to be adopted or rejected at the election in November. If adopted, it will subject every resident of Michigan having a net income in excess of \$4,000, to an annual income tax of from 5% to 10% upon all such net income. This is not only over and above the federal income tax, but with no deduction of such tax before computing this newly proposed tax. It is also over and above, and without deduction at any point, of income taxes imposed by other states applicable to citizens of Michigan whose income is derived from such other states.

2. The amendment is launched, under an initiative provision, on the theory that members of the legislature cannot be trusted, that the whole subject must be placed beyond their control. **It is an example, without a precedent in any state of the Union, of complete distrust in our form of representative government.**

This is not the time or place to discuss the wisdom of the adoption by Michigan of a state income tax system. It is enough at present to discuss this particular proposed amendment, which cannot be changed in a single word before election day in November, and if then adopted, which cannot be changed in any respect without a vote of the people of the State at large. No matter how well the direct legislative representatives of the people, chosen by the voters to serve as such, may be convinced of the importance of some amendment or modification, no matter if all of them vote therefor, no matter how general the demand for the change, such representatives will have no power to act. It is one thing to convince a legislature or a tax commission of the necessity of an amendment; it is another thing to convince a majority of all the voters of the State.

Not More Taxes, But More Economy Needed

Those who prepared the amendment and got the necessary signatures to launch it, speak vaguely of "big business" when endeavoring to justify it, of the difficulty experienced at one or two sessions of the legislature, in getting an income tax adopted against its influence. Perhaps if they had shown in that connection some acquaintance with the experience of other states having state income tax laws, if they had proposed an income tax fair to all concerned, less extreme in its exemptions, in its rates, and in its features of double taxation, less injurious to the state—perhaps if they had taken care to show no selfishness in their aims, and had been more attentive to those things which preserve the prosperity of the state—they might not have been defeated in their efforts before the legislature. They are now proposing to take a short cut, to get the necessary votes in November by an appeal to selfishness and cupidity.

Amendments to the constitution, history shows, have had results quite unexpected by their promoters.

It is not more tax money that Michigan wants, but more economy in expenditure.

An Appeal To Class Prejudice

3. The proposed amendment is an appeal to selfishness and cupidity. All whose income is less than \$4,000 are exempted. The idea is that all such persons will vote for the proposed amendment, in the belief that they are putting taxes on others and thereby benefitting themselves. Perhaps that idea is correct; but no one who studies the proposition, believes that. There are among those whose income is less than \$4,000, many who know what is unfair or unwise; who see beyond their noses; who know that all that glitters is not gold; who do some thinking before they vote; who know that the consumer of all manufactured articles and all agricultural products pays all taxes that enter into the cost of production of such articles; who will think that a new tax of 10% on all those engaged in selling clothing, groceries, houses, household necessities, etc., will be passed on to buyers. No farmer, for example, thinks that if a special tax, collectible through him, is imposed on every bushel of wheat or other product he sends to market, he would be the one to stand it finally.

4. If the idea that all with incomes below \$4,000 will vote for the amendment, is correct, on the other hand, it means class against class, which in itself is a bad thing for the State, and which raises a lot of questions. Doubtless some regard one who has an income in excess of \$4,000 as a fit subject to tax specially, no matter whether he owns a home or not, nor what is the size of his family, nor how many outside of his immediate family he has to support, nor how far he is accustomed to contribute to churches and charitable organizations. In the proposed amendment the single man is treated the same as the man with a large family; the man with a home, the same as a man without a home; the generous man the same as the close man; and no distinction is made between "earned" and "unearned" income, which is now an important feature of the federal law. If the man who is able to manage successfully a large industrial plant employing a large number of men and who is paid a salary commensurate with his ability, is taxed on that salary in Michigan, and in no other state, at the same rate as the man whose income is derived from wealth accumulated by others—does anyone believe that the residents of Michigan of small incomes are not affected unfavorably by that state policy?

Proposal is Entirely Too Arbitrary

5. It is unAmerican. It did not originate with the chosen representatives of the people, but with self-appointed spokesmen, a coterie of individuals, doubtless well-intentioned, who tell farmers and "workmen" that it will help them. It is quite apparent from the proposed amendment, as we shall see, that this coterie has given this big and difficult subject scanty study, that they are not accustomed to expressing their intentions as accurately as constitutional provisions demand, that the State may suffer from their proposal even though their intentions are honorable. It would be easy to convince any one of them—assuming he is a fair-minded man—that it should be changed in this or that particular; but, as stated, a change in a single word is not possible before it is voted upon in November. Every income tax law ever passed, soon needed amendments to prevent evasion and injustice—and although originally it was the work of the best writers and the best economic experts. Experience is a great teacher. There is no kind of law which so often needs change to prevent evasion and injustice, as a tax law. The American way of dealing with such matters is to have hearings before a committee, before the thing is done, where all the principal interests may be heard, where errors may be pointed out. That way is calculated to produce

right results. The way adopted in this case is without precedent.

It Works Injustice and Is Unwise

6. It is unjust. It is excessive in two important directions:

(1) The exemptions are excessive, and they will react. States that have adopted income taxes, have learned that unless exemptions are very limited, leaving the mass of the people interested in appropriations involving the use of tax money, extravagance is usually the result.

(2) The percentages are excessive, unprecedentedly so, and will be resisted and resisted for that reason particularly. Those who proposed them did not understand their effect.

It is unjust because it is severe and is not discriminating. It imposes double taxation. The proposed tax includes income from securities held, and income from all kinds of property, real and personal; but the securities and other property which produce the income are themselves left subject to taxation as real or personal property, as heretofore.

(a) Real estate taxes are now taking a large part of the net income from real estate; and clapping this proposed income tax on top of real estate taxes, and on top of the Federal income tax, is bad business for a lot of people. It certainly means higher rents.

This is the Proposed Amendment

Section 3. The legislature shall provide by law a uniform rule of taxation, except on property paying specific taxes, and taxes shall be levied on property as shall be prescribed by law. (To this point the provision is old. From here on, it is new). The legislature shall provide by law a scheme of taxes upon the net gains, profits and incomes of all citizens and inhabitants of this state, from whatever source said gains, profits and incomes are derived, which tax shall be graduated and progressive as follows:

There shall be an exemption of \$4,000 per annum of all incomes.

Incomes of from \$4,000 to \$20,000 per annum shall be taxed at the rate of 5 per centum.

All incomes above \$20,000 up to and including \$40,000 shall be taxed at the rate of 6 per centum.

All incomes above \$40,000 up to and including \$60,000, shall be taxed at the rate of 7 per centum.

All incomes above \$60,000 and up to and including \$80,000, shall be taxed at the rate of 8 per centum.

All incomes above \$80,000 up to and including \$100,000, shall be taxed at the rate of 9 per centum.

All incomes above \$100,000 shall be taxed at the rate of 10 per centum.

The income tax law, herein authorized shall be administered by a board of state tax commissioners.

All monies paid to a board of state tax commissioners under the provisions of this amendment shall be paid into the state treasury and shall then be credited to the general fund of the state, and shall be used for defraying the general expenses of the state government and for the payment of principal and interest on state bonds.

On or before the first day of September of each year, the auditor shall deduct from the total amount directed by the legislature to be included in the state tax, for that year, the amount of money received under the provisions of this amendment and credited to the general fund of the state for the current year and the balance, if any, shall be deemed to constitute the state tax to be apportioned among the various counties of the state in accordance with the provisions of the general tax law.

"Es" For High and Low Rich and Poor

MICHIGAN IN NOVEMBER

u, Whether Your Income Is Large or Small

(b) The income from municipal bonds, for example, held by residents of Michigan, is not taxable under the federal law, **but will be under this proposed amendment, no matter from what state the bonds come** nor when they were issued, even Michigan municipals. The State of Michigan, and every county, township, city, and school district in the State, when it needs to borrow money, will have to pay a higher rate of interest than heretofore, or sell its bonds outside the State. It will be the only State in the Union so handicapped. Does anyone believe the farmer or the "workingman" will not be affected unfavorably by this?

(c) The State has received large sums paid in lieu of personal property taxes, on mortgages and on bonds. They never produced much tax revenue before. This additional revenue was clearly the object of the law. Millions of dollars of mortgages and bonds have paid this substitute for a personal tax upon them. Does any honest man believe it fair for the State to include this proposed income tax on the income from such mortgages and bonds? That would be dishonest on the part of the State; but there is nothing on this subject in the proposed amendment to provide otherwise. Its language would cover such income.

(d) The income of residents of Michigan from dividends of Michigan corporations, are to be considered similarly. Under the working of the proposed amendment, such dividends will be taxed the same as any other income. The corporation has to pay all Michigan taxes against corporations before it can declare dividends. Dividends are paid out of the balance it has left. This is double taxation in the case of all residents of Michigan. All that a person would have to do to escape it is to take up his residence in some other State, many times only a few miles away. Henry Ford and his family, for example, could by this course escape about \$4,000,000 of annual taxes under this amendment. His company, if this amendment applies to corporations, would first pay an annual tax rate of about \$4,000,000 thereunder, but that would be followed by another tax on the dividends thereof, as income, against the family as stockholders. Does anyone believe that the farmer and the laborer would not be affected unfavorably by this foolish policy?

Treats Resident Stockholders Unfairly

(e) From time out of mind, Michigan stocks owned by residents of Michigan, have been non-taxable in Michigan as personal property. Every State follows the same rule. It is based on the fact that the corporation itself is taxed on all property in Michigan. This amendment would put an end in effect to that salutary policy, by taxing the income therefrom, consisting of dividends, as well as the corporation itself. It will surely keep industries from locating in Michigan, unless their stockholders are non-residents of the State.

(f) The drafters of the proposed amendment overlooked the important difference between normal taxes and surtaxes, which is worked out intelligently in the federal law, but not given any consideration in the proposed amendment.

(g) Wisconsin has had an income tax for many years, and has long recognized the injustice of taxing both the income and the source of the income, and does not do so. Wisconsin's income tax is now generally accepted there; but it is felt by many intelligent observers that Wisconsin industries are suffering from it, that industries are moving to adjacent states, that new enterprises have been deterred from opening in that state.

These features of the proposed amendment would surely injure Michigan and its citizens generally.

7. It is without precedent in all the states. 33 states have no income tax at all. A few states have moderate income tax laws. No other state exempts so many citizens. No other state starts at so high a percentage. **No other state reaches a percentage so high.** Wisconsin, under LaFollette, has been experimenting with this subject many years. The maximum state income tax there is six per cent. This proposed amendment would make Michigan's maximum ten per cent.

8. It will seriously affect all churches and charitable institutions. It will close some of them. One may be ever so generous to such institutions, his taxes will be computed without any allowance therefor. Under the federal statute, a person has the benefit of charitable contributions, thereby encouraging them. Not so this proposed amendment.

It will seriously affect other benefactions. A man may have a large family and may be the sole means of support of any number of other worthy and dependent persons. It would make no difference in the tax under this amendment.

May or May Not Include Michigan Corporations.

9. Most business in Michigan is now done by corporations. The drafters of the amendment thought they were using words which would make the tax a personal, individual tax; but as said above, they are not experienced in expressing their intentions in words. As drawn, it **may tax Michigan corporations at the same rate as individuals.** It applies to all "citizens and inhabitants." There is nothing in the Michigan constitution or laws making it clear whether these do or do not include corporations. It is certain that for some purposes corporations are citizens and this amendment does not say **individual** citizens and inhabitants. It does not say anything indicating that it is confined to individuals. Religious and charitable corporations are not excepted. The legislature, composed of the chosen representatives of the people for most purposes, **cannot interpret the constitution.** If within it, all Michigan corporations must pay this tax in addition to a federal tax of 12½%; and this Michigan tax would probably be computed before the deduction of the federal tax.

On the other hand, it is said by some that corporations are not covered by this amendment. If so, the effect of it is different; but it is still bad enough.

Do you want the corporations exempted from such a tax? That is possible under this amendment.

(b) A **non-resident** corporation doing business in Michigan would clearly **not** be subject to the proposed tax, even though continuing to do business in Michigan. It is clearly an "inhabitant" of the State in which it was incorporated. Could its Michigan competitors continue to do business? What is to hinder their reincorporating under the laws of another state?

(c) The law surely covers partners and partnerships. Do the people want to draw a distinction between them and corporations, to the disadvantage of the former?

Would Cripple Michigan Industries

10. (a) **It will be a loss to Michigan, industrially and otherwise.** Why should an industry be established in Michigan if its tax law against corporations or their resident stockholders is unfavorable, when other states impose no such tax? For the same reasons, why should an industry already located in Michigan stay here? There are many states which do not tax. They are bidding for industries. 10% is a severe tax. It will often result in inability to pay dividends, the mainstay of all industries. The dividends when declared will immediately be taxable specially as income and thereby be substantially reduced. The proposed amendment would make no difference in respect of dividends, for example, which are only 2% of invested capital and those which are 40% thereof. That is not the way to get capital for new or old industries in Michigan. It would often cripple Michigan industries, by preventing their meeting competition in other states that treat their industries more favorably.

Where do incomes below \$4,000 originate? Do not many depend on thriving Michigan industries?

Would Drive People Out of Michigan

(b) There are thousands of individuals who now call themselves residents of Michigan, but who can just as well call themselves residents of some other state which does not tax its citizens both on income and the source of it. There are thousands of others who would need only to move a few miles to escape the effect of this proposed amendment. Their declaration as to their residence will determine it. In this country no taxpayer need submit to excessive or unjust taxation by a state. He can and will move himself, and if necessary his property, out of the state.

(c) It is perfectly clear, however, that this amendment would not apply to an individual **non-resident** of Michigan, even though all his income is derived from property in the State of Michigan. People who are hard hit and feel that they are treated unjustly, will become non-residents.

Will Cause Much Litigation

Litigation is inevitable. Heretofore income tax laws have been framed and amended so as to cover the multitude of questions that arise. When the words are not clear, what is wise and just is not the determining factor, but what is **the meaning of the words used.** Much legislation will be necessary. What are "net gains, profits and income?" The Michigan legislature has not the power to define a clause in the Michigan constitution and without special constitutional grant it will have no such power. Usually "net income" means gross income less deductions. But what deductions? The law usually defines them with great particularity; but not so here. Does income include all dividends, even of corporations which have already paid all the taxes on its property and business? Does it include all interest on mortgages and bonds, even those which have paid the special tax? Does it include the rental value of a home owned? Does it include corporations? What corporations? Churches and charitable corporations? What rent paid for a home is a deduction? What depreciation? What proportion of a great number of expenditures usually amortized in annual installments? What contributions to charitable and religious organizations? A multitude of other questions.

12. **It will encourage extravagance in State Government.** It is proposed to raise millions in additional tax money. No department is put under new limitations. Real estate taxation is not limited; nor personal property taxes; nor special taxes. The result will inevitably be extravagance in state affairs. The majority of the people will presumably not be interested any longer in economy at Lansing. Enacting tax laws expressly to hit the "rich" is contrary to justice and equity, and any injustice done by a community always reacts on the doers, to their injury.

The amendment is a clumsy attempt to cover in a few words, with few interests represented, a plan that involves a variety of subjects, that requires many carefully drawn paragraphs to prevent injustice.

If the amendment is adopted, it would probably require 500 new employees of the State to attend to the handling of these taxes.

If a State income tax is what the people of Michigan want, there is a simpler way, a wiser way, a fairer way, a way that will cause less injury to the State, a way in harmony with the federal law and the needs of the State, a way that can be amended without much delay, in particulars that prove unjust in practice.

FREDERICK W. STEVENS.

We heartily approve the above:
ROBERT D. GRAHAM
JACOB STEKETEE
CHARLES W. GARFIELD
MARTIN H. CARMODY

CORNELIUS DOSKER
O. ALWIN KRAUSE
E. D. KELLY, D. D.
GERRIT J. DIEKEMA



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.

As To Overcoat Turnover.

Men's wear retailers in watching their turnover of Fall clothing are expected to pay close attention to the sales of overcoats. Not only will this be the case because of the higher dollar unit each coat represents, as compared with a suit, but also because of the conditions this Fall as the result of comparatively poor retail sales and over-production last Fall. For one thing, it is figured that many consumers will bring out from the mothballs the overcoats that they bought toward the close of last Fall or at the end of the Winter at the large clearance sales which were then held. How important a factor this will be remains to be seen. There is also the circumstance that quite a few retailers, particularly the smaller ones, have carried over stocks of coats which will be "sweetened" by their purchases for this Fall. If the weather becomes cool early, as the weather forecasters have it, the belief is that, despite these somewhat retarding factors, the retailers will do well in overcoat turnover.

Will Again Lead For Spring.

It is held to be practically certain that the leather and suede finished cloths will again form leading portions of the Spring lines of higher grade dress goods which will be opened within the next three to four weeks. For a while these fabrics lagged in the early buying for Fall of the cutting-up trade, but the favor accorded them during the last two months is said to indicate that their position as leading cloths has been established. Moreover, it is believed that the vogue of these cloths will continue through several seasons, this Fall marking only their first season in the trade. The action of the leading producer of the goods in sending to Germany for special machinery for the production of these fabrics is taken as definite evidence that these makers feel suede and leather finished weaves will lead for some time to come.

School Clothing in Demand.

Manufacturers of dresses for the young girl are now doing a big business in clothes suitable for school and college wear, according to the United Infants', Children's and Juniors' Wear League of America. Plaids in fine woolen fabrics are very popular for this purpose, whether used for an entire costume or in combination with a plain material. A pleated skirt of

plaid, worn with an overblouse of plain material with plaid collars and cuffs and a belt of suede, is proving a good seller. Leather belts are particularly good for girls' dresses this season, and are usually seen in the broader widths that are either worn at the normal waistline or slightly below. In party frocks for the sixteen-year-old miss, georgette and chiffon in pastel shades and with gold lace trimming are among the favored fabrics.

It Does Just the Opposite.

Going contrariwise to manufacturers of preparations that make human hair lie close and sleekly to the head, a chemical concern which makes a specialty of things for the fur trade has brought out a preparation to make the hair of certain short-haired pelts stand up. It is meant for use particularly on natural muskrat, marmot and Hudson seal. In addition to making the hair stand up, the preparation is said to add to the luster of the pelt without affecting the color. The same concern has brought out a preparation for glossing such furs as Persian lamb, caracul and broadtail. It is claimed for this preparation that it imparts a fine gloss to the pelt without disturbing the curl, and also that it dries quickly.

Large Black Felt Hats Liked.

Large black felt hats with soft flanges of black satin ribbon around the crown are being favored by millinery buyers at the moment, and manufacturers say they are receiving a great many orders for shapes of this kind. They are popular, it is said, because they can be worn with any type of costume. With very short back brims they are just as comfortable as the smaller types. Black hats of satin, and sometimes of satin and felt combined, are also seen here. All of these hats feature the gardenia trim, the small blossoms being used in groups of two or three. These are either tucked into the crown base at the side, in the folds of a wide ribbon bow, or hold up a side-back brim.

Yarn Demand Is Active.

New business in worsted yarns has been fairly active, the demand coming from the dress goods, men's wear and knitted outerwear trades. It is held that the buying has substantially reduced the stock yarn holdings of spinners and jobbers. Many of the former are now quoting prices from week to week on current wool costs. Single warp and 2.50s lead in the buying of dress goods descriptions, together with varied numbers of worsted and wool spun yarns. Fancy mixes and white yarns from 2-36 to 2-50s rule for the men's wear trade. Knitted outerwear

yarns are decidedly more active, some large bookings having been made recently. A fair call is noted for Jersey cloth yarns.

Higher Prices Held Inevitable.

Further strengthening in the prices of fine woollens for the women's wear trade is remarked by practically all of the leading selling agents here. The small supply of raw wool which the mills have and the fact that stocks of wanted merchandise are practically non-existent present no alternative but that prices must move higher, according to the selling agents. Manufactured yarns are likewise in scant supply, the spinners at present withdrawing quotations owing to the increase in raw wool costs and the limited quantities of wool they have on hand. The assertion is made that several rises in prices of goods will mark the progress of the Spring season.

Soft Effects in Spring Caps.

Smooth finished fabrics in light colors are most used in the Spring lines of high-grade caps which wholesalers are showing. The trend is held to be markedly away from rough weaves and bold overchecks. In place of the latter, the leading cap cloths have conservative grounds against which silk overchecks stand out softly. Such colors as London lavender and silver and platinum grays are favored. This follows the trend in men's sports garments which the caps match as accessories. The outlook for a good season is held to be very favorable by the leading cap makers. Prices of cap cloths are moving up.

Present Situation Not Realized.

Retailers do not yet realize the change which has been taking place in the woolen goods market, particularly with reference to the finer and wanted women's wear cloths which the stores sell over their counters. The stores still show no tendency to buy ahead, despite the fact that goods prices are advancing. A similar situation exists in raw wool and piece goods stocks available in the market are at low ebb.

When You Sell Our Line of Popular Priced Trimmed Hats

You are offering your customers big values for their money, and still maintaining a good margin of profit.

You are increasing your store prestige and gaining that mouth to mouth advertising which a store enjoys when its satisfies its customers.

Let us convince you. Write for an assortment.

CORL-KNOTT COMPANY
Grand Rapids, Mich.

TO OUR FRIENDS AND PATRONS

We wish to express our appreciation to the merchants who visited us during Fair Week and made our Fair Week Sale the big success that it was.

To those who were unable to attend we would be pleased to have pay us a visit at any time as our lines are still complete. A trip to the House at this time would certainly be worth your while. Come and see us.

GRAND RAPIDS DRY GOODS CO.
Wholesale Only

Halloween Decorations

We are offering for immediate delivery from complete stocks:

Decorative Bunting
Orange Colored Cambric
Halloween Paper Napkins
Halloween Ornamental Crepe Paper
Black and Gold Plain Colored Crepe Paper

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

An Issue Which Is Invariably Ignored

In less than fifty years the number of departments of the Federal Government has grown from seven to ten. The bureaus that were less than forty have become 145 in number, and there are besides thirty-five independent commissions and offices only two of which existed before 1890. In the seventies of the last century, the Government had about 50,000 employees. Now it has ten times that many.

It is a growing institution of bureaucracy which has come to be called the Federal Octopus. Its needlessness and uselessness and cost and menace have been the subject for speeches in

Congress, lectures in the Chautauqua circuits, no end of newspaper comment and, we doubt not, large and almost readable books. When Dawes set out to put the budget across he was carrying on a fight against the Federal Octopus. When Secretary Mellon said that by economies taxation could be reduced 25 per cent. more than it has been he had his eye on the revenue-consuming Federal Octopus. Mr. Coolidge's appeals for thrift in the use of Government money mean that steps must be taken to throttle bureaucracy.

Now while everyone is aware of the evil and has a perfect understanding of what part it plays in consuming the

National income not one of the political parties thought fit to make an issue of it. It was ignored by the conventions as if it did not exist. Plenty of words about economics, but nothing at all about the chief extravagances.

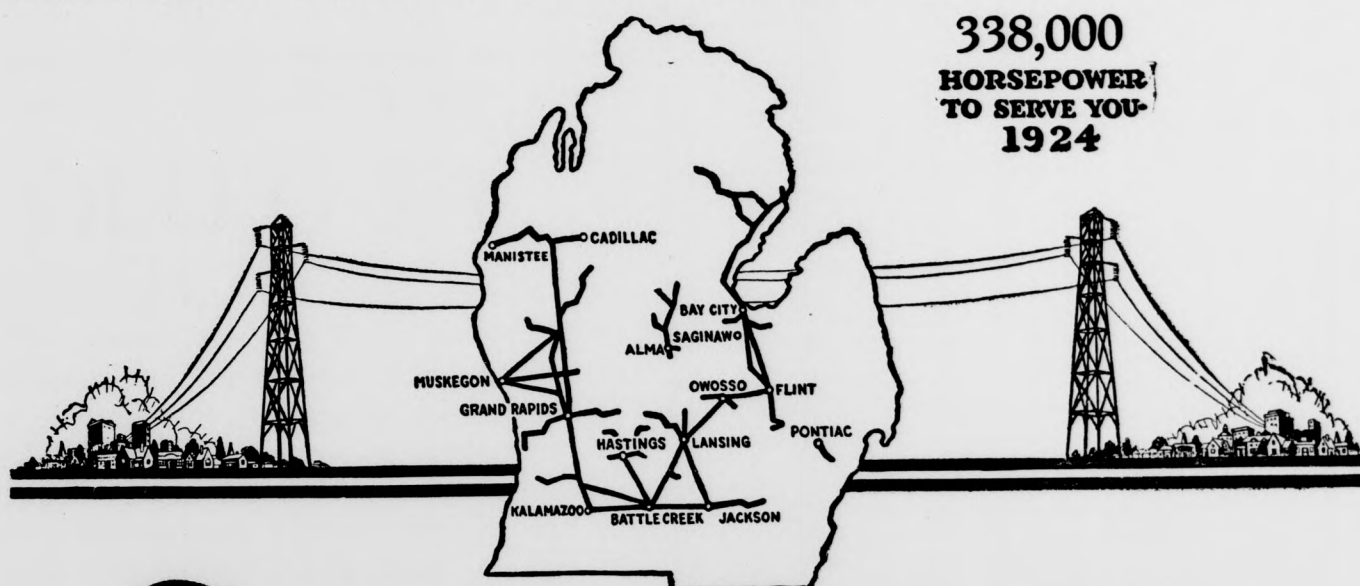
One cannot believe that this was an oversight. Many of the delegates at the Republican convention were officeholders and exercised the courtesy that a larger group of officeholders could expect of them. Many of the delegates to the Democratic convention have been officeholders in the past and hope to be again. LaFollette wrote the platform of the Cleveland conference and in that plat-

form are schemes for extending the bureaucratic system, not restricting it.

So the question of bureaucratic government has not been brought into this campaign. It will probably not be brought into any campaign until another element writes the party platforms—Toledo Blade.

Your money's fairly safe if you've reached the point where you can refuse a stock salesman's invitation to lunch.

You are entitled to a profit on your services if you can get it, but you won't be able to get it unless you give something in exchange for it



**338,000
HORSEPOWER
TO SERVE YOU
1924**

SUPERPOWER

is Yours Today—What is it?

Throughout the land you hear of "superpower"—and—what is it?

It is a development of Electric Service that com-

munities 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.

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. It gives each community better service and helps overcome the increasing costs which today spell the end of local small plants.

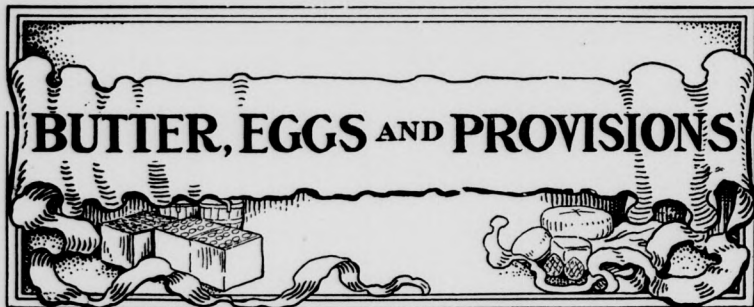
This is Superpower—and it is yours now as a user

of Consumers Power Service. You are served through a 1500 mile superpower system—backed with the waterpower of the North and the steam-power of the large central plants. The local plants now act as reserves.

Millions of dollars are being invested now in building greater resources to keep pace with your growing needs and assure you an ample, dependable "Consumers Power Service."

CONSUMERS POWER COMPANY

General Offices, Jackson, Michigan



Sweet Potatoes in Firm Position.

The lightest crop of sweet potatoes in the last eight years is indicated by the September forecast of 75,000,000 bushels. Market prices are correspondingly high, although slight declines were reported during the past week. Partly because of dry weather in the South the original crop estimate was reduced about 10,500,000 bushels during July and another 6,000,000 bushels during August. This leaves the present forecast slightly less than 75,000,000, compared with 97,000,000 last year and 109,000,000 bushels in 1922. The only lower figure since 1915 was the crop of 1916, which totaled about 71,000,000 bushels. Alabama concedes first position, and North Carolina, which held third place in recent years, now leads with a forecast of 9,750,000 bushels. The next States in order of importance are Georgia, Alabama and South Carolina. Principal sources of carlot shipments always are the peninsula section of Virginia, Maryland, Delaware and New Jersey, but the movement from this region to date has been only about half as heavy as last season. North Carolina and other Southern sections show a greatly increased output. Total shipments from all states to September 13 were about 900 cars less than to the same time a year ago, with movement rapidly gaining in New Jersey and Virginia. The twenty-five states shipping sweet potatoes in carlots increased their output from 18,000 cars during 1920-21 season to 19,300 cars during the next season and then to 21,250 cars in 1922-23. But last season the combined movement dropped sharply to less than 14,000 cars. If the usual 9 per cent. of the total crop is shipped this season it would mean a movement of 13,500 carloads.

Will Futures Come back?

In years of big canned food packs with substantial carryovers the metropolitan distributor has reached the conclusion that buying futures had permanently gone out of style. He has looked back to the deflation after the war and remarked to himself: "Times change. There never again will be the good old days when we bought ahead and then would carry over our load, or were pleased at our wise judgment in providing for the later outlets. We will follow the lead of the chain stores and cut out futures." That policy has worked to the advantage of the distributor for some little time, and so it was repeated this season. Many buyers have gone short of their requirements, expecting the packer to go long on his output. Maybe the canner would have done so—who knows? There are more factors in canned food distribution, however, than the packer

and the distributor. More potent than either is the effect of weather conditions on canning operations. This is a big country, and if one section has more or less of a crop failure another is ready to make it up, but there are times, and this year seems to be one of them, when freaky weather has occurred from one coast to the other. The buyer has gone short on futures and the canner is going short on his pack, the former through choice and the latter through necessity. What will be the result? Next spring will tell the story, and the 1925 pack may demonstrate that while styles change former modes may again become the recognized and accepted. Just now it looks as if futures will come back strong.

Orange and Grape Fruit Production in Florida.

The commercial orange crop of Florida for shipment during the season 1924-25 is forecast by the United States Department of Agriculture at 13,400,000 boxes, or 1,000,000 boxes more than the record crop of 1923-24. The commercial grape fruit forecast of 8,600,000 boxes for shipment also is a record and exceeds the shipments of 1923-24 by 600,000 boxes. The orange crop is harvested from 70 per cent. of the orange acreage and the grape fruit crop from 75 per cent. of the grape fruit acreage. About 27 per cent. of the orange acreage and 30 per cent. of the grape fruit acreage now producing crops are in young bearing groves and these young groves will bear much heavier crops in the next year or two, the department says. Thirty per cent. of the total orange acreage is at present non-bearing, of which one-half is in groves three years old or under and the remainder in groves over three years old. Of the 25 per cent. non-bearing grape fruit area, slightly less than half is three years old or under and the remainder more than three years.

Need a Million For a Cannery.

At least a million dollars will be required to reconstruct the Sears & Nichols Canning Co., at Chillicothe, Ohio, it was disclosed in the new plan for reorganization and refinancing the company, made public last week when communications were addressed to creditors, second mortgage bondholders and common and preferred stockholders of the company. The plan calls for \$750,000 for bidding in the plants. This money is to be provided by the sale of \$650,000 first mortgage 6½ per cent. bonds to net \$600,000. The balances required for this purpose would be provided by the sale of preferred stock. The sum of \$250,000 will be required as working capital.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

FLOUR

Common sense approves the use of flour that gives the best results. Of course price is a factor, but price is necessarily secondary to the results obtained from any brand. FANCHON and RED STAR finest family flours, and OLD GOLD, unexcelled for bakers, lends proof to the fact that results make the flour cheap. Only perfect results are possible with these flours.

JUDSON GROCER COMPANY
DISTRIBUTORS

GRAND RAPIDS, MICHIGAN

Headquarters for THURMOND GRAY WATERMELONS GEORGIA ELBERTA PEACHES

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

Several Metals Found in Sea Food.

Lobsters, oysters and crabs contain copper, iron, manganese and zinc, according to a report submitted to the American Chemical Society meeting recently at Ithaca, N. Y., by Dr. J. S. McHargue, director of the laboratory of Chemical Research of the Kentucky Agricultural Experiment Station at Lexington.

"The lobster," says Dr. McHargue's report, "has long been regarded as the king among blue bloods. However, judging from the amount of copper found in the different portions of the lobster, it is apparent that the oyster contains considerably more copper than the lobster, neither is the blood of the oyster blue.

"The stomach and thorax of the lobster appear to be richer in copper than the other parts analyzed. It is quite probable that the liver of the lobster is richer in copper than any other of its organs. The edible portion or tail meat contains quite appreciable amounts of both copper and zinc.

"The crab contains appreciable amounts of copper and considerable zinc.

"The soft shelled crab contains perhaps as much copper in its edible tissues as the lobster and considerably more zinc. Since the shell was included in the analysis of the crab it is quite probable that the edible meat would give a larger figure for copper than in this analysis."

The vitaminic factor, in which Rando, the French scientist, has shown the oyster to be rich, may, Dr. McHargue prophesies, ultimately prove to be zinc.

"As investigations," continues Dr. McHargue, "tend to show that copper, manganese and zinc are essential in the metabolism of higher animals, including man, it is evident that the consumption of oysters, clams, lobsters and crabs and other sea food will supply the minerals which have been eliminated in the highly milled and demineralized cereal products which form a very important part of our diet."

Scientific enquiry at Johns Hopkins University and the Pasteur Institute, Paris, it was declared, support Dr. McHargue's theory that these elements are vital factors in plant and animal metabolism.

A second report from the Kentucky station deals with an enquiry aiming to ascertain which of the elements are necessary and what are their functions. Results of work in this field, described as "a research problem of fundamental importance to American agriculture," were thus summarized: "Fertile soils contain copper, manganese and zinc. Plants grown in the soil absorb these elements, which are stored in the leaves and in the pericarps and germs of the seeds. When the cereals—corn, wheat and rye—are highly milled the resulting degermed cornmeal, patent flour and polished rice are deprived of the greater part of the compounds of copper, iron, manganese and zinc, which appear to be factors in animal nutrition.

"In practical agriculture depleted soils may require the addition of available compounds of copper, manganese

and zinc in order to restore and maintain productivity and go to produce a food supply containing these vital factors in normal proportion."

The Panorama of Agriculture.

We have learned that agriculture is a business enterprise that lends itself to artificial aid no more readily than do other business enterprises.

In their distress, farmers have always sought assistance of Congress which, if granted, would have affected badly the whole Nation's economic progress. Law controls agriculture as it does other human efforts. Time and again during periods of distress and wild efforts for artificial aid, nature has asserted itself and brought relief.

In the recent agricultural distress, high tariffs were found inconsequential. It became evident that they could not control world production. Even if all the artificial aid demanded by farmers had been granted, their condition would not have improved in the least. Now, with the change of occupations abroad and a decreased production of foodstuffs, there is a greater demand for our surplus production at a substantial increase in prices.

From 1896 to 1913 there was a constant rise in agricultural products, amounting to about 65 per cent. Although there was a steady migration from the farms to the cities, those who remained on the farms were able to produce, with the assistance of improved machinery and implements, sufficient to meet the larger demands. To-day, about 52 per cent. of our population live in cities. The farmers, although much smaller numerically than formerly, are supplying millions more of people with foodstuffs at home and abroad.

We have about six and a half million farms with an average investment of \$12,000 each. Farms, equipment and cattle compose our largest National asset; and the manner in which this asset is used determines largely the profitability of our trade and commerce. The farm is a business enterprise and must be operated as such. It differs from other business enterprises only because production is slow and cannot be controlled as fabricated commodities can, and because the farmer is both owner and laborer.

Practical management of the farm, adapting its production to the needs of the urban population and eliminating unprofitable crops, will do more for the rehabilitation of our agriculture than all the palliatives that man can devise.

The farm is of vital importance because it is the backbone of our prosperity. I am confident that our agriculture will in the near future become one of our most profitable industries, and figure prominently in the Nation's commercial welfare. The realization of this future position of agriculture will come just as quickly as the problems are solved by good sense, and the farmer realizes that farming is a business that will neither prosper nor in any way benefit from artificial aid.

J. H. Tregoe.

Increase of things often means decrease of thinking.



"Yellow Kid"

BANANAS

always give complete satisfaction

**DELICIOUS
NUTRITIOUS
WHOLESOME**

Mail orders solicited and given prompt service.

The VINKEMULDER CO.

GRAND RAPIDS, MICHIGAN

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, Gran-
ulated meal, Buckwheat flour and
Poultry feeds.
Western Michigan's Largest Feed
Distributors.

Fiegler's
Chocolates
Package Goods of
Paramount Quality
and
Artistic Design

**THERE IS MONEY
FOR YOU IN**
Straul
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.



Moseley Brothers
GRAND RAPIDS, MICH.
Jobbers of Farm Produce

NUCOA
"The Wholesome Spread for Bread"
"THE ORIGINAL"
QUALITY
NOT
PREMIUMS
SELLS
NUCOA
I. VAN WESTENBRUGGE
Muskegon-Grand Rapids-Holland



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

The Art of Selling Hot Air Furnaces. Written for the Tradesman.

It pays to know your business thoroughly. Knowledge of the article you are selling is at the root of all successful salesmanship.

The writer was recently in the office of a real estate dealer who makes a business of building houses for sale, and there overheard the dealer explaining to a prospective customer the merits of a certain house. Every important detail of construction was stressed, and particular emphasis was laid upon the fact that the house was warmly built.

Instead of being satisfied with this plain statement of the case, however, the real estate man went on to explain just why the method of construction he employed was superior to the ordinary methods; and, to make this clear, he gave his customer a little talk on the subject of heat. He told how both heat and light waves have a forward motion, while sound waves move from side to side; how the velocity of heat waves is retarded more by the difference in the density of the medium through which they pass than by any quality of the medium themselves; and then he demonstrated by the use of books and papers on his desk the arrangement of boards and sheathing which he used to create air spaces in the outside partition walls of his house so as to secure the best possible insulation and thus prevent unnecessary loss of heat from the buildings.

It was a very interesting talk. Afterward, I asked whether he usually took that much trouble with every customer.

He answered that he always made it a point to explain every feature of convenience or superiority of construction in his houses. In fact, his customers seemed to be quite as much influenced by these details as by the matters of price and location. And he has sold a lot of houses and made well on them.

The instance reminded me how essential to any salesman was a thorough knowledge of everything pertaining to the article he had to sell.

One of the most successful cutlery salesmen who ever traveled in America was an old German who could entertain his customers for hours telling them interesting details regarding the manufacturing processes employed in his factory. That man knew the entire history of cutlery manufacture from the days when Damascus alone held the secret of tempering steel down

to the more recent times of Solingen and Sheffield cutlery.

Now, this same principle of knowing the goods is entirely applicable in the selling of hot air furnaces. A manufacturer in this line tells me he was once calling on a furnace dealer located in a Pacific Coast town. The dealer was handling a furnace that did not seem at all suitable for the fuel used in that locality and which did not appear to possess any special features to commend it to the people of the place. Notwithstanding this apparent handicap, however, the dealer was selling six or seven carloads of these furnaces in a year, while most of his competitors were having trouble to get rid of a single carload.

The secret of this dealer's success was not price-cutting; for although, according to the other dealers, furnace prices were "all cut to pieces," even they were compelled to acknowledge that this man always got good, not to say fancy, prices for his heating plants. Neither was his success due to the quality of the goods sold, or to any superiority of construction, for the heater he was selling was just a shade better than second rate. The simple fact of the matter was, that the dealer himself was so confident and so enthusiastic regarding the furnace he handled, that he seemed able to impress his customers with the idea that even the most obvious defects were really points of advantage.

Of course quality is something that no furnace dealer should neglect. It pays to handle a quality article. But it must not be forgotten that quality alone will not sell furnaces; that the dealer has to use real salesmanship; and that real salesmanship with poorer goods often produces more sales than A-1 goods where there is no salesmanship at all.

A man who has studied such matters analyzed for me what percentage each branch of the salesman's art exerted in making sales. His analysis of a certain furnace sale was something like this:

Salesman's argument and explanation of superior features, 30 per cent.
Salesman's evident knowledge of the heating business, 10 per cent.

Enthusiasm of salesman and his confidence in the heater, 10 per cent.

Known responsibility of dealer and reliability of manufacturer, 15 per cent.

Appearance of heater, 10 per cent.
Recommendations of users, 5 per cent.

Price, 10 per cent.
General advertising, 5 per cent.
Miscellaneous, 5 per cent.

I am inclined to think that the recommendations of users would be more influential than the estimate indicates, where the salesman was equip-

United Motor Trucks

A SIZE
AND
STYLE

To Fit Your Business

SALES SERVICE

ECKBERG AUTO COMPANY

210 IONIA AVE., NW.

TAKING INVENTORY

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. Plans and instructions sent with each elevator. Write stating requirements, giving kind of machine and size of platform wanted, as well as height. We will quote a money saving price.

Sidney Elevator Mfg. Co., Sidney, 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



Decorations losing freshness

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

City. Telephone 51-916 Grand Rapids, 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

ped to use such recommendations systematically. But the salesman's knowledge of his goods, his confidence in them, his knowledge of heating generally, are the vitally important factors in successful selling.

Successful salesmanship implies more, however, than the mere ability to close sales. Each transaction should show a legitimate profit. Many a furnace dealer who seems to possess all the other necessary qualifications for successful selling falls down completely in the final analysis because he lacks the courage to ask what he knows a heating plant is worth.

The dealer who does business without a fair profit may get what gratification comes from closing the contracts and transacting the business; but his bank account does not benefit from his activity and sooner or later he loses out in the business.

A difficulty is that many furnace dealers have only a superficial knowledge of what the materials for warm air heating actually cost them. Yet they do not hesitate to quote prices on complete heating plants, basing their estimates simply on what they have been charging for similar work in the past.

This is a dangerous policy and an exceedingly unsatisfactory one. If the dealer has not the time to lay out the plant and make an estimate of cost, he had much better send the plans to some reliable manufacturer with whom he is doing business and have the heating lay-out and estimate made up by an expert in that line. In fact, for the ordinary dealer who has not had time to master all the details of cost and installation and who has a hundred other matters clamoring for his attention, this is usually the better and safer way to handle the business.

The very best method, however, is to know the business thoroughly, right from the ground up; to know and keep constantly in touch with changing costs; and to be able to go ahead with the planning and estimating a job requires with the perfect confidence engendered by this knowledge. Thus knowledge of the goods not merely helps to sell them, but helps to make the sale a profitable one.

Victor Lauriston.

Successful Candidates at the Board of Pharmacy Examination.

Registered Pharmacists.

George A. Berg, Detroit.
Sigmund Buszek, Detroit.
Wm. P. Cusick, Ann Arbor.
George C. Gerrard, Calumet.
Mrs. Mae E. Luck, Battle Creek.
John W. Dundhal, South Range.
Charles R. Nearman, Iron Mountain.
Albert DeVic, Detroit.
Joseph F. Dowdle, Detroit.
Thomas R. Knowles, Highland Park.
Harry J. Kusiak, Detroit.
Maude E. Nelson, Pontiac.
Richard L. Parrott, Detroit.
Registered Assistant Pharmacists.
Solomon Levin, Detroit.
Roy L. Bannon, Manistique.
John A. Grubba, Detroit.
Arthur R. Johnson, Marquette.
M. N. Mugurian, Detroit.
Kenneth C. Noble, Grand Rapids.
Frank R. Wileden, Lansing.

Are you the kind of employe who draws pay only for the use of hands and feet, or is your brain on the payroll too?

WILES OF UNSCRUPULOUS.

Necessity of Organized Protection Against Dishonest Vendors.

The National Better Business Commission consists of thirty-eight similar organizations reaching across the country. We are supported by the legitimate business interests in our various communities. We are not a police bureau and are not granted any special authority, but we are probably best described as a referee of business ethics as they pertain to advertising and selling. We are formed to call fair play between retailer and consumer. We protect the consumer from deception and automatically eliminate unfair competition for the dealer, so our existence depends upon our ability to call fair play.

It may be interesting to know that these Better Business Commissions have two departments, Merchandise and Financial. A merchandise manager is head of the merchandise department. It is his business to examine the merchandise advertising that appears in local newspapers and to have professional shoppers respond to advertising that he believes may deceive the public. These shoppers are not detectives but they are presumed to represent the normal purchasers and are expected to get the same treatment they would when they respond to the sale. Merchandise is purchased the same as the consumer buys it and is compared with similar merchandise.

After making their investigations the shoppers make out reports. They are either favorable or unfavorable. If the report is favorable it goes on a blue confidential report and if unfavorable on a pink confidential report, and is sent to the executives of the firms shopped. Unfavorable reports are followed up by our merchandise manager who interviews the executives of the firms against which they have been issued. This is necessary as shoppers may be mistaken, but if the complaint is sustained, we expect the merchant will eliminate the transgression objected to.

Shoppers also report on the service rendered by the clerk and this impartial checking up on the clerk's service stimulates better clerk's service. Down through the ages have come many changes in the manufacture and description of merchandise. Sometimes these changes in description have been of such a nature that they deceive the average reader. For instance, in the production of fabrics, there are fabrics that look like all linen and there are fabrics that are all linen. Sometimes names are used to describe them that mislead the public as to their material content. For instance, there is the all linen fabric called linen, there is Union linen that is made up of linen and cotton. There are so called Scotch and India linens that are all cotton. There is nothing in the names of the latter two that informs the consumer that one fabric is linen and cotton and another is all cotton, and it can be readily seen that descriptions of this character are unfair.

The same practice is carried on in silk, wool, furs, jewelry, furniture, etc. To overcome these practices, the Boston Better Business Commission makes

definite recommendations to local merchants suggesting how these various materials should be advertised in order to eliminate any deception. In order to make proper recommendations which are in reality rules to guide retail advertising, we make thorough investigations in various lines of merchandise. We analyze all products and practices from three fundamental viewpoints before issuing a recommendation and they are as follows. First, the material factor; second, trade practice; third, public opinion. By this method, we can usually come to a conclusion that will deal fairly with the retailer and the consumer.

In making investigations, which by the way will total more than three thousand for 1924, we not only buy merchandise for comparison but we frequently resort to chemical analysis. Many materials are so splendidly imitated that it is impossible to determine true material content without resorting to chemistry.

Another feature of work which helps the consumer to avoid deception is the producing of educational publicity. We have been running a series of facts for shoppers for thirty-three consecutive Sundays in space donated by the Sunday Advertiser. The Boston Transcript has given us splendid co-operation in running a series of articles on "Linen." The Boston Herald and Traveler frequently runs a little advertisement entitled "Truth in Advertising" calling the attention of their readers to the work of this Commission. The other newspapers have also frequently run publicity matter relative to our work.

No unfair practice can go on very long if the people who are deceived will tell the proper authority. Our organization is fully equipped to take up consumer complaints and we believe when the people know of our organization they will bring to our attention any evidence of unfair practices which we can quickly eliminate. Of course, all complaints are not justified. Sometimes it is a mistake on the part of the consumer or the dealer. We have found from actual practice that honest dealers are all anxious to be fair with their customers.

Edward L. Green.

Canned Food Week in Hotels.

As this is a Nation of many transients and in the large cities live thousands whose permanent homes are in hotels, canned food distributors realize that the educational feature of Canned Food Week, November 8-15, can be accomplished by securing the co-operation of hotel men. Frank E. Gorrell, secretary of National Canners' Association, has sent suggestions which can be made to hotel men. Menus are outlined in which canned foods furnish a complete meal and data is supplied so the hotel can gauge the number of cans of the various sizes necessary to serve 100 guests. Canned Food Week seals will be supplied so the menu card may be embellished. The suggested dinners and luncheons include assortments of canapés, cocktails, soups, relishes, main courses, alternates for potatoes, vegetables, salads and desserts. For the bread course brown bread may be served from cans, sixteen three-pound cans serving 100 guests.

Employ your time in improving yourselves by other men's documents; so shall you come easily by what others have labored hard for.

CHAS. A. COYE

INCORPORATED

Manufacturers of
and
Dealers in

CAMPING EQUIPMENT
PAULINS and COVERS
AWNINGS and TENTS
FLAGS and BANNERS
BOAT SUPPLIES
LITTLE BEAR CEMENT
PRESERVO, MARINE GLUE

168 Louis St.

Both Phones

Grand Rapids, Mich.

WE INVITE

your orders for DEPENDABLE high grade oak tanned or waterproof cemented LEATHER BELTING.

As belting manufacturers of twenty-four years experience, we are in a position to render any kind of prompt belting service, either from our LARGE STOCK on hand, SPECIAL MADE BELTS to fit a particular requirement, or REPAIRING leather belts that you need quick service upon.

Call us on either phone.

GRAND RAPIDS BELTING COMPANY

Leather Belting Manufacturers

1-3 IONIA AVE.

GRAND RAPIDS, MICHIGAN

USED SHOW CASES

For the first time since the war we have a good supply of used show cases. Look them over.

GRAND RAPIDS STORE FIXTURE CO.
7 Ionia Ave., N.



Programme To Be Observed at Detroit Convention.

Detroit, Sept. 23—Detroit will this week prove the Mecca for the annual pilgrimage of hotel men, meaning the convention of the Michigan State Hotel Association, at the Hotel Statler, the home of its President "Bill" Klare, on Friday and Saturday of the present week.

Here is the invitation sent out to the fraternity, by the officers, full of attractive predictions:

"If you are already a member of the Michigan State Hotel Association and have attended its annual gatherings, it will hardly be necessary to tell you what you may reasonably expect in Detroit on this occasion, but for the information of the newer affiliates and such as do not belong to the Association, but are just as cordially invited to attend and participate in its proceedings, we are enclosing an advance program which will give you an idea of what actually happens to hotel men when they are at the mercy of other hotel men who are doing the entertaining.

"From the time of your arrival until the curtain goes down on the final scene, you will be entirely and exclusively in the hands of your friends, who constitute the Detroit Hotel Association. There are no classes or degrees in the Dual associations. The alleged "big fellow" depends just as wholly on the co-operation of the landlord of the smaller city or town as he does on his own immediate colleagues, when it comes to matters of legislation, etc., and ten-to-one, he has but gone through the process of transplantation from the smaller country to the larger city affairs. We are all good fellows battling for a cause which is meritorious and just and the "snob" is not mentioned on the roster.

"Therefore, conversant as we are with the fund of instruction and entertainment which has been provided for you, we urge you to bring your wife or other members of your family to Detroit, on this occasion, and partake of the hospitality of our brethren in that wonderful city.

"Everything will be interesting, but the country hotel will have a special "inning" on Saturday afternoon when the entire session will be devoted to a Round Table discussion of his own problems in his own way.

"All social affairs will be strictly informal and visiting brethren will discover an air of democracy prevailing that will be refreshing.

"Now come. Come prepared to remain during the entire session if possible, but come, whether or no.

"Please make your reservations at once. All hotel accommodations will be "free as grace" and Detroit hotel men will welcome the opportunity of brushing shoulders with you."

Fair enough, anyhow.

This is the program so far as arranged for Friday:

9 a. m. Registration. Foyer—ball-room floor.

9:30 a. m. General meeting—large banquet hall.

1. Invocation—Bishop Herman Page

2. Roll call.

3. Announcements.

4. Address of welcome—Acting Mayor John C. Lodge.

5. Reply—Fred Z. Pantlind, in behalf of Association.

6. Appointment of nominating committee.

7. Appointment of resolutions committee.

8. President's address.

9. Report of Secretary.

10. Report of treasurer.

11. Report of auditing committee.

12. Report of executive council chairman.

13. Address—"The Tourist and Paved Roads." Col. H. C. Boyden.

14. Report of standing committees:

a. Constitutional—Chas. S. Stevenson.

b. Legislative—W. L. McManus, Jr.

c. Membership—W. G. Schindihette.

15. Report of committee on "Advertising Michigan"—Fred Z. Pantlind.

12:30 p. m. Buffet luncheon, Hotel Statler.

1:30 p. m. Exhibits—Small banquet hall.

Afternoon Session.

16. Report of special committee on A. H. A.

17. Discussion.

18. Address—John D. Martin, Chairman Hotel Committee Michigan U. C. T.

19. Address—Dr. R. N. Olin, State Health Department.

20. "Advertising Hotels"—E. L. Triffitt.

3:30 p. m. Auto tour over Wayne county roads—Direction Ed. Hines, County Road Commissioner.

6 p. m. Dinner and dance Beach Grove Country Club—Canada.

Saturday.

9 a. m. Exhibits—Small banquet hall

9:30 a. m.

1. Discussion—"The Tourist Camp" led by Jos. Couture, New Russell House, Cadillac.

2. "Great Lakes Tours"—David Olmsted.

3. Address: "Your Friend the Fish"—Lee Smits.

4. Address: Cyril Arthur Player Discussion led by Walter Hodges.

5. Address by Mr. O'Brien, Secretary Ohio Hotel Association.

6. Report of nominating committee Balloting.

7. Address: Mr. John Lovett, Michigan Manufacturers Association.

12:30 p. m. Luncheon, Hotel Tuller, courtesy Lew Tuller.

2 p. m. Meeting.

8. Report of tellers.

9. Election of members of executive council.

10. Address: Prof. Alfred White—University of Michigan.

11. Round table discussion by country hotel men.

12. Reading of communications.

13. Unfinished business.

14. Special resolutions.

15. Installation of officers.

16. New business.

6:30 p. m. Annual banquet at Hotel Statler.

8 p. m. Dance.

Advance data gleaned from the forthcoming report of the secretary shows that the Association has grown about 60 per cent. since the last annual meeting. At that time there were 210 members in good standing. To-day there are 327, an increase of 120.

As compared with other State as-

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.

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL KERNS

Largest Hotel in Lansing

300 Rooms With or Without Bath Popular Priced Cafeteria in Connection Rates \$1.50 up

E. S. RICHARDSON, Proprietor

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 Whitcomb AND Mineral Baths

THE LEADING COMMERCIAL AND RESORT HOTEL OF SOUTHWEST MICHIGAN Open the Year Around Natural Saline-Sulphur Waters. Best for Rheumatism, Nervousness, Skin Diseases and Run Down Condition. J. T. Townsend, Mgr. ST. JOSEPH MICHIGAN

INDIA TIRES

HUDSON TIRE COMPANY Distributors

16 North Commerce Avenue Phone 67751 GRAND RAPIDS, MICH.

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.

CODY HOTEL

GRAND RAPIDS

RATES \$1.50 up without bath \$2.50 up with bath CAFETERIA IN CONNECTION



One half block East of the Union Station GRAND RAPIDS MICH

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon :: Michigan

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

TYPEWRITERS

Used and Rebuilt machines all makes, all makes repaired and overhauled, all work guaranteed, our ribbons and carbon paper, the best money will buy. Thompson Typewriter Exchange 85 N. Ionia Ave., Grand Rapids, Mich.

MORTON HOTEL

When in Grand Rapids you are cordially invited to Visit, Dine or Dance in this new and Beautiful Center of Hospitality.

400 Rooms—400 Baths

At Rates from \$2.50

Menus in English

W. C. KEELEY, Managing Director.

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine Turkish Baths

Luxurious Rooms

ERNEST McLEAN, Mgr.

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof Rooms

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

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

HOTEL CHIPPEWA

HENRY M. NELSON Manager

European Plan

MANISTEE, MICH.

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00

sociations, New York leads with a membership of 1,340; Pennsylvania, 700; with Michigan third in the list. In point of actual accomplishments Michigan stands close to the head of the class. Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 23—F. Burnside, who for the past year conducted a grocery store on Portage avenue, near the ferry dock, has sold out his stock and closed the store. He contemplates engaging in the hotel business.

Gardner & Son, at Manistique, have sold their branch confectionery store to Lawrence Blair, who will continue the business.

W. B. Sprague, formerly with Mr. Eddy, is now in the employ of P. T. McKinney & Sons, on Portage avenue.

Alvin Goodrew, the merchant at Hunt's Spur, paid the Soo a visit last week, making the trip via automobile.

H. J. Wright, the popular manager for the Gannon Grocery Co., sprung a surprise on his many friends by the announcement of his marriage to Miss Miriam J. Curry, one of Brimley's fairest daughters. They were married at St. Ignace Sept. 20, after which they left for Detroit. They will motor through Indiana, stopping at a number of cities in that State, and will return via Chicago and through Wisconsin.

The Chippewa County Farm Bureau has moved its office and store from Ridge street to South street.

Dr. Howard and wife are attending the convention of chiropractors being held at Davenport, Iowa. On their return they will stop at Clare to visit Mrs. Howard's mother.

More people would be good if being good were interesting.

The duck season opened Sept. 16 and many of our local mighty hunters are availing themselves of the opportunity to get their quota of the birds, which are reported to be quite plentiful. H. E. Fletcher got one so far, which is more than many others who have slept in tents, so as to make a killing in the morning.

Since the closing down of the steel works in the Canadian Soo some of the stores in the immediate vicinity have closed and many men are looking for other employment, rather than move away.

Jazz music will pass out of existence this winter, they say, and this is the fourth winter they have said it.

Warren Bailey, known as the Grand Old Man of Drummond Island, died at his home last Thursday at the age of 83 years. He came to Drummond Island forty-two years ago with his family and has ever since been engaged in the lumber business. He was also school treasurer for about twenty years. Mrs. Bailey died fourteen years ago and since that time he has been making his home with his daughter, Mrs. F. Avery. He was the father of fifteen children, twelve of whom still live to mourn his loss. Mr. Bailey was an active sportsman, never failing to enter the woods during the deer season, and very seldom did he miss filling his license. Last fall he killed a fine large buck. It was the custom of the Bailey family to gather on Christmas eve at the Bailey home and, after distributing presents from the large Christmas tree to the unlimited number of grandchildren and parents, to partake of a most sumptuous supper prepared by the daughters and granddaughters. Mr. Bailey always presided at the head of the table and gave an appreciative toast. His last year's toast was, "Here's to the fourth generation." It will long be remembered how happy Mr. Bailey was that night among his flock of fifty-one. The bereaved have the sympathy of a large circle of friends. Services were held at the Congregational church, Rev. Strick-

land officiating. Interment was made in the family lot in Drummond cemetery.

The Northern Finance Co., of East Jordan, has purchased J. J. Herbert's interest in the Peninsula Motor Co., at Manistique.

Prices are on the up tend, but tald is still cheap.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 23—Mr. and Mrs. John D. Martin accompanied by their daughter, Esther, will motor to Detroit Thursday to attend the annual meeting of the Michigan State Hotel Association Friday and Saturday, John, as special representative of the Grand Council of Michigan United Commercial Travelers, will attend the business sessions. During this convention, which will be attended by representatives from practically all hotels in Michigan, there will be many social functions consisting of luncheons, a barbecue and dance at Grosse Pointe Friday evening, theater parties for the ladies Saturday afternoon and the annual banquet and ball Saturday at the Statler Hotel.

Protecting Tobacco Field.

Edmonton, Ky., Sept. 22—Tobacco growers in Metcalf county planted dynamite in a field connected with batteries and stretched a wire above the ground so night riders would set off their mines. One night a chicken flew against the wire and touched off the whole works. The mines were planted under direction of an ex-service man who knew how it was done in France. They had no chickens to contend with over there, however.

Detroit—The Wright & Parker chain stores have filed a petition for voluntary dissolution. Over-expansion and falling off in business were listed as reasons for this move on the part of stockholders. Receivers of the company are authorized to continue the business of the stores. The filing of the petition is the result of agreement on the part of creditors and stockholders to conserve the assets. All large creditors of the corporation had been informed of the proceedings, it is said, and were friendly toward it. Assets of the Wright & Parker corporation are given as \$750,000, which is said to be far in excess of the corporation's liabilities.

Muskegon—The Greater Muskegon Chamber of Commerce has completed an industrial survey which is believed by local experts to be one of the most comprehensive ever attempted in Western Michigan. The chamber will put an agent in the field in an effort to explain new industries that would fit in well with the local facilities. Chicago and Milwaukee will be the fields attacked with most vigor.

Muskegon—The Bennett Injector Co., one of the largest manufacturers of grease and oil pumps in the world, which was organized here four years ago, announces purchase of the Maxmoter Co. building at Muskegon Heights. The new building will permit the company to make considerable expansion.

Blanchard—Harry McCabe, has been appointed manager of the Blanchard Warehouse Association Potato Cellar, formerly known as the Gleaner Cellar.

Corporations Wound Up.

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

Manitou Realty Co., Manitowoc, Wis.-Ewen, Mich.
Radio Fuel Co., Morgantown, W. Va.-Jackson.
Welch Shoe Co., Grand Rapids.
Demountable Batteries Corporation of Michigan, Detroit.
Columbia Construction Co., Detroit.
Ye Sweete Shoppe, Adrian.
Davison Land Co., Flint.
Burton Theater Co., Grand Rapids.
Sigler Player Action Co., Hastings.
Tuscola Sand & Gravel Co., Cass City.
Michigan Electric Sales Co., Detroit.
Detroit Pressed Steel Co., Wilmington, Del.-Detroit.
Adams Axle Co., Jackson.
Michigan Truck & Lumber Co., Holly.
Palmer Boulevard Land Co., Detroit.
Ypsilanti Machine Works, Ypsilanti.
Phillips Co., Detroit.
Home Necessities Co., Detroit.
Plymouth Realty Co., Plymouth.
Motorbus Corporation of Michigan, Detroit.
Benzonia Academy, Benzonia.
Ferry Field Building Corporation, Detroit.
Glencoe Realty Co., Detroit.
American State Building Co., Detroit.
Enterprise Botanical Co., Muskegon.
Miller Candy Co., Detroit.
Delton Co., Fenton.
Schrader's Music House, Inc., Escanaba.
Chase & Smith Lumber Co., Traverse City.
Thomas Mortgage Co., Emporia, Kans.-Detroit.
Hutton, Brown & Co., Inc.
Miracle Manufacturing Co., Detroit.
Joseph Sempliner & Co., East Tawas.
Detroit Gravel & Ballast Co., Detroit.
Bay City Bus & Transfer Co., Bay City.
White Eagle Furniture Co., Fraser.
Miss America Electric Washer Co., Detroit.
W. T. McCaskey & Co., Alma.
D. A. Bentley Co., Saginaw.

Dolls May Be Scarce.

A careful survey of the doll market discloses that a very limited supply has been made in excess of orders actually placed and confirmed, according to the American Doll Association. "Dealers, especially retailers," a statement issued yesterday by the association says, "who have held off buying, thinking prices would be lower will be greatly disappointed when they enter the market to buy. The survey shows stock on hand has been reduced to the lowest point in years, over 75 per cent. of the manufacturers having been working exclusively on orders."

"The average buyer has not taken into account two other important factors. One is the tendency to buy a better made doll, hence manufacturers have hesitated to carry stock until the market trend was more definitely known. The other is that it is a Presidential year, which influences many manufacturers to adopt a more conservative attitude."

"Any dealer entering the market at this time with the expectation of securing early deliveries will be keenly disappointed, as every manufacturer interviewed has already booked orders to assure the plants operating at full capacity. They must expect to find prices are advancing without any assurance that deliveries can be made when they want their goods."

Emeralds Are Cheaper Here.

Among the outstanding features of the precious stone business at the moment is the fact that, because of the rapidity with which prices of emeralds are being forced up in Europe, it is now possible to buy them in this country under the cost of replacement. This is of no little importance, in view of the widespread use of emeralds for bracelet and other purposes. The situation, so far as these stones are concerned, is getting to the point where the demand is limited only by

the available supply and the cost of the goods. In sizes ranging from caliber to five carats a nice business is reported, with consumer buyers of the larger stones generally going in more for showiness than quality. In the semi-precious stones a feature is the continued active call for aquamarines and the rapidly increasing shortage of these stones in the rough.

Hat Sales Have Been Very Good.

The men's hat trade has had one of its best Septembers in several years, according to reports. The retailers got a very early start in their sales of felts, which was quite in contrast to last year, and reorders sent to the manufacturers were substantial and of the "hurry-call" variety. In addition, the early start paves the way for a good "second hat" period later on which, it is believed, will leave retailers with clean shelves before the start of the Spring season. The wider brimmed hat, according to all accounts, has taken very well and will probably be a leader in the buying for next Spring, lines for which salesmen now have on the road. The gray shades, particularly pearl, have sold almost to the exclusion of other colors in the larger cities.

More Activity in Ready-to-Wear.

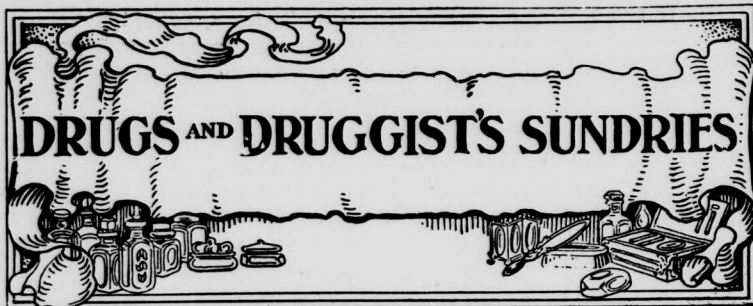
A greater degree of activity is looked for during the next three weeks by wholesalers of women's ready-to-wear apparel. The stimulus of actual consumer demand will then be stronger than it is now, it is figured, and inroads made on retail stocks will compel immediate replenishment. So far the wholesalers have been kept fairly busy, although the orders on their books have not been for a period further ahead than four to six weeks. Production is gaining, but not to the extent of any surplus in the better grades of merchandise. The ensemble costume is by all odds the leading type of ready-to-wear at the moment.

Double Breasteds Are Liked.

Double-breasted models in men's suits are already beginning to stand out prominently in consumer demands, according to reports in the local men's clothing trade. In fact, it is said, the pendulum is fast swinging back to this type, following its rather widespread "revival" last Fall. For one thing, it is pointed out, the Prince of Wales has displayed a fondness for double breasteds and this is being made much of at the present time. The semi-English cut garments generally are said to be meeting with the favorable consumer reception expected and, in young men's models, practically dominate.

Hides, Pelts and Furs.

Green, No. 1	07
Green, No. 2	06
Cured, No. 1	08
Cured, No. 2	07
Calfskin, Green, No. 1	14
Calfskin, Green, No. 2	12½
Calfskin, Cured, No. 1	15
Calfskin, Cured, No. 2	13½
Horse, No. 1	3 50
Horse, No. 2	2 50
Pelts.	
Old Wool	1 00@2 00
Lambs	75@1 25
Shearlings	50@1 00
Tallow.	
Prime	06
No. 1	05
No. 2	04
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@35



Lime Juice and Lemon Juice.

Lime juice is simply the expressed juice of the lime, but as it contains albumen, sugar, mucilage and extractive matters, is very liable to undergo considerable change if unprotected by some antiseptic. Formerly it was the custom in Sicily to mix one ounce of brandy with ten ounces of the juice and pour a layer of olive oil over the surface. This crude method has been superseded, and substances like salicylic acid are largely used, not only for the juice itself, but in the preparations of the various lime or lemon juice cordials. The acid in all these juices being the same—citric acid—and they are all similar in composition, it will be convenient to remember that what is said of one refers generally to the other juices of this group.

The amount of acid varies, but is generally from 8 to 10 per cent.; gum and sugar equal about 3 or 4 per cent.; and inorganic salts about 2 per cent. The specific gravity is generally about 1.039.

The valuable medicinal properties of lemon juice have long been recognized and it is pleasant to feel that when one is enjoying a refreshing drink the lemon will do its work in a benevolent manner, and being particularly applicable to dyspepsia, arising from irregularities in diet, may be recommended as a tonic.

The antiscorbutic powers of lemon juice led to a large quantity being distributed in the navy; and it is the rule to be provided with such a supply that each seaman should have a daily allowance of one ounce after having been ten days at sea. The concentrated form is generally used for this purpose.

One of the substitutes for lemon juice is a solution of crystallized citric acid in water, in the proportion of one ounce to the pint, with the addition of a little oil of lemon, but even this solution is nearly useless as an antiscorbutic. In this connection it may be well to point out that it is by no means uncommon to meet with a wholly fictitious or imitation article under the name of lemon or lime juice. Of course, this does not apply to the well-known makers, whose preparations are undoubtedly genuine, but reference is made more particularly to the use of tartaric acid and water, with the addition of sulphuric acid, the concoction being flavored with oil of lemons.

Sulphuric, hydrochloric and nitric acids have all to be looked for in testing lemon juice, and the amount of free and combined organic acids. The ash is an important factor that should not be overlooked, but these examinations require to be done by a profes-

sional chemist. The specific gravity may, however, be taken with a fair amount of accuracy for technical purposes by means of a special hydrometer, called a "citrometer," and with a little practice may be made to yield average results in unskilled hands.

As to lemon syrups, these are made with lemon juice, sugar and water, flavored with lemon peel. The lemon juice and the lemon peel are mixed hot and allowed to cool, the sugar being added to the cold solution, and dissolved by agitation without heat. In these, as in lemon juice, imitations are often found. One is made with citric acid, spirit of lemon and syrup and colored with turmeric; another is citric acid, tartaric acid, syrup and oil of lemon.

Cream and Powders For Perspiration.

The following formula has been recommended as that of an excellent perspiration deodorizing cream.

White wax	8 ounces
Liquid petrolatum	24 ounces
Sodium borate	100 grains
Benzoic acid	20 grains
Salicylic acid	400 grains
Hot water	16 ounces

Melt the wax and oil and heat to about 160 degrees F. Dissolve the other materials in the water, heat to the same temperature as the solution, and pour it into the latter, beating briskly until the cream is formed. Here a comparatively high temperature of the solutions, plus a small amount of stirring, results in a glossy cream.

This cream is really more of an odor dispeller, or deodorizer, than a remedy for perspiration, though the two are usually interdependent. Many persons are troubled with an excessive perspiration on the feet, in the armpits and in other portions of the body, and a slight application of this cream to such places will destroy the odor.

The following are good powders to allay the irritation due to perspiration and are at the same time good deodorants:

1. Boric acid	4½ pounds
Powdered alum	1½ pounds
Eucalyptol	3 fluidrachms
Menthol	2 fluidrachms
Thymol	2 drachms
Oil wintergreen	2 fluidrachms
Phenol	3 fluidrachms
Salicylic acid	45 grains
Zinc oxide	1 ounce
Orris root	2 ounces
Talcum	7 ounces
Coumarin	1 grain
Oil bergamot	10 drops
Oil rose	20 drops
Carmin solution, q. s.	to color.

Reduce the solids to fine powder separately, mix thoroughly with the other ingredients, and pass the mix-

ture through a fine sieve. Any other perfume may be employed if desired.

2. Talcum	8 ounces
Starch	2 ounces
Oil eucalyptus	½ drachm
Thymol	10 grains
Salicylic acid	60 grains

Mix the oil, acid and thymol intimately; add the talcum gradually and in divided portions, mixing well after each addition; then incorporate the starch, mix, and sift.

3. Boracic acid, pulverized	125 parts
Stearate of zinc	125 parts
Talcum	2250 parts

A similar powder is:

4. Baracic acid	10 parts
Benzoic acid	1 part
Talcum	100 parts

When we state above that the composition of the dusting powder and the toilet powder composition are the same a certain qualification of this is necessary. There is talcum and—talcum. According to the purpose the preparation is to serve, the kind of talcum must be selected. It is evident that for a foot powder we do not require the white and exceedingly soft kind that is demanded for ladies' or babies' powder.

Overweight Loss on Small Sales.

One of the large Los Angeles retail candy stores did a considerable volume of small candy sales. About 50 per cent. of their total volume of sales was in ten, fifteen and twenty cent purchases.

The owner of the store kept rather close "tab" on his business and watched every possible item of economy. Still his bank account did not grow proportionately to the volume of business which he was doing.

Among the things that he watched very closely were the weights his clerks were handing to the public. Even these showed that his clerks were quite careful.

One day he happened to notice that the aggregate of five sales only represented a little over one pound of candy. Consequently, he thought that he would make an experiment. To be very positive in the matter, he had an acquaintance come into his store and purchase ten cents' worth of six different kinds of candy, ranging in price from sixty to eighty cents per pound. After these packages were delivered back to him, he threw them on the scales as one weight and found that instead of delivering a pound and a quarter of candy in the six purchases, he had actually delivered one pound and seven ounces, or an average of three ounces on one and one-fourth pounds of candy.

His first thought was to censure the clerks, but, to be entirely fair in the matter, he weighed each package and found that the clerk could not have taken back one piece of candy; therefore, overweight was inevitable.

Further checking along this line proved conclusively that in all of these small sales he was losing the equal of two ounces to the pound or about 12½ per cent.

He further found that where candy was sold in one and two pound packages, that his overweight loss was seldom in excess of one-half ounce to the package. This proved that it was impossible to sell candy in fractional

pounds at the same price per pound as it would sell in pounds or units of pounds. Consequently, he changed his methods and sold all his candy at an ounce price and also at a pound price. Two weeks of this practice proved that it was the solution of the retail candy weight business, this ounce price being based upon, at least, 15 per cent. overcharge.

Cement For Glassware or Crockery.

An almost invisible joint may be made, with careful handling, with the following:

India rubber	5 parts
Mastic	3 parts
Chloroform	12 parts

Cut the rubber into shreds, put into a suitable vial, and pour on the chloroform. Stopper tightly, and set aside until the rubber is dissolved, then add the mastic, and let stand until it is dissolved. Apply the cement to each surface to be united, and let the pieces stand until the greater part of the chloroform is evaporated, then unite, press firmly to place, and if possible tie in position. When the cement is apparently thoroughly dry on the surface, scrape off the superfluous, and dust over the line of junction a little zinc oxid, chalk, or some such material, and with a clean pencil brush it over the joint. After the cement has become perfectly dry, remove the cords and rub off the superfluous powder.

Polish For Automobile Bodies.

1. Yellow wax	25 parts
Yellow laundry soap	25 parts
Glue	12 parts
Sodium hydroxide	25 parts
Water, a sufficient quantity.	

Dissolve the sodium hydroxide in 400 parts of water, add the wax and boil down to 250 parts; then add the soap. Dissolve the glue in 100 parts of hot water. Mix the two solutions.

2. Yellow wax	25 parts
Potassium carbonate	3 parts
Oil of turpentine	3 parts
Water	100 parts

Heat the wax and water together to the boiling point; add the potassium salt; boil another minute; remove the vessel from the fire; add the oil, and stir until cold.

Lemonade With Trimmings.

A good old fashioned lemonade is good enough for me, but there are plenty of people who like them trimmed and there is no better way of doing this than to float a little grape juice on top of the drink. Prepare either a soda or plain lemonade in the usual way, only do not fill the glass quite full, say about half an inch from the top. After the drink is thoroughly mixed float the desired juice on the top. With care this can be done without mixing the drinks in any way. Ginger ale, loganberry juice or even orangeade all make good trimming for a lemonade.

Mixed Spice For Pickling Vinegar.

Ginger	1 ounce
Alspice	1 ounce
Curry powder	2 ounces
Black pepper	4 ounces
Mustard seed	8 ounces
Cider or malt vinegar	1 gallon

Bruise the spice and macerate for several days in a warm place.

Might Be Worse.

A young clerk was called before his manager to explain why he was doing his work so carelessly. "Mr. Smith," said the manager, "of late your work has been very perfunctory." Before the manager could proceed the young clerk broke in: "Mr. Jones, I've been working here for three months now, and though I have tried my best, that's the first bit of praise I have received since I've been here. Thank you!"

Not There.

A little girl attended Sunday school for the first time and heard the singing of the old hymn, "Jesus Is Calling To-day."

"Well, Mary, who was at Sunday school to-day?" her mother asked when the tot was home again.

"Mos' everybody, muvver, 'cept

Jesus, and he was out calling to-day."

My Evergreens.

Written for the Tradesman.
I love the cedar, spruce and pine
I'm a typical lumberjack
The hemlock too is a friend of mine
And the slender tamarack
They love to grow on my forty where
I know they are content
So sweetly they perfume the air
Of their environment.

For trees are almost conscious things
They at least seem so to me,
Because each bursting budlet brings
Some charm to forestry;
Until they hold me hour by hour
Interpreting their heart
With all its captivating power
And fascinating art.

The summers come, the summers go
And on my fir trees thrive
Surviving, too, the frost and snow
And ever are alive
To purposes I'd emulate,
Rejoiced if there will be
Found growing by the golden gate
An evergreen for me.

Charles A. Heath.

HOLIDAY GOODS

NOW ON DISPLAY

The Most Complete Line of
HOLIDAY GOODS
NOVELTIES **BOOKS**
STAPLE SUNDRIES, ETC.

Now showing in our Main Building—Oakes & Commerce
St. (in Sundry Room, Second Floor) Grand Rapids, Mich.
Thousands of items to choose from, best line we have ever
displayed. A real live one. See the line at once. Better
telephone, wire or write us at once when to expect you.

HAZELTINE & PERKINS DRUG
COMPANY

Grand Rapids

Michigan



Walker
MUSKEGON
MICHIGAN

**Makes
Good
Chocolates**

Brooks
Value
BITTER SWEETS

WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavender Flow	7 50@7 75	Cinchona	-----	@2 16
Boric (Powd.)	15 @ 25	Lavender Gar'n	85@1 20	Colchicum	-----	@1 80
Boric (Xtal)	15 @ 25	Lemon	1 50@1 75	Cubeb	-----	@3 00
Carbolic	40 @ 47	Linseed, bbl. bbl.	@1 08	Digitalis	-----	@1 80
Citric	59 @ 70	Linseed, bld. less 1	15@1 23	Gentian	-----	@1 35
Muriatic	3 1/2 @ 8	Linseed, raw, bbl.	@1 06	Ginger, D. S.	---	@1 80
Nitric	9 @ 15	Linseed, ra. less 1	13@1 26	Gualac	-----	@2 20
Oxalic	15 @ 25	Mustard, artifi. oz.	@ 60	Gualac, Ammon.	-----	@2 00
Sulphuric	3 1/2 @ 8	Neatsfoot	1 35@1 50	Iodine	-----	@1 95
Tartaric	40 @ 50	Olive, pure	3 75@4 50	Iodine, Colorless	-----	@1 50
Ammonia		Olive, Malaga, yellow	2 75@3 00	Iron, Clo.	-----	@1 25
Water, 26 deg.	10 @ 18	Olive, Malaga, green	2 75@3 00	Kino	-----	@1 40
Water, 18 deg.	8 1/2 @ 12	Orange, Sweet	4 50@4 75	Myrrh	-----	@2 50
Water, 14 deg.	6 1/2 @ 12	Organum, pure	@2 50	Nux Vomica	---	@1 55
Carbonate	20 @ 25	Organum, com'l	1 00@1 20	Opium	-----	@3 50
Chloride (Gran.)	10 1/2 @ 20	Pennyroyal	3 00@3 25	Opium, Camp.	---	@ 35
Balsams		Peppermint	7 00@7 25	Opium, Deodorz'd	-----	@3 50
Copalba	60@1 00	Rose, pure	10 50@10 90	Rhubarb	-----	@1 70
Fir (Canada)	2 55@2 80	Rosemary Flow's	1 25@1 50	Paints.		
Fir (Oregon)	65@1 00	Sandalwood, E.	10 00@10 25	Lead, red dry	-- 14% @15%	
Peru	3 00@3 25	Sassafras, true	2 50@2 75	Lead, white dry	14% @15%	
Tolu	3 00@3 25	Sassafras, art'i	80@1 20	Lead, white oil	14% @15%	
Barks		Sassafras, true	2 50@2 75	Ochre, yellow bbl.	@ 2	
Cassia (ordinary)	25 @ 30	Sassafras, art'i	80@1 20	Ochre, yellow less 2 1/2	@ 6	
Cassia (Saigon)	50 @ 40	Spearmint	4 00@4 25	Red Venet'n Am.	3 1/2 @ 7	
Sassafras (pw. 50c)	@ 55	Sperm	1 80@2 05	Red Venet'n Eng.	@ 8	
Soap Cut (powd.)	18 @ 25	Tansy	6 00@6 25	Putty	50 @ 8	
Berries		Tar, USP	50 @ 65	Whiting, bbl.	-----	@ 4 1/2
Cubeb	@1 25	Turpentine, bbl.	@ 97	Whiting	5 1/2 @ 10	
Fish	25 @ 30	Turpentine, less	1 04@1 17	L. H. F. Prep.	2 80@3 00	
Juniper	7 @ 15	Wintergreen, leaf	6 00@6 25	Rogers Prep.	2 80@3 00	
Prickly Ash	@ 30	Wintergreen, sweet birch	3 00@3 25	Miscellaneous		
Extracts		Wintergreen, art.	80@1 20	Acetanalid	-----	47 @ 55
Licorice	60 @ 65	Wormseed	7 50@7 75	Alum	-----	@9 12
Licorice powd.	@1 00	Wormwood	8 50@8 75	Alum, powd. and ground	-----	08 @ 15
Flowers		Potassium		Bismuth, Subnitrate	-----	3 70@3 90
Arnica	25 @ 30	Bicarbonate	35 @ 40	Borax xtal or powdered	-----	07 @ 13
Chamomile (Ger.)	20 @ 25	Bichromate	15 @ 25	Cantharades, po.	2 00@2 25	
Chamomile Rom.	1 75	Bromide	59 @ 75	Calomel	1 79@1 99	
Gums		Bromide	54 @ 71	Capsicum, pow'd	48 @ 55	
Acacia, 1st	50 @ 55	Chlorate, grand	23 @ 30	Carmine	6 00@6 60	
Acacia, 2nd	45 @ 50	Chlorate, powd.	16 @ 25	Cassia Buds	25 @ 30	
Acacia, Sorts	20 @ 25	or Xtal	30 @ 50	Cloves	50 @ 55	
Acacia, Powdered	35 @ 40	Cyanide	30 @ 50	Chalk Prepared	14 @ 16	
Aloes (Barb Pow)	25 @ 35	Iodide	4 66@4 86	Chloroform	55 @ 65	
Aloes (Cape Pow)	25 @ 35	Permanganate	20 @ 30	Chloral Hydrate	1 35@1 85	
Aloes (Soc. Pow.)	65 @ 70	Prussiate, yellow	65 @ 75	Cocaine	10 60@11 25	
Asafoetida	65 @ 75	Prussiate, red	@1 00	Cocoa Butter	50 @ 75	
Pow.	1 00@1 25	Sulphate	35 @ 40	Corks, list, less	40 @ 50	
Camphor	1 05@1 15	Roots		Copperas	2 1/2 @ 10	
Gualac	@ 70	Alkanet	25 @ 30	Copperas, powd.	1 43 @ 1 64	
Gualac, pow'd	@ 75	Blood, powdered	35 @ 40	Corrosive Sublim	1 43 @ 1 64	
Kino	@ 85	Calamus	35 @ 60	Cream Tartar	30 @ 35	
Kino, powdered	@ 90	Elecampane, pwd	25 @ 30	Cuttle bone	40 @ 50	
Myrrh	@ 60	Gentian, powd.	20 @ 30	Dextrine	@ 65	
Myrrh, powdered	@ 65	Ginger, African, powdered	30 @ 35	Dover's Powder	3 50@4 00	
Opium, powd.	19 65@19 92	Ginger, Jamaica	60 @ 65	Emery, All Nos.	10 @ 15	
Opium, gran.	19 65@19 92	Ginger, Jamaica, powdered	55 @ 60	Emery, Powdered	8 @ 10	
Shellac	90 @ 1 00	Golden seal, pow.	5 60@6 00	Epsom Salts, bbls.	@ 3	
Shellac Bleached	1 00@1 10	Ipecac, powd.	@3 50	Epsom Salts, less 3 1/2	@ 10	
Tragacanth, pow.	@ 1 75	Licorice	35 @ 40	Ergot, powdered	@ 75	
Tragacanth	1 75 @ 2 25	Licorice, powd.	20 @ 30	Flake, White	15 @ 20	
Turpentine	@ 25	Orris, powdered	30 @ 40	Formadehyde, lb.	14 1/2 @ 30	
Insecticides		Poke, powdered	35 @ 40	Gelatin	1 25@1 50	
Arsenic	15 @ 25	Rhubarb, powd.	1 00@1 10	Glassware, less 55%	-----	
Blue Vitriol, bbl.	@ 07	Rosinwood, powd.	@ 40	Glassware, full case 60%.	-----	
Blue Vitriol, less	8 1/2 @ 15	Sarsaparilla, Hond.	@1 00	Glauber Salts, bbl.	@03 1/2	
Bordeaux Mix Dry	14 @ 29	Sarsaparilla Mexican, ground	@ 60	Glauber Salts, less 04 1/2	@ 15	
Hellebore, White powdered	20 @ 30	Squills, powdered	35 @ 40	Glue, Brown	21 @ 30	
Insect Powder	75 @ 85	Tumeric, powd.	17 @ 25	Glue, Brown Grd	15 @ 20	
Lead Arsenate Po.	26 @ 35	Valerian, powd.	40 @ 50	Glue, white	27 1/2 @ 35	
Lime and Sulphur	30 @ 35	Seeds		Glue, white grd.	25 @ 35	
Dry	8 1/2 @ 24	Anise	@ 35	Glycerine	23 1/2 @ 45	
Paris Green	32 @ 48	Anise, powdered	35 @ 40	Hops	@ 75	
Leaves		Bird, ls	13 @ 17	Iodine	6 45@6 90	
Buchu	1 35@1 50	Canary	13 @ 20	Iodoform	7 35@7 65	
Buchu, powdered	@1 50	Caraway, Po.	30 @ 30	Lead Acetate	18 @ 25	
Sage, Bulk	25 @ 30	Cardamon	@3 00	Mace	@1 10	
Sage, 1/4 loose	@ 40	Celery, powd.	.55	Mace, powdered	@1 15	
Sage, powdered	@ 35	Corlander pow.	35 @ 50	Menthol	18 50@18 85	
Senna, Alex.	75 @ 80	Dill	12 1/2 @ 20	Morphine	11 18@11 93	
Senna, Tinn.	30 @ 35	Fennel	25 @ 40	Nux Vomica	@ 30	
Senna, Tinn. pow.	25 @ 35	Flax	07 1/2 @ 12	Nux Vomica, pow.	17 @ 25	
Uva Ursi	20 @ 25	Flax, ground	07 1/2 @ 12	Pepper black pow.	32 @ 35	
Oils		Foenugreek pow.	15 @ 25	Pepper, White	40 @ 45	
Almonds, Bitter, true	7 50@7 75	Hemp	8 @ 15	Pitch, Burgundry	10 @ 15	
Almonds, Bitter, artificial	4 00@4 25	Lobelia, powd.	@1 25	Quassia	12 @ 15	
Almonds, Sweet, true	80 @ 1 20	Mustard, yellow	15 @ 25	Quinine	72 @ 13	
Almonds, Sweet, imitation	60 @ 1 00	Mustard, black	20 @ 25	Rochelle Salts	30 @ 35	
Amber, crude	1 50@1 75	Poppy	22 @ 25	Saccharine	-----	@ 20
Amber, rectified	1 75@2 00	Quince	1 75@2 00	Salt Peter	11 @ 22	
Anise	1 00@1 25	Rape	15 @ 20	Selditz Mixture	30 @ 40	
Bergamont	5 75@6 00	Sabadilla	23 @ 30	Soap, green	15 @ 30	
Cajuput	1 50@1 75	Sunflower	11 1/2 @ 15	Soap, mot. cast.	22 1/2 @ 25	
Cassia	3 50@3 75	Worm, American	30 @ 40	Soap, white castile	case	@10 90
Castor	1 90@2 15	Worm, Levant	6 50	Soap, white castile less, per bar	-----	@1 30
Cedar Leaf	1 75@2 00	Tinctures		Soda Ash	3 1/2 @ 10	
Citronella	1 50@1 75	Aconite	@1 80	Soda Bicarbonate	3 1/2 @ 10	
Cloves	3 25@3 50	Aloes	@1 45	Soda, Sal	03 @ 08	
Cocanut	25 @ 35	Arnica	@1 10	Spirits Camphor	@ 1 35	
Cod Liver	1 65@1 85	Asafoetida	@2 40	Sulphur, roll	3 1/2 @ 10	
Croton	2 00@2 25	Belladonna	@1 35	Sulphur, Subl.	@4 10	
Cotton Seed	1 50@1 70	Benzoil	@2 10	Tamarinds	20 @ 25	
Cubeb	7 50@7 75	Benzoil Comp'd	@2 65	Tartar Emetic	70 @ 75	
Elge-on	3 00@3 25	Buchu	@2 55	Turpentine, Ven.	60 @ 75	
Eucalyptus	1 25@1 50	Cantharadies	@2 85	Vanilla Ex. pure	1 75@2 25	
Hemlock, pure	2 00@2 25	Catechu	@2 20	Vanilla Ex. pure 2	50 @ 30	
Juniper Berries	2 75@3 00	Aconite		Zinc Sulphate	06 @ 10	
Juniper Wood	1 50@1 75	Aloes	@1 45			
Lard, extra	1 50@1 70	Arnica	@1 10			
Lard, No. 1	1 25@1 45	Asafoetida	@2 40			

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 Tomatoes
Calif. Lima Beans
Pickles
Pork

DECLINED

Galvanized Pails
Sago
Tapioca

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

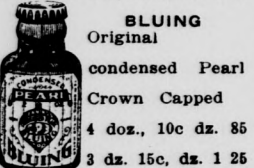


AXLE GREASE
48, 1 lb. ----- 4 60
24, 3 lb. ----- 6 25
10 lb. pails, per doz. 8 20
15 lb. pails, per doz. 11 20
25 lb. pails, per doz. 17 70

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
Peanut butter, 10 1/2 oz. 3 25
Peanut butter, 6 1/2 oz. 2 00
Peanut butter, 3 1/2 oz. 1 25
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40



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

BREAKFAST FOODS
Cracked Wheat, 24-2 3 85
Cream of Wheat ----- 6 90
Pillsbury's Best Cer'l 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brst Biscuit 1 90
Ralston Purina ----- 3 60
Ralston Branzen ----- 2 70
Ralston Food, large ----- 3 85
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 25
Post Toasties, 36s ----- 3 45
Post Toasties, 24s ----- 3 45
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 ----- 2 75

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

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

BUTTER COLOR
Dandelion, ----- 2 85
Nedrow, 3 oz., doz. 2 50

CANDLES
Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
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 85
Apricots, No. 2 1/2 2 60@3 75
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 9 00
Blueberries, No. 2, 1-75@2 50
Blueberries, No. 10 ----- 11 00
Cherries, No. 2 ----- 3 80
Cherries, No. 2 1/2 ----- 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. 2 1/2 Mich 2 25
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, 10 Mich 5 50@6 50
Pineapple, 1, sl. 1 80@2 00
Pineapple, 2, sl. 2 80@3 00
Pineapple, 2 br. sl. 2 75@2 85
Pineapple, 2 1/2, sl. 3 80@4 25
Pineapple, 2, cru. ----- @2 25
Pineapple, 10 cru. ----- 14 00
Pears, No. 2 ----- 2 90
Pears, No. 2 1/2 ----- 3 75@4 25
Plums, No. 2 ----- 1 50@1 75
Plums, No. 2 1/2 ----- 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, 10 1/2 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
Finnan Haddie, 7 oz. ----- 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 75
Lobster, No. 1/4, Star 2 70
Shrimp, 1, wet 2 10@2 25
Sard's, 1/4 Oil, ky 5 75@6 00
Sardines, 1/4 Oil, k'less 5 00
Sardines, 1/4 Smoked 7 50
Salmon, Warrens, 1/2 3 00
Salmon, Red Alaska ----- 3 10
Salmon, Med. Alaska 2 50
Salmon, Pink Alaska 1 75
Sardines, Im. 1/4, ea. 10@28
Sardines, Im., 1/2, ea. 25
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4, Curtis, doz. 2 20
Tuna, 1/2, Curtis doz. 3 50
Tuna, 1s. Curtis, doz. 7 00

CANNED MEAT.
Bacon, Med. Beechnut 2 40
Bacon, Lge. Beechnut 4 05
Beef, No. 1, Corned ----- 2 75
Beef, No. 1, Roast ----- 2 75
Beef, No. 2 1/2, Eagle sli 1 25
Beef, No. 1/4, Qua. sli. 1 75
Beef, 5 oz., Qua., sli. 2 50
Beef, No. 1, R'aut, sli. 5 10

Beefsteak & Onions, s 2 75
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 35
Veal Loaf, Medium ----- 2 30

Baked Beans
Campbells ----- 1 15
Quaker, 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 60@4 75
No. 2 1/2, 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@13 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 00
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels ----- 38
Mushrooms, Choice ----- 45
Mushrooms, Sur Extra 50
Peas, No. 2, E. J. 1 65@1 80
Peas, No. 2, Sift. -----
June ----- 1 90@2 10
Peas, No. 2, Ex. Sift. ----- 2 60
E. J. ----- 2 60
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 50
Pumpkin, No. 10 4 50@5 60
Pimientos, 1/4, each 12@14
Pimientos, 1/2, each ----- 27
Saut Potatoes, No. 2 1 60
Sauerkraut, No. 2 1 65@2 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 10
Spinach, No. 2 1 25@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 2 00@2 25
Tomatoes, No. 2 glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.
B-nut, Small ----- 2 25
Lilly Valley, 14 oz. ----- 2 50
Libby, 14 oz. ----- 2 35
Libby, 8 oz. ----- 1 75
Lilly Valley, 1/2 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, 10 1/2 ----- 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
Fimento, small tins ----- 1 40
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Wisconsin Old ----- 28
Wisconsin new ----- 24
Longhorn ----- 25
Michigan Full Cream 24
New York Full Cream 26
Sap Sago ----- 35

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
Spearment, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

Baker, Caracas, 1/4s ----- 37
Baker, Caracas, 1/2s ----- 35
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s ----- 29
Runkle, Premium, 1/2s ----- 32
Vienna Sweet, 24s ----- 2 10

COCOA.

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

COCOANUT.

1/4s, 5 lb. case Dunham 42
1/4s, 5 lb. case ----- 40
1/4s & 1/2s 15 lb. case ----- 41
Bulk, barrels shredded 23
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 ----- 33@35 1/2
Maracaibo ----- 37
Gautemala ----- 39
Java and Mocha ----- 44
Bogota ----- 41
Peaberry ----- 35 1/2

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. ----- 10 1/2

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
Caroline, Tall, 4 doz. 3 80
Caroline, Baby ----- 3 50

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 25
Quaker, Baby, 8 doz. 4 15
Quaker, Gallon, 1/2 doz. 4 10
Blue Grass, Tall, 48 ----- 4 20



Blue Grass, Baby, 96 4 10
Blue Grass, No. 10 ----- 4 15
Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall ----- 4 50
Every Day, Baby ----- 4 40
Pet, Tall ----- 4 50
Pet Baby, 8 oz. ----- 4 40
Borden's, Tall ----- 4 50
Borden's Baby ----- 4 40
Van Camp, Tall ----- 4 90
Van Camp, Baby ----- 3 75

CIGARS

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
Nodac 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 ----- 17
Jumbo Wrapped ----- 19
Pure Sugar Sticks 600s 4 20
Big Stick, 20 lb. case 20
Mixed Candy
Kindergarten ----- 18
Leader ----- 17
X. L. O. ----- 14
French Creams ----- 19
Cameo ----- 21
Grocers ----- 12

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted 1 70
Choc Marshmallow Dp 1 70
Milk Chocolate A A ----- 1 80
Nibble Sticks ----- 1 95
Primrose Choc. ----- 1 25
No. 12 Choc., Dark ----- 1 70
No. 12, Choc., Light ----- 1 75
Chocolate Nut Rolls ----- 1 75

Gum Drops Pails

Anise ----- 17
Orange Gums ----- 17
Challenge Gums ----- 14
Favorite ----- 20
Superior, Boxes ----- 24

Lozenges. Pails

A. A. Pep. Lozenges 18
A. A. Pink Lozenges 18
A. A. Choc. Lozenges 18
Motto Hearts ----- 20
Malted Milk Lozenges 22

Hard Goods. Pails

Lemon Drops ----- 20
O. F. Horehound dps. 20
Anise Squares ----- 19
Peanut Squares ----- 20
Horehound Tablets ----- 19

Cough Drops Bxs.
Putnam's ----- 1 30
Smith Bros. ----- 1 50
Package Goods
Creamery Marshmallows
4 oz. pkg., 12s, cart. 95
4 oz. pkg., 48s, case 3 90

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints. 31
Silver King M. Mallows 31
Walnut Sundae, 24, 5c ----- 80
Neapolitan, 24, 5c ----- 80
Yankee Jack, 24, 5c ----- 80
Mich. Sugar Ca., 24, 5c ----- 80
Pal O Mine, 24, 5c ----- 80

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, special
ly print front cover is
furnished without charge

CREAM OF TARTAR

6 lb. boxes ----- 18

DRIED FRUITS

Apples
Evap. Choice, bulk ----- 15
Apricots
Evaporated, Choice ----- 20
Evaporated, Fancy ----- 26
Evaporated Slabs ----- 16

Citron
10 lb. box ----- 43

Currants

Package, 14 oz. ----- 17
Greek, Bulk, lb. ----- 16

Peaches

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

Pearl

Lemon, American ----- 24
Orange, American ----- 24

Raisins

Seeded, bulk, Calif. ----- 09 1/2
Seeded, 15 oz. pkg. ----- 11 1/2
Seedless, Thompson ----- 09 1/2
Seeded, 15 oz. pkg. 10 1/2@11

California Prunes

10@80, 2 5lb. boxes ----- 08
60@10, 25 lb. boxes ----- 09 1/2
60@10, 25 lb. boxes ----- 09 1/2
40@10, 25 lb. boxes ----- 09 1/2
30-40, 25 lb. boxes ----- 09 1/2
20-30, 25 lb. boxes ----- 09 1/2

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 06 1/2
Cal. Limas ----- 14
Brown, Swedish ----- 08 1/2
Red Kidney ----- 08 1/2

Farina

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

Hominy

Pearl, 100 lb. sack ----- 4 00

Macaroni

Domestic, 20 lb. box ----- 09
Armours, 2 doz., 8 oz. 1 80
Fould's, 2 doz., 8 oz. 1 90
Quaker, 2 doz. ----- 1 80

Pearl Barley

Chester ----- 4 75
00 and 0000 ----- 6 00
Barley Grits ----- 06

Peas

Scotch, lb. ----- 07 1/2
Split, lb. yellow ----- 08
Split, green ----- 10

Sago

East India ----- 10

Tapioca

Pearl, 100 lb. sacks ----- 10
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS



Doz. Lemon
1 20 ----- 1 65
1 65 ----- 1 30
2 75 ----- 2 40
2 40 ----- 2 00
4 50 ----- 4 00
7 75 ----- 7 00
15 00 ----- 14 00
29 00 ----- 28 00

Doz. Vanilla
1 65 ----- 1 65
1 65 ----- 1 30
2 75 ----- 2 40
2 40 ----- 2 00
4 50 ----- 4 00
7 75 ----- 7 00
15 00 ----- 14 00
29 00 ----- 28 00

Arctic Flavorings
Vanilla or Lemon
1 oz. Panel, doz. ----- 1 00
2 oz. Flat, doz. ----- 2 40
3 oz. Taper, 40 bot. for 6 75

Jiffy Punch
3 doz. Carton ----- 2 25
Assorted flavors.
Mason, pts., per gross 7 00
Mason, qts., per gross 9 70
Mason, 1/2 gal., gross 12 05
Ideal, Glass Top, pts. 9 20
Ideal, Glass Top, qts. 10 80
gallon ----- 15 25

FRUIT CANS.
Mason.
Half pint ----- 7 10
One pint ----- 7 55
One quart ----- 8 85
Half gallon ----- 11 10

Ideal Glass Top.
Half pint ----- 9 60
One pint ----- 10 10
One quart ----- 10 90
Half gallon ----- 15 10

Rubbers.

Good Luck ----- 75@80

Jello-O, 3 doz.	3 45	Pint, Jars, dozen	2 75
Knox's Sparkling, doz.	2 25	4 oz. Jar, plain, doz.	1 30
Knox's Aduid, doz.	2 25	5 1/2 oz. Jar, pl., doz.	1 60
Minute, 3 doz.	4 05	9 oz. Jar, plain, doz.	2 30
Plymouth, White	1 55	20 oz. Jar, Pl. doz.	4 25
Quaker, 3 doz.	2 70	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

HORSE RADISH

Per doz., 5 oz.	1 15
-----------------	------

JELLY AND PRESERVES

Pure, 30 lb. pails	3 75
Imitation, 30 lb. pails	1 90
Pure 6 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 20

JELLY GLASSES

1 oz., per doz.	35
-----------------	----

OLEOMARGARINE

Kent Storage Brands.	
Good Luck, 1 lb.	25 1/2
Good Luck, 2 lb.	25
Good Luck, solid	24
Gilt Edge, 1 lb.	25 1/2
Gilt Edge, 2 lb.	25
Delicia, 1 lb.	22
Delicia, 2 lb.	21 1/2
Swift Brands.	
Gem Nut	24
Special Country roll	27

Van Westenbrugge Brands

Carload Distributor



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

MATCHES

Crescent, 144	5 75
Diamond, 144 box	8 00
Searchlight, 144 box	8 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 45
Quaker, 3 doz. case	3 60
Libby, Kgs. w.t. lb.	22

MOLASSES.



Gold Brer Rabbit

No. 10, 6 cans to case	5 55
No. 5, 12 cans to case	5 80
No. 2 1/2, 24 cans to case	6 05
No. 1 1/2, 36 cans to case	5 00

Green Brer Rabbit

No. 10, 6 cans to case	4 20
No. 5, 12 cans to case	4 15
No. 2 1/2, 24 cans to case	4 70
No. 1 1/2, 36 cans to case	4 00

Aunt Dinah Brand.

No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to case	3 50
No. 1 1/2, 36 cans to case	3 00

New Orleans

Fancy Open Kettle	63
Choice	32
Fair	32

Molasses in Cans

Dove, 36, 2 lb. Wh. L.	5 30
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	4 45

NUTS.

Whole

Almonds, Terregona	20
Brazil, New	15
Fancy mixed	20
Filberts, Stelly	15
Peanuts, Virginia, raw	11 1/2
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, Spanish	48
Peanuts, 125 lb. bags	16
Filberts	32
Pecans	29
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

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	



Perfection Kerosine	12.1
Red Crown Gasoline	
Tank Wagon	13.7
Gas Machine Gasoline	36.2
V. M. & P. Naphtha	20.6
Capitol Cylinder	42.2
Atlantic Red Engine	23.2
Winter Black	13.2

PETROLEUM PRODUCTS

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

Polarine

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 2 80

Semdac, 12 qt. cans 4 15

PICKLES

Barrel, 1,200 count	22 50
Half bbls., 600 count	12 00
0 gallon kegs	10 00

Sweet Small

30 gallon, 2000	44 00
5 gallon, 500	8 75

Dill Pickles.

600 Size, 15 gal.	13 00
-------------------	-------

PIPES

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

PLAYING CARDS

Battle Axe, per doz.	2 65
Blue Ribbon	4 25
Bicycle	4 50

POTASH

Babbitt's 2 doz.	2 75
------------------	------

FRESH MEATS

Beef.

Top Steers & Heif.	@17
Good Steers & Hf.	14@15 1/2
Med. Steers & Hf.	12 1/2@14
Com. Steers & Hf.	10@12 1/2

Cows.

Top	13
Good	12
Medium	10
Common	09

Veal.

Good	17
Top	18
Medium	14

Lamb.

Good	26
Medium	23
Poor	18

Mutton.

Good	14
Medium	12 1/2
Poor	08

Pork.

Heavy hogs	11
Medium hogs	13
Light hogs	14
Loins	25
Butts	21
Shoulders	16
Hams	20
pareribs	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	15 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
3 lb. pails	advance 1/4
Compound	14 1/2

Sausages

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

Smoked Meats

Hams, 14-16, lb.	25@ 27
Hams, 16-18, lb.	28
Hams, dried beef	
sets	38 @39

California Hams.

Picnic Boiled	
Hams	30 @32
Boiled Hams	34 @36
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

1/2 bbls.	2 50
3/4 bbls., 35 lbs.	4 00
1/2 bbls.	7 00
1 bbl.	14 15

Tripe.

Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
3/4 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	7 1/4@7 1/2
Fancy Head	8@9
Broken	3 1/2

ROLLED OATS

Steel Cut, 100 lb. sks.	3 50
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 85
Quaker, 12s Family N	2 75
Mothers, 12s, Hflum	3 25
Silver Flake, 18 Reg.	1 60
Sacks, 90 lb. Jute	3 30
Sacks, 90 lb. Cotton	3 40

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, bbs.	1 80
Granulated, 100 lbs. cs	2 00
Granulated, 36 2 1/2 lb. packages	2 25

COD FISH

Middles	15 1/2
Tablets, 1 lb. Pure	19 1/2
Tablets, 1/2 lb. Pure.	
doz.	1 40

Wood boxes, Pure

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

1/2 bbl., 100 lbs.	6 50
--------------------	------

Mackerel

Tubs, 100 lb. fancy fat	16 50
Tubs, 60 count	5 00

White Fish

Med. Fancy, 100 lb.	13 00
---------------------	-------

SHOE BLACKENING.

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

STOVE POLISH.

Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 15, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SALT.

Med. No. 1, Bbls.	2	8
Med. No. 1, 100 lb. bg.		9
Farmer Spec., 70 lb.	9	
Packers Meat, 56 lb.	6	

The Primary Election Farce Again in Evidence.

Grandville, Sept. 23—The farce is over and the result is before the people.

Is it any wonder the voters have become disgusted with the workings of the primary law and stop at home, instead of attempting to discharge their duties as citizens of a great commonwealth?

The Democrats and Mugwumps of Wayne county carried the day in a manner satisfactory to themselves and it now remains to be seen how the plans of these work out at the November election.

Magnificent endorsement of Couzens!

The wet candidate, the Mugwump, the man who is not a Republican, carries off the nomination for senator at a Republican primary. How many of the votes cast for Couzens in Wayne county were Republican?

It is well known that Democrats who had no contests in their own organization, were advised to call for Republican ballots, and to vote for certain candidates who were most objectionable to the rank and file of the Republican party. There is not the slightest doubt that this plan was carried out, giving the Republicans a candidate who is not a Republican and per consequence, has no claim on the Republican voter.

Wayne county has more than once dictated to the rest of the State. "If James Couzens is a Republican, then count me out." Thus an old line member of the party of Lincoln and McKinley on hearing the result.

Couzens, as is well known, is not in sympathy with Republican ideas and policies. He has not supported President Coolidge in the past and is not likely to do so in the future. Through the manipulations granted by the infamous primary law he has been foisted on the party at a time when most men are seeking to strengthen party unity and good feeling.

James Couzens is not the choice for senator of a majority of the Republicans of Michigan. A straightout Democrat is far preferable to a pretended Republican with Mugwumpian proclivities. A man who has no party affiliations is not a safe man to put on guard at the present time. I do not believe one thus forced upon the party can be elected.

The primary law is to blame for much of this unsavory outcome. If it is not abolished at the first opportunity the people will themselves be blameworthy.

Judging from the election figures on Governor, about the same condition prevailed, so that the Republicans have to carry a heavy load this Fall in State affairs. Governor Groesbeck, who is seeking an endorsement for a third term, is not such a Mugwump as Couzens, yet he has been recklessly extravagant in his administration of State affairs and it is high time we had a change to one who has some idea of using the power vested in his office to see that at least an attempt is made to husband the resources of the State, and not throw money to the birds, as has been done during the administration of our present Governor.

Michigan has a prohibition majority of 200,000 and yet a wet candidate is nominated for the Senate. What a travesty on common sense! There can be no discounting the fact that fair play has not been shown, and it is up to the voters to say if such a farce is to succeed at the polls in November.

Strict party men may hesitate about scratching the name of their candidate, but when a lot of Democrats and Mugwumps combine to place a man who is not a Republican on the ticket, what can the honest voter do? It certainly would be a stultification of his record to vote for a man not in sympathy with Republican principles.

Such a condition is apt to disgust the honest voter and serve to keep him

away from the polls on election day.

There being other things at stake in the Nation, it behooves the party voter to get out and secure men to represent him in National affairs while his State goes on the rocks politically.

Of course, the Republican party cannot now secure a Republican senator, thanks to the infamous workings of the primary election law. Doubtless honest men of both parties are by this time satisfied that the primary law is a farce and a loophole through which political tricksters can squeeze their unrighteous defiance of the people's will.

Every taxpayer in Michigan should see to it that our present extravagant State administration is remanded to the scrap heap.

No questions of public importance can be settled outside of party influence, yet it is not to be thought of to continue a man in power who has come near bankrupting the State. This question of an honest administration of State affairs is in no sense a party question, and yet some party must be empowered to carry on in the making and executing of the laws.

The nomination of Groesbeck to succeed himself was a mistake on the part of Republican electors, but as in the case of the senatorship the nomination is doubtless not the voice of the majority of Republicans, but the neatly executed plan of Mugwumps and Democrats to discredit the party in power so as to make room for a change of parties in Michigan.

Wayne county has done this, neatly and with dispatch.

Under this unrighteous condition of things political, what is the duty of Republican voters? Not to bolt the party surely, but to emphatically sit down on the whole scandalous mess by defeating at the polls the poll parrots thrust upon them by primary election manipulators.

It does not seem probable that there will be another primary election of importance in Michigan, so despicable has the present methods of its operation become. Old Timer.

Defends the Cigarette Habit.

Tampa, Florida, Sept. 20—I wish to take exception to an article which recently appeared in your journal entitled "Cigarettes worse than shell shock."

I, too, served overseas during the kaiser's war but, unlike the chap mentioned in the article referred to, I smoked before I came over and still do and probably always will, but I did find while I was in France that the "deadly cigarette" did more to keep up my spirits, drive away the "blues" and act as a good friend than anything else.

Shortly after returning home I was taken ill with a nervous breakdown, rheumatism, etc., and for the better part of two years I was practically helpless in the hospital. I was in constant pain and my chart read that I was to have drugs if I wanted them for the severe pains, but I stuck it out without drugs and with the aid of numberless cigarettes and black coffee day and night I managed to keep my nerves fairly steady and, with complete rest, finally recovered. Now I don't use nearly so many cigarettes, but the cigarette was a good friend to me then.

I read in the papers the other day about some lady who had been prominent in the anti-cigarette league who died of cancer of the throat—and I wondered!

I am surprised that someone has not formed an anti-coffee league, but then, perhaps, there are no grounds for it.

Maxwell M. Brennan.

If you have built castles in the air, your work need not be lost. That is where they should be—now put foundations under them.

HEKMAN'S

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.



Be sure to get the package with the Windmill Trademark

When it comes to foods there is nothing better than **HOLLAND RUSK**

If you don't carry it now order a case from your jobber today.

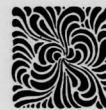
Holland Rusk Company, Inc.
HOLLAND MICHIGAN

The Mill Mutuals

Agency

LANSING - MICHIGAN

**STRENGTH
ECONOMY**



REPRESENTING THE
MICHIGAN MILLERS MUTUAL FIRE INSURANCE CO.
AND ASSOCIATED COMPANIES

Combined Assets of Group \$30,215,678.02

20% TO 40% SAVINGS MADE IN 1923

Fire Insurance—All Branches

TORNADO - AUTOMOBILE - PLATE GLASS

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 10.—On this day were received the schedules, order of reference and appointment of receiver in the matter of Jacob Rosenbaum, Bankrupt No. 2552. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and is a keeper of a cigar and soft drink establishment at such city. The schedules filed list assets of \$2,508.29, of which \$303 is claimed as exempt, with liabilities in the sum of \$4,166.73. The first meeting of creditors has been called for Sept. 23. A list of the creditors of the bankrupt is as follows:

Hackney Nat. Bank, Muskegon	\$300.00
Albert Pick & Co., Chicago	140.00
Dr. Chas. De Camp Co., Chicago	40.00
Lash Products Co., Chicago	10.50
La Vera Cigar Co., Chicago	95.00
Lee & Cady, Detroit	145.00
Check Protector Co., Chicago	29.00
Fred Helmer, Muskegon	100.00
Moulton Grocer Co., Muskegon	30.60
Piper Ice Cream Co., Muskegon	25.00
Towner Hardware Co., Muskegon	70.00
W. W. Richards, Muskegon	307.82
Muskegon Candy & Supply Co., Muskegon	13.00
Francis Jiroch, Muskegon	1,088.26
Walker Candy Co., Muskegon	101.93
Coca Cola Bottling Co., Muskegon	54.85
Coulton News Agency, Muskegon	69.00
L. H. Fink, Muskegon	106.00
Grover F. Fletcher, Muskegon	7.00
Woodhouse Co., Grand Rapids	176.02
Kuppenheimer Cigar Co., Muskegon	15.00
General Cigar Co., Chicago	32.75
Elliott Service Co., New York	10.00
Samuel Rosenbaum, Muskegon	400.00
Ike Rosenbaum, Chicago	500.00

Sept. 11. On this day was held the final meeting of creditors in the matter of William Carlson, Bankrupt No. 2500. The bankrupt was not present or represented. The trustee was not present. Several parties were present to bid on the remainder of the accounts, which were sold on final offer of Fred G. Timmer, of Grand Rapids, for \$16. The trustee's final report and account was approved. Two additional claims were proved and allowed. An order was made for the payment of the remainder of the expenses of administration and the balance of the funds on hand to be paid to the labor claim filed and allowed. There was no objection to the discharge of the bankrupt. The final meeting of creditors was then adjourned without date. The case will be closed and returned to the district court.

Sept. 11. On this day was held the adjourned first meeting of creditors in the matter of Fred W. Forrester, Bankrupt No. 2541. The bankrupt was present in person and by attorneys, Hilding & Hilding, Dilley, Souter & Dilley were present for creditors. The bankrupt was sworn and further examined without a reporter. The meeting was then held open for further proceedings in case they are desired.

On this day also was held the adjourned first meeting of creditors in the matter of Klaas J. Mulder, Bankrupt No. 2537. The bankrupt was present. No others were present or represented. The meeting was then further adjourned to Sept. 19 for further examination of the bankrupt.

Sept. 12. On this day were received the petition, schedules and reference in the matter of Abraham Berkowitz, Bankrupt No. 2546. The reference is for the purpose of calling a meeting of creditors of the bankrupt for the purpose of permitting him to offer a composition to his creditors before adjudication. The offer is of 35 per cent. cash on claims allowed ordinary creditors. The meeting has been called for Sept. 25. The schedules filed by the bankrupt list assets of \$4,500, of which \$500 is claimed as exempt, and \$2,000, being the face value of an insurance policy taken out recently and upon which there is in all probability no value for the estate. The liabilities are listed at \$5,715.02. A list of the creditors filed is as follows:

Perfect Shirt Co., New York	\$40.50
Lurie Mfg. Co., Chicago	275.00
Claven & Stern, Chicago	229.63
Maiman Mfg. Co., Chicago	145.16
S. & H. Rhodes Co., Chicago	156.50
Samuel Wineberg & Co., Chicago	508.88
Phoenix Shirt Co., Chicago	229.63
I. Wineberg & Co., Chicago	795.23
U. S. Cap Co., Cleveland	57.00
Union Hosiery & Underwear Co., Chicago	38.00
Johnston Factors Corp., New York	350.00
Schiller Stein & Co., Detroit	65.63
Siff Bros. Co., New York	192.50
S. I. Ettenger & Sons, Chicago	106.50
Blum Bros., Chicago	284.18
L. Friedman Neckwear Co., New York	16.65
Garfield Overall Co., Chicago	153.00
Herold-Bertsch Shoe Co., Grand Rapids	56.80
Slidwell Neckwear Co., New York	18.37
Menzie Shoe Co., Fon Du Lac	96.45
Shapiro, Beitler Co., New York	53.00
Sweetgall & Wender, New York	94.50
Moses Rothchild Co., Inc., Louisville	210.00
Star Overall Co., South Haven	30.37
Sterling Clothing Co., New York	24.00
Lipke Arman Corp., New York	112.50
Clare Knitting Wks., Saginaw	22.93
M. Alperowitz, Chicago	80.59

E. B. Pikenbroek & Sons, Dubuque	\$4.00
Butler Bros, Chicago	76.96
Jacob Ziegler, Chicago	33.00
Klopper Bros., Cleveland	15.40
Middleton Mfg. Co., Milwaukee	18.40
Wolverine Belt Co., Detroit	43.88
Swartzberg & Glazer Leather Co., Grand Rapids	26.90

Cluett Peabody & Co., Chicago	10.54
Harris Cap Co., Milwaukee	30.00
S. & H. Levy Co., New York	710.38
Schoenfeld & Schoenfeld, Detroit	150.00
Wormser & Co., New York	94.50

Sept. 13. On this day was held the sale of assets in the matter of C. Arthur Carlson, Bankrupt No. 2503. The trustee was present in person. No creditors were present. The stock, fixtures and equipment of the estate were sold on final offer to G. A. Brehm, of Cadillac for \$1,850. The sale was confirmed. An order was then entered for the payment of a first dividend to creditors of 5 per cent. The meeting was then adjourned without date.

In the matter of Fred W. Forrester, Bankrupt No. 2541, the trustee has filed in the court his report, showing that there are no assets in which the estate has an interest over and above valid and existing claims for liens, mortgages and pledges, and recommending that the estate be closed and returned to the court. An order was entered allowing the trustee to abandon such property and the case was closed and returned.

In the matter of Carolyn Stroh, Bankrupt No. 2543, the funds for the first meeting have been received, and such meeting has been called for Oct. 3.

Sept. 22. On this day was held the first meeting of creditors in the matter of Theophilus W. Coyer, Bankrupt No. 2551. The bankrupt was present in person and by attorneys Hilding & Hilding. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee and the amount of his bond placed at \$100 by the referee. The meeting was then adjourned without date.

On this day also was held the final meeting of creditors in the matter of Peter Schneider, Bankrupt No. 2491. The bankrupt was not present or represented. The trustee was not present. One creditor was present in person. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a final dividend to creditors. The amount of dividend has not been determined to date, and upon computation of the same note of the amount will be made here. There was no objection to the discharge of the bankrupt. The meeting was then adjourned without date.

Sept. 23. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William Van Otteren, Bankrupt No. 2553. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a factory worker by occupation. The schedules filed list no assets, and show liabilities in the sum of \$762.59. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors—all located in Grand Rapids—is as follows:

C. Goudzwaard & Sons	\$109.21
Herpolsheimer Co.	169.95
Friedman-Spring Co.	107.00
P. Steketee & Sons	28.18
Grombacher & Major	67.15
Dr. Horace Beel	42.00
Dr. P. J. De Free	38.00
Dr. B. H. Masselink	38.00
Dr. John T. Hodgen	63.00
Donker & Stegman Fuel Co.	29.50
J. Bueker	40.00
Consumers Ice Co.	6.85
St. Mary's Hospital	11.00
E. F. Black	12.75

Evergreens.

Written for the Tradesman.

Just set me down in woodlands where
All kinds of trees are growing there
The balsam, cedar, spruce and pine
Old hemlocks too are friends of mine
While juniper, which lumberjacks
Call "shintangle," and tamaracks
Give beauty till one can't define
The charmed spot, and every line
Depicts the greater loveliness
Which evergreens alone possess.

They have a warmth of fellowship
Which runs clear to the very tip
Of branch and bough that spreading rise
In wealth of beauty to the skies;
Symmetrical in limb and form
And battling often wind and storm
Surviving both they really seem
The arbors where the fairies dream;
Whatever else these trees may be
They're more than all a friend to me.

So let me go where ever trees
Are green and grow in companies
Where spreading limb and frond have
made
Shrined temples in the forest's shade
And like a worshipper, apart
From stress and toil, open my heart
To whisper back to the soothing pine
The faithful creeds which they define
Confessing too—my vows shall be
To try and grow more like a tree.
Charles A. Heath.

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, Sept. 15.—Clarence M. Darling doing business with John C. Dreher as a co-partnership under the name of the Home Dairy Co., filed a voluntary petition in behalf of said company and individually and was adjudicated a bankrupt. The matter was referred to Referee Banyon, who was appointed receiver. The referee made an order appointing Roscoe G. Goembel, of Kalamazoo, custodian, pending the first meeting of creditors. The schedules disclose co-partnership property of the estimated value of \$3,168.61, and the following creditors:

City of Kalamazoo, taxes	\$118.00
J. B. Doyle, Kalamazoo	700.00
Kalamazoo National Bank, Kalamazoo	1,500.00
Piper Ice Cream Co., Kalamazoo	65.00

Total Unsecured Claims. \$2,383.00

Ashton Bros., Kalamazoo	\$91.02
Blodgett Beckley Co., Toledo	35.42
Columbia Electric Co., Kalamazoo	16.75
Creamery Pkg. Mfg. Co., Chicago	16.39
Consumers Power Co., Kalamazoo	45.19
Det. Belt Lacer Co., Detroit	5.00
Det. Dairy Supply Co., Detroit	11.90
Fisher Bros. Paper Co., Ft. Wayne	20.85
Godfrey Lumber Co., Kalamazoo	25.16
H. J. Heinz Co., Detroit	34.00
B. Heller & Co., Chicago	9.90
S. Gumpheer Co., Brooklyn	22.50
Johnson Paper Co., Kalamazoo	45.00
Kalamazoo Hdw. Co., Kalamazoo	9.00
Kalamazoo Lbr. Co., Kalamazoo	15.69
Kalamazoo Pub. Co., Kalamazoo	8.00
Lutz & Schramm Co., Pittsburg	28.50
John W. Ladd Co., Detroit	29.24
Puritan Drug Mfg. Co., Columbus	21.25
Star Paper Co., Kalamazoo	40.00
Schoolcraft Express, Schoolcraft	4.50
Sprague Hdw. Co., Kalamazoo	6.38
Taylor Produce Co., Kalamazoo	7.50
Wilson & Co., Chicago	90.60
N. H. Steele, Texas Corners	60.48
Mr. Willard, Kalamazoo	2.08
Mr. Martens, Kalamazoo	6.04
Art Seelge, Kalamazoo	2.92
Mr. Birdsall, Kalamazoo	4.32
W. A. Rix, Kalamazoo	4.00
Silas Doster, Kalamazoo	8.48
Trio Laundry, Kalamazoo	38.85
Mr. Stewart, Kalamazoo	4.24
Mich. Bell Telephone, Kalamazoo	7.23
Kalamazoo Bread Co., Kalamazoo	9.00
A. P. Schied, Kalamazoo	8.40
Wicks Ins. Agency, Fremont	70.75
J. D. Driver, Kalamazoo	5.00

Total \$897.53

Sept. 17. In the matter of John C. Hackenberg, bankrupt, of Three Rivers, the trustee was directed to file his final report and account, for the purpose of calling the final meeting of creditors and closing the estate.

In the matter of the Pulp Products Co., a corporation, bankrupt of St. Joseph, the trustee having reported the collection of the last accounts, was directed to file his final report and account, for the purpose of calling a final meeting of creditors to pay administration expenses, and a first and final dividend.

Sept. 18. Based upon the petition of the Robbins Publishing Co., Inc., the Wales Company, of Kalamazoo, was adjudicated a bankrupt and the matter referred to Referee Banyon, who made an order for the bankrupt to prepare and file its schedules for the purpose of calling the first meeting of creditors. Michael N. Kennedy, of Kalamazoo, was appointed receiver by the district judge and qualified by giving bond of \$1,000.

Sept. 19. In the matter of Nathan Cooperman, bankrupt, of Dowagiac, the trustee having filed his supplemental final report and account, showing total receipts of \$6,945.36 and disbursements of \$1,040.47, and balance on hand of \$5,904.89, an order was entered by the referee calling the first meeting of creditors at his office on Oct. 1 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the declaration and payment of a first and final dividend. Creditors were directed to show cause why a certificate should not be made recommending the bankrupt's discharge by the referee, and why the trustee should not be authorized not to oppose his discharge.

Sept. 20. In the matter of Benjamin M. Ziegler, of Niles, bankrupt, the first meeting of creditors was held at the referee's office and claims to the amount of \$3,342.20 were proved and allowed. The bankrupt was sworn and examined by the referee and attorneys present without a reporter. Following his examination, the bankrupt stated he desired to offer terms of composition to his creditors of 25 cents on the dollar, and the meeting was adjourned for two weeks to consider the offer of composition, after notice to creditors.

A Big Help.

East—Now that your son's a partner instead of an employe, does he help you much in your business?

West—More so. He never shows up at the office at all now.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—One of the best paying stocks of general merchandise in Lower Michigan, in fine, growing town near Detroit. Will inventory about \$6,500. Good lease on building. Other business compels me to sell. Address No. 719, c/o Michigan Tradesman. 719

For Sale—General Store doing thriving business—live, prosperous community. Most desirable offering. Priced very reasonable. To buy or sell any business, any time, any where, write Sales Manager Chicago Business Exchange, 327 S. La-Sale St., Chicago. 717

FOR SALE—Good live wholesale and retail BAKERY business. A WONDERFUL OPPORTUNITY, at a reasonable price. Selling reason, sickness. Address No. 718, c/o Michigan Tradesman. 718

GROCERY stock, fixtures, property. A real buy. Good location. Walter C. Peterson, 426 North Market St., Marine City, Mich. 720

MERCHANTS—We have conducted successful sales for retail merchants since 1900. Reduction, money-raising or quit-business. For terms, dates, etc., write Greene Sales Co., 216 Michigan Ave., E. Jackson, Mich. 721

FOR SALE OR TRADE for hardware stock, nice clean stock of clothing and men's furnishings. Invoices \$9,000. J. A. KERR HARDWARE CO., Niles, Mich. 714

WANTED—A live town offers an exceptional opportunity for an up-to-date dry goods and women's ready-to-wear store. Address No. 715, c/o Michigan Tradesman. 715

For Sale—Well established Coffee Ranch in city of 45,000. Address No. 708, c/o Michigan Tradesman. 708

FOR SALE—600 acres hardwood. Extra fine lot of hickory; saw mill, logging equipment, switch. Good HOME MARKET for hardwood sheathing. The Flomich Co., Daytona, Florida. 710

FOR SALE—Grocery, meats and tinware, stock and fixtures, \$4,500. Annual sales \$40,000. Located in fast-growing suburb. Business has wonderful future. Part cash, balance terms. Address No. 711, c/o Michigan Tradesman. 711

FOR SALE—100,000 4/4 hardwood dry mostly gum. The Flomich Co., Daytona, Florida. 713

FOR SALE—General mercantile business located twenty miles east of Marquette on the D. S. S. & A. Ry. Post office and railway ticket office in connection. Also good real estate adjoining. Owner desires change of location account of wife's health. For further particulars address C. A. Gogarn Co., Deerton, Alger Co., Mich. 697

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, etc. LOUIS LEVINSOHN, Saginaw, Mich.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173

FIRE AND BURGLAR PROOF

SAFES

Grand Rapids Safe Co.

Tradesman Building

Suggestions For Canned Food Week.

Shrewd retail grocers in all sections of the country are making preparations to cash in on the national advertising and sales effort to promote canned foods which is centered around Canned Foods Week, November 8-15.

Canned Foods Week this year is being held in the Fall as a result of the insistent recommendation of the retail grocer members of the general committee in charge. The Fall is the time of deliveries of futures to distributors—the time of heaviest consumption—of canned foods and also the time when the housewife instinctively thinks of storing and stocking up for the long winter.

"Keep the Futures Out of the Cellars" is the slogan that is going the rounds in trade circles. Canned Foods Week, it is argued, is the golden opportunity to move canned foods from the stocks of the wholesalers and retailers to the pantry shelves of the consumers. Thus the distribution of canned foods will not only be accelerated, the cost of handling reduced, but the consumption of canned foods, always profitable items for the retail grocer, will be increased with a constant and steady supply at hand in the consumers' pantries.

A round table discussion at a recent meeting of the general committee in charge of Canned Foods Week developed the following suggestions for individual retailers to consider in tying their efforts to the national campaign which is sponsored by all the national organizations of the food trades, including the retailers association:

Examine Stocks. Advertising in connection with Canned Foods Week will lay emphasis on the great variety of canned foods now available, and this will doubtless lead to enquiries for articles on which grocers may be short. Stocks should be gone over to see that you are prepared for the week.

Window Displays. Windows should not only attract attention but increase sales. In trimming windows keep ever in mind the sales-making value of the display. Prizes to clerks for suggestions or for window trims will arouse their interest and assure their best co-operation in getting business during the week.

Food Demonstrations. Place a table at a convenient spot—one that most customers pass—and cover it with a white cloth. On it place several bowls or saucers containing canned fruits or vegetables. Stick toothpicks into the bits of fruit and vegetables so that they can be easily sampled, with a placard inviting customers to have a taste.

Pantry Shelf. Build up two or three shelves like those in the ordinary pantry and fill them with such an assortment of canned foods as the housewife would wish to have in her home. Put up a placard enumerating the items and giving a lump price for the lot.

Basket Sales. Make up assortments of canned foods and place in baskets ready to be carried home by the customer or delivered to the home. Placard with the price, including basket. Put in each assortment some canned foods not used by the ordinary customer.

Canned Foods Meal. Arrange on a table in the sequence in which they would be served canned foods that would make up a complete meal. Label each article, if desirable, with the price, and give the total cost of the meal for a stated number of persons. This will show in a striking manner not only the variety of canned foods now available but the relatively low cost of meals with kitchen work eliminated.

Daily Feature. Feature a different article or group of articles each day, instructing clerks with every sale to call attention to the specials for that day.

Assorted Cases. Make up assorted cases and label with a price for the lot. Suggest variations in the assortment or ask for suggestions from the customer. Price concessions for case lots will attract attention.

"Pepping Up" Clerks. Get clerks on their toes by creating rivalry in sales. Offer prizes or other special rewards for sales leadership during the week, or for sales of new articles.

Food Demonstrator. Obtain for the week the services of a cook who can answer customers' questions as to the best way, and new ways, of using canned foods. Give her a special corner of the store, or booth, in which to conduct her work.

Use the Telephone. Call regular customers on the phone and tell them in advance about Canned Foods Week. During the week, if phone orders come in, don't neglect to remind them again that Canned Foods Week is here. Mention some special item in which they may be interested and invite a visit to the store.

Write to Customers. In advance of Canned Foods Week send a letter to each of your customers calling attention to the week and inviting them to call for a personal inspection of stocks and a talk about special prices for quantity purchases. Make the letter neat and attractive or it will not have "pulling" power.

Price Lists. Get up lists covering your various lines of canned foods, quoting special prices for quantity lots, and send a copy out with each delivery of goods during the week preceding Canned Foods Week. These may also be delivered by boys to homes not yet patrons of your store.

Handbills. Wrap handbills announcing Canned Foods Week in all packages going out of the store.

Delivery Boys. Instruct delivery boys to mention Canned Foods Week to whomever receives the packages at homes to which he goes.

Selling to Clerks. The success of Canned Foods Week for the individual grocer largely depends upon the intelligent and enthusiastic work of the clerks in his store. The clerks' interest can be aroused by any one of different ways that will suggest themselves to the individual grocer.

If your competitor has a greater faith in his industry, in his business, in his commodity, than you have, give him credit for having set you a good example.

Work hard to-day and you needn't fear to-morrow.

Sidelights on Some Features of the Sawdust City.

Two or three months ago I mentioned a matter which seemed to me to be a crying need in Muskegon—street signs at the corners. Since that time I am pleased to note that energetic work along that line has been undertaken. The signs are steel mounted on steel posts, which make them very conspicuous and effective.

Muskegon has accomplished a wonderful work in constructing a broad and well-graded cement boulevard to Lake Michigan. It bears the euphonious name of Sherman boulevard and is the first step toward the opening up of Lake Michigan to the people in a broad and comprehensive manner. A small sized sand dune offers the only obstacle to an approach to the lake under most favorable conditions. One month's work with a steam shovel will give the people of Muskegon an uninterrupted approach to the cooling breezes of the greatest health giving factor which Muskegon can command.

When one recalls the run-down situation which confronted Muskegon twenty-five years ago, after the lumbermen pulled out with their suddenly acquired wealth and removed to other cities where the opportunities for enjoyment were greater, leaving buildings, streets and sidewalks in a dilapidated condition and considers the changes which have been wrought in the face of most discouraging conditions, he cannot help taking off his hat to the courage, patience and vision of the citizenry which has accomplished one of the greatest undertakings recorded in the history of the American cities.

Muskegon possesses a most precious heritage as the custodian of the remains of Jonathan Walker, the man who was given an undying fame by Whittier's poem entitled *The Man With the Branded Hand*. On the death of Mr. Walker, May 1, 1878, he was buried near his home at Lake Harbor, but the enterprising citizens removed the body to the cemetery in Muskegon, where a suitable monument was erected by Photius Fisk, a Greek who had been a chaplain in the American Navy for nearly forty years. The dedicatory address was made by Parker Pillsbury, who was then governor of Vermont. The writer is

probably one of the few still living who was present at the dedication of the monument.

Capt. Charles E. Belknap, of Grand Rapids, relates an interesting story going back to early days in Muskegon. One of the great fires which handicapped the Sawdust City in the early 70's was in progress. Grand Rapids was appealed to for assistance and Capt. Belknap went over with a steamer and crew. He was met at the depot by a despondent Muskegonite, who had been a merchant up to the time of the fire, with the following appeal: "Captain, I have lost my home and my furniture. I have lost my store building and grocery stock. For God's sake save my lot." The lot was composed of sawdust.

No man stands higher in Muskegon than Douglas Malloch, who was city editor of the *Muskegon Chronicle* for several years up to the time he removed to Chicago to unite his fame and fortune with the American Lumberman. Mr. Malloch was a regular contributor to the *Tradesman* for several years and wrote a poem appropriate for the occasion for the forty-first anniversary edition. No contemporary poet stands higher in the estimation of the American people than Mr. Malloch and few public lecturers are in greater demand. He is constantly filling engagements from one end of the country to another. Every year he has a new topic, which forces him to make return engagements in nine cases out of ten. Mr. Malloch is the recognized poet of the Great Outdoors, most of his work in verse being confined to the woods and fields of his native land.

E. A. Stowe.

If you find no time for reading the trade journals in the store, get permission to take them home. You need to read them.

Ability to take as well as give—plus faith in men—is the solvent for every human problem.



BRINGS YOU TRADE



Mr. Jones, please send me another package of

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

and you may tell all my friends it's the biggest value in paper we ever received. And tell the KALAMAZOO VEGETABLE PARCHMENT COMPANY at Kalamazoo, Michigan, that we can't keep house without their papers. Yes, all the kids, and Daddy and I, use that writing paper. Send the 5 pound pack at a dollar this time, the 2½ pound is only a sample.—Mrs. U. S. America.

YOUR STATIONER OR DRUGGIST HAS IT.