

# MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 15, 1924

Number 2143

## *Let Me Walk With the Men in the Road*

'Tis only a half truth the poet has sung  
Of the house by the side of the way;  
Our Master had neither a house nor a home,  
But He walked with the crowd day by day.

And I think, when I read of the poet's  
desire,

That a house by the road would be good,  
But service is found in its tenderest form  
When we walk with the crowd in the  
road.

So I say, let me walk with the men in the  
road,

Let me seek out the burdens that crush,  
Let me speak a kind word of good cheer  
to the weak

Who are falling behind in the rush.  
There are wounds to be healed, there are  
breaks we must mend,

There's a cup of cold water to give;  
And the man in the road by the side of his  
friend

Is the man who has learned to live.

Then tell me no more of the house by the  
road,

There is only one place I can live;  
It's there with the men who are toiling  
along,

Who are needing the cheer I can give,  
It is pleasant to live in the house by the  
way,

And be a friend, as the poet has said,  
But the Master is bidding us, "Bear ye their  
load,

For your rest waiteth yonder ahead."

I could not remain in the house by the road  
And watch as the toilers go on;  
Their faces beclouded with pain and with  
sin,

So burdened, their strength nearly gone,  
I'll go to their side, I'll speak in good cheer,  
I'll help them carry their load;  
And I'll smile at the man in the house by  
the way

As I walk with the crowd in the road.

Out there in the road that goes by the  
house,

Where the poet is singing his song,  
I'll walk and I'll work midst the heat of  
the day,

And I'll help falling brothers along  
Too busy to live in the house by the way,  
Too happy for such an abode,  
And my heart sings its praise to the Master  
of all,

Who is helping me serve in the road.

Walter J. Gresham.

# 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



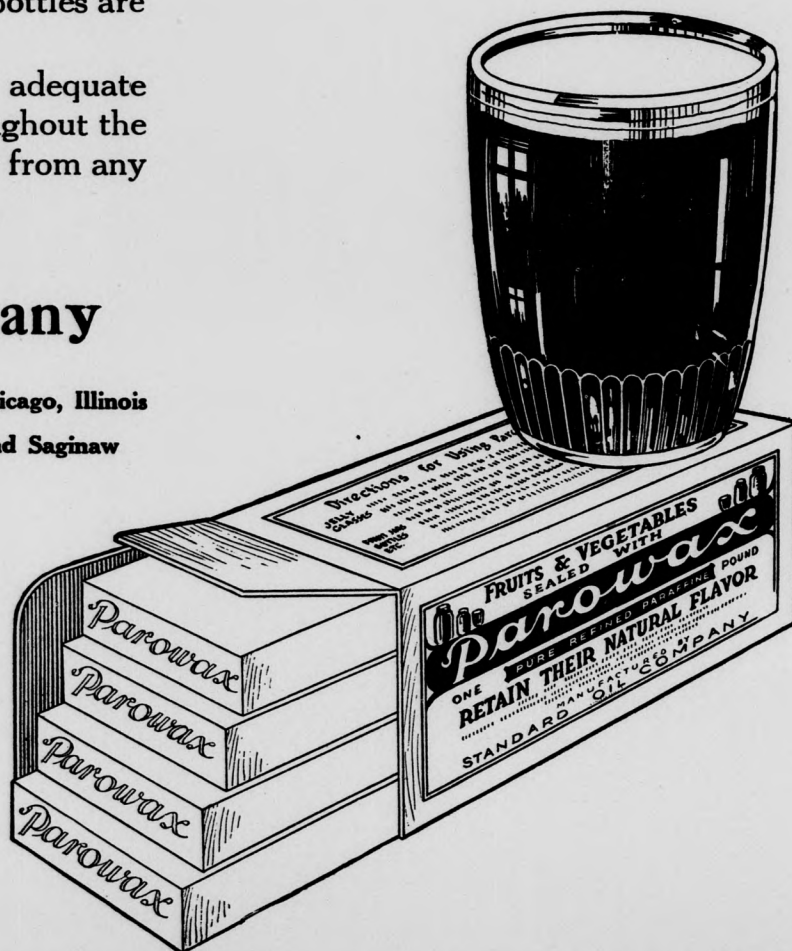
One of these two color counter display cartons is packed in each case of Parowax.

## Standard Oil Company (INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw



# MICHIGAN TRADESMAN

Forty-second Year

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## MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good That We Can Do.

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY  
Grand Rapids

E. A. STOWE, Editor.

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## HERBERT MORTON REYNOLDS

It would be impossible for a single individual to carry forward a large business enterprise unless he had the ability to call to his aid other individuals who possessed the capacity and special experience and training to act as successful assistants under direction of the executive head of the undertaking. Success depends largely on the faculty of the manager of any business to discriminate in the selection of men to discharge the several functions of the enterprise. In this selection the personal characteristics of the candidate for place often are a determining factor. Several men of ability and of about equal experience may be applicants, but the selection is finally made because the manager conceives an especial liking for the one whom he may select as his choice.

There are men who carry about them a happy temper, an amiability of approach, an inspiration to confidence, a persuasive power, the convincing air of faith in self that is irresistible. Such men generally succeed, while others of equally good ability, soundness of character and trustworthiness may fail to acquire positions of importance and responsibility in business life. They lack that personal power that pushes one into the recognition of masters of business and finance or any other important function in the broad lines of human activity.

The foregoing reflections are suggested by the career of H. M. Reynolds, who died on Monday at St. Petersburg, Florida.

Mr. Reynolds was a shining example of one who possessed personal magnetism and force, that made him a winner of recognition and place amid many who have had equal opportunities but have failed in the general competition. By this it is not meant that Mr. Reynolds won his spurs merely by meretricious advantage of

attractive personal traits; for if he had not been equipped with the right order of ability and the faculty for and disposition to untiring zeal for hard, intelligently directed and persistent work his career would have been a succession of brilliant starts to be followed by equally as ignominious failures.

A good judge of human character will discover in the career of Mr. Reynolds a man of energy, courage, quick resolve, confidence in self, aggressiveness when competing with others, fertility in resources, facility for advantageous changes and a disposition to work even against great odds and under discouraging conditions rather than to be idle. Until he became partially incapacitated for continuous effort by reason of his army wounds, he cared little or nothing for relaxation or rest; activity was his recreation. While others were at play he would be busy with mind or hand in the furtherance of objects that appeared to him the most important in a business sense. It was his fertility of resources and his untiring activity that brought him success in such good measure.

America's educational chances are clearly displayed in the example of Joseph Coletti, erstwhile a stonecutter and now appointed by Harvard University to a foreign fellowship in art with a stipend of \$2,000. A year in Europe on that sum will give the artist the broadened horizon as needful to supreme achievement as the technical equipment. Many times the sum has been spent by sojourners on the continent, with nothing of permanent value to show for it afterward. The artist transmutes his educational experience into works that reward the investment of a benefactor's fund, and the donor of the fellowship has the satisfaction of knowing that the holder abundantly fulfills the intention of the gift.

Amundsen has come to this country in quest of funds to continue his Arctic explorations. The man who was first to reach the South Pole deserves well of his kind, for he is a scientist as well as a far traveler, and his every voyage has made important additions to the store of scientific fact. As Sir Martin Conway said of mountain climbing, almost any one with a stout heart can perform the gymnastic feats of perilous endeavor in strange places. But those who see as they go, who study and observe, are justifying the large expense of fitting out their expeditions. Amundsen's research in desolate places may help to make room for the world's increasing population and diminish the apprehension entertained by those who think our planet in danger of being overcrowded.

## THE COTTON SITUATION.

A lot of speculative persons appear to be learning the periodic lesson that the cotton plant is a hardy one and one difficult to kill. So long as the boll weevil was allowed to go on unchecked they had some reason for being pessimistic, but since the bug ceased to be a factor, the old order came back, much to their apparent surprise. This was evident the other day when the condition report of cotton on Oct. 1 was issued by the Department of Agriculture. There had been some heavy rains in the growing districts just before the date mentioned, and the speculative contingent felt sure that this would decrease the estimated yield by at least 200,000 bales. So, when the report showed a loss of less than half that quantity, it looked bad for the bulls. The drop in quotations was immediate and large. It did not help things when it was shown that the weather in the cotton belt since Oct. 1 was favorable to the crop. The present indications are for a total yield of about 12,500,000 bales, with a chance of exceeding this. The quick and large fluctuations in the prices of raw cotton are proving very disconcerting to those who have to use it. Foreign spinners appear more inclined to take chances by buying early than do the domestic ones. A rise or a drop of 2 cents or so per pound a week is making the mills hesitate about committing themselves in buying the raw material or making prices for goods. As it is, gray goods prices keep wobbling in accord with exchange quotations and actual sales are kept at a minimum. Some mills are reducing the wages of operatives, but cotton prices are having more effect in raising production costs than can be overcome by any lowered wage scales. The Amoskeag Company is apparently acting on this, for it has hesitated to put its recent reduction in effect and run all its looms. Instead it is arranging to operate only a small percentage of them on the former scale. The company opened its long-delayed lines of gingham for Spring on Friday with practically no change in prices for the staples. It has added however, a number of novel and attractive weaves which are calculated to stimulate business. A varied amount of finished goods keeps going through distributing channels, mostly in small lots. The situation in knit goods of divers kinds shows hardly any change.

There is no occasion for surprise in the fact that fewer women have registered than men, but there is cause for regret that the women are proving so tardy in realizing the opportunities and responsibilities that attend their enfranchisement. Most of them have yet to form the habit of taking part in the privilege of self-

government, and the registration books are at present the measure of their indifference. The "get out the vote" campaign, in which the League of Women Voters is now engaged, has apparently had little effect upon the voters in the cities. Perhaps this is because it made its start too late to affect the registration; but whatever the reason, the disparity in numbers between the men and women who participate in the elections offers a problem that should enlist the attention and activities of zealous women for many years to come. If the stay-at-homes, men and women, would only realize that they hold the balance of power and could, if they would, determine the issues of clean politics and sound administration of public affairs, a wholesome revolution would be the result.

The Prince of Wales, who spent a day with Henry Ford, politely declining the invitation to be the guest of Detroit. One can understand his reluctance to encounter curious throngs and palavering deputations; and even though Mr. Ford may have to hire a professor to give him the genealogy of the visitor, there is much that the scion of royalty can learn from the captain of industry. In the capital of Flivverdom the Prince will see and hear a great deal that was not brought to his attention in the pleasure-domes and paddocks of Long Island. If he wishes to see the wheels go round in one of America's mammoth industrial establishments this is an excellent opportunity. Mr. Ford, according to the telegram of acceptance, has "consented to arrange the program." This is not the least picturesque mutation of fortune for the man who a few years ago was not trusted for the price of a chicken for his Christmas dinner.

Equipping the gondolas of Venice with electric motors has brought a wail of anguish from a group of artists in this country. They fear it will commercialize Venice and "rob it of its romance and atmosphere." But the hotel keepers, antique furniture dealers and small shopkeepers of Venice found that more money in one day drops from the pocket of a Western visitor who is "bent on doing the canal burg" in a few hours than formerly dropped from the pockets of a half dozen artists lolling at the end of a gondola for a week. Naturally, "the slow, rhythmic gondola" has had to give way to the taxigondola, which now shoots about the canals with the careless gayety of a taxicab. The artists may console themselves with the thought that this is not a retrogression but a renaissance. Venice was at its greatest when it was the first commercial and industrial city in the world.

## GONE TO HIS REWARD.

### Death of H. M. Reynolds, the Pioneer Roofing Authority.

Herbert M. Reynolds, President of the H. M. Reynolds Shingle Co., died at St. Petersburg, Florida Monday. The funeral and interment will be held in Grand Rapids, the long-time home of the deceased.

Herbert Morton Reynolds was born at Auburn, N. Y., June 12, 1836. His father, Jehiel M. Reynolds, was born in Tompkins county, N. Y., Oct. 10, 1812. His mother was Lavinia Clough born at Homer, Cortland county, N. Y. Aug. 5, 1812. Mr. Reynolds came of patriotic stock. Some of his ancestors fought for liberty in the Revolutionary War, and his grandfather, Jedediah Reynolds, was a soldier in the War of 1812. In 1844 his father and family moved to Erie Pa., and from that place, in 1850, to Adrian, Mich., and three years later returned to Erie, where the father died. Herbert M. Reynolds had in his boyhood such educational advantages as the schools of the places mentioned afforded. When his father died he was 16 years old, and on him devolved the support of his mother and two sisters, and the education of the latter, a duty which he performed with manly fidelity. He procured employment in a wholesale drug establishment, but, that being not suited to his taste and ambition, he relinquished it to engage in other mercantile pursuits. Subsequently the family moved to Kingsville, Ohio, and to better fit himself for successful business life he entered the academy there. After leaving that institution he returned to Adrian and served an apprenticeship at stone cutting. This occupation he followed for some time at Adrian, Hillsdale and Constantine. Active, earnest and alert to advance in the world, he entered later the employ of a large lumber firm at Louisville, Ky., and next learned photography, which he pursued as a business in Western Pennsylvania, then in Cincinnati and again at Niles, Mich., where he resided at the outbreak of the Civil War in 1861. At this juncture the loyalty and patriotism inherited from his ancestry stirred his pulses and he enlisted in the Twelfth Michigan Volunteer Infantry and was made Color Sergeant. At the front this regiment was assigned to General Prentiss' division of the Army of the Tennessee under General Grant. At Pittsburg Landing this division was given a central position. At the battle of Shiloh, April 6, 1862, the Confederate General Albert Sidney Johnston hurled the flower of his forces against the center of the Union Army, and General Prentiss' division was the first to receive the shock of that terrific onset. In that battle Mr. Reynolds was terribly wounded, a bullet entering his body near the lower rib, passing through and coming out at the back, carrying away a piece of the spinal column. He lay upon the battlefield twenty-six hours, and was then taken to the enemy's headquarters near Corinth. The nature of the wound was such that his death was deemed inevitable, and it was not until Saturday, six days after the battle, that it was dressed. The Brigade Surgeon proposed to the Confederate officers

in charge of the Union prisoners the exchange of thirty badly wounded soldiers, man for man. This was agreed to. The wounded ones returned by the exchange were placed on a sanitary boat furnished by the citizens of Louisville, and sent to that place. Mr. Reynolds lay in a hospital for weeks; it was a desperate case, with the odds seemingly against him; but a remarkable vitality and will power, and courage of the highest type supplemented with the good surgical skill and careful nursing, saved his life. Among the ladies of Louisville true to the Union cause and aiding in the care of the wounded soldiers was the noble wife of the late Judge James Speed (Attorney General in Lincoln's second Cabinet), from whom Mr. Reynolds received many marks of sym-

eral John Coburn as Aid-de-Camp and served in that capacity from Chattanooga to Atlanta. By reason of two slight wounds and a severe injury caused by the fall of his horse he was ordered by General Coburn into a hospital at Louisville. Afterward he was detailed and placed in charge of ordnance at Barracks No. 1 in that city and served in that position until the close of the war. Returning to Michigan he obtained a position in the postoffice at Niles and afterward for a time was mail agent between Detroit and Chicago. In 1866 he was agent of the Merchants' Union Express Company at Paw Paw, which position he held until its consolidation with the American Express Co. in 1868. Looking then for a place wherein to settle in business on his own ac-

Territory in 1834. Mr. and Mrs. Reynolds resided at 611 Fountain street. They had four sons, Harry Morton, Charles Henry, Herbert Glenn and Lewis Seal Reynolds, all of whom are living except the last named who died in January of this year.

Three times the factory of the company was destroyed by fire and each fire was a hard blow to Mr. Reynolds, but each time the factory was rebuilt. Because he had not obtained patents on his first process at one time he was forced to meet the competition of eighty other manufacturers who were turning out a fireproof shingle, but his policy of square dealing gradually placed his business at the top.

In May of this year Mr. and Mrs. Reynolds observed their sixty-first wedding anniversary. Last week Mr. and Mrs. Reynolds accustomed to spending the winter in the South, left for St. Petersburg, where Mr. Reynolds suddenly became ill with pneumonia.

Besides being one of the foremost manufacturers of Grand Rapids Mr. Reynolds was active in the Loyal Legion and president of his regimental organization. He also was an active worker in Westminster Presbyterian church.

Among those who knew Mr. Reynolds personally and well, he was recognized as a man of broad and liberal views, of energy, tact, sterling integrity and generous impulses; a public spirited citizen, and ready also to extend a helping hand, if in his power, when misfortune overtook a friend.

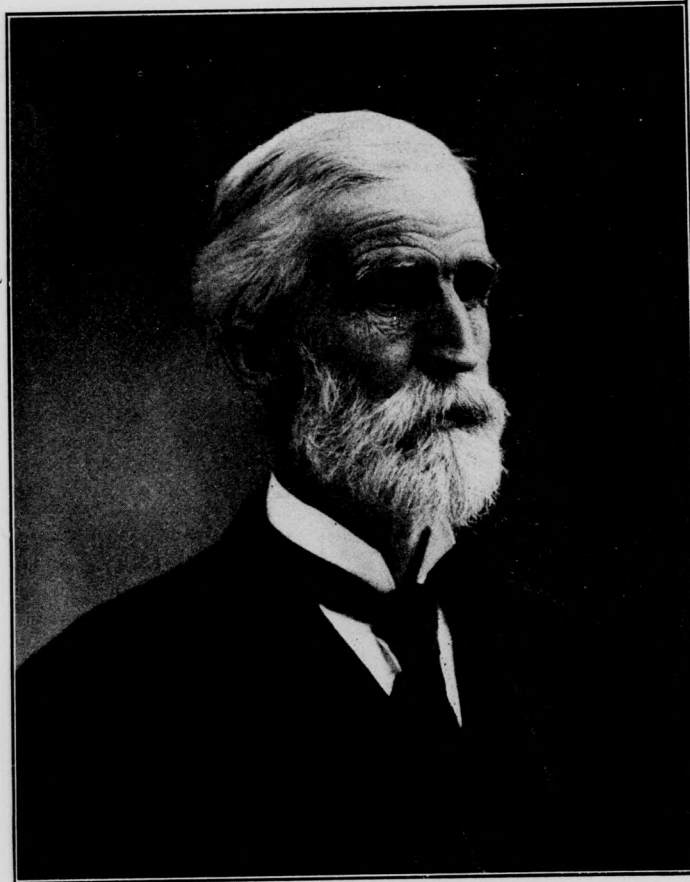
Mr. Reynolds attained his enviable position in the business world in the usual way. There is no royal road to business success, any more than to learning; and honesty, hard, unremitting work and economy were the prime factors in the record he made as a successful business man.

## IN THE REALM OF RASCALITY.

### Cheats and Swindles Which Merchants Should Avoid.

Mears, Oct. 14—Gosh, I feel happy as a 95 year old. Just received my second fee-nom-I-nal bargain from the J. L. Jordan Steel Co. Yessir, the profits on this granite ware will keep me out of the poor house. Bet you I got more odd and unknown pieces of granite ware than an ordinary hardware store can show. Among the lot are seventy-two real nice drinking cups. If I can sell these at \$1 each I will make a fair profit on the deal, but they will sell faster at 10 cents each. Would write more, but want to go and bump my fool head against the South side of a telephone post. I slivered up the North side when I received the china ware. Sure I am one of the suckers who helped put the living in Livingston. Wonder if I could get a job running a pop corn wagon? That is about all I am fitted for. Think I could hold down that sort of a job, if I hired some one to make change for me and coach me when to put salt and butter on. I have lost all faith in my business ability. If I ever had any, it has gone hence.  
C. A. Brubaker  
(Chronic Kicker)

The world is full of people who advertise themselves as "business analysts." Men of this class who have been brought to the attention of the



Herbert M. Reynolds.

pathy and kindly attention. When sufficiently recovered to travel Mr. Reynolds returned to Niles, Mich., and rapidly regained strength. The Rebellion was not subdued; more calls for soldiers to battle for the integrity of the Nation were made; and, notwithstanding he had already so nearly given his life in the cause, Mr. Reynolds, in August, 1862, again enlisted in the Nineteenth Michigan Infantry, then organizing at Dowagiac. While in camp there he was made Commissary Sergeant; and when a vacancy occurred he was commissioned Second Lieutenant. Subsequently he was appointed Post and Brigade Commissary at Buy's Gap and McMinsville, Tenn., occupying that position until the spring of 1864. Upon the re-organization of the army for the Atlanta campaign he was transferred to the staff of Gen-

eral John Coburn as Aid-de-Camp and decided to engage in roofing. From a small beginning, through perseverance and patience, he built up a business which not only kept pace with the wonderful growth of the city during these fifty-six years, but it has extended widely outside. Originally confined to the actual laying of roofs, the business was subsequently enlarged to include the jobbing of roofing material and building papers, but at the present time it consists of the manufacture of roofing, which is sold to jobbers and dealers in all the states from Pittsburg on the East to Omaha on the West and from Duluth on the North to Chattanooga on the South. Mr. Reynolds was married May 23, 1863, to Anna E. Glenn, daughter of Thomas T. and Sarah Glenn, of Niles, who were among the pioneers in the

Tradesman have seldom proved to be constructive workers. They can point out the mistakes of others, but in the meantime they make much more flagrant mistakes themselves. The blowhard who is always telling friends and strangers alike what a wonderful man he is soon proves to be a very good man to avoid in all business transactions and commercial relations.

Colfax Gibbs finally finds himself out of a job. The exposure of his crooked work, printed originally in the Tradesman, "queered" him in the four Middle West states in which the Tradesman principally circulates. Then the Dearborn Independent gave him attention to the extent of a full page exposition of his nefarious methods. This article was reproduced, in whole or in part, by the American Banker and the Literary Digest, so that now wherever he goes and undertakes to finance any proposition by the pestiferous methods which have made his name a by word and a hissing he finds himself so utterly discredited that Colfax Gibbs' promotions are out of the question. Honest men everywhere are under obligations to the above named publications for making it impossible for Gibbs to continue his career of conquest as a financial pirate.

Acetylene gas plants are again being exploited along Colfax Gibbs lines. As a rule, farmers are being made the target of the crooks who conduct the crusades, instead of merchants, because they are more easily deceived. Religious connections are frequently brought into play to promote sales. Such a transaction was recently reported from Moline, where a farmer was induced to sign a note for \$46 which turned out to be for \$346 instead. The farmer learned of the mistake he had made and made an early morning call on the agent before he had turned the note and order over to his employer. The agent promptly agreed to tear up the note, but instead of keeping his agreement in good faith, turned it over to the house he represented in the transaction. A few days later the farmer received a letter from a financial institution, stating it had come into possession of his note as an innocent purchaser and expected it to be paid at maturity. The farmer refused to permit the plant to be installed under the circumstances and proposes to contest the payment of the note which was obtained under false representations.

It is exceedingly unfortunate that so simple a device as an acetylene lighting system should be made the vehicle of fraud in securing orders, but such appears to have been the case in many instances. The electric lighting systems are now so simple in construction and so easily handled at small expense that any purchaser of an isolated lighting plan is making a mistake to adopt any other system where the matter of light alone is involved, but because electric lighting systems, as a rule, are sold on their merits by companies which scorn to resort to fraud and misrepresentation to secure orders, the rascally agents

who operate on the theory that they must use fraud in their methods confine their activities to other lighting systems.

Windsor, Ontario, Oct. 13—Wallace R. Campbell, vice-president and general manager of the Ford Motor Co. of Canada, Ltd., in a formal statement issued to-day denies the company has sanctioned a scheme of a New York brokerage concern which is advising the public to buy "American units," or fractional shares, of the concern at \$6 a unit.

After stating that the company does not recommend trading in the shares of the company, Mr. Campbell's statement said:

"We do emphatically recommend against the purchase of fractional shares, for the reason that the price quoted is proportionately in excess of the market value of full shares, and, in addition, as this company does not issue its shares in any denomination less than one share, there is no provision for representation of these fractional shares in any general shareholders' meeting of this company."

Mr. Campbell went on to explain that on the basis of the market value of a full share, about \$4.40 or \$4.50 would be nearer the value of 1 per cent. of a share. The shares have a book value of \$375.

The above dispatch confirms the advice we printed several weeks ago regarding the efforts of W. C. Montanye & Co., 15 Broad street, New York City to sell the so-called "American units" of the Ford Motor Company of Canada at a price out of all proportion to the market price of the shares.

New York, Oct. 14—We have advised that a person claiming to be a former employe of this company is passing worthless checks. This person has used the following names: David Levy, Goldsmith, William Fisher and Alexander D. Walker. He has represented himself as a kimona manufacturer and refers by name to men now in our employ, thereby attempting to gain the confidence of those whom he calls on. The subject is about 5 feet 7 inches tall, weighs about 145 pounds, dresses well, has brown hair and fair complexion. He was last reported in Michigan and we have been informed that he succeeded in cashing several checks. We suggest that you immediately notify all parties whom the subject will most likely approach in your establishment and advise any protective body with which you are affiliated.

Ernest & Herman Levy.

Coldwater, Oct. 13—The Liberty Automobile Service League, Inc., Chicago is selling automobile insurance among the farmers. Will you advise me whether or not this is a reliable concern, or whether this is another case of fraud being perpetrated on the farmers?  
J. F. C.

Once more we desire to advise our readers that the Liberty Automobile Service League above referred to is not selling automobile insurance. The agents are selling a "service contract" and when sold as "insurance" it is a fraud. We have a number of times analyzed these "service contracts" and can see nothing to them but an easy money scheme for the promoters. Liberty Automobile Service League is not listed by the mercantile agencies from which it is fair to assume the concern has no financial responsibility.

Men are neither born or borne to success. Each must earn it.

## An Interesting Message

If you are one of those retailers, who are alive to the new forms of competition;

If you have bestirred yourself to put a coat of paint on your store and white aprons on those who are selling goods;

If you are interested in the real values of the goods you are selling to your trade;

If you are interested in selling goods and thereby deserving the success, which comes from selling ability and selling effort;

If you are interested in keeping in close touch with the best thought of aggressive retail practice;

THEN

You will be interested in the Worden Line of Quaker Products;

Then you will realize that Quaker Products can be sold for a fair price and pay a fair profit and give the consumer real value for his money;

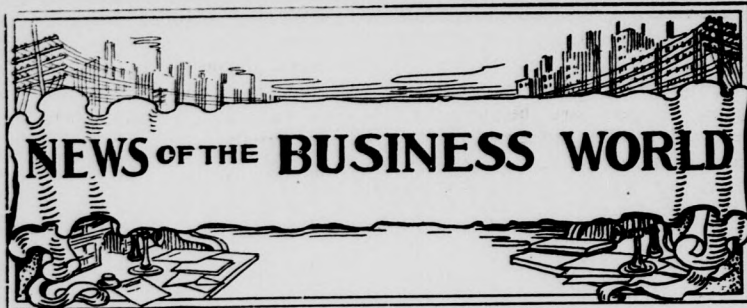
Then you will be interested in the Worden Merchandising Service which will keep you posted on the market. We can help you to place your insurance intelligently. Also, we are continually helping to adjust customers' fire losses;

Then you are interested in other co-operative things this Company is doing to promote the mutual interests of the wholesaler and retailer;

Then, if you are not a customer of ours, you will be interested in immediately getting in touch with our office for the purpose of obtaining a Quaker Products Franchise in your community.

**WORDEN GROCER COMPANY**  
Wholesalers for Fifty-six Years.

The Prompt Shippers



### Movements of Merchants.

Detroit—Andrew Kronk has opened a hardware store at 3401 Livernois avenue.

Detroit—The Brownie drug store at 136 Michigan avenue has been discontinued.

Detroit—Mrs. C. G. Acton opened a confectionery store at 14324 Jefferson avenue Oct. 6.

Detroit—Lloyd Turbett succeeds Henry Gross, confectioner at 13245 Mack avenue.

Detroit—The Gostine Meat & Vegetable Market opened at 11342 Twelfth street recently.

Detroit—James D. Lovell has bought the confectionery stock at 4554 Baldwin avenue.

Detroit—James Cliris opened a grocery and meat market at 4057 Tireman avenue a while ago.

Detroit—Fred J. Meteyer has sold his grocery and confectionery stock at 5206 Montclair avenue.

Detroit—Edith Griffith has sold her confectionery at 3042 Whitney avenue to Anthony O. Wagner.

Detroit—William Spickett succeeds John Tarpin in the candy business at 11436 Charlevoix avenue.

Detroit—A Michie and wife have taken over the confectionery of Ella Widrig, 1200 Howard street.

Detroit—Marie C. Peters has succeeded Elmer Basney, confectioner at 8640 Forest avenue, East.

Detroit—A new Brownie Store, drugs and toilet requisites, will open in the Park avenue building, soon.

Detroit—J. R. Blackwell, confectioner at 3636 Warren avenue, West, has sold out to N. G. Perkins and Mrs. T. Wilson.

Detroit—Charles F. Roeder succeeds Iva G. Burleigh, dealer in dry goods, notions and men's furnishings, 1548-50 Abbott street.

Detroit—Anna Glick will operate the confectionery at 2941 Park avenue, having purchased the stock from its former owner.

Detroit—The Wayne County Sand & Gravel Co., 521 Stevens building, has increased its capital stock from \$25,000 to \$75,000.

Ann Arbor—James J. O'Kane, shoe retailer, has filed a petition in bankruptcy, with liabilities of \$6,789.64 and assets of \$3,744.01.

Detroit—Frank L. Connors and wife have bought the business of A. B. LaFraniere and wife, confectioners at 2700 McClellan avenue.

Kalamazoo—Miss Helene Rosenbaum has opened a gift shop at 303 South Burdick street. She will specialize in imported novelties.

Detroit—August H. Tillack has bought the stock and fixtures of the grocery store and meat market of

Herman E. Koenig, 11222-24 Goethe avenue.

Detroit—One of the latest additions to Detroit's confectionery stores is the Stephenson Confectionery which opened at Woodward and Arizona avenues recently.

Crystal—Kimball & Hammontree succeeds Fisher & Hammontree in general trade, Harzey J. Fisher having sold his interest to Fred Kimball and Earl S. Hammontree.

Detroit—An involuntary petition in bankruptcy has been filed against George Ruskin, dealer in women's furnishings, 5045 Hastings street. Three creditors claim \$1,069.08.

Detroit—Julius Helmstein, furniture dealer at 855 Michigan avenue, is the object of an involuntary petition in bankruptcy filed by three creditors, who claim a total of \$661.45.

Howard City—John Serviss, for the past two years manager of the Fidelity grocery store, has taken over the management of the new Thomas store which has just been opened here.

Flint—The Orange Crush Bottling Co., of Flint, has been incorporated with an authorized capital stock of \$150,000, \$75,010 of which has been subscribed and paid in in property.

Detroit—Julius L. Pearlman, a resident of Detroit for fifty years and one of the city's pioneer grocers, died at his home, 2067 Hazelwood avenue, Oct. 10. He was 68 years of age.

Detroit—An involuntary petition in bankruptcy has been filed in Federal District Court here against Anthony Marteno, furniture dealer at 40 Victor avenue. The bills against him total \$1,018.30.

Kalamazoo—The Bradford Paper Co., 2001 Fulford street, has been incorporated with an authorized capital stock of \$500,000, of which amount \$80,000 has been subscribed and \$8,000 paid in in cash.

Cheboygan—Leo Edelstein for thirty years one of Northern Michigan's leading clothiers, and a resident of this city during that period, is retiring from business and will take up his residence in Detroit.

White Cloud—The White Cloud Co-Operative Association has changed to a profit corporation with an authorized capital stock of \$25,000, of which amount \$3,420 has been subscribed and \$3,180 paid in in cash.

Detroit—Francis X. McGinnity, who has conducted a men's furnishings store at 3151 Gratiot avenue for some time, has moved his stock to 9020 Linwood avenue, and will operate as the Linwood furnishings shop.

Negaunee—The Michigan-Gamble-Robinson Co., 212 Gold street, has been incorporated to deal in fruits, produce, etc., with an authorized capital stock of \$50,000, \$25,000 of which

has been subscribed and paid in in cash.

Detroit—Culver's, operating a confectionery store at 8335 Linwood avenue, will soon establish another store at Woodward and Charlotte avenues under the same name. Messrs. Guston and Hennesey are the owners of Culver's.

Grand Rapids—The Kent Produce Co., Commercial Savings Bank building, has been incorporated to deal in produce and general merchandise with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Market Wholesale Co., Market & Oakes streets, has been incorporated to deal in groceries, general merchandise, produce, etc. with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Jonesville—W. H. Blauvelt has merged his furniture and undertaking business into a stock company under the style of the Blauvelt & Beebe Co., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Gaylord—The Ajax Mill & Lumber Co., with business offices at 400 Penobscot building, Detroit, has been incorporated with an authorized capital stock of \$1,000,000, \$255,000 of which has been subscribed and paid in, \$5,000 in cash and \$250,000 in property.

Ann Arbor—The Faust-Kennedy Co. has been incorporated to deal in building supplies at wholesale and retail, erect buildings, etc., with an authorized capital stock of \$50,000, \$16,000 of which has been subscribed and and paid in, \$8,000 in cash and \$8,000 in property.

Detroit—Binder-Gould, 685 Canfield street, North, auto tops, curtains, etc., has merged its business into a stock company under the style of the Binder-Gould Corporation, with an authorized capital stock of \$30,000, of which amount \$16,000 has been subscribed, \$2,161 paid in in cash and \$13,839 in property.

Lansing—The Webb-Case Auto Supply House, 234 North Washington street, has merged its business into a stock company under the style of the John Webb Co., with an authorized capital stock of \$20,000, of which amount \$9,500 has been subscribed, \$671.77 paid in in cash and \$3,828.23 in property.

Bay City—The Fletcher Oil Co., North Madison and Crotty streets, has been incorporated to deal in gasoline, oils, greases, petroleum products, etc., at wholesale and retail with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed, \$437.37 paid in in cash and \$49,562.63 in property.

Flint—The Southern Fuel & Storage Co., with business offices at 502 Genesee Bank building, has been incorporated to conduct a wholesale and retail business with an authorized capital stock of \$5,000 preferred and 45,000 shares at \$1 per share, of which amount \$5,000 and 9,000 shares has been subscribed, \$1,000 paid in in cash and \$1,500 in property.

Adrian—The Oil Service Co., East Michigan street, has been incorporated to deal in gasoline, oils, greases,

petroleum products, etc., at wholesale and retail with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,700 paid in in cash.

Muskegon—C. W. Porter & Co., 893 South Terrace street, has been incorporated to deal in carpets, rugs, floor coverings of all kinds, furniture, household utensils, etc., at retail with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in cash.

### Manufacturing Matters.

Buchanan—The Cayo Toy Co. has increased its capital stock from \$20,000 to \$50,000.

Detroit—The Ampco Twist Drill & Tool Co., 1214 18th street, has increased its capital stock from \$500,000 to \$1,000,000.

Detroit—The Detroit Lamp Manufacturing Co., 1534 Woodward avenue, has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Pattern Products Manufacturing Co., 406 West Jefferson avenue, has increased its capital stock from \$15,000 to \$50,000.

Muskegon Heights—The Kit Piston Ring Manufacturing Co. has been incorporated with an authorized capital stock of \$150,000, of which amount \$65,000 has been subscribed and \$50,000 paid in in property.

Detroit—The Zeroic Products Co., 1012 First National Bank building, has been incorporated to manufacture and sell electrical refrigerating devices, appliances, etc., with an authorized capital stock of \$25,000 common and 7,500 shares at \$1 per share, of which amount 6,000 shares has been subscribed and \$5,500 paid in in cash.

### Circumstantial Evidence.

The father of the household had a gold-headed umbrella which he prized very highly. One rainy morning the umbrella turned up missing.

"Will, did you take my umbrella?" he asked of his son.

"No, father."

"Did you, Mary?"

"No, father, I didn't see it," said sister.

Just then the younger brother came in. "I know where it is, I think sister's beau took it."

"Why, Tommy!" said sister, "he did not!"

"Well, all I know," said Tommy, "last night, as he was leaving, I heard him say to sister in the hall, 'I'm going to steal one to-night.'"

### New Kinds of Table Ware.

Popular-priced novelties in table metal and glassware are among the leading items of one manufacturer, who is having success with copper-finished nickel bread and serving trays, fruit baskets and candlesticks. The wholesale price is from \$1 to \$5. Candy jars, candlesticks, and water and lemonade sets in colored glass with silver deposit decorations imitating high-priced articles are also offered by the same house. Another novelty just put on the market is a table crumber made on the carpet-sweeper principle with revolving brush. These sell for \$9 a dozen wholesale.

Some people do not know the value of money. They are usually the ones who have none.

**Essential Features of the Grocery Staples.**

**Sugar**—Local jobbers hold cane granulated at 8.10c. Beet granulated is expected to arrive before the end of the week.

**Tea**—There is no gainsaying the strength of the tea market. Not all of the buyers are as yet convinced of the fact that all types of teas are in a strong position and that tea holdings at the moment are good property despite the very high price levels prevailing. During the past week there has been quite a little buying activity in this market and prices are, if anything, even stronger than they were a week ago. Many of the buyers are coming in, and while they are not taking on goods in the usual volume it is very often because they are unable to carry the burden entailed in holding goods at to-day's prices. A resume of the foreign markets during the week shows strength in all positions and, in addition, the strength in silver exchange has made shipment prices from 1c to 5c higher on the various grades than the present spot market.

**Coffee**—Coffee has put in rather a strong week. News from Brazil has been stiff and almost every day has reported some advance in future Rio and Santos, green and in a large way. Spot Rio and Santos coffee is feeling the situation in futures and practically the entire line has advanced about 1 cent per pound since last report. The whole feeling is very strong. Milds show from one-half to a cent advance, speaking still of green coffee sold in a large way, in sympathy with Brazils. The jobbing market on roasted coffee is also firm, with a good demand.

**Canned Fruits**—Considerable business in California fruits is being put up to canners, but is refused, as packers are not able to fill orders for peaches and pears, particularly in No. 10 packs and in low grades of peaches. Apricots and cherries rule steady. Hawaiian pineapple on the spot is quiet. There is a constant distributing demand and the moderate stocks tend toward firmness. Apples are stronger at all packing points.

**Canned Vegetables**—Estimates of the pack vary, but are usually close to 50 per cent. of a normal output. With shortages also in other staples, the firmness of the market is easily understood. It is a sellers' situation and there are few offerings in any primary market or in any size. California has followed the South and it is as difficult to buy from first hands there as in the Tri-States. Resales of contracts are being made, but the question of deliveries makes buyers cautious, as they want actual tenders rather than mere agreements to deliver. Corn has already established itself in a strong position and all grades are very hard to buy, especially standards, which are often quoted on the basis usually used for fancy. Many of the big operators are short on No. 2s and No. 10s and would cover if they could get the stocks. Peas are firm in both standard No. 4s and No. 5s and in strictly fancy. Despite the big pack both lines are wanted. It is a surprise to the trade

where the big pack went. Minor vegetables are all firm on their own merits and in sympathy with corn, tomatoes and peas.

**Canned Fish**—The fish market is less spectacular than fruits or vegetables. Salmon is firm on the Coast in reds and pinks, but not taken much for later wants even by dealers who have not taken care of next spring or summer wants. There is only a nominal call for chinooks. Maine sardines are slow sellers and canners are closing their factories, as they do not care to add to their stocks. Tuna fish is firm in white meat and steady in other varieties. Shrimp is hard to find in fancy large sizes. Lobster and crab meat are dull.

**Dried Fruits**—The retail movement of dried fruits is not extensive, while buying for replacement is even less active. Trading is mostly on the spot, where it is more advantageous to buy than on the Coast. Prunes are rather a damper on trading, but the strangest thing about the market is that there are frequent expressions of confidence in the trend of values later on and the prospects of a better demand. This sort of confidence, however, is not backed up by purchases on the Coast, either in Oregon or in California. The California market is not being shaded by any packer, although straight large sizes are being offered. There is little attention being paid by local dealers, who have enough old crop to keep them going and sufficient new due to arrive to take care of early outlets. Carton prunes were more active last week, as the association during that period made a special discount of 5 per cent. below list on large medium sizes for October and November shipment from the Coast. Another week went by without opening prices on Sun-Maid raisins. From the way carryover has been taken since prices were revised in late summer it would appear there is only a moderate tonnage left, with positive shortages in package Thompsons and some other lines. With a crop about half as large as 1923 the feeling on new packs is firm. Apricots and peaches were firm all week, but were not active. Neither is in large demand for nearby outlets and stocking-up for the spring is not being done extensively. Currants are steady but quiet. Layer figs are selling better in the fancy than in other grades. New crop dates, the first of the season, are now ready for delivery.

**Beans and Peas**—The demand for dried white beans during the week has been dull, with prices rather easy, but without any marked decline. Red kidneys were also selling at about unchanged prices. California limas were the firmest grade in the line; they are selling at high prices and the feeling is quite strong. Split peas put in a dull and easy week.

**Cheese**—The demand for cheese during the past week has been very slow, at no time has the market been more steady, and most of the time it has been weak on account of easy advices from the producing sections.

**Provisions**—There has been a good, active demand during the past week for practically everything in provisions, this including both beef and

hog products. Prices have been firm throughout the week, with no material change.

**Salt Fish**—The demand for mackerel is good. Buyers are beginning to realize the certain shortage in Norwegian mackerel and are taking what they can get. Purchases, however, are mostly from hand to mouth. New England shore mackerel are about steady, without change in price. Norwegian mackerel are firm on account of great scarcity. It develops that Irish mackerel will also not be very plentiful in this country, as the shortage of Norwegian fish on the other side has sold a lot of Irish mackerel in Europe.

**Syrup and Molasses**—The molasses situation is still quite firm, owing to comparatively light stocks. The demand is good. Sugar syrups are firm and active; the market is decidedly in the seller's favor. Compound syrup unchanged, with a steady moderate demand.

**Rice**—A betterment in the rice market in the South occurred during last week and there was a disinclination to sell freely, particularly rough rices. Farmers have been financed and are not being forced to unload which prevents any free offerings at the mill. Another factor is the disappointing results of threshing which does not produce the tonnage expected. Like cereals and many food prices, rice has stiffened up considerably and advances at the source have occurred. Most of the distribution is to domestic markets, but there are some export enquiries for later shipment, but on a price basis which cannot be realized. Because of the firmer primary markets, New York has been firmer and Blue Rose is held at outside rather than inside quotations. Local dealers are buying sparingly but are showing more confidence in the market, and as they are in need of stocks, are being forced to cover more or less extensively. Foreign rice is well maintained and there is no free selling on the spot.

**Review of the Produce Market.**

**Apples**—Wealthy, Wolf River, Alexander and Maiden Blush command 75c@\$1 per bu.

**Bananas**—8@8½c per lb.

**Beans**—C. H. P. Michigan pea command \$5.65. Red Kidney have not begun to come in yet.

**Beets**—New, \$1 per bu.

**Butter**—Local jobbers hold fresh creamery at 37c and June packed at 35c; prints 39c. They pay 22c for packing stock.

**Cabbage**—60c per bu.

**California Fruits**—Bartlett pears \$4.75@5.50 per box for either 135 or 150; Tokay grapes, \$2 per crate; Giant plums, \$2.75 for 4 basket crate; Honey Dew melons, \$2.50 per crate of either 6 or 8.

**Celery**—Commands 40@50c per bunch.

**Cauliflower**—\$1.75 per doz. heads.

**Cranberries**—Cape Cod are selling at \$5.50 per ½ bbl.

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

**Eggs**—The past week has witnessed a continued scarcity in fine fresh eggs, which ruled firm and active during the entire week. The bulk of the sup-

ply is medium and poor stock, which is not wanted and therefore rules dull and weak. Good storage eggs which will compete at all with the fresh are wanted and firm. Local jobbers pay 41c for strictly fresh. They resell as follows:

Fresh, candled	45c
XX	38c
X	33c
Checks	28c

Egg Plant—\$1.75 per doz.

Garlic—35c per string for Italian.

Green Corn—20@25c per doz.

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 ----\$6.50

Hot house, leaf, per bu. .... 1.75

Lemons—Quotations are now as follows:

300 Sunkist ----- \$7.50

300 Red Ball ----- 7.00

360 Red Ball ----- 7.00

Onions—Spanish, \$2.50 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 ----- \$8.50

150 ----- 8.50

176 ----- 8.50

216 ----- 8.00

252 ----- 6.75

288 ----- 5.50

Red Ball, 50c lower.

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

12 x 12 ----- \$2.00

11 x 11 ----- 1.75

10 x 10 ----- 1.50

Peaches—Elbertas from New York command \$2@2.25 per bu. A few Prolifics are coming in from near by growers and find a market on the basis of \$2 per bu.

Pears—Bartlett command \$2.25 per bu.; Anjans and C. F., \$1.50. Keefer, \$1.25.

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

Potatoes—Local buyers are paying 70c per 100 lbs.; Greenville buyers are paying 60c and Traverse City buyers are paying 50c.

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

Heavy fowls ----- 20c

Broilers ----- 15c

Light fowls ----- 15c

Heavy springs ----- 22c

Cox ----- 10c

Turkeys ----- 25c

Ducks ----- 17c

Geese ----- 14c

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 \$4 per bbl. and \$1.50 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 ----- 13c

Good ----- 11c

60-70 fair ----- 09c

Poor ----- 07c

### Opinion of Judge Perkins in a Colfax Gibbs Case.

In the case of First National Bank of Ludington vs. Colfax Gibbs, Glenn H. Downs, Harry W. Moore and Harry E. Wager, Judge Perkins, of the Kent Circuit Court, handed down the following opinion:

The defendants, Gibbs, Downs, Moore and Wager, are officers and directors of the defendant company, the Michigan-Arkansas Oil Corporation, a Michigan corporation. The defendant, Gibbs, is President and the defendant Downs is Secretary-Treasurer. No service of process was obtained on Gibbs on account of his continued absence from the State of Michigan.

The company was organized as a joint adventure in 1921 by eighteen men, including the defendants, who contributed \$2,500 each to the enterprise. Whether stock was ever issued for the sum so contributed does not appear. The fund thus raised was to be invested in the purchase and promotion of oil lands and leases in the State of Arkansas.

Gibbs was the promoter of the plan and became, from the beginning, the sole active agent of the corporation. Substantially all transactions were carried on and consummated by him without any action on the part of the corporation and its directors. Lands and leases were purchased, contracts were let, wells drilled, and all the activities necessary in relation thereto were under the management and control of Gibbs.

Occasionally money collected by Gibbs, as trustee, was turned over to the Secretary-Treasurer, and occasionally the Secretary sent out notices and letters written in behalf of the company by that officer.

Sometime in April, 1922, Gibbs returned to Grand Rapids and a directors' meeting was held, at which it was resolved to sink another well on property claimed to be owned or controlled by the company in Arkansas at an expense of about \$13,000, using \$8,000 said to be on hand at the time and borrowing \$5,000 more on the company's note to be endorsed by the directors for that purpose. After the meeting, two notes of \$2,500 each were immediately prepared, one payable to the plaintiff, the First National Bank of Ludington, and the other to the State Bank of Edmore. All of the directors, except W. L. Hammond, who was Vice-President of the Ludington Bank, endorsed the note payable at that bank, and all of the directors, except Hammond and Wager, who was Vice-President of the Edmore Bank, endorsed the note payable at that bank. After having been so endorsed, the directors turned these notes over to Gibbs to negotiate and the notes were later negotiated by him at the banks named. Another well was put down which Gibbs reported as a failure.

No further meetings of the directors were held. The books of the company were taken possession of by Gibbs and removed to Chicago. Fruitless efforts by the individual directors were made from time to time to get reports from Gibbs as to the financial condition of the company. Finally, August 29, 1922, Mr. Hammond received a letter from him, in which an attempt was made to set forth the company's assets and liabilities, showing an excess of debts over credits of \$8,691.30. It is interesting to analyze this statement. Included in the list of assets are, "the proceeds of two discounted notes, \$5,000." This item undoubtedly refers to the two notes of \$2,500 each above mentioned. The same two notes are again referred to in the statement of liabilities. It is quite difficult to understand how the proceeds of these two notes were still on hand after the third well had been pht down and after, as shown by the statement, a deficit of over \$20,000 resulted from the drilling of that well and of well No 2.

It appears that the defendants, Wager and Moore, received a similar statement from Gibbs about the same time. Downs cannot remember receiving it.

The renewal note in controversy is dated November 1, 1922, and is for \$1,500. Downs had sent his personal check for \$1,000 which reduced the amount of the renewal to \$1,500. It is claimed that he was afterwards reimbursed by money sent on by Gibbs from the proceeds of oil from one of the wells on the company's property.

It is, therefore, clear from these facts and from other facts appearing in the record, that all of the endorsers at the time they endorsed the note in question knew that the maker, the Michigan-Arkansas Oil Corporation, was not only insolvent and unable to pay its debts as they matured, but hopelessly so.

The report of Gibbs of August 29, 1922, was the only tangible information received from him as to the status of the company since the original note had been given in April, 1922. It is also clear that the officers and directors who became endorsers of this note failed to perform their clear duty in conserving the assets and attending to the affairs of this company.

After the organization of the company the doors of its office were apparently closed and its officers went away, leaving the entire management of its affairs to Gibbs. That their inattention and neglect led to the dissipation of the company's assets is a reasonable conclusion under the facts and circumstances of this case. It is a reasonable conclusion, also, that the whole transaction, from its inception, was a joint adventure prosecuted in the guise of a corporation with the intention on the part of the contributors to raise a specific fund to be turned over to Gibbs, as trustee, to enable him to prosecute, at will, his oil ventures in Arkansas to the mutual benefit of all concerned. Should these ventures prove successful, they would profit thereby, but should they prove otherwise, they would lose only the amount of their contributions and avoid personal liability for the corporation's indebtedness should any accrue. This conclusion is justified by the testimony of all witnesses, which clearly shows that the corporation was only a form, without any intention of the incorporators to use it for any lawful purposes for which a corporation is usually organized, but as only a means to an end. So far as the record shows, the corporation, as such, never did any substantial business, except, perhaps, to give the notes in question and to send out a few notices and letters. All its business transactions were carried on by Gibbs as trustee.

These defendants seek to escape liability as endorsers of this note for the sole reason that the notice of dishonor was sent twenty-four hours too late. The note fell due January 2, 1923, and notice of dishonor was mailed January 4, 1923, which should have been sent January 3, 1923. That a notice of dishonor was so sent, is not questioned. As a matter of law, it was sent too late to bind the endorsers unless such notice was either expressly or impliedly waived (See C. L. of 1915, section 6150). I am convinced that it was waived. These endorsers knew that the maker was unable to pay the note when it fell due; they knew the company was insolvent at the time they endorsed it. They also knew, as in the fact, that the affairs and property of the company had been early abandoned to the control and management of Gibbs and that Gibbs had repeatedly failed to render proper account of his trust. It follows that it must be held that these defendant endorsers participated in the series of events that led to the insolvent condition of this corporation and its inability to pay this note at its maturity. Under the authorities this amounts to a waiver of notice of dishonor.

## Making Friends and Keeping Them

There's little satisfaction in coaxing customers in one day with the bait of some "scheme" or deal, only to lose them tomorrow, when someone else does the same thing. That's not the kind of customers that make for permanent success of the grocer.

If we made FELS-NAPHTHA right one day and "almost as good" the next—sold it on a "drive" one day and at the "regular price" the next—there wouldn't be any "regular price"; or quality either.

If we had forced the grocers to load up beyond their needs, just because the price was "right" for a day or a week, we wouldn't be able to look back on more than a quarter of a century of real friendly relations with the trade.



### Fels and Company — Philadelphia

"The Golden Bar sold on the "Golden Rule"

## -that sign on Main Street

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

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

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

Why not write us about it?



## Chase & Sanborn Chicago



Bessinger vs. Wenzel 161 Mich. 61.  
 Gelder vs. Welsh 169 Mich. 496.  
 Whitney vs. Chadsey 216 Mich. 605.  
 Merrill Chemical Co. vs. Root, 152  
 N. Y., Supp. 368.  
 Tedford vs. Lichtenstein, 113 N. Y.,  
 Supp. 358.  
 Moore vs. Alexander, 71 N. Y.,  
 Supp. 420.

But in my judgment this case goes even farther on its facts, and for the reasons already stated, these endorsers became original obligors, not entitled to any notice of dishonor whatever and are each personally liable for the payment of this debt.

Let judgment be entered for the plaintiff for the full amount claimed against the defendants Downs, Moore and Wager. Judgment has already been entered against the company on default.  
 Willis B. Perkins,  
 Circuit Judge.

**How Many Stores Lose Many Dollars Yearly.**

The most common weakness in the management of drug stores is the failure to have what the customer wants when he wants it; and it is likewise the greatest profit leak. If you doubt that statement have your salespeople report the number of sales lost for that reason for a period of one week. Throw out all the random calls for things that do not logically belong in a drug store; consider only the staple articles that you are supposed to have constantly on hand. When you get the total loss in volume reduced to dollars and cents multiply the amount by fifty-two to get on a year basis. Then compute the gross profit you would have made by using the actual percentage your own records show. The answer will be your actual loss, for in that case all gross profit would have been net profit; your expenses would not have been a penny higher had you been able to supply the merchandise called for. You'll be amazed, perhaps chagrined, and will, no doubt, resolve to do something to correct the disturbing condition.

I am quite willing to admit that no plan has yet been devised that will so perfectly regulate the inflow of merchandise that every customer will be able to get just what he wants when he wants it. But I do say that the application of a little system will help a lot. Let me give you the plan of a live Western druggist to whom I talked on the subject not long ago. I'll quote him as faithfully as possible.

"To begin with," he said, "the person in charge of stock in every department or section of the store has a book in which is listed every article that is supposed to be carried in stock in that department or section. The prevailing retail price is also a matter of record in every instance. There is a definite place on some shelf, in some drawer, or in some showcase or tray for every article on the list. My purchasing records tell me how much I normally use of each article every thirty or sixty days and keep the supply coming in all the time on that basis. And let me tell you, I have learned to pay attention to the notices that manufacturers send out in advance of special advertising campaigns. I always increase my regular orders accordingly. It takes but little figuring to arrive at the number of each article that should be constant-

ly on hand in the forward stock. Come on; I'll show you."

He led me behind the toilet goods counter.

"As I said before," he resumed, "it is a case of a place for everything and everything in its place. This is the talcum shelf. It is, you see, divided off into sections. On that strip of paper (it was pasted near the edge of the shelf) is the name and price of the talcum that belongs here and the number of cans that we are supposed to have right here at all times—at least every morning after the stock has been gone over. That circle around the name means that we carry a reserve supply in the basement. If the circle is not there we know that we must order from the jobber. That's the way we have charted and assigned every shelf, drawer and tray in the store. It may sound like a lot of detail as I tell it to you, but, let me tell you, there is no better way to control your stock and I am sure that the following of this plan is the best insurance against being 'just out' of staple merchandise.

"I make it a point to go through the entire stock myself at least once a month; that's the way I check up on my own system and discover overstocks and encover the slow movers."

And then we got to talking about advertising—my business conversations generally end that way.

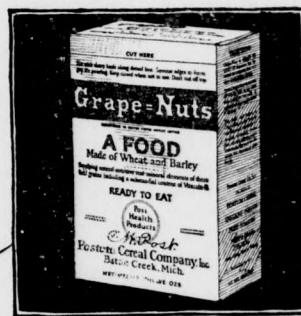
"I realize," he said, "that the bulk of my business is created by advertising, the advertising that is sent broadcast by the manufacturer. I have tried to identify my store as a place—the place—to come for nationally advertised articles. I do everything I can to 'cash in' on the demand that advertising creates, and the most important thing I can do is to have the merchandise on hand when it is called for. Even the most friendly customers will eventually stop coming to my store if I am persistently out of the things that advertising has taught them to use and urged them to buy."

Shifting to another phase of the subject, I said to him:

"Now and then I talk to a druggist who complains about the short profit on some nationally advertised lines. Would you mind telling me how you feel about that?"

"There are some short-profit articles on the list," he said, "but that doesn't worry me a little bit. You will notice, if you take the trouble to check them up, that the short-profit items are the fast sellers. You get the quick turnover and make about as much in the long run. You often hear the cry, 'What we need is customers.' No retail merchant should ever lose sight of the fact that the manufacturers' advertising creates them and sends them into your stores—at not cost to us. When they come into my store it is up to me to use such methods in handling them as I would like to have used on myself. If I can't make regular customers of them it's my fault; if I can't sell them additional merchandise I am neither a merchandiser nor a merchant; I am merely a storekeeper."

Otis R. Tyson.



**Teaching your customers the health value of this food**

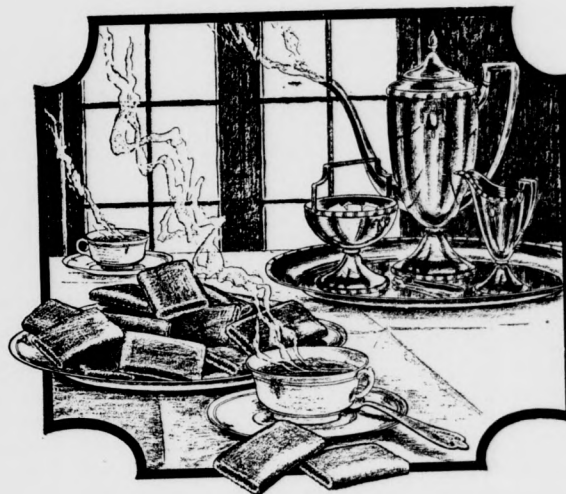
ADVERTISING that reaches every part of the country, appearing every month in a long list of magazines and newspapers, is building new Grape-Nuts customers every day.

The great difference between food and nourishment is the theme of the new advertising, which puts strong emphasis on the health-giving qualities of Grape-Nuts. Keep in mind this important point:

*Grape-Nuts is not just a breakfast cereal, but an individual and special food*

POSTUM CEREAL COMPANY, Inc.  
 BATTLE CREEK, MICH.

**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

### RETAILERS TO SET THE PACE.

So far as the main factors are concerned which enter into the general business situation each succeeding week of the Fall has witnessed a progressive improvement. Higher prices for cereal and other crops are, of course, one of the signs most patent because they affect directly so large a portion of the population. Another is the greater activity in transportation, giving continuous employment to a multitude of workers directly and indirectly. Different industrial centers are also showing an improvement in conditions, due to increased orders for divers products, although there are still some exceptions to this. Construction work is keeping up well and savings deposits continue to exhibit increases in nearly every portion of the country. Add to these things the fact that for two years or more past people in general in this country have been underbuying and skimping in their purchases even of necessary articles and the stage would seem to be set for a fair volume of business in the immediate future. Some of this has already set in and more appears imminent. But the provision for meeting any expanded trade seems to be inadequate. No one appears to be willing to forestall the demand to any extent, even though convinced of its coming. Everybody seems to be anxious to "play safe" and run the risk of losing sales rather than take the chance of being caught with some superfluous stock at the end of the season.

Producers and distributors are waiting upon the retailers to set the pace and the latter, in their turn, are being governed by the actual rather than the potential orders of their customers. The last named are not yet out of their inertia, though their interest is being stimulated by various bargain offerings. It looks, at times, as though the habit of buying had to be again established in order to secure adequate results, resembling in this respect the efforts to induce voters to register for the elections. Such efforts as have been made have been quite fruitful and would have been more so, perhaps, if there had been some decided change in the weather so as to cause people to equip themselves for a cooler spell. Point is given to this by the fact that buying was more brisk in the shops on the days when a drop in temperature and a chill wind gave a foretaste of what is soon to come. The clothing and cloak and suit trades are very sensitive in this respect, as many are inclined to put off their purchases of such articles to the last moment. Although a good season in all lines of raiment is anticipated it has not altered the hand-to-mouth ordering of goods, even though the possibility looms ahead of a shortage of supplies when needed, particularly of the desirable kinds, and a scramble for what can be obtained, very likely at advanced prices. But everybody seems willing to take the consequences, whatever they may be.

### THE RIBBON SITUATION.

The ribbon business is picking up somewhat and many novelties are being shown. These include epingle, ombre and chenille effects, also wool

embroidered designs in bright colorings in widths from number one to number three and also wider widths of from three inches to six inches. Metals are in demand and plaids, checks and Roman stripes, also Bayadere stripes are favored. In plain ribbons, faille, satin, moire and satin-moire are most in demand. Prices have not changed and a change is not looked for at present. Buyers are purchasing only what they feel they need for immediate consumption, but as more activity is expected upon a diminishing stock of goods on hand, shortages in some lines may develop but we do not expect such a condition for the present at least. This market is dependent upon the raw silk market as are broad silks and therefore similar consideration must be given it.

A motion to dismiss an action begun by music publishers to prevent a broadcasting company from broadcasting copyrighted songs and music has been denied by Judge Knox in Federal Court. In declining to dismiss the case the Judge stated that he was inclined to think that a performer who gave an unauthorized performance for his own profit was an infringer, and that the broadcaster who arranged an unauthorized performance might become a contributory infringer, though, the Judge added, he did not wish to commit himself finally on these points. The radio came up so suddenly that it has created many legal questions. Sooner or later all these questions will have to be threshed out in the courts. One of the most interesting is whether the broadcasting of an original article over the radio constitutes enough publication on which to base a copyright. There having been no radio at the time of the adoption of the copyright law, the question did not arise. It is therefore, not a question that the copyright authorities at Washington can decide with finality. But whether the radio is as full publication as the printed page must be decided sooner or later, especially as the number grows. There are now nearly four hundred thousand receiving sets owned by farmers alone, as against forty thousand a year ago, and at least one university is arranging to establish a university extension by radio. Before long there will be plenty of intricate legal questions for the judges to decide concerning radio rights and wrongs.

Those who deplored the passing of steamboat life on the lower Mississippi and looked sadly to Mark Twain for its survival in literature alone will rejoice to learn that the river boats plying between St. Louis, Cairo and New Orleans are loaded to capacity these days with freight and passengers as well. Last month 860,000 bushels of wheat put on board at St. Louis for the trip to the Crescent City broke all records. The freight commitments for October have claimed all the space available. Prosperity for the Mississippi Valley means thriving trade in the settlements upon the tributaries of the Father of Waters throughout the magnificent distances covered by the drainage area.

### PRESENT PRICES FOR WOOL.

Toward the close of the London wool auctions which ended last Thursday prices softened perceptibly because of a falling off in the demand, and there were many withdrawals of parcels because acceptable bids could not be obtained. Little wool was bought for American account during the series. At Sydney, Australia, there were also recessions in prices and the outlook appears so poor that there is talk of the abandonment of auction sales scheduled to be had at Melbourne. From all that can be gathered, it would appear that the efforts to keep wool prices pegged up cannot go on indefinitely and that when certain levels are reached buying stops. Present prices for wool are regarded as being about as high as they can be pushed, in view of the public resistance to increased prices for woolsens. In this country prices of wool remain firm because of the better outlook for fabrics for spring. The American Woolen Company has been making further advances on a lot of woolsens and worsteds and has withdrawn a number from sale. Other factors have followed suit. More openings of women's wear fabrics for spring took place during the past week, prominent among them being Forstmann & Huffmann and the Botany Worsted Mills. Advances in price, particularly for the finer grade fabrics, were regarded in the trade as moderate. Flannels and goods for sports wear are strongly featured. Certain fabrics in strong demand are to be disposed of by allotment.

### DOMESTIC CARPETS.

The domestic carpet business has been quiet in both the wholesale and retail fields for several months and neutral colors and two-toned effects are most popular. Interior decorators advocate plain colors for floor coverings as these are most easily worked into a decorative scheme; of these hand tufted carpets, chenille and seamless Wiltons are favored.

As a rule the interior decorator develops his color scheme and style of decoration for a room which includes furniture, furniture coverings, hangings, and wall coverings and then looks for a floor covering which will harmonize. This method of procedure makes it difficult, and in some instances impossible, for him to find an Oriental carpet or rugs which will be of the sizes required and include the colorings necessary. Therefore, he either has a hand tufted carpet made to size and of color and design which will be suitable, or resorts to a monotone or two-tone carpet that will blend with his color plan, or a neutral color that will work with it.

### MEN'S WEAR.

The visit of the Prince of Wales to this country did not create new styles in men's clothing as was expected; in fact, his clothes are a disappointment to many. He favors the double-breasted lounge suit and blue negligee shirt with collar of the same material, but this is already almost common here. He also favors tan suede oxford shoes and light grey fedora hat and striped

neck scarfs of bright colors and carries a plain crook-handled stick.

It is early yet to advise of what styles or colors the consumer will concentrate upon, but it seems reasonable to anticipate a demand for double-breasted sack suits and two and three button single-breasted sack suits of semi traced backs and trousers of normal width. The extremely wide trousers are becoming passe. Navy blue and greys with some browns will probably be the colors most favored. Moire stripes in neckwear still predominate and checks wear a place.

Modern miracles of transmutation are so many that it is not surprising to learn of the claim of a Japanese doctor who says that he has produced gold from mercury. However, the mines of the Rand will not close down as futile and superfluous until convincing evidence is offered from the Tokio laboratory. In the Middle Ages the alchemists repeatedly announced their success, and it was not many years ago that Jernigan's process for extracting gold from sea water was a nine days' wonderment. "The accursed thirst for gold," which the Roman described as a ruling passion strong in life, is not less potent in our sophisticated day to make men drop the useful work they are doing and give chase to the will o' the wisp. And the last of the "ignis fatuus" is in the philosopher's cabinet or the chemist's laboratory as well as at the rainbow's end.

The lure of hidden gold is felt not merely in the Tom Sawyer-Huck Finn period of life. Mature Americans of position are behind the effort to lift the sunken treasure of the Merida, which sank off the Virginia Capes thirteen years ago. The history of centuries of frustrated expectation in such matters does not appear to perturb these gentlemen, who are willing to pay the heavy cost of financing the deep-sea salvage operation. Time and again there has been the same confident talk of many millions at stake, as easy to draw from the bottom as oysters, with the precise location ascertained. Most persons are so tied down to a prosaic bread-winning task that they cannot rise to the call of high romance. But they follow with all good will those who go forth in quest of Treasure Island with a buoyant confidence that no previous failure can impair.

The chief argument for the recall of Judge Lynch is the danger of slaying the wrong man when a mob takes summary vengeance into its own hands. A street crowd in Chicago beat a man to death, and now those whom he was charged with attacking are not sure of the identity of their assailant. The hysterical mood of a throng incensed and bent on vengeance has nothing in common with the deliberate, impartial process of the court room. An evidence of civilization in any community is the disposition to suffer the law's proverbial delay rather than to incur the risk of punishing the innocent and permitting the guilty to go scot-free.

## HOMeward BOUND

### Final Lap of Mr. Winternitz's Journey To Bohemia.

Hamburg, Sept. 25—This is a rainy day and since I have nothing else to write about I will describe this hotel a la Brother Verbeck. A few days before I reached here I wrote to the Streit Hotel, Hamburg, for a room reservation and received a very courteous letter, signed by H. Frundt, the manager, personally. I stopped at this hotel years ago and while it is an older building its appointments are modern and up-to-date.

On arrival I had a single room with private bath assigned to me and was met by the manager personally. I took a liking to him. His first remark, which pleased me, was, "If there is anything about the hotel that does not please you or you have a complaint to make, come to me or to my office." That surely makes one feel at home to start with.

The meals here are good—wholesome food and reasonable. Since I left Carlsbad I turned more or less vegetarian, and I can get here a vegetable plate just as good as in Carlsbad, where they are known to be first-class vegetable cooks. I tried to play a joke on the manager, but the joke was on me. In passing him in the hall, he asked me how everything was. I replied everything is O. K., but I am unable to get coffee haag at the hotel. He said that must be a mistake somewhere, as they had plenty on hand. As I was going in the tea room anyway I said I would order it and if I could not get it I would report to him. I was greeted by a charming head-waiter who can read your wishes at sight. I asked for coffee haag and without any hesitancy I got haag.

This morning I paid Mr. Frundt a call and told him about our city of Grand Rapids and the Michigan Tradesman—the greatest trade paper which has followed me twice around the world—and he was nice enough to give me the details regarding his hotel and Hamburg hotel life, which I think are worth while to publish. When you come here next season stop at the Streit hotel and meet the genial host, Mr. Frundt, personally.

The Streit hotel is the oldest hotel in Hamburg. It was founded about 100 years ago by the ancestors of the present owners. It has an international patronage which seems to be pleased with the modern improvements which have been made as time went on. The hotel has about 125 rooms. Every room has running hot and cold water and there are about fifty private bath rooms. The furniture is mostly of Hamburg manufacture and very ornamental. Everything is arranged in such a manner so as to remind one of a home and the character of a hotel is thereby taken away. The halls are more like a picture gallery. The most marvelous feature is the large parlor, with its high skylights and gorgeous pictures. The afternoon tea and concerts have a good reputation, and anyone who visits Hamburg and has not taken tea at Streit's has missed a treat. The kitchen has a good chef and you can get anything and everything your heart desires. Most of the employees in the house are old ones and some of them have their children at work here, which is proof of the existing friendly feeling of the management and crew.

On Board S. S. Reliance, Sept. 30—We left Hamburg this forenoon at 7:55 on a special train for 1st class passengers. The 2nd class ones left two hours earlier. All one has to do is to get on the train and get aboard the ship. Your baggage is already installed in your stateroom. The first fellow I met was one of the stewards who was deck steward on the S. S. Cleveland at the time I made my trip around the world. The next true friend I found was the last Michigan Tradesman, which followed me from Reichenberg, and the next good thing

brought me from the steward's office was a box of Wrigley's gum. Now since I am with my old friends again we may have a pleasant trip homeward bound. My room steward put my clothes in the wardrobe and will look after my wants. I rented a steamer chair and blanket, got my table reserved in the dining room and had my first duncheon, so I am O. K. The weather is fine to start out.

Oct. 1—I enjoyed a good dinner last evening and if they keep on feeding me the way they do my cure at Carlsbad will not be noticeable. One thing I like about their meals here—they are all a la carte and you don't have to eat the regular table d'hote, so if I gain weight again it will be my own fault. We enjoyed a fine concert and the birds chimed in just like they do at the Majestic theater in Grand Rapids. In the evening they had their first dance and I went to bed to enjoy a good rest. At 7 a. m. it was the same cry, "Bath ready" and then the prunes. We have on board an elegant swimming pool and a fine gymnasium, so one can be kept busy. I have my chair on the promenade deck waiting for me, so I will have to leave my writing desk here. To-day we shall stop at Southampton and Cherbourg and get 100 more passengers. The boat rides easy. You hardly know that you are moving. Let us hope it will stay that way.

Southampton Harbor, Oct. 2—We reached the harbor on time, but had to wait for the tender for over an hour. It was a sight to see the passengers land and the orderly way in which the stewards handled the baggage. They formed a line and before you knew it the baggage was loaded on and the passengers in their cabins, while vice versa the passengers for England were placed on the tender in the same order. I was agreeably surprised with a letter from my friend, Maxwell Brennan, who is in London and who will follow to-morrow on the next Canadian Pacific steamer. Tonight we will receive about 100 more passengers from Cherbourg and then no more stopping until we reach New York. I just notice we have a greenhouse here and they also advertise, "Say it with flowers." It is a treat to enter this dining room and you are almost forced to gaze at the nice dishes exhibited for your choice at a cold buffet—an then one wants to reduce. They have tomatoes in about ten different ways. They are a feast in itself. And then cold fish, lobster, chicken, partridge and ham. I better not make your mouth water, because we have hot stuff also and ice cream to wind up with.

Cherbourg, Oct. 1—Well we got here on time, the tender was on time and we are now leaving on time. I just told the steward I could stand a little more light and, sure enough, he brought me a fine desk lamp. Now, there won't be any excuse for my not writing. It won't be the company's fault anyway.

Oct. 2—So far there is not much to report. The daily routine has started. We have the first daily newspaper, of which I enclose a clipping. I visited our model barber shop and got my hair trimmed. Let's hope that will be the only thing I will be trimmed of.

Oct. 3—Had a good night's rest and a good breakfast. Read the Morning Intelligencer and had my walk—pulled out my little red prayer book which my mother gave me on my 13th birthday. We are to have services on the day of atonement. For once I will be a good Jew again.

Oct. 4—Wonderful weather and all is well. We have almost half of our journey behind us. This afternoon we will see a fire and boat drill.

Sunday, Oct. 5—We had a party last evening and I had my glad rags on and stepped up a little—pretty good for an old guy. The committee on religious services will meet to-day. They offered me the job as reader but

since my hands are tied I could not accept. Weather rainy and a little foggy.

Oct. 6—A great and glorious morning after a gloomy Sunday. For the first time I am getting warm this season. I followed the party on kitchen inspection. The first officer, the purser and the ship's doctor were on their tour and I noticed they took down some of the silver servers and looked them over, as well as having a peep at other cooking utensils. We surely enjoyed seeing the modern kitchen, where food is handled in the most sanitary manner. The silver and dishes are cleaned and dried with electric machinery. The bread and cakes are baked by electricity and everything is as clean as it can be kept by human hands. After inspecting the various kitchens we were permitted to look into the refrigerators and store rooms. They not only carry provisions from the United States, but also ice. What interested me most was two boxes of Fleischmann's yeast in the cooler. No wonder we have good rolls and bread. The party then proceeded to the second and third class divisions which are kept up just as nice and clean, but they are not so elaborately equipped. I must not overlook the Jewish orthodox cook. He is here and has a few patrons on this trip. I had the pleasure of meeting Capt. Heath and had a very nice visit with him. Commander Iverson, the senior captain of the S. S. Reliance, invited me to his private apartments for a chat and gave me the privilege of taking pictures of the fire and boat drill. It surely was a sight. At the time the fire bells rang every one was at his post and the water began to play. The next was the life-boat drill and after the boats were swung out and back, they had a general inspection. It surely makes the passenger feel good and safe to see such perfect organization and discipline. Now after all this is over we shall go in the wintergarden and have some music and tea and cake.

Oct. 7—Just received a wireless greeting from Capt. Kier, of the S. S. Albert Ballin. I regret that I could not meet him in person. Commander F. L. Iverson sent his steward to me to introduce me to the Chief Engineer, J. R. Hastings, who, in turn, placed me in charge of a younger officer who took me way down in the engine and boiler room. In former days one could not so easily stay near the firemen. Now it is almost a cool place down there. I am too much of a layman to explain the details of the engine department.

The children have a little folks party in the wintergarden, so I must hurry not to miss anything. The sack and three legged races were some of the events. Potato spoon races were among the games played and cake eating events were on the program which wound up with ice cream and more cake for little and big ones.

This evening we have Hebrew religious services to celebrate the day of atonement which starts to-night at sundown and we are supposed to fast until to-morrow at 6 p. m. I wonder how many are going to live up to the teaching?

Oct. 8—We had very elevating religious services. The "Kolnider" was played by the orchestra in an excellent manner. We had an attendance of about fifty first and second class passengers. Since we had fine weather and a good ship we have gained almost a day and this will be my last report from board ship, as the mail is being picked up before we land. Our religious service started this morning with "Ave Maria." Pretty good for a Hebrew congregation.

Oct. 9—Nearly every passenger was up early this morning to see the pilot embark and take over the direction of the ship into harbor. Hundreds of bags of mail were brought up on deck and the trunks were so placed that they could be most easily examined by the

U. S. inspectors. As soon as we are passed by the immigration and health officers we will again set foot on American soil, which is the dearest place on earth for most of us.

New York, Oct. 11—Through the good efforts of the officers of the S. S. Reliance and the good ship as well as favorable weather, we reached New York about a day ahead. We were all happy and enjoyed the parting hours watching New York harbor. The first I noticed three flags on the mast—a yellow one for the health officers, a U. S. M. blue one for the mail boat and a United States flag for the Immigration officers to come on board. They did not let us wait very long either. First, the doctors inspected the crew which was lined up on deck to the last man and woman employe. Then came the second and third class passengers. And for us way ups they took the ship's doctor's word for it that we were O. K. Still they gave us a glance, as we passed before the Immigration officers, who inspected our passports and identification cards.

A few days ago we had to make out our customs declaration and we received a receipt for same from our purser. Now as we landed I was one of the first ones out. My friend, Heinrichs, the steward, had my three suitcases out before I got to the custom house and all I had to do was to go to the desk and get an officer, who looked me and my baggage over and who called the appraiser who wanted to know where I made the cheap purchases. I told him in C. S. Rep. As I noticed he was a little suspicious as to the value, I produced the verified bills I had with me and all was well. He said if every one would be so well provided with their bills of purchases a lot of trouble could be saved, so when your friends go abroad tell them to get the bills for their purchases in the values of the country where they bought the goods and all will be well. It did not take me an hour and I had my room here waiting for me—flowers and mail galore—and the Michigan Tradesman was surely here ready for me and an invitation to be at my friend Stowe's house at the annual meeting of us old editors. I hope to be able to be on the job.

The first evening I was surprised. A friend of mine called and invited me for a ride. I willingly accepted and bumped into a surprise dinner at the Plaza hotel. It made me feel happy to see I had some friends here. The Illinois Athletic Club, Tri Color reprinted in their September number my first letter to the Michigan Tradesman with reproduction of some of my snapshots which pleased me very much.

Yesterday, Oct. 10, was the banner day of my trip. I devoted most of the time to the general offices of the Fleischmann Co. and had the honor to have a short visit with President Julius Fleischmann, after which I called on the first executive officer, Vice-President, Joseph Wilshire, and next on my old friend and side partner of years gone by, Vice-President H. R. Newcomb, and so the line down, from one department to the next. Had lunch with the boys in their house cafeteria and went on through one department after another, not overlooking the great advertising department, which is in charge of Dan P. Woolley, who just came back from the European advertising men's convention. To show you how thoughtful they all are—and how fast they work—when I came to the traffic department I was informed that they took care of my wish to go to Chicago and my ticket for the Windy City was there ready for me. While I was in the waiting room I noticed the Baker's Weekly convention number and was pleased to read the report on the last great gathering at Atlantic City. The Weekly also reproduced some pictures I sent the editor from Carlsbad.

L. Winternitz.



### Intensive Methods For the Shoe Dealer.

Written for the Tradesman.

It is really wonderful what may be accomplished by intensive methods. In every trade zone there must be immense latent possibilities that most of us cannot see at all; and if some good genius were to try to point them out to us, it's likely that he could make but little headway against our shortsightedness and skepticism.

Within seven years, according to a corking good story by Norman Beasley in the current issue of Success magazine, William Arthur, of Canton, Ohio, has built up a retail establishment which ranks third largest of its kind—leathergoods—in the United States. His yearly volume exceeds \$300,000. If a commission composed of some of the best leather goods merchants in the country had visited Canton seven years ago with a view to finding out whether there was that much leathergoods business in sight in Canton and vicinity, their report would have been unanimously in the negative.

Twenty-one years ago the Ebird chain organization started with one small store in Concord, N. C. It has grown steadily into one of the largest retailing systems in the South, and they have stores in Virginia, and South Carolina, as well as at various points in North Carolina.

New stores catering to the public's fundamental and recurrent footwear needs are springing up in places where formerly there were no such stores, and one hears of an old retail shoe establishment that gets a new lease on life—maybe a change of management, the introduction of new blood into the old organization, or possibly just the inauguration of a more vigorous merchandising policy, and the latter phases of that establishment's history are more interesting and prosperous than the record of the years when it was merely holding its own.

Now the new store that sprang up suddenly and proceeded to make good in the old community certainly didn't import its customers from outside regions. And it is entirely possible that a comparative study of your sales records for the period and the records of other stores in the community handling footwear, may not indicate any appreciable falling off of business. Yet here is the amazing fact that a new store has somehow succeeded in finding customers, and a sufficient number of them to maintain a profitable, and even a growing business. How do you account for it? Intensive methods of cultivating the local field is largely responsible for the phenomenon.

And the same is true of the old

store that starts on a new period of growth. Somebody gets the idea that the average family isn't buying as many pairs annually as they might buy, all things considered. Say the average family numbers five; and assuming that the average family is moderately prosperous. Without any special pressure brought to bear on that family they will buy annually about ten or a dozen pairs a year, or around \$60 worth of shoes. But the husband and father may buy two tailored suits a year at \$65 a suit, and the wife and mother may spend \$125 for a fur-trimmed coat. In a situation of this kind, it is abundantly clear that the family's buying is out of balance. There is a sort of lopsidedness here that needs to be corrected by intensive methods.

Big department stores have many kinds of special sales and pack the calendar of the months with usual and unusual activities; why doesn't the shoe dealer follow this method of intensive cultivation which has proved so profitable to department store people? Millinery and specialty shops have at least two openings during the year—one in the spring and another in the fall. Good idea for the shoe dealer also. The other people who handle apparels both for men, women and children devote a lot of space to the advertising of seasonable goods, between-season specials, and things for all manner of special purposes—vacation, sport and travel wearables, things for ease and comfort about the house, things suitable for street, office and informal wear, things for afternoon, evening and the more formal occasions. And here also is a big door of opportunity for the shoe dealer. Are you making the most of it?

And how about school shoes? Did you play up that line as vigorously as you might? Many shoe dealers have found it a profitable thing, for thereby they round up each Fall a lot of business, much of which no doubt would have been missed apart from such special efforts.

The intensive cultivation of one's field depends upon a study and analysis of its possibilities. About how many people in your community wear heavy work shoes? Have you found by enquiry what type of a work shoe strikes the local popular fancy? And the approximate price they are willing to pay for a shoe of that type? About how many sportsmen and people whose work calls them out-of-doors in the late Fall and Winter—deliverymen, surveyors, policemen, mail carriers, etc.?

A good, sensible shoe that fits the local need for footwear of special kinds and uses, if properly advertised, will surprise you in two ways: first, by

disclosing more people than you had supposed who have use for just that type of a shoe, and, again, by the rapidity with which the thing goes when it is found to meet a specific need.

Now the fundamental assumption in all this is that the average family isn't consuming as many pairs per annum as they might; consequently that this undeveloped shoe business is potential in every community. It can be developed. But it is going to require intensive methods to do it.

Cid McKay.

### The Modern Shoe Repair Shop.

Written for the Tradesman.

Last summer the writer spent two weeks in a mountain region where the recreational facilities—especially bass fishing—are exceptionally fine. But the sharp, cutting edges of the rocks amid which one must wade in order properly to fish those swift little streams is disastrous to footwear. For comfort in walking and wading, I took along an old pair of shoes. They were pretty well worn even before the period of hard usage to which I subjected them on this trip, so that by the end of the week they were completely gone. I then bought a pair of cheap canvas shoes, but in three or four days the rocks had likewise cut them to pieces. So I fell back on a pair of oxfords that I had worn on my way up, and which I meant to wear back home. But the backstays of these low-cuts let go, one sole was almost off and the rear of the other one spread open like a fan exposing the counter, and I was a sight to behold.

In that place there was an old-fashioned contemplative cobbler—a man apparently in the seventies, and he had a quaint little frame shop about ten feet square filled with all kinds of truck and junk. I went in, took off my shoes, and, handing them to him, asked him if he could fix me up so that I could pass muster with the conductor and be allowed to occupy a seat on his honorable train. He thought he could. So he went to work. As he worked he talked. He was an old turkey-hunter and told me many interesting yarns about hunts he had enjoyed in years gone by.

He did all his work by hand. He used waxed ends and hog bristles, and

his work wasn't so neat, but what it lacked in finish it made up in strength. He nailed on the loose sole, patched a hole in the other sole, sewed up the backstays (and this was quite a job in itself) and got those old shoes in such shape that, after they were polished, they looked fairly presentable. It took him forty minutes to do the work. And my bill was exactly 30 cents!

But as I sat there in the quaint little crowded place where the old-fashioned cobbler worked and talked and lived over again the experiences of other years, I was greatly impressed with the changes that have taken place in the repair business. I suppose there are not many cobblers like this old fellow left in the country. He is truly typical of a disappearing brotherhood. There by the sidewalk, in a little mountain town of a thousand or twelve hundred people, is his little box-of-a-shop, cluttered up with the devices and accessories of a by-gone age, and about him the great world moves on to larger and better things in his line, and in all lines; but he is quite unmindful of the changes that have come about. I am sure he is quite contented and happy in his way, for his wants are few and easily met. He may have some sort of income apart from his repair business, and I suppose his overhead is very slight.

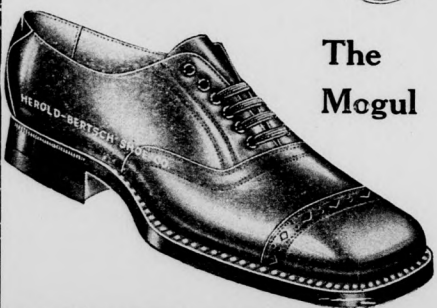
I imagine a well-equipped repair shop conducted by an enterprising man would quickly put him out of the running, and develop a lot of latent repair business in that whole section; but I trust the man stays out a few years longer until the sound of the hammer has ceased in the little shop.


The modern repair shop with its electrically-driven machines, where work is done with neatness and dispatch, is an achievement of the age. It is conducted on strictly business principles. Generally speaking, it does good work. The materials used are dependable. Good leather is used for half-soleing, or standard fibre soles where such are preferred; and stocks of rubber heels and half-heels for men's and women's shoes are carried. If you want to wait, just have a seat, and the work will be finished with dispatch. The operators who do the work are too busy to talk—but you'd rather look over the morning paper anyhow.

Cid McKay.

## Herold-Bertsch Shoes

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Grand Rapids, Mich.

**"Peter Pans" Coming Back.**

One of the features of the women's neckwear trade at the moment is the renewal of buyers' interest in "Peter Pan" collars. These tight-fitting collars, with gauntlet cuffs to match, are now being shown with considerable success. One of the principal materials used in making them is linen, although suede cloth is also employed to a considerable extent. Some houses are exploiting collar and cuff sets of pliable leather. In rufflings, which remain an important item in the staple goods, pleated georgette is in high favor. It is liked in the "high" colors, particularly red, which are in active demand. Among the best sellers are scarfs for afternoon and evening wear. They are made of the finest and heaviest crepes, either plain or figured.

**Types of Vanity Boxes.**

One novelty house is having great success with a "cigarette case" vanity box, made to retail for \$1. It is of celluloid, in a large choice of colors, and is fitted with mirror, lip-stick, rouge and powder. In size it is about 2½ by 3 inches. When empty it may be used as a cigarette case. The same house also reports that a "Princess Pat" vanity case is in great demand. In size about 3 by 4 inches, it is strongly made of metal, covered with leather, with a tooled Florentine inlay. Another style utilizes durable shoe satin as a covering, with applique bands of a contrasting color. These sell at from \$24 to \$30 a dozen wholesale.

**Novelties Are Wanted Most.**

Novelties continue in greatest demand in the knitted outerwear trade, with most of the wholesalers reporting a fair degree of activity. Production is being kept within close bounds, however, in an effort to keep surplus goods and jobs from being a strong factor in the market, as was the case during the Spring season. Novelty knitted coats, either of unique design or having new collar and waist effects, lead in the merchandise that is selling best. What the trade is looking forward to as a stimulating factor is a period of cold weather which will expand the purchases of retailers.

Heckling as a trade has great possibilities. In some parts of the world the "claquer" for theater and opera makes a good living in the pay of author or composer. The heckler needs more intelligence, for if his questions do not make sense the meeting is likely to turn on him and demand his ejection. An advertisement of the London Morning Post, wanting pre-election hecklers, lays stress on good address, sobriety and persistence. They should be able to find employment at public meetings not merely before elections but the year through, since oratory is not a seasonal occupation and Hyde Park is open when the halls are not. The training of a heckler is of value for the man who aspires one day to become an office seeker.

The men who try to do business by guess usually find that the sheriff out-guesses them.

A man with push never overestimates himself or underestimates his competitor.



Interior of Charles H. Boyer's store, Mt. Carmel, Pa., showing the McCray cooler and display case refrigerator which marks this as an up-to-date establishment.

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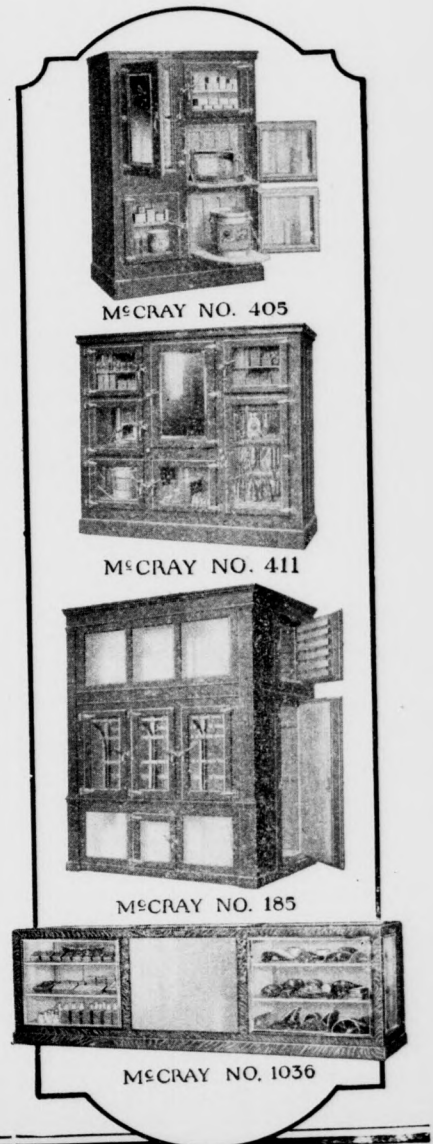
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Opinion Furnished Frederick W. Stevens by Willard F. Keeney.

Grand Rapids, Oct. 8—We write you in reply to the question submitted by you as to the effect of the proposed amendment to the Michigan constitution relating to income tax, which comes before the electors in November for adoption or rejection.

The clause of the constitution under consideration is now found as Section 3 of Article X, and reads as follows:

Sec. 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 laws: **Provided that the Legislature shall provide by law a uniform rule of taxat on for such property as shall be assessed by the State Board of Assessors, and the rate of taxation on such property shall be the rate which the State Board of Assessors shall ascertain and determine is the average rate levied upon other property upon which ad valorem taxes are assessed for State, county, township, school and municipal purposes.**

The amendment to this section which is proposed for submission at the November election re-enacts part of the foregoing section and adds thereto various provisions for imposing an income tax. The amendment thus proposed to the electors is so drawn, either by carelessness or design as wholly to omit the proviso which we have put in bold in quoting the above section of the Constitution as it now stands. In the proposed amended section as now submitted to the electors for approval or rejection, there is, therefore, no clause empowering the Legislature to provide by law a uniform rule of taxation for such property as shall be assessed by the State Board of Assessors. Nor is there any clause declaring that the rate of taxation on such property shall be the rate which the State Board of Assessors shall ascertain and determine is the average rate levied upon other property upon which ad valorem taxes are assessed for State, County, Township, School and Municipal purposes.

That this omission in the proposed constitutional amendment is an important one will appear if reference is had to the history of corporate taxation in Michigan and the political battles which have been fought in this State over the section of the constitution above quoted.

During the administration of the late Governor Pingree the question of taxation of railroads, express companies, telegraph and telephone companies, became a burning political issue. In messages to the Legislature the Governor insisted that, under the then existing laws, such corporations paid less than their due proportion of taxes, and recommended the creation of a State Board of Assessors which should be empowered to make a just and equitable valuation of the franchises and other properties of such companies at their true cash value, and to ascertain the average rate of taxes paid by other people of the State for State, County and Municipal purposes and to assess the property of these companies at that rate. In compliance with this recommendation of the executive, the Legislature of 1899 passed what was commonly known as the

"Atkinson Bill," providing for the creation of a State Board of Assessors and for the assessment and levy of taxes upon the property of such companies in the manner recommended by Governor Pingree.

At that time the section of the constitution above quoted read as follows:

"The Legislature shall provide a uniform rule of taxation, except on property paying specific taxes and taxes shall be levied on such property as shall be prescribed by law."

Constitution of Michigan 1850, Article XIV, Section 11.

The language of the section of the constitution last quoted, it will be perceived, is the same which appears in the proposed amended section now to be submitted to the people at the November election, except that in the proposed amendment these words are supplemented by others which authorize the levy of income taxes. After the passage of the "Atkinson bill," so-called, the question of the validity of such legislative enactments came before the Supreme Court in Pingree vs. Auditor General, 120 Mich. 95. The court declared that the tax imposed was an ad valorem tax, not a specific tax, and at page 102 it was said, by Mr. Justice Hooker, in the opinion of the court:

"It remains to enquire whether this tax can be sustained as an ad valorem tax. We have seen that the constitution requires uniformity in taxation, except as to property specifically taxed. Not being a specific tax, this must comply with this requirement, which it can hardly be said to do. It is to be assessed according to cash value, which is a compliance with section 12; but if a assessment as a whole, and not locally, and by a State board, and not by a local board as in ordinary cases, can be said to be permissible—which we do not decide—the fact remains that the rate is determined in a different way, and is different in amount, from taxes imposed upon other property which contributes to state taxes. We must infer that this is a state tax, for it is payable to the state treasurer, and the law does not provide for its application to local purposes. The taxes generally assessed for the State bear a proportion to the amount to be raised, and all taxable property, except that paying specific taxes, is charged with a given and equal per centum upon its assessed value. That cannot be said of this property, for the rate is to be the average of all taxes raised for all purposes—local as well as state. It is not a specific tax, and it is not within the uniform rule of taxation prescribed for other property, and the law providing for it must therefore be held void."

In a concurring opinion written by Mr. Justice Montgomery, it is said (p. 108):

"The tax levied in this act is the average rate of all taxes levied by the State, counties and municipalities throughout the State. A telephone company in Tecumseh, where the local taxation added to the state tax may not exceed 1½ per cent., may, under this act, be required to pay 2½ per cent. Under the Atkinson bill a railroad in the Northern Peninsula is required to pay the same rate as one having a terminus in Detroit, and extending through territory in which local

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improvements are expensive, and schools are maintained at great cost."

From the foregoing it will be perceived that the above decision rendered void this act empowering the State Board of Assessors to impose taxes on railroad and other public utilities corporations at the average rate of all taxes levied by the State, counties and municipalities throughout the State, and that such legislative enactments were declared to be invalid for the reason that the same violated the uniformity clause of the constitution as it then existed.

This decision was rendered in 1899. After the rendition by the Supreme Court of the above decision, the subject matter was laid before the Legislature by the Governor, at special sessions called for the purpose. In a proclamation convening the Legislature in special session in October 1900 he said:

"The decision of the Supreme Court of this State upon the principle involved in the Atkinson bill makes it necessary to amend the constitution before all property can be taxed at its true value. It is therefore necessary to adopt an amendment to the constitution so that property now paying specific taxes upon earnings can be taxed at its true cash value. This should be done not only in the interest of uniformity but of justice. It is not longer seriously denied that corporations paying specific taxes on earnings are not now and have not heretofore borne their just share of the public burdens.

In a message submitted to this special session of the Legislature the Governor further said:

"Under our Constitution as construed by the Supreme Court of Michigan, it is practically impossible to frame a law by which property of a railroad, telegraph, telephone and express company can be taxed upon its true value, unless we resort to local taxation."

This October special session of 1900 framed and proposed for adoption the constitutional amendment which was subsequently adopted at the November election in that year. This constitutional amendment added to Section 11, Article XIV, of the then existing constitution, as above quoted, the following proviso:

"Provided that the Legislature shall provide a uniform rule of taxation for such property as shall be assessed by a State Board of Assessors and the rate of taxation on such property shall be the rate which the State Board of Assessors shall ascertain and determine is the average rate levied upon other property upon which ad valorem taxes are assessed for State, county, township, school and municipal purposes."

This constitutional provision thus adopted in 1900 for the express purpose of authorizing ad valorem taxation upon railroad and other public utilities corporations was afterwards carried into and become part of the constitution adopted by the people of the State in 1908, and now appears in Section 3 of Article X of that constitution.

The act creating the State Board of Assessors directs that the taxes collected from corporations pursuant to the above constitutional provision shall be applied to pay interest upon the primary school fund, university and other educational funds, and the interest and principal of the State debt, in the order herein recited.

There is a further clause in the constitution of 1908 (Section 5, Article X) which empowers the Legislature to provide by law for the assessment, at its true cash value, by a State Board of Assessors, of the property of corporations. There is nothing in this Section 5, however, which confers upon the State Board of Assessors the right to levy taxes upon corporations at the rate which the State Board of Assessors shall ascertain and determine

is the average rate levied upon other property in the State. Under the opinion of the Supreme Court in *Pingree vs. Auditor General*, the State Board of Assessors seems to be without power to levy such taxes upon railways and other public utilities corporations at such rate in the absence of this express provision of the constitution empowering the same to be done. This proviso above quoted, enacted for the very purpose of conferring upon the Legislature such power, is omitted in the amendment now before the people.

With reference to this amendment to the constitution adopted in 1900, Judge Tuttle of the United States District Court for the Eastern District of Michigan, in *Fargo vs. Powers*, 220 Fed. 697, 702, says:

"The history and purpose of the constitutional amendment in question is clear. The amendment resulted from agitation for so-called equal taxation, which had existed for a number of years. The purpose was to bring the property of corporations and other institutions previously in part escaping its just share of taxation, within the rules permitting taxation of property upon its value by a State Board; it being intended to include all property previously subjected to specific taxation. This brought within the scope of the agitation express, car-loaning, telegraph, telephone, railroad and union station and depot companies; all having been taxed specifically.

Notwithstanding the fact that, as Judge Tuttle says, the very purpose of adopting the proviso so brought into the constitution by amendment in 1901 was to subject to general ad valorem taxation the property of the above mentioned corporations then escaping just taxation, it is now proposed so to amend this section of the constitution as to omit therefrom the identical provision then adopted. No good reason, nor any reason, so far as we are aware, is assigned for this omission. This system of taxation thus carefully devised twenty-four years ago, and resulting from a long and bitter struggle, is now menaced by the proposal to re-enact this section of the Constitution in the manner in which it has been framed for submission to the people of this State. If it was necessary to put this proviso in the constitution in order to give the State Board of Assessors power to impose taxes on corporations at the average rate levied on the property of other taxpayers throughout the State, it seems to follow that, if this proviso is stricken from the constitution, the power of the Board to tax corporations at such rate will no longer exist.

The primary school fund and other educational funds of the State are largely sustained by taxation upon corporations levied by the State Board of Assessors under authority of the above proviso which it is now proposed to strike from the constitution. These funds are, therefore, especially menaced by the form in which this amendment to the constitution is proposed.

W. F. Keeney.

(Butterfield, Keeney & Amberg.)

Vienna is a nest not merely of song-birds, but of temperaments, and now the mechanics of the opera house have voted to strike against Richard Strauss and Franz Schalk, because the two renowned conductors would raise the pay of the orchestra and not give more money to the technical personnel. This is not the sole opera house in which the scene shifters and others consider that they are as necessary to the performance as the prima donna or the leader. All the singers have to do is to walk out on the stage and emit bel canto, but the others have the hard work of providing the setting.

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### Should Interest Be Charged on Past-Due Accounts?

During the month a merchant, doing a large volume of business in an agricultural community, brought up the question of charging interest on all customers' accounts over ninety days past due. At present his regular terms are cash by the 15th of the month following purchase; then he has sixty and ninety day terms which he grants to customers who desire the partial payment plan. Some farmers and contractors require the store to carry them on the basis of six months, and it is with this class of customer he was particularly concerned in deciding whether or not he should make an interest charge.

The question of charging interest on past due accounts has been discussed frequently by credit men and they have always come to the conclusion that it is not a good policy, for the reason that customers will take as long as they please to pay their bills if they feel that they are paying interest on them. This is the main objection. The second objection is that it entails a large amount of book-keeping and there would be constant confusion on matter of adjustments.

Many stores selling only furniture, draperies and housefurnishings have successfully adopted this policy. We know of a large store in Ohio handling these lines exclusively not only on chattel mortgage basis but on straight open accounts, which has for some time past been charging customers interest on unpaid balances which are overdue after ninety days. That is to say, if the customer agreed to pay a bill in thirty days and it was not paid for three months, they would then charge interest on the unpaid balance beginning at three months for such length of time as it took to pay the bill. In the case of contract accounts, if the final payment became overdue to the extent of three months they would also start to charge interest.

This store claims that while there was a little opposition to this plan at first, they have found it very satisfactory, not so much for the interest they get from it, but as a real incentive to make customers pay their bills on time. Of course, where the customer is well known or has been on the books for a long time, the interest charge is not applied.

Wherever this policy has been adopted in stores carrying general lines of merchandise it has not worked out successfully. Many readers will perhaps recall that a few years ago a large Eastern specialty store instituted a plan whereby it added a dollar a month as a carrying charge on the accounts of all customers past due. This was in operation for a few months and the store met with so many difficulties that it was decided to discontinue it. This instance is typical of the opposition which a store may expect.

There are a certain number of stores which make a carrying charge on contract accounts. For instance, when merchandise is sold on a lease or chattel mortgage—for say eight months' time—the customer pays a down payment and a carrying charge

of 6 per cent. on the unpaid balance. Usually the carrying charge is a straight interest charge figured in advance and can be collected from the customer. Some houses make a flat 6 per cent. charge, which in the case of a six months' contract would be actually 12 per cent. on the money, on a four months' contract 18 per cent. and on a three months' contract 24 per cent.

In the case of stores handling general merchandise on a six months' basis, we feel that it would be better if the selling price of the merchandise were made to cover the accommodation. The main objection to this, however, is that competition in a city and the desire on the part of the different merchants to get as much business as possible, tends to keep the selling price at a very low figure.

One of the problems of merchants who are forced by circumstances to grant credit on a six months basis is to take care of their seasonal trade and carry on their books a number of creditors for at least half a year with the hope that crops will be good so that the old obligations can be taken care of. If crops are not good, dealers are compelled to carry the accounts for another six months.

No matter how good a plan might be offered by merchants to their customers, its ultimate adoption would rest very largely with the customs of trade in a given locality, and, unless all retailers were agreed on the same thing, any one of them might find himself in an uncomfortable position if he attempted something new, especially if it involved making the



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customer pay more money, no matter how just his position might be.

One solution to the problem is the building up of a satisfactory business on the basis of having the customer anticipate his wants for a given period and buy everything all on one bill; that is, pots, kettles, pans, clothing, etc.—put this total amount on a contract, get a certain down payment and arrange for monthly payments with enough of a carrying charge to make it worthwhile. In the meantime any other sundry purchases would have to be paid for in cash. This, of course, is on the supposition that the retailer is strong enough to finance his accounts, because hardly any bank would be willing to advance money on collateral of such a nature. If the security consisted of furniture, talking machines or pianos, it would have a certain repossessable value, which would change the nature of the risk.

If this plan is not practical in a community, there is only one way to enforce credit terms and that is through organization and then determine the length of time in which a bill should be paid and insist that the public adhere to these terms.

**One Instance Where Service Was Appreciated.**

A salesman friend of mine—carrying a different line of goods—told me of two men in a town on my route who were about to open a grocery store. I took the "tip" and that week, while making their town, I called in the evening at the home of the elder prospective customer.

Although strangers to each other, I made quite an advance in securing information in the one evening. I found that they had formerly been in the hardware business; that they were well acquainted with the competitive grocery salesman making the town although they had never been in the grocery business; that from conferences with these men they had partially decided to divide their order between them; that one salesman had offered goods on time; and that the other would pay the freight on the initial order. I also learned that they were anxious of securing second-hand fixtures for their store.

I knew that just the sort of fixtures they wanted would be difficult to find. I believed I could help. I wondered if my competitors had the same idea. I made an appointment for a few days later leaving them, I felt, with a fairly favorable impression.

At — one of my customers had bought a stock of goods and fixtures and had fixtures to sell which I thought were about what my men wanted. I sent him to see them. The fixtures were just what they wanted and they bought them at a bargain. Needless to say, my two prospects were immensely pleased with their bargain and, while they were in this receptive mood, I opened on them with a talk on groceries. I found that both of my competitors had made up and submitted tentative orders. One had offered long terms (and these men were in a position to discount their bills); the other had offered to pay freight on the original order.

My canvass was simple. "Gentlemen," I said, "I am a comparative

stranger. But not only do you gentlemen know the people whom I represent, but you are business men. You have an excellent location here, you are going to make money. You are going to be good customers. I am going to make out a bill of goods just as if I were making it out for my own store. I want and deserve your confidence and I'm going to make that order out with that thought in mind."

I spent hours on that order. It called for the things they actually needed—everything. It would not overstock them. I submitted it to my prospects. Unquestionably they were pleased, but they went over it carefully.

"About what does this total?" asked the younger man.

"Approximately fifteen hundred dollars," I replied.

"But," he exclaimed, turning to the older man, "both Tom's and Bob's orders came to around two thousand five hundred dollars."

"And just about the correct amount," I broke in, at the same time drawing from my pocket a carefully prepared future order for canned goods. "The first order calls for only enough canned goods to fill your immediate requirements. I have made a future order covering everything not necessary for present needs. I want you to have this year's canning—absolutely fresh goods."

"Say," said the older man, turning to his partner, "isn't this the man who helped us get our fixtures?"

"Yes, Mr.—," he answered, "and he is also the man who has insured our having good, fresh stock for our new store, at the same time giving us the use of a thousand dollars for a time—right now when we need it most."

"And he's also the man," returned Mr. —, with a twinkle in his eye, "whose order we're going to sign."

And they did. Store opened Aug. 1.

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## NORTHERN JOBBING COMPANY

## Are Fidelity Chain Stores Wrecking the Organization?

The Northern Jobbing Company was organized in Chicago in 1915. Since that time 16,500 shares of stock have been sold to more than 800 merchants at \$50 to \$75 per share. No cash dividend has ever been paid. The officers of the organization are now buying in the stock at \$25 per share, although the net earnings of the company are claimed to be in excess of \$500,000. The organization has its headquarters at 3600 South Loomis Place, Chicago, a branch house at St. Paul and an office in New York. The business appeared to be in a prosperous condition until two or three years ago, when the management began establishing chain stores under the name of Fidelity stores. These retail stores have not been profitable ventures and some of the stockholders of the Northern Jobbing Company claim they will surely wreck the parent organization. Stockholders who feel that their investments are in jeopardy recently held a meeting in Chicago and appointed a committee to prepare a letter setting forth the situation. The letter thus drafted is as follows:

An informal meeting of a number of stockholders of the Northern Jobbing Company was held in Chicago Sept. 17. Those attending the meeting had felt for some time that there was a question as to whether or not the business of the Northern Jobbing Company was being conducted for the best interests of all the stockholders and to best serve the purpose for which it was established.

According to the books of the company, on June 30, 1924, approximately 16,500 shares of common stock had been issued to retail merchants. The books showed accumulated earnings of \$388,705. It is quite evident, however, that some assets have been placed on the books at a very low figure. We feel safe in saying that the actual earnings of the company accumulated as surplus and undivided profits is now in excess of \$500,000. The company has never paid a cash dividend, although the accumulated earnings appear sufficient to pay substantial cash dividends and leave a balance in the hands of the company entirely adequate for legitimate surplus requirements.

The Northern Jobbing Company was incorporated in 1915, being the outgrowth of an organization of retail merchants who had banded themselves together in order to create buying power, thus enabling the members to better meet the competition of mail order houses and retail chain stores. Memberships in the organization and stock in the Northern Jobbing Company were sold to more than 800 retail merchants. Those purchasing stock and memberships were told that it was necessary to make the investment in order to secure the advantages of the buying power created. Each was assured that he would have the exclusive membership privilege in his community.

The resources of the company are now being used to develop a chain of retail stores. The company employs about forty traveling salesmen at an expense of about \$200,000 per year. These salesmen are especially urged to secure business from merchants who are not stockholders. These non-member merchants have no investment whatever in the company. They buy on the same terms and conditions as stockholders. The territorial rights of many members are not being respected by the company. In some instances Fidelity chain stores have been placed in towns where members

are located. The management has declared its intention at its option to place Fidelity stores in towns where stockholders stores are located if the said stockholders fail to make purchases of the Company amounting to at least \$1,000 per month. This savors of coercion and we believe that each member must of necessity have the right to buy wherever he thinks he can do best. Fidelity stores frequently sell to the customer at prices lower than the prices quoted stockholders by the company. Members attending our meeting produced Fidelity store advertisements substantiating this fact.

There are some thirty-eight chain stores now operated by the management. Twenty-four of these are owned by the Northern Jobbing Company; the balance are owned by the Fidelity Stores Co. All are known as Fidelity stores. The Fidelity Stores Co. is an Illinois corporation. The general manager of the Northern Jobbing Co. is the President of the Fidelity Stores Co. It has a paid-in capital of about \$30,000. On this capital the Fidelity Stores Co. operates some fourteen stores, requiring an investment of approximately \$100,000. The Northern Jobbing Co. supplies this deficiency in working capital without interest charge. The Northern Jobbing Co. sells to the Fidelity corporation all its merchandise requirements on a basis of cost plus 1 per cent. on some items and cost plus 3 per cent. on others. The present cost of operating the Northern Jobbing Co. is more than 10 per cent. to sales. It thus appears that the Northern Jobbing Co. sells merchandise to the Fidelity Stores Co. at an actual loss, enabling the Fidelity Stores Co. to sell to consumers at lower prices than those quoted stockholder merchants. The management is not adhering to its agreement with stockholders concerning territory rights. It is using its resources to foster chain-store competition instead of assisting stockholders to meet it.

The Fidelity retail chain stores owned by the Northern Jobbing Co. represent an investment of approximately \$400,000. These stores are supplied with merchandise by the Northern Jobbing Co. at actual cost. The management has entered into contracts with a number of its employees, including the general manager, whereby the employees purchase shares of stock in the Northern Jobbing Co. and become entitled to a share of the profits in certain N. J. C. chain stores. These employees pay for the stock by personal notes. Thus the largest individual stockholders of the N. J. C. at this time are employees who have bought stock in this manner. Approximately 1,000 shares of N. J. C. stock have been issued to employees under this plan. Should these stores become profitable, the earnings would be divided with the employees—in some instances at the rate of one-third to the N. J. C. and two-thirds to the employees.

Through the good will and loyal support of stockholder merchants the N. J. C. has in past years accumulated surplus earnings of several hundred thousand dollars. The management states, however, that it is unable to pay a cash dividend to stockholders. In a letter to a stockholder, dated June 16, 1924, the general manager of the N. J. C. made the following statement:

"The R. C. U. plan makes it impossible to pay cash dividends. In order to pay cash dividends the company must operate at a profit. The Northern Jobbing Co. operates on a basis as near cost plus operating expense as possible. The only way the Northern Jobbing Co. would be able to pay cash dividends would be to make a general advance in the selling price of our merchandise."

It is difficult to reconcile this statement with the fact that the surplus earnings above referred to have been accumulated under the R. C. U. plan. As stated above, the management solicits business from non-members

at considerable expense and on the same terms and basis as from stockholders. According to the general manager's statement quoted above, there is no profit in this non-member business.

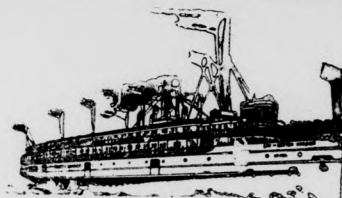
The management recently sent a circular letter to stockholders stating that the hope of securing cash dividends for stockholders lay in the successful operation of Fidelity stores in the future. Under the present plan of operation of Fidelity stores we do not see much hope of securing sufficient profit for dividend requirements from that source, and inasmuch as the management has refused to disburse a cash dividend from the ample earnings accumulated under the R. C. U. plan, we question their intention to disburse any future earnings from other sources, if any. As a matter of fact, the company's earnings for the six-month period ending June 30, 1924, do not compare favorably with earnings of similar periods in past years. During the six months ending June 30, 1924, the company collected brokerage on sales to members amounting to \$36,850. This is the direct result of the loyal support and good will of members under the R. C. U. plan, practically no capital being required to produce this income and no risk being taken. The net income of the company from all operations combined over this same period was \$21,241 or \$15,609 less than the brokerage income.

The expense incurred in promoting chain stores and soliciting business from non-stockholders is apparently making inroads on the brokerage income which the company secures under the R. C. U. plan. It appears that the management is seeking to shift its dependence for support away from stockholders and to establish a revenue independent of stockholder's support for some reason other than the failure of the R. C. U. plan.

As stockholders become discouraged, or for any cause desire to dispose of their stock, the management has adopted a plan of buying its stock in at a low figure, the price at this time being \$25 per share. It is worth nearer \$100 per share. In this manner the management has retired some 1500 shares as treasury stock. One of the members at our meeting produced a letter recently written by the general manager, from which we quote:

"Inasmuch as our business is operated on a basis of cost plus operating expense, the company cannot pay cash dividends. For this reason the stock is not attractive to holders who cannot use the company as a source of supply for merchandise. Sales of stock have been made during the past few weeks at \$25 per share. If you wish to sell at this figure, endorse your certificate in blank, using form on back of certificate, and send to us by registered mail and we will make sale and remit promptly."

This letter is somewhat misleading. The company itself is the purchaser and the item treasury stock \$52,253, appearing on the company's statement of assets on June 30, 1924, represents the accumulation of its stock purchased by itself from members at a fraction of its real value. In this manner and through sales of stock to employees, as referred to above, the management has acquired control of some 2,500 shares during the past two years. Each share of stock is entitled to one vote. Practically no new members have been taken into the organization during the past three years. At this rate the balance of voting power of the stockholders will pass to the management in a comparatively short time. As a matter of fact, the general manager of the company has controlled all meetings of stockholders during the past several years. This is accomplished by sending to all stockholders prior to annual meetings a letter asking for proxies. Stockholders' meetings, therefore, have been "cut and dried." Stockholders who have asked reasonable questions at these meetings were "quelched" and



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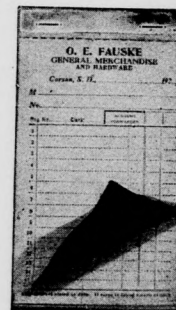
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Bell M 797

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later invited to get out of the organization by selling their shares at a loss.

Should the management be successful in its present program, it will no longer depend upon stockholders for support. It will have the power to discourage and dispose of individual stockholders at a loss to the stockholders. Perhaps you have not felt this pressure as yet; many of your fellow merchants have and it can happen to you in the future as it has happened to them in the past.

Careful consideration of the facts outlined above leads us to the following conclusions:

The R. C. U. plan of merchandising has proven successful. Under it, with the loyal support of the merchant members the Northern Jobbing Co. has accumulated substantial surplus earnings. These are more than adequate for the legitimate surplus requirements of the business. The management refuses to disburse any part of these earnings as cash dividends; instead it is using the company's resources to engage in a business along other lines. If successful, it will cease to depend upon merchant members for support; if not successful, merchant members still "hold the bag" as usual. The management is in a position to "freeze" out individual stockholders and is doing it at about 25 cents on the dollar. The balance of voting power is steadily being taken from the main body of stockholders. The management's statement that the R. C. U. plan is not profitable is incorrect and its reasons for failure to pay cash dividends are not convincing.

Those entrusted and paid to extend and advance the R. C. U. plan of merchandising are apparently abandoning it and seeking success in other fields. They are promoting retail chain stores with our money, building up the sort of competition we expected they would help us to meet. They have ceased to extend the R. C. U. plan. Either they do not want to extend it or they lack the ability to do so.

We invite you to join us in making the position of all stockholders more secure. We want the management to get back to the original plan under which the company enjoyed success and under which we were induced to invest our money. We want it to withdraw from hazardous ventures, which threaten to dissipate the earnings accumulated under the R. C. U. plan. We want it to remove conditions which tend to discourage, threaten or coerce member merchants. We want a substantial cash dividend policy adopted, thus insuring us a return on our investment and establishing a market for our stock at its real intrinsic value. We want the management to discontinue buying in the company's stock and to discontinue issuing voting stock to employees for notes.

If a sufficient number of stockholders will co-operate with us, we will be able to have conditions corrected. We have a plan to ensure a ready market for N. J. C. stock at its real value. We will make it impossible for the company to be diverted from its original purpose by any individual or group of individuals. We will eliminate the possibility of the stockholders' rights being subordinated to the personal ambitions of any individual or group of individuals. We have no intention or desire to injure the Northern Jobbing Co. We are not after the "scalp" of anyone. We will need your help to get results. The management seems intolerant of suggestions and will not listen to us alone. Members who have questioned the management concerning its policies have been invited to get out of the organization at a loss to themselves. Will Hauber, a former official of the R. C. U. and executive of the Northern Jobbing Co., questioned these policies and was let out at a loss to himself. E. S. Powers, for five years comptroller of the Northern Jobbing Co., directed the attention of various stockholders to the dangers of the

present policies. The management has recently published a letter concerning him, indicating that he is not a creditable person worthy of belief. We are investigating E. S. Powers, but rather our interests in our company.

The undersigned were appointed as a temporary committee to put the facts before you and ask your co-operation. If necessary, a permanent committee will be formed and the organization maintained until proper corrective measures are adopted. E. S. Powers will act as temporary Secretary of the Committee.

We ask you to respond promptly to this letter. Your reply will be treated in strict confidence. Refuse to give anyone your proxy until you are familiar with the facts. Don't be disinterested. If you think we are right, we want and need your support; if you think we are wrong, we want to hear your views. Address your reply to E. S. Powers, Acting Secretary, Suite 620, 11 S. La Salle St., Chicago, Ill.

C. N. Addison, Grand Haven, Mich.  
O. O. Rothe, Delaven, Minn.  
W. C. Boldt, Davenport, Ia.  
M. Hale & Co., South Haven, Mich.  
E. S. Powers, Acting Secretary.

#### Refunding That 25 Per Cent.

The Treasury Department has recently completed the gigantic task of refunding some \$17,000,000 to taxpayers who paid their 1923 taxes in a single payment in March of this year and who therefore have been entitled to the 25 per cent. rebate authorized by Congress. More than 2,200,000 taxpayers paid their 1923 taxes in full on or before March 15 of this year.

Only 1,900,000 individuals had selected the installment plan of payment. These taxpayers who made overpayments in March have been allowed to recoup themselves by reducing their later installments.

More than 1,500,000 checks have already been mailed in connection with these refunds and all the remaining items have been certified and approved except a few where there are complications or discrepancies in the returns. This big job was completed in approximately 90 days, in addition to the enormous volume of current income tax work.

Secretary Mellon has paid a very high compliment to the employees of the Internal Revenue Bureau, who have accomplished a task of unprecedented proportions. No order for overtime work was issued, yet in many offices throughout the country internal revenue employees relinquished their vacations through the hot summer months and voluntarily worked at night without additional compensation in order that they might serve the tax-paying public.

#### Styles in Men's Neckwear.

French crepes will be an outstanding feature in men's Spring neckwear, with a growing demand for the various shades of purple, says a manufacturer of the higher grades. The demand for regimental stripes is still large. Business generally shows a slight increase over last year, although buyers are not inclined to place quantity orders. There will be a resulting shortage in novelty merchandise goods around holiday time, it is predicted in some quarters. The butterfly styles are no longer in demand, although the conservative bow ties are selling fairly well.

## A Salesman You Should Know

The courteous salesman  
is the one who takes but  
a moment of your time.

Such a salesman is he  
who calls upon you by  
Long Distance telephone.

The telephone salesman  
can call upon you more  
often, meet your daily  
needs and speed deliveries.  
In that way he can  
save time and money for  
you and for his firm.

The resulting reduction  
in selling expense will be  
reflected in the cost to  
the wholesaler, the retailer  
and the consumer.



MICHIGAN BELL TELEPHONE CO.



**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.

#### Styles and Hues in Spring Silks.

The outstanding feature of the Spring silk lines opened last week by Cheney Bros. was a range of printed silks whose inspiration was taken from the work of the famous French iron designer Brandt, who made the doors of the Verdun Monument for the French government. Prices of the entire line, according to Colonel Heckman of the company, average about 8 per cent. lower than the Fall levels. The prints referred to are known as the "prints ferroniere," and show the characteristic Brandt motifs of tendril and coquille employed in delicate tracery of large design. In the other print ranges, which are very comprehensive, the former Chinese and Persian influences have been replaced by perfection of design and simplicity of coloring. Plaids supplant the "travers" designs. Geometrical patterns have dotted effects predominating. A new development, the "gravure," influences several groups. These feature the short wavy lines of the engraver, a step further than the recent pen and ink effects. Color holds sway throughout the line, the shades being graduations of the same color scale, the trend being designated by the firm as Camaieu.

#### Muffs Will Help the Trade.

The sponsoring of muffs by some of the principal French fashion creators, attention to which is now being called by the advertising of certain retail stores, is well received in the fur trade. While it is not expected that there will be a general demand for them this season, the fact that they are now being offered to "set off" some of the higher-priced coats is taken to augur well for the future. Muffs of the melon type appear to have the favor of Paris at present, being shown not only for use with cloth coats in the furs that match the trimmings of the coat, but with certain narrow-sleeved models in fur coats. The general adoption of muffs would quickly lead to a revival of scarf and muff sets, it was asserted yesterday, with the result that a wider outlet would be created for a number of furs. Among the skins that would benefit would be skunk, racoon and the various foxes.

#### Oriental Rug Demand.

The demand for Oriental rugs is well up to normal with one of the leading importers, who says that there is a growing demand for the better

grades of Chinese rugs. Decorators no longer favor the scatter sizes for the large living room, and the carpet sizes are consequently in demand, which is being met by the importers. One dealer stresses the point that the cheapest grades of Chinese and Persian rugs are a bad investment inasmuch as aside from the question of good taste they do not wear nearly so well as a good domestic. A 9 by 12 Chinese rug costing \$175, he points out, cannot compare in appearance or wearing qualities with a good wilton or axminster at from \$125 to \$135. Indications for Fall business are good, it is said, in spite of the lateness of the Fall showings this year, which will not take place until after election.

#### Garment Trade Marking Time.

Something like a period of marking time seems to be developing in the women's ready-to-wear trade. The religious holidays last week and the one to-day are held to play their part in the deferring of buyers' visits to the market in New York. But apart from the influence of these, the more important factor is the reluctance of the retail buyer to purchase unless he finds a practically immediate outlet to the consumer. The mild weather recently has not permitted consumer Fall buying to expand, hence the slowness on the part of the retailer. The manufacturers are still confident of a good season, basing their attitude on the underbought condition of the retailer and the holding back of production to avoid surplus.

#### Flannel Demand Still Strong.

While a slight easing off in the demand for flannels is reported in some quarters of the piece goods market, the general demand for these fabrics continues strong. This is in line with the expectations of leading selling agents in New York, many of whom have sold flannels for Fall delivery through November and, in some instances, even later than this. It is figured that, even if the flannel demand does ease off materially toward the close of the Fall cutting-up period, this will have little, if any, influence as far as the Spring is concerned. With the coat trade, as well as dress manufacturers, interested in flannels for Spring, it is felt that the increase in their production will be readily absorbed.

#### Look For Increasing Activity.

Considerable of the hesitation and uncertainty shown within the last three weeks in the women's garment trade, is expected by wholesalers to disappear during the remainder of the present month. In the coat trade particularly, it is figured that retailers have a very large percentage of their

requirements still uncovered. With the arrival of cool weather, the consumer demand will be stimulated and this will make its effect felt through to the manufacturer. The dress manufacturers, who have been doing a quiet business for a period of weeks, also take the view that much buying remains to be done. The general feeling, however, continues to be that the season will be comparatively long drawn out.

#### Novelties in Umbrellas.

Many novelties in fancy umbrellas are constantly being shown, and the old black staples, at least in women's umbrellas, are virtually a dead letter. Among the newest effects are brilliant plaids, with very heavy and short handles in bright colors. One manufacturer is displaying a Mah Jong handle with tiles on the cord loop, while his latest number has only a small knob handle, the umbrella being carried on the arm with the cord loop. The most popular lines in these novelties are those retailing for \$10. Men's umbrellas show little change from old conservative styles. Generally, they are selling better than for some years past, it is said, the most in demand being around \$7.50.

#### Jobbers Getting Caught Short.

An improved consumer demand in various parts of the country has caused many retailers to make demands on the jobbers in their localities for goods for prompt delivery which the latter, in many cases, have not been able to meet because of their own hand-to-mouth buying. Orders for rush shipments placed by them with the mills have found many of the latter out of the wanted merchandise, with the result that the jobbers had to lose business. This seems to be especially true in the South and Southwest. Among the things especially wanted in the latter territory are "two by two" and "four by four" gingham for children's dresses, with the goods none too easy to get, from all accounts.

#### Demand For Silk Things.

The demand for glove silk underwear, especially in the higher priced lines, has shown a marked increase since labor day, and in some quarters the volume of business done is well ahead of last year's. The newest models have more elaborate trimmings than heretofore, many of them being of real lace. Silk gloves have been somewhat slow but some improvement has been noted in the past week, especially in the short cuff novelties. Plains and longs are also showing some improvement. In silk hosiery, blacks and gun-metals are strong, although nudes and various shades of tan still prevail. Silver, gold and pale pink are popular for evening wear.

#### Novel Imported Hat Fabric.

Not for a long time, if ever before, have the leading French milliners been more prolific in ideas for millinery materials and trimmings than is the case this Fall. Naturally, the profusion of trimmings is greater than that of materials, yet in the importations of the latter that are now coming to this country are many novelties. Among them is a canvas-back satin that requires no lining when used for

brims, and which is very heavy. The satin portion is used for small sailors or soft roll brim hats with just a sprung wire edge. The canvas, which is in its natural color, shows in the facing.

## Garter Combinations for the Holidays



- No. 9356—Set of Paris Ribbon Garters and Tea Apron—a dozen sets **\$9.00**
- No. 1505—Set of Paris Garters in holiday box—a dozen sets **\$2.50**
- No. 1303—Infant Set, Garters, Rubber Bib, and Rubber Pants—a dozen sets **\$8.00**
- No. 9248—Combination Set Garters and Armbands—a dozen sets **\$4.25**

**PAUL STEKETEE & SONS**  
 Wholesale Dry Goods  
 Grand Rapids Michigan

## When You Sell Our Line of Popular Priced Trimmings

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 it satisfies its customers.

Let us convince you. Write for an assortment.

**CORL-KNOTT COMPANY**  
 Grand Rapids, Mich.

**Increase Employees' Interest By Added Responsibility and Reward.**  
Written for the Tradesman.

Employers everywhere constantly ask how employees' interest in their work may be stimulated. This question recurs daily in the grocery store. The "Old Man" complains: "I can't get any of my boys to take any interest in this work. Seems like they don't care nothing about what happens here except how fast the clock ticks. The only time they display any real wakefulness is when the pay is handed out. Boys ain't what they were once, believe me!" And that mostly ends the comment. It also ends all thought on the problem.

But some men are working out plans to center interest among employes in their work. The National Cash Register folks have done and are doing wonders along such lines. Others also are doing effective work. But there are two preferred ways to evoke interest. One of them is emphasized often. That is increased pay for increased performance—and that is good. I shall go into that later on. The other is not emphasized at all—yet it is a wonderful force. That is added responsibility. I shall speak of that now.

Many years ago I discovered that one of the most effective ways to stir interest and industry among my boys and girls was to give them really interesting, responsible work to do. Say one of my boys manifested brightness, had an alert mind and seemed to be wakeful about his work—and there are such boys everywhere. At the first opportunity, I set him to dressing a window.

I would make it simple, of course, not only for his sake, but because the most effective displays are always simple. I would give him a few directions on how to remove the goods now in the window, wash the glass inside and out, then put in the new goods. My directions were always very slight. I would merely outline my thought.

Usually, he would protest that he could not do it, that he had never dressed a window—never had even tried to dress one—and otherwise manifest his reluctance to undertake the work. My answer was: "I know all about that. I do not expect a finished window and I know how to judge your work. You learn by mistakes. We all learn that way. I learned that way. You have the advantage that if you put in a rather poor window, we can criticize you intelligently and help you to improve. All you want is that the criticism be understanding and kindly. I assure you it will be both of those things. The way to learn to swim is to plunge into deep water and paddle. The way to learn to dress windows is to dress them. Do not be nervous. Don't worry at all. Just go to it with no thought except that you are going to do your very best. I think you will do better than you think."

Then, as if it were an afterthought, I would say: "You must realize that we old fellows get into ruts. People who dress windows for years get set in their ways and their windows all look alike. We lose our originality, if we ever had any. We have to get in green people from outside to blaze new trails, show us new ways, make

new applications of materials, evolve new ideas and generally stir us up. When you finish this window you may not have evolved a completely new idea, but it is very likely that you will put some little touch so suggestive that our windows will be noticeably improved for the future. So go to it!"

You will notice that in my talk I remembered his natural self-esteem. Any boy or girl worth his salt has self-esteem. It is not big-head. It is not bumptiousness. It is a natural touch of self-reliance that is honest self-value without which nobody would be good for anything. But let us always remember it and use it.

If we want anybody to do anything well, we must show some confidence that he can do it well. Such an expression of confidence will in itself go far toward quickening ambition and stirring up the interest we so much desire to have our employes manifest.

Now, having stirred up the will to do—and I may say that we often did get good ideas from amateurs in window dressing in just the way I have indicated—there must naturally be the reward to clinch the interest. For when the employe shows the interest we yearn to have him show, he can not be expected to keep it at white heat unless we show tangible appreciation.

We tried to do that. I suppose we succeeded about as well as others who have no rule other than the old, well-known rule of thumb to go by. But again to refer to the fine, helpful work of the National Cash, no man now need stab in the dark on this question. For that organization issued a chart a year or two ago that is an accurate guide to what you can pay for a given amount of sales per clerk.

On one side are shown the details of grocery store expenses, taken from such authorities as Harvard. Here we find that the average sales expense in grocery stores is 6.9 per cent. That means that it costs \$6.90 on the average to sell one hundred dollars worth of groceries.

The other side gives a tabulation of what wages can be paid for any given amount of sales per week. Assume, therefore, that a clerk is getting \$20 and selling \$50 daily on the average, the chart shows him to be a profitable clerk, his sales exceeding the necessary quota by \$10 weekly. So you can take that boy aside and talk to him thusly:

"Henry, you have been doing very well with windows and your other work. Evidently, you have not neglected any part of your duty in other directions, either, because your cost to the business is within conservative limits. Here, let me show you." Then show him the chart and explain its working to him.

Then proceed: "Now, inasmuch as you already are within the limit and are doing well, I am going to pay you \$2.50 a week more. But you will notice that you will have to sell \$25 per week more goods to justify the new scale; so I know you will bestir yourself to do that. And you need not stop there. Look at the scale yourself. See here it shows that sales of four hundred a week justify a salary of \$27.50 and that \$500 per week calls for a salary of \$35. Now, it is just good, common

sense for me to prefer a man at \$30 who can sell \$425 to \$435 or at \$35 who can sell \$500 to one who costs less in wages, but shows that he is not as alert to the interest of the business."

We do not need to discuss how really very effective such treatment is sure to be in the case of any young man with latent ambition. It also has the vast advantage of mathematical fairness. There is no special plea or privilege. The clerk does not need to be a personal pet or favorite of the boss. It is all a fair and square deal on an equitable basis, and every bit of responsibility for his own advancement is placed squarely on the shoulders of the employe himself! I never saw anything so neat, plain and conclusive.

Not long ago a grocer parted with a salesman who was cheap at his cost; but the grocer, being an old-fashioned, rule-of-thumb merchant, did not know the value of his employe.

The clerk had been there for years and the grocer conceded that he was a wonder of a salesman. Wages had climbed up from an original \$12 a week or so until they ran along at \$35. That figure sort of "ground" the boss. He looked at the price of over \$1800 a year for one man and decided it was altogether too steep. He let the man go.

A few weeks afterwards he complained to a traveling friend of his about the difficulty to get good help, and the friend asked him where Frank had gone. The grocer explained. Then the friend pulled from his pocket one of the charts I have described and asked how much Frank had sold per week. The grocer was not sure. "Well," said the friend, "if he sold \$500 per week, he was all right for such wages." It developed that his sales had run \$600 and over. His actual value had been over \$40. Had this grocer been guided by that chart, he would have kept his good clerk and the profit would have been his!

The charts are free for the asking. Better get one. It pays to know in such matters. Paul Findlay.

**Proceedings of St. Joseph Bankruptcy Court.**

St. Joseph, Oct. 6.—Harley W. Channels, an electric employe, of Kalamazoo, filed a voluntary petition and was adjudicated a bankrupt, and the matter referred to Referee Banyon. The schedules of the bankrupt disclose no assets over and above his statutory exemptions and the following are listed as creditors:

State Bank of Lima, Lima, Ohio \$446.71  
Kalamazoo National Bank 175.00  
Hayes & DeFrance, Kalamazoo 25.00

\$646.71  
Oct. 8. In the matter of Mrs. Guy E. Hazen, bankrupt, of Kalamazoo, an order was entered by the referee directing the trustee to file his final report and account. The preferred claim of the Kalamazoo Title, Bond and Mortgage Co. having been allowed in full by the District Judge, there will be no dividends to unsecured creditors.

In the matter of Isaac Goldman, bankrupt, of Kalamazoo, Michael N. Kennedy, the trustee, was directed to pay the bankrupt \$250 cash in lieu of his specific property exemptions, and also to file the trustee's final report and account for the purpose of closing the estate.

Oct. 9. Frank Carr, a mechanic, of Kalamazoo, filed a voluntary petition and was adjudged a bankrupt, and the matter referred to Referee Banyon. The schedules disclose no assets over and above the bankrupt's statutory exemptions and the following are listed as creditors:

Secured Claims.	
Kalamazoo Loan Company	\$215.00
Unsecured Claims.	
Sport Shop, Kalamazoo	\$ 16.00
Sprague Hardware, Kalamazoo	6.00
Weston & Fox, Kalamazoo	10.00
Howard Cooper Auto Shop, Kalamazoo	5.00
New Borgess Hospital, Kalamazoo	37.40
Dr. Frederick Shilito, Kalamazoo	30.00
Y. P. Vredies, Kalamazoo	22.74
Drs. Stewart & Crum, Kalamazoo	5.50
Anna Langdon, Paw Paw	113.85
Titus & Titus, Kalamazoo	12.00
Kala. Creamery Co., Kalamazoo	14.56
First National Bank, Kalamazoo	40.00
R. E. Jennings, Paw Paw	290.00
Herman D. Clark, Kalamazoo	10.00
Glenn Slight, Kalamazoo	10.00
E. C. Vyerman, Kalamazoo	10.00
W. D. Carpenter, Kalamazoo	8.00

\$633.05  
Oct. 10. In the matter of Edwin M. Aisbaugh, bankrupt, of Kalamazoo, an order was made calling the first meeting of creditors at the latter place on Oct. 22 for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of the Superior Motor Sales Co., bankrupt, of St. Joseph, the trustee was directed to file his second report and account for the purpose of calling a special meeting of creditors to pay administration expenses, and declare a first dividend of 5 per cent.

In the matter of Harley W. Channels, bankrupt, of Kalamazoo, an order was entered calling the first meeting of creditors at the latter place on Oct. 22 for the purpose of proving claims, the election of the trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

Oct. 11. In the matter of the Pulp Products Co., bankrupt, of St. Joseph, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$3,641.80 and disbursements of \$1,979.05 and balance on hand of \$1,666.75 were considered, approved and allowed. The administration expenses were ordered paid in full and a first and final dividend of .0205 per cent. declared and ordered paid. The trustee was authorized not to oppose the bankrupt's discharge. No cause to the contrary appearing, the referee made a certificate favorable to the bankrupt's discharge. The final order of distribution was entered and the final dividend list of creditors filed. The meeting was then adjourned without day.

The chap who is always seeking a pull is physically lazy. Has imagination minus vision.

**Merchandise for the Holidays**

Our salesmen are now carrying a complete line of Holiday Goods. Delivery can be had during October and November.

Our line consists of the following:

- |                                  |                               |
|----------------------------------|-------------------------------|
| Men's Garters,                   | Purses & Handbags,            |
| Arm Bands,                       | Barretts & Bobbie Combs,      |
| Fancy Shirred Elastic & Garters, | Dolls,                        |
| Staple & Fancy Handkerchiefs,    | Baby Rattlers,                |
| Tea Apron & Garter Sets,         | Fancy Trimming Buttons,       |
| Stamped Goods,                   | Ladies' & Misses Wool Gloves, |

Ask our salesmen to show you samples of the above, or send us your mail orders.

**GRAND RAPIDS DRY GOODS CO.**  
Wholesale Only



### Do You Advertise Vegetables?

Few grocers realize the margin of profit there is in the sale of vegetables. The profit of an individual sale may not be as much as the profit gotten by the sale of a canned article, but the continuous turnover—every day—is what counts in selling vegetables.

We have often wondered why grocers that do co-operative advertising do not feature vegetables and fruit more in their advertising. These are demanded by the consumer, in a fresh state and the individual grocer is the only dealer that can sell fruit and vegetables as they should be sold. The help-yourself store is the poorest place on earth to buy these commodities and the reason is obvious. Commenting on the same subject the National Grocer has this to say:

Various conditions change the situation regarding the selling of fresh vegetables in the summer and fall from what it is in winter.

In the smaller towns many people have gardens and raise their own vegetables to some extent. In both large and small towns farmers may hawk their produce from door to door, and open public markets may offer people a chance to buy from growers who drive in each morning with a supply of garden truck. Roadside stands in front of farm houses offer motorists fresh vegetables.

These influences tend to draw away from the regular grocer some or much of the increased trade in vegetables which should logically be his with the coming of the open season on such foodstuffs.

This makes it important for the grocer who is to get a fair share of the trade in this important field to do some advertising in order to combat the outside influences.

The grocer who fails to advertise the quality of his fresh vegetables is apt to discover that people have an idea that store vegetables cannot be as fresh as those bought direct from a farmer. They do not realize that the grocer gets his vegetables from a source that supplies him with a fine quality carefully gathered and properly handled and kept in first-class condition by icing and by store refrigerator and cooling equipment.

See that your store is fitted to keep the vegetable stock in first-class condition, at the same time displaying it effectively. Then you can with good results call attention to the freshness and superiority of your goods over the vegetables bought here and there from wagons or trucks or roadside stands where they are offered in wilted condition with no known responsibility behind them.

Talk quality of the goods in your advertising. You perhaps cannot in a

newspaper advertisement refer to the fact that the farmer peddler or the market wagon does not present its goods in fresh, unwilted form. Nor can you say that farmers who do not sell all they bring to town to-day are likely to bring some of it back tomorrow mixed in with the fresh supply. But you can emphasize in every possible manner the freshness and the quality of your own offerings.

Presenting your own vegetables in high-grade, attractive manner, you can tell how fresh they are, how they are not allowed to wilt, how they are put right into the consumer's kitchen in perfect condition, how you are always easy to reach when the goods are wanted quickly, how you stand behind your produce with a guarantee that it will prove satisfactory.

You can specify kinds and qualities in each class. You can tell the consumer which kind of corn is most desirable and which potatoes are best as early potatoes. You can show that your vegetables are standardized so that the potatoes, for example, are not partly very large and partly very small, but all of uniform size and quality. You can show to the public that in buying vegetables from you they can be certain of getting the quality they want, and expect the same quality at all times. They know they cannot buy from growers here and there and be certain of quality before eating the purchase.

If your vegetables are not actually standardized in the sense that other food stuffs are, you can establish the fact that your store represents a standard even in vegetables, and that when such goods are bought from you the buyer can be certain of getting a satisfactory quality. You can show that you are an expert in the selection and purchase of vegetables and in the care and handling of them.

There are enough advantages for you to advertise in connection with this kind of stock so that you can make it profitable to tell the public about them, telling them frequently and persistently all through the season. Advertising will produce results in marketing fresh vegetables and it is essential if you are to get your proper share of the trade.

### The Cost of Slicing Bacon.

In response to repeated requests for a statement regarding the cost of slicing bacon, a demonstration was staged by the Master Butchers Association of New York City.

Before starting, President Kramer asked the dealer who had volunteered to act as cutter what, in his estimation was the cost of slicing bacon, and the answer was about two cents a pound.

# FLOUR

Profits in the distribution of a family flour ultimately come from a steady volume of business.

To please the housewife with a quality flour is a sure way of getting her future orders. You can build up and retain a large family trade with FANCHON, because it is a particularly good flour at a reasonable price.

**JUDSON GROCER COMPANY**  
DISTRIBUTORS

GRAND RAPIDS, MICHIGAN

Headquarters for  
**CALIFORNIA  
TOKAY GRAPES**

Extra Fancy  
**ELBERTA PEACHES**

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

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

*Receivers and Shippers of All*

Seasonable  
**Fruits and Vegetables**

Then one of the members related an experience he had had the previous week. He ordered fifty hams to be delivered the following Monday, but which were offered on Friday. He immediately got in touch with the wholesaler, refusing to accept and insisting on Monday delivery. The wholesaler suggested that the retailer retain the hams and on Monday he would send a man for the purpose of re-weighing the shipment. On Monday it was found there had been a shrinkage of twelve pounds, due to natural causes. The member claimed this applies to all smoked meats, which shrinkage is not considered by the retailer when he figures his costs.

The particular price of bacon used for the demonstration was marked 8 pounds, 2 ounces, but the shrinkage since original weighing reduced it to 7 pounds 12 ounces. The rind and one slice from each end of the piece was removed, amounting to 14 ounces of shrinkage in trim. This figured with the cost of time in slicing on an electric slicer, would be about 4 cents a pound.

The original piece of bacon was estimated to cost 22 cents, bringing the cost up to 26 cents a pound. Even this figure did not allow for any shrinkage of weight, which would probably bring the total cost up to 27 cents a pound.

The dealer who estimated the cost of slicing at 2 cents a pound was very much surprised, and also the members present, when they discovered that 5 cents was nearer the amount. The demonstration created great interest.

**How Seventy-five Concerns Set Their Quotas.**

In a recent investigation of the methods used by 300 concerns in setting sales quotas a novel plan in use by a Southern wholesale concern was revealed.

This concern stages a contest at some time during the year to determine the maximum production of a salesman when working at top speed. The following year's sales quota is based upon the results made by the individual salesman during the period of the contest. This plan has been notably successful in raising the sales averages of the entire organization.

In this investigation it was found that out of seventy-five concerns, thirty-four based their quotas on the previous year's volume; nine on population; ten on salaries and expenses of salesmen; two on per capita consumption; three on local business conditions in each territory; one on contests; five on the circulation by counties of the Saturday Evening Post; three permit each salesman to set his own quota; five based quotas on present users in each territory, while three used a count of all business enterprises as a means of setting yearly quotas.

Most of the concerns interviewed used several factors in determining quotas, as in the case of one manufacturer of specialties, who based his quota on previous volume, population and sales expense.

There is a marked tendency to set quotas not only for the year but by months, so that the salesman may know at the end of each month just

how his business compares with the same month a year ago, and just what percentage of the total year's quota has been sold.

Practically all of the concerns interviewed set definite quotas each year.

**Baldwin Apples Studied.**

Horticulturists at the New York State Agricultural Experiment Station at Geneva, in reporting on some experiments which will soon be available, present evidence which they believe proves rather conclusively that new strains of the Baldwin apple do not develop in different parts of the country because of differences in soil or climate. Fruit growers in general have held for some time that the Baldwin was undergoing a change in different localities, but in the opinion of these specialists the station experiments would seem to show that if there are new strains of this variety they cannot be attributed to a changed environment.

"The Baldwin apple is probably more widely distributed in the United States than in any other part," says the report. "It has been grown in diverse soils and climates from the Atlantic to the Pacific for a great number of years. Many fruit growers contend that long culture under these different conditions has given us several strains of Baldwin apple.

"In 1911 eighty-four Baldwin apple trees were purchased from forty different locations in the United States to determine whether distinct strains of this variety have originated under different environments and if so, what the value of the several strains may be. These trees are now in full bearing and all produce fruits similar in size, color season and quality.

"While there may be strains of Baldwin apples in different parts of the United States, it seems fairly certain from this experiment that they have not originated necessarily because of difference in environment."

**Hold Situation Is Temporary.**

The comparative inactivity and refusal to take deliveries of Fall dress goods and coatings lately reported in the women's fabric market are puzzling selling agents. It is the consensus of opinion, however, that the present situation is only temporary and reflects the effects of the religious holidays and the warm weather recently more than anything else. The larger distributors of the higher grade piece goods say that they have not been affected to any extent, their deliveries being taken without any complaint. From this it would appear that the medium and cheaper lines were mainly affected, with a possible surplus of some patterns and weaves in this category.

There is an honor in business that is the fine gold of it; that reckons with every man justly; that loves light; that regards kindness and fairness more highly than goods or prices or profits. It becomes a man more than his furnishings or his house. It speaks for him in the heart of every one. His friendships are serene and secure. His strength is like a young tree by a river.

**Fall Produce now in Season**

**Eatmor Cranberries  
New York Elberta Peaches  
Red Crescent Sweet Potatoes  
Yellow Kid Bananas**

Send your order in to-day  
**The VINKEMULDER CO.**  
GRAND RAPIDS, MICHIGAN

*Fiegler's*

**Chocolates**

Package Goods of  
Paramount Quality  
and  
Artistic Design

THERE IS MONEY  
FOR YOU IN

*Straub*

5c. and 10c. Bars.

TRY  
HI-NEE ..... 10c  
OH BIL' ..... 5c  
CHOC LOGS ..... 5c

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

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.

**NUCOA**

*"The Wholesome Spread for Bread"*

**"THE ORIGINAL"**

**QUALITY**

NOT  
PREMIUMS  
SELLS

**NUCOA**

I. VAN WESTENBRUGGE  
Muskegon-Grand Rapids-Holland



**Van Dam**

**Moseley Brothers**

GRAND RAPIDS, MICH.

Jobbers of Farm Produce



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

### Hunting Scenes Make Attractive Window Displays.

Written for the Tradesman.

There is no window display quite so timely or so attractive as that representing a hunting scene. Even the man who does not respond to the call of the great outdoors will be halted by a pictured camp; while to the enthusiastic hunter, the appeal of an effective display along these lines is irresistible.

Such displays, however, cannot be put together without some thought and effort. On the other hand, a hunting scene makes a more effective display than a mere arrangement of guns and ammunition. While devoted to hunting goods, the hunting scene display attracts the attention of all sorts of people, and helps to bring the name of the store before the public. Word of mouth advertising secured in this way has its distinct value to the wide-awake merchant.

Hunting windows offer many opportunities to introduce novel and striking effects. Realism helps, more than any other quality, to make the display a success. A touch of nature in the rough is singularly attractive to the nature lover; while a hint of the chase makes the hunter keen to get back to the woods.

While such a display is pretty certain to attract the notice of all classes of customers, the window trimmer will do well to plan his display so as to appeal more particularly to hunters and prospective hunters. Few things interest a hunter so much as an exhibit of animals. This circumstance was utilized by a clever window trimmer some years ago to put on a display that for many days was the talk of his community and that attracted wide-spread notice.

The window trimmer secured a collection of animals, live and stuffed, and these formed the central feature of the display. The floor of the window was thickly covered with leaves. In one corner a tent was set up, with cards, books and other incidentals for passing away the time, including a bottle of something to keep out the cold and neutralize snake bite. (This was before the days of Volstead, of course).

Outside the tent was a packing case spread with eating utensils and food. Nearby a campfire, with a pot suspended from a tripod, was arranged; the fire was the familiar device of an electric bulb covered with red tissue paper, with sticks on top.

In another corner was a bear cub

and two black squirrels on a tree—stuffed. Opposite a gray squirrel was shown climbing a bough of a tree. Shown in the boughs and on the ground floor were stuffed birds and animals, including a crane, a raccoon, a duck and a loon. On two logs prominently placed in the foreground, were shown shot guns, ammunition, knives, revolvers, compasses, cleaners and other bits of hunting equipment. The background of the window was made up of cedar and maple branches, with a deer head in the center. At one end was placed a stuffed eagle, and at the other some gun cases.

The live animals shown in the display included a pair of rabbits in a wheel. Incidentally, live rabbits are not difficult to procure; and a couple will help to draw the attention of the passing crowd. If the window is wired at the back to prevent their exit, they can be given pretty free run of the display.

Needless to say, a window display of this sort takes time to put together. At the same time, the amount of work can be reduced by a careful preliminary planning of the details. The display should be fully worked out on paper before the window trimmer commences the actual task of putting it together. True, incidental details may have to be altered; but the trimmer saves a good deal of time if he knows beforehand just what results he wishes to get.

Some years ago a Pacific Coast hardware store put on a good hunting display. The central features were an old rail fence and a dummy in hunting costume. Just inside the fence was shown a small tree with the familiar sign, "No Hunting Allowed," and a small pool of water surrounded by thick underbrush amongst which could be glimpsed pheasants and other wood fowl. The hunter carried a rifle in one hand, and was shown in the act of crawling through an opening in the fence. This window was doubly effective from the fact that a strip was left along the front eighteen inches deep and the full width of the window, for a display of hunting knives, revolvers, shells, duck calls and other incidentals; while on a rack at one end of the display were shown rifles and shot guns.

It is worth remembering always that no display is effective which does not aim to produce direct sales. The hunting scene itself serves to attract attention to the display; but the hunting scene should be linked up with the goods, in order that the attention thus secured may induce actual purchase of guns and ammunition. Therefore the ideal display is that which, while creating a striking scenic effect, at the same

## Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Wholesalers of Shelf Hardware,  
Sporting Goods and  
**FISHING TACKLE**



Kept awake by rattling windows  
**KEEP THE COLD, SOOT AND DUST OUT**  
Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof

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

### 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

# United Motor Trucks

A SIZE AND STYLE To Fit Your Business

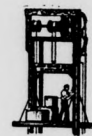
SALES SERVICE

**ECKBERG AUTO COMPANY**

310 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**



time introduces, logically, as many hunting accessories as possible.

The good window trimmer will not be content to slavishly follow the designs of others. He will, if possible, introduce a new effect and, preferably, something with a distinct local appeal. Every locality has its own particular hunting pastime which is preferred above all others. In some places the gun-men are big game hunters; in others duck-shooting is the popular sport; and so on. Naturally, it pays to appeal to local preferences, and to arrange the window trim accordingly.

Thus, a window trimmer in a town close to a number of duck-frequented marshes showed, not a scene in the Northern woods, but the edge of a marsh, with a punt and poles in place, reeds and rushes growing, a few decoy ducks, some in the water and some in the punt, and a half-concealed hunter, completely equipped with boots and water-proof, taking aim with his trusty weapon at a flock of imaginary ducks somewhere on the horizon. Incidentally, in the punt the display showed a full line of ammunition and other accessories. In this instance the water was purely imaginary the floor of the window being covered with a greenish-gray cloth, which showed here and there past the roots of the genuine rushes. Though it would require more work, real water can be shown, however, and practically every detail of the actual marsh duplicated.

What can be done in window-trimming, in the way of realistic effects, is limited only by the amount of time, effort and money the trimmer is able to give to his display.

The window trimmer will find it worth while to be a "mixer." Usually the proprietor of the store himself outlines the trim. At least this is almost always done in the town and small city hardware stores. In some cases the task of window-trimming is entrusted to a clerk who has special charge of the sporting and hunting goods department.

Naturally, a trimmer is better equipped for his task if he has had actual experience of the marsh and the woods. Then he is able to introduce into his display many incidental details which appeal by their realism and which the trimmer without actual experience will know nothing about.

However, at the height of the hunting season the average window trimmer is too busy to take a back-to-nature holiday. For this information as to actual conditions he must rely largely upon his customers. It is consequently well worth while to mix with these customers and not merely to sell them hunting goods, but to listen to hunting stories and learn all the practical details of the sport. As with all other lines of sporting goods, the successful hunting goods salesman, advertiser and window trimmer is the man who gets into the game, if not actually at least in the sense of understanding all its details and becoming an enthusiast. The clerk who takes an interest in such things, who listens to the tall yarns of the enthusiastic hunters, who knows all about guns and ammunition and camp equipment, is laying a mighty good foundation

for successful salesmanship along these lines.

Various items enter into hunting goods displays. The tent is usually a part of the hardware stock. For a duck shooting window, a punt can usually be borrowed. Often a tent is replaced by a miniature log shack or hut, which can be constructed of boughs. Stuffed animals can be secured from the local taxidermist, who thus has an opportunity to advertise his work; live animals, such as rabbits, are easy to procure. Some duck hunters now raise live ducks as decoys. If you can get a few of these, they make an effective window feature. Leaves, boughs, reeds and other items are desirable for effective background. Practically all the minor items of such a display are found in the stock in trade of any hardware store.

Victor Lauriston.

#### Unnecessary Alarm About Big Business.

Grandville, Oct. 14—Why is it that monied men are so frequently denounced by the laboring classes, and regarded with a hostility that borders on the ridiculous?

Does the possession of an ample share of this world's goods disable a man from being a useful and honorable citizen? Why is "Big Business" so often regarded with alarm, and campaign orators let loose to drive such business out of the country?

What is big business anyhow?

Is it anything to be alarmed about? What sort of a country would we have minus big business. Where would all the great enterprises of a public and private nature come in with no big business capital to tackle the job?

There could be no big country without big business, likewise what sort of a country would ours be with only little business to help it along?

It is best to divest ones self of political prejudice and take stock not only in the enterprises which are dominated big business, but even Wall street itself, which has been maligned by political shysters without number, never taking into consideration the fact that without Wall street our land would be worse off than a mangy dog at a picnic.

The old saying that "money makes the mare go" has lost none of its force in these modern days when nothing but large amounts of money can care for the immense business enterprises which rise in different parts of the land, engaging not only vast amounts of currency, but giving jobs to millions of workers who would find the sledding hard indeed with nobody to hire help for the huge undertakings that we see all about us.

To read some of the diatribes of third rate politicians one would think that a man with a bank roll was little less than a criminal deserving of a term in the penitentiary.

A country without big business could not prosper. A nation without men of wealth, men of energy and oodles of money, would go down into the depths, and soon be on a par with China and other heathen countries of the far East. Do we wish to pattern after these benighted heathen lands, or will we accept with a degree of common sense the facts that it is capital that makes the world move ahead, and that great business enterprises aid not only their promoters but every man who labors in this fair land of ours?

There is too much fault found with men of wealth who are benefitting labor, and aiding the founding of small homes as well as themselves. It requires money to make business move off briskly; it takes the capital which rich men have invested in big business to give employment to deserving labor,

and aid in developing and promoting everything enjoyable and good in the land.

Then why this general snarl against the man who has money?

It is mostly from the designing political plotter who hopes to make himself secure by deluding the public in believing the barefaced lies he conjures up against his betters.

Big business has been held up to the common people as a bete noir with which to frighten men into believing that because a man has more of this world's goods than you have, he must of necessity be a bad man with a big B.

Suppose, for instance, America had not a single millionaire within its borders. Suppose the largest capitalist was but a thousandaire, how would the country prosper under such a condition? Think you it could hold up its end with England, France and Germany in the race for commercial supremacy?

Common horse sense would teach you that it could not, that in fact there would be no great industries in our land, and that American labor would of necessity have to pick up its tools and emigrate to some other favored land. Have you thought along these lines, my industrial friend? Have you taken into consideration the fact that it is the great wealth of America, held by men of capital, manipulated if you will by Wall street, that has made the United States of America what it is to-day, the best nation in the world for men who labor and seek to establish homes for themselves.

There is no buncombe in this statement at all, but plain, unvarnished facts that will bear the light of closest investigation.

A country without big business would be a failure. It would be first in nothing that makes for the good of common humanity, and would justly be avoided by those who sought to make a success in the world.

The lowly Kentucky log cabin in which Abraham Lincoln was cradled at birth, the lowliest of lowly mortals, who became the President of the greatest Republic in the world, and through sheer intellectual ability the first man of his nation and the world, marks a picture of how and what can be accomplished by the most humble child in this land of the free.

Without big business, however, nothing of this nature could come

about. With only little business, we should have a little nation in everything that goes to make for the prosperity and good of mankind.

There is more bosh to the square inch dealt out by public speakers and some newspapers with regard to big business and the wiles of Wall street than in anything else under the sun.

Let us take cognizance of common sense, and not be led astray by these noisy reformers who would do away with all incentive to build big business, and make of our country a little one-horse, no account commonwealth on a par with some of the South American nonentities.

Big business is the greatest asset a country can have, and those shysters who berate and would destroy it are our country's most deadly enemies.

Old Timer.

#### Party Dresses Doing Well.

Party dresses for young girls have been among the best sellers of the last fortnight according to a bulletin of the United Infants', Children's and Junior Wear League of America. Looking forward to an active holiday business in this class of merchandise, buyers have placed their orders for dainty dance frocks. Taffetas in the pastel shades, as well as the high colors, are in favor, and bouffant styles are much in evidence. In the lines designed for school wear flannel is the featured fabric. Buttons for trimmings and collars and cuffs are shown on the majority of these models.

#### More Doing in Ribbons.

Much more activity in ribbons of all widths during the last three weeks is reported by manufacturers of the higher grades. Especially in demand are the Bayadere and Roman stripes. These are very scarce in the narrow widths, which are in great demand, while the call for the wider numbers is increasing. Plisses in plain and novelty effects are also popular, especially with metal filling, in 1½s, 3s and 5s. One house reports that there has been a notable increase in the demand for the six to seven inch ribbons, although this is probably true only in the highest grade merchandise.

#### 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

BAD DEBT LOSSES MAY BLOT OUT ALL YOUR PROFITS.

If you wish to avoid this get in touch with

#### THE MERCHANTS CREDITORS ASSOCIATION.

208-210 McCamly building, Battle Creek, Mich.

Our Collection System and Service Collects and YOU get an honest deal.

#### 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.



### The Tourist Camp and the Wayside Farm House.

Kalamazoo, Oct. 14—A situation which confronts all hotels of Michigan to-day, more particularly the one operated in the country, embodies two elements of competition—the tourist camp and the wayside farm house which is doing a transient hotel business on a somewhat smaller scale, but whose tribe is increasing in number so rapidly that he is becoming the greater of the two.

Some make the claim that the tourist is turning from the hotel to the farm, not because the hotel has no room for him, but because he wishes to, because there is something there the hotel cannot give to him. It cannot be gainsaid that the tourist is a reasonable man, but there are different sorts of tourists in the world and they may not all want the same accommodations, or they may not like the treatment you have accorded them on some previous occasion or possibly they have just previous to coming to your village or city formed the impression that the minute they drive up to your door your rates automatically advance 25 to 50 per cent. This has been true in many cases.

As a speaker in Detroit, at the recent meeting of the Michigan Hotel Association, stated:

"Your treatment of this class of customer may be, according to your viewpoint, beyond criticism, but your tourist is different from your commercial guest, will try to get what he wants and if you cannot give it to him will pass on to the next man, because you do not realize what he really wants.

"He comes in tired and a little bit dirty; he is easily irritated, but he is going to ask for less than anyone else you cater to. It is not his fault; it is not your fault that he is going to pay rates in a very large establishment that has a lot of things he cannot use, and you must not expect him always to look at it from your viewpoint. The way he looks at it is this: He is good for three things, he wants to get cleaned up, he wants a good bed and he wants some good food.

"Now you are maintaining writing rooms, and a lot of other things, none of which he is going to use. That is not his fault. Again he has been sitting most of the day driving a car, must not have too rich food, and must have rather more than a simple meal, yet most of the hotels he comes into have a dinner set for him which perhaps does not satisfy him, as compared with the commercial man who gets more exercise and requires heavier food.

"Then the next problem to the tourist is the matter of children. I don't know why it is, but it seems that it has never occurred to any hotel man, so far as I know, to prepare some simple food for children. The regular meal is much too heavy for the child, but there is absolutely nothing to take its place."

Now, there is a good deal to this claim and it has been discussed by hotel men on numerous occasions. It is well worth considering when you formulate your menus for next year. Why not add to your regular bill a few articles priced individually, which you feel would be appreciated by chil-

dren, and thereby gain the good will of the parent?

The food conditions are not the only reason why the tourist is too frequently passing up the local hotel. When he drives in to your town or city the first thing he does is to find a place to park his car, that is if the local authorities have not already by regulation, made such a proceeding impossible, but he cannot leave his stuff in the car, consequently he must run the gauntlet of bell boys and porters, before he can get finally located. This problem presents itself to the tourist every day and he becomes exceedingly well fed up on this sort of thing. It may be said, with a large element of truth, that if he stops at the farm house his luggage will be no safer left in the car, but even if he decides to put it under cover, he most usually will not object to doing it himself rather than stumble over bell boys and porters whom he meets at every turn.

It may also be argued that he will not find, even considering the difference in charges, accommodations that are worth what he pays, but if the offerings are clean and wholesome, the meals tasty and the surroundings congenial, he may enjoy a restful feeling he could not discover elsewhere. Not all farm houses are ideal, but this might be said of many hotels which specialize on this class of trade and wonder why there are not more repeaters.

Of course, there are various remedies to suggest to overcome this farmhouse competition, but which is beginning to make itself felt by hotels everywhere. One is to try to supply to the tourist the very essentials that entice him to the farm house, with added other comforts he cannot find on the farm and at a reasonable charge. Find out what he is offered by this latest competitor of yours, by actual unbiased investigation, adapt yourself to his requirements, rather than try to make him come to yours, and if he requires only a cheerful welcome to your establishment, cut out all ostentation when he approaches, but carefully observe his reception of the treatment you do accord him.

It is all very well to bluster and threaten to invoke the majesty of the law to regulate this new rival, but in the language of E. M. Statler, "These people who are catering to the tourist trade are here to stay, and are going to grow, will take a lot of business, but there is no way of getting away from it, and you cannot stop it any more than you can stop the making of liquor. You might just as well prepare to meet it. We have had it in the East for some time, but it may be new to Michigan. These country places are in a good position to take away the cream of the tourist business and you might as well wake up to the fact."

Then there is this other disturbing element of competition, the tourist camp. Over two years ago the writer took the position that while at that time the camps were only catering to the tin can flivver element, sooner or later the idea would become contagious and possessors of high powered touring cars would dip in if only for the novelty of the thing, to the detriment of the hotels which had specially

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Manager

European Plan  
New Hotel with all Modern Conveniences—Elevator, Etc.  
150 Outside Rooms  
Hot and Cold Running Water and Telephone in every Room  
Dining Room Service  
Rates \$1.50 and up  
60 Rooms with Bath \$2.50 and \$3.00

## WESTERN HOTEL

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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.  
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## OCCIDENTAL HOTEL

FIRE PROOF  
CENTRALLY LOCATED  
Rates \$1.50 and up  
EDWARD R. SWETT, Mgr.  
Muskegon 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.

## 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

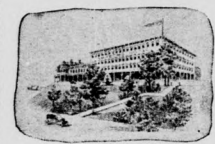
## The Durant Hotel

Flint's New Million and Half  
Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the  
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HARRY R. PRICE, Manager



## Hotel Whitcomb AND Mineral Baths

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

## Columbia Hotel

KALAMAZOO

Good Place To Tie To

## 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.

## CODY HOTEL

GRAND RAPIDS

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



NEW  
MERTENS  
FIRE PROOF  
One half block East  
of the Union Station  
GRAND RAPIDS MICH

## Henry Smith Floral Co., Inc.

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all makes repaired and overhauled, all  
work guaranteed, our ribbons and carbon  
paper, the best money will buy.  
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## WHEN IN KALAMAZOO

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## Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine  
Turkish Baths

Luxurious Rooms  
ERNEST McLEAN, Mgr.

## HOTEL BROWNING

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150 Fireproof  
Rooms

Corner Sheldon and Oakes;  
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Three Blocks Away

Rooms with bath, single \$2 to \$2.50  
Rooms with bath, double \$3 to \$3.50

## 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

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## 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.

been equipped to cater to the people in easy circumstances.

Two years ago, on the occasion of a visit to Florida, I observed in St. Petersburg, particularly, that as a result of municipal energy in providing most unusual conveniences and accommodations for campers, the cars in evidence denoted the wealth of their owners, and that the local hotels were suffering from loss of a class of patronage they had been heretofore enjoying.

Now it appears from a survey recently made in Michigan, results are not dissimilar. It is easy for the advocate of the State camp to kid himself into the belief that such camps are only for such as ride in flivvers, but the owner of a cheap car of to-day is to-morrow in the high-powered class. He has had a taste of camp life, likes it and sets the example for other owners of expensive conveyances.

Now the Michigan Hotel Association was, as it were, "from Missouri," and enlisted the services of J. B. Couture, of the Russell House, Cadillac, to make a survey of conditions. He did so and this is what he discovered, according to his own story:

"I found out first that the average time these people spend on their trip is fifteen to sixteen days. Some stay two or three days in a place and keep going. Others stay several weeks.

"I found that say 33 per cent. of these campers were here for the first time—the rest had been here before. Outside of gas and oil, the average amount of money disbursed by these people was from 40 to 45 cents per person or a dollar and a half to two dollars for a party of four. I also asked them why they did not patronize hotels and the universal answer was, 'Why should I go to the hotel when I can camp?'"

Mr. Couture also made the same discovery the writer did in Florida, that the flivvers did not predominate by a great deal but that the high priced cars were in the majority.

Now the real trouble with the free camp site notion is not that a certain percentage of tourists would not camp anyway without municipal encouragement, but communities have been vying with each other in an effort to make their offerings attractive in the one hope of enhancing the interests of local tradesmen, when the trade was not really there. These people had provisioned for the entire trip and renewed their lockers by the mail order route.

On the other hand, these particular attractions made an appeal to many who had not tried it before, the "call of the wild" became a fad with them and the boniface who once knew them, waited in vain for their return.

Now, is there a remedy for this seeming abuse of the privileges, unwittingly provided by misguided municipalities? It is hard to say. To impose a fee for the use of camp sites might produce a small return to be devoted to cleaning up rubbish in camps, in order that they might look more attractive to the next visitors, and might drive the impecunious to the highways, but where would the merchant and hotel keeper derive any benefit?

Legislation will not accomplish anything. State camps are a community fad, pure and simple, just the same as camping at these places is a fad for the better class of participants. The only saving clause in the whole proposition is in the experience of those who have mistakenly gone into it, being an example for more fortunate communities who are itching to play with fire, but have not so far committed themselves. Camping restrictions, especially looking to the moral as well as sanitary conduct of these camps will help some, but, in the language of Mr. Statler: "You must face the facts, make your hotel more attractive, if possible, charge reasonably for a satisfactory service, and

trust to time's cycle for a return of the wanderer."

Some hotel operators favor putting the farm house in the hotel class by legislation by applying sanitary requirements and all that, but to me it seems the surest way to keep down this competition, is not to out-Volstead by compelling people to submit to regulations they will not stand for, but rather "to keep your own establishments in such a condition and conduct them on such a plan as to insure the people who come to us a run for their money, fair dealing fair prices, clean, comfortable, courteous treatment, so that every blessed soul that stops with us will go away from our hotel as our friend."—(Statler).

The rank and file of Michigan hotels are operated with this outstanding idea in view. It is talked about where two or more hotel operators meet: it is discussed at all hotel meetings, and every landlord ought to realize that in his case the law of the survival of the fittest cuts true to form, but there is still the great underlying truth, which I spoke of in the beginning of this article—the lack of knowledge on the part of hotel operators as to the real requirements of the tourist, and the existence of restrictions such as have a tendency to keep him out of the repeater class.

In Bay City a police order prohibits the parking of cars after midnight, a regulation clearly in the interest of the garage owners, and well calculated to drive away not only tourist but commercial trade as well.

In Fond du Lac, Wisconsin, the mayor, through the medium of a neatly printed tag, tells you that if you have violated any parking law, he is glad of it and his long suit is "forgiveness." Frank S. Verbeck.

**Gabby Gleanings From Grand Rapids.**

Grand Rapids, Oct. 14—David (B. T. C.) Drummond leaves the latter part of the week for Florida where he expects to remain until April 1. He will drive his automobile via Chattanooga and Atlanta and be accompanied by his wife. He will put in some weeks at Orlando, Miami, Tampa and St. Petersburg.

Harry Allgeo, of Wayland, is now harvesting his crop consisting of a cross between a tomato and a green pepper. The new vegetable is very meaty and is devoid of the acidity of the common tomato.

K. W. Dingeman and R. Otten, of the U. C. T. dance committee, have said enough so that we can rest assured that the dances this winter will be as well attended as they were a few years ago. A rustic or hard times dance will be the first to start the ball room a rolling. Watch for the opening announcement in Gabby Gleanings.

The salesman's fellowship club will resume their Saturday noon luncheons about Oct. 21. Several good speakers are already on the list.

A. N. Borden, for the past twelve years with the Winchester-Simmons Co., has accepted a position with the National Brass Co. He will travel in five states, making his headquarters in Texas. Borden was presented with an all leather grip by the boys in token of the esteem in which he is held by his fellow counsellors.

The regular monthly meeting of G. R. Council was held as usual on the first Saturday of the month, North end of mezzanine floor, Rowe hotel. A luncheon and smoker was enjoyed by all. The next meeting Saturday, Nov. 1, is going to be ladies night out, as well as the men's. John Olney, of the entertainment committee promises all who attend the meeting a real surprise.

Daddy Keyes (Judson Grocer Company) fell from a ladder, a distance of 20 feet. Outside of a lame back, he is none the worse, for his experience.

The U. C. T. sent a petition to Lansing asking that the dangerous crossing

South of Burton on Division be better protected, either with a semaphore or watchman.

Forty-three of the Worden Grocer Company family attended a chicken supper at Alto Friday night, Oct. 3. Dancing was enjoyed by all after the feed. This going to Alto is getting to be an annual affair. Each year the attendance is larger.

The secret of efficiency and success in our enterprises is to act at once upon our ideas while our fancy is still warm and in a glow.

A man is as old as the tune he whistles.

When John Jacob Astor first went trafficking among the Indians he did not carry a gun but a flute. He could only play a few Dutch tunes, but these enchanted the Indians and they voiced their approval of his salesmanship by exchanging their wares for his beads and pipes. It was a master stroke of salesmanship, for it secured the friendship of the Indians and must have been one of the earliest practical applications of harmony in business.

Sad is the day for any man when he becomes absolutely satisfied with the life he is living, the thoughts that he is thinking and the deeds that he is doing; when there ceases to be forever beating at the doors of his soul a desire to do something larger which he feels and knows he was meant and intended to do.

The clerk who hopes some day to become a merchant and the traveling salesman who hopes to be a successful executive or manufacturer should learn how to use imagination in the sale of any commodity which he may handle.

Here's one side of business. A dressmaker, who formerly commanded an exclusive trade, says she as well as other dressmakers will be forced out of business unless there is a change in the style of dresses now worn by women. This modiste says that owing to the simplicity of the gown all that is required is the goods, a pair of scissors and a sewing machine. With the advent of the electric sewing machine there is very little labor required, and more women are making their own clothes. She also says that ready-to-wear dresses now appeal to more women. An effort has been made to go back to the styles of other years, but the present style is too comfortable and women are slow to adopt the close-fitting dress or suit and other styles.

**New Gymnasium in Prospect—Nature at Her Best.**

Boyer City, Oct. 14—The voters of Boyer City will have a chance at the November election to make a very desirable addition to the city in the way of a community building, to be used as an auditorium for general meetings. At the same time the school board will be able to secure a place for an adequate, well equipped gymnasium.

For several years, since the collapse of the old gymnasium—a relic of the roller skating craze that swept the country twenty years ago—the school board has annually presented to the voters of the school district a proposition to build a good gym, but each time, though all the heavy taxpayers were more than favorable, the old sawbuck and axe handle gymnasium advocates have been able to muster enough ballots to kill the scheme. The real reason has been the old story of the stay-at-home, let-George-do-it vote. This year it is made a community matter and there is little doubt of its passing, as a large majority of the people want such a building.

Just watch us go after the summer conventions when it is a fact and not a dream.

The beaten paths are the speediest and easiest, but the by paths and side roads are the place to go when beauty and restful quiet are the objects sought. Friend wife and we—that won't do, she isn't an advocate of the "new freedom"—the writer, took a

plunge into the wilderness last Sunday. Now don't get the idea that we deserted our Sabbath obligation. We did not. Neither did we neglect the regular Sunday dinner, for the imitation of which our friend Marie charges \$2. We started straight East from Boyne Falls, traversing an old road that we used to drive more than a decade ago. We had in mind a high bluff where the road followed the edge, and one could look down on the tops of the balsams, firs, tamarack and cedars that filled the gorge, finally dipping steeply to a clear rippling stream, where the horses buried their hot noses to the eyes and stamped their feet, and all but laid down and rolled. Did not blame them much, but we were not dressed for a bath. On again up a steep winding trail until we got on the "top of Michigan," as they advertise at Gaylord.

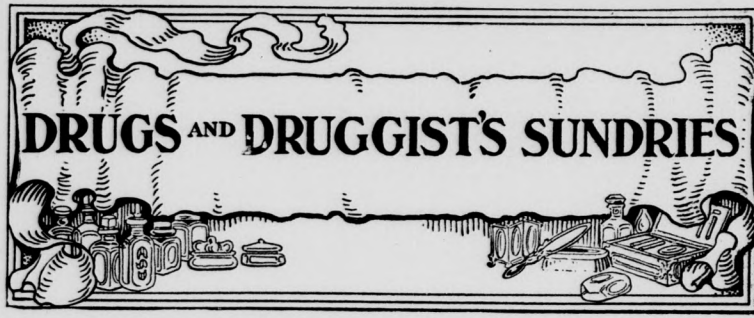
We found the road and if some of our people who are talking learnedly about reforestation had been with us, the solution would have been very patent. Just let Mother Nature alone and protect her from the fool mortals and she will have the wilderness reforested before they realize what is going on.

The road was nothing more than a trail, but it was reasonably smooth. No place for a speed contest, but to just loaf along, letting the car follow the ruts, drinking in the ever changing and always beautiful colors of the growing forest was a taste of the loveliness of eternity. The old forest is all gone to make antique furniture—from Grand Rapids, we suspect—but the new forest was ablaze with the wonderful coloring of autumn. Here and there would be a lone maple, green and crimson as though some giant painter had spilled his paint. Then, perhaps, a long lane, the way bordered close with maidenhair, its fronds bleached to a velvet-white, the road arched close with yellows, crimson, pink and green. A deep valley appeared and through the opening a great hill, blazing in the sunlight. A sparkling blue lake, hill rising above hill, clothed with the back spires of the firs and the shining white pillars of the birches. This is the country where that great ridge of Michigan suddenly breaks off to the plain that borders the Great Lakes, where the weather wear of countless centuries has scooped out and piled up in wild confusion the soil brought down from the Northland and left by the primordial glaciers. This beauty was not all we saw. We saw farms that a decade ago were tilled by the people who hewed them out of the forest with infinite labor, only to have their children leave the work of their hands, when those hands had lost their strength, and the realization of their dreams when the dreams were drowned in the long sleep for the garish lure of the city where God is not and mammon is god.

We see the grandeur of man's life, but only by following the by paths of living can we know all the hidden beauties or the hard road that has helped to build it. Maxy.

**Hides, Pelts and Furs.**

Green, No. 1	-----	08
Green, No. 2	-----	07
Cured, No. 1	-----	10
Cured, No. 2	-----	09
Calfskin, Green, No. 1	-----	15
Calfskin, Green, No. 2	-----	13½
Calfskin, Cured, No. 1	-----	16
Calfskin, Cured, No. 2	-----	14½
Horse, No. 1	-----	3 50
Horse, No. 2	-----	2 50
<b>Pelts.</b>		
Old Wool	-----	1 00@2 00
Lambs	-----	75@1 25
Shearlings	-----	50@1 00
<b>Tallow.</b>		
Prime	-----	06
No. 1	-----	06
No. 2	-----	05
<b>Wool.</b>		
Unwashed, medium	-----	@40
Unwashed, rejects	-----	@30
Unwashed, fine	-----	@40



### Why Close the Fountain During the Cold Weather?

From an investment standpoint alone, it is very poor business for you to close your fountain in winter and expect it to earn twelve months profit in six or eight months. Your fountain represents a big investment—it is a fixed expense, not an asset that you can turn back into cash at any time you see fit. It is a profitable investment only when it is making money for you and it can bring returns only when it is in operation. Your fountain owes you a certain amount of money, covering overhead expense, interest on the money invested in it, etc., and every day it stands idle you are losing that income, to say nothing of the profit it would bring you.

Then again, you must consider the decidedly unfavorable atmosphere the closed soda fountain lends to your entire store. It is usually your busiest and most attractive department, so located that it catches the eye the moment a person opens your door. When in operation, it is like a good hostess, dispensing welcome and hospitality to all—when closed, it looks dreary and deserted, casting a pall over your entire business. Without question, the soda fountain is your most popular department—it brings more people into your store than any other part of your business for it caters to the comfort and pleasure of your customers, giving them cool, refreshing drinks and desserts in summer and hot, appetizing broths and beverages in winter. It is the surest way of interesting and holding your trade. Through its medium you can continually offer something novel and new to attract attention. Can you afford, therefore, to let the interest of your patrons wane and to lessen your hold on their business by closing your fountain during the winter months. Just as sure as you do, some other fountain owner is going to serve them with sodas and sundaes and delicious hot drink and at the same time, he is going to sell them other merchandise too and you are going to find it very difficult to regain their trade at the fountain, as well as in other departments, when you open up again in the Spring.

Any merchant will tell you that he is selling customers to-day that he has been selling for years and years. They have formed the habit of patronizing his store and they dislike to change. But if for any reason they are forced to do so—if they cannot obtain what they want from the usual source they will very soon form the habit of going elsewhere where their wants will be supplied.

Did you ever go to take a boat or a train and find on arrival that the time

had been changed or that the particular train you wanted had been discontinued? Did you ever walk out of your way to buy your favorite brand of cigars, candy, etc., and find the store closed when you got there? If so you know the feeling of disappointment—bordering on anger, that you experienced. You resented the lack of service and while you may not realize it, that feeling persisted and you were likely to go somewhere else the next time you wanted anything in that line. It's the same with your fountain. You are there to give service—you must not disappoint your good customers. Even if you simply make expenses, and I assure you you will do much better than that, I still urge you not to think of closing your fountain this winter, simply because of the demoralizing effect it will have on your other sales.

The idea that ice cream and cold drinks are enjoyable only in hot weather has long since been exploded. The volume of sales of the iced beverage may not be just as great in winter as it is in summer but the sales at your fountain can be kept up to the usual mark by supplementing your menu with a few well chosen hot drinks and hot sundaes. Hot chocolate sells equally well in every market and no winter menu is complete without it. I recommend the use of a chocolate paste for this purpose because of its greater uniformity and greater convenience and in selecting a chocolate for a hot drink, be sure you get one that is rich in color and chocolate flavor and not at all greasy or gritty. Don't make hot chocolate too sweet and be sure that the syrup is thoroughly mixed with the water or milk, whatever you use—not left in the bottom of the mug. All that I have written in the past about the need for accuracy in measuring the flavors for sodas and sundaes and the care that must be exercised to have all drinks uniform, applies equally as well in the making of hot drinks and Winter specials. Hot drinks must be hot and well seasoned and exactly the same, every time. A hot chocolate made with milk or at least part milk, is far superior to one made with all water and you can charge and obtain considerably more for it. However, if you prefer to use hot water only, you can serve a very satisfactory hot chocolate if you will top it generously with whipped cream.

Good coffee, freshly ground and brewed, served with thick cream is practically as popular as hot chocolate at the fountain—in fact it outsells the chocolate in many localities, but I do not consider coffee made with extract or coffee syrup, good coffee and unless you are prepared to make it right, I would not attempt to serve it all. A coffee urn, such as is used by restau-

rants and hotels, produces the best coffee and an outfit can be secured at a small expense and operated with very little extra work or difficulty. Particularly if you have a luncheonette, good coffee, with cream, is indispensable.

Tea is also a good seller, especially with the ladies, and I know of many fountains that have made a specialty of afternoon tea, serving it in small individual pots with cream and sugar, a slice of lemon, a whole clove or a sprig of mint in season—which ever is preferred, and found it very popular and profitable. Clam and oyster broths, beef and tomato bouillon are also good sellers and should always be very hot and a few crisp crackers or wafers served with them.

Your offering of sodas and sundaes need not in any way be changed for the winter trade, except to add a very few hot sundaes, if you are not already serving them. These sell especially well in cold weather, although they are good leaders the year around. The fudge syrups are among the best hot sundae items and these can now be purchased in several flavors. They are made to be served hot and are different from the regular flavors for sodas and sundaes. Use them according to directions and you will have delicious sundaes that will sell readily and pay you a nice profit. The featuring of daily specials, the use of fountain and window advertising bring just as much business to your fountain in Winter as they do in Summer months. Your plans for stimulating sales need in no way be changed, except that instead of suggesting coolness and iced drinks, your window displays will invite the public to enjoy the warmth and comfort of your store on cold, snowy days and partake of hot, appetizing drinks, etc.

In these days when it is so difficult to obtain competent help and keep them with you, the question of winter closing and the dismissal of fountain manager, clerks and dispensers needs grave consideration. In fact, the competent and experienced fountain help nowadays will accept only year around positions and all that is left for the man who operates his fountain only during the hot weather, is the transient and often inexperienced clerk and dispenser, and these are most unsatisfactory to say the least.

Jaques Fontaine.

### Tan Calfskins Are Favored.

Tan calfskin shoes have come notably to the fore in women's footwear recently. Both manufacturers and retailers report a stronger interest in them, although the demand for them was slow at the start of the Fall season. Patent leathers continue to rule as leaders from a volume standpoint, with the call for satins also said to be strong. The blond shades in the satins are growing in vogue. Black gun metal shoes are also selling well. In the models, gored effects and straps, together with sailor ties, dominate. In the very high-grade shoes open pumps command favor.

Swapping ideas and experiences is never more necessary for salesmen than in slack times.

### The Possibilities of Window Advertising.

Aside from the large chain stores, comparatively few druggists appreciate the tremendous asset they possess in their store windows as an advertising medium. Nor do they realize what a large percentage of their rent is based on the display possibilities of their particular location.

Department stores have for years recognized the potentialities of their windows, and have spared neither space nor money in developing the advertising value of every foot of street frontage. They have made their window display an integral part, if not the backbone, of every merchandising plan, and much of the success of these great institutions is unquestionably due to their developing this important advertising field.

That the druggists' windows are among his most valuable trade possessions, is not difficult to demonstrate. Consider, for instance, the window on the same basis as local newspaper circulation. In a town of 25,000 population, the average circulation of their local newspaper is about 4,000. In that same town the average number of people passing a downtown corner drug store will average 372 per hour, or approximately 7,000 in the course of 24 hours, not including duplications.

Moreover, as an advertising medium, the window far excels the newspaper in value because it offers the very best advertising space in town, on the best lighted, most heavily traveled thoroughfare the community has to offer. Instead of space a few inches in size, which the newspaper offers, each window has an expanse of approximately 49 square feet. Instead of a flat surface in black and white, it offers a depth of several feet, and a chance to produce display in the third dimension—the essential of form; and above all, it offers the chance of using color, one of the greatest factors in successful advertising of all kinds.

### Burning Leaves.

Written for the Tradesman.

How my heart within me grieves  
When I smell the burning leaves  
In October which the trees  
Gave Jack Frost in revelries.  
Every leaf it seems to me  
Has a bit of history  
Which I really want to know  
Ere they fall to perish so.

Leaves could tell me all about  
Forming for their coming out;  
What they thought while growing big  
In the bud upon the twig.  
Then to burst and open wide  
Every one they occupied  
I am sure they would confess  
Why they differ too in dress.

Leaves and trees—I'd like to know  
How they make each other grow.  
What a sad catastrophe  
When upon a summer tree  
Blight and pests severe impair  
Foliage when growing there.  
Life is reciprocity  
With a leaf or with a tree.

When the size of squirrel ears  
Are the oak leaves, then appears  
Every farmer in the field  
Planting corn for generous yield;  
When the poplars show their yellow  
Pippins then begin to mellow;  
And at last when summer dies  
Leaves turn red in sacrifice.

What a wondrous life they live—  
Living only as they give;  
Nothing hoarding, nothing keep  
Save perhaps all hidden deep  
In their heart the secret still  
How so much short lives fulfill;  
That I'd really like to know  
Ere they fall to perish so.

Charles A. Heath.

Cutting remarys by and by cut your own throat.



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.

Table with columns: ADVANCED, DECLINED. Items include Canned Blackberries, Canned Blueberries, Cows Veal, Pork, etc.

AMMONIA

Table with items: Arctic, 16 oz., Arctic, 32 oz., Quaker, 36, 12 oz. case



Shred. Wheat Biscuit

Table with items: Vita Wheat, 12s, Post's Brands, Grape-Nuts, 24s, etc.

BROOMS

Table with items: Parlor Pride, doz., Standard Parlor, 23 lb., etc.

BRUSHES

Table with items: Solid Back, 8 in., Solid Back, 1 in., Pointed Ends

AXLE GREASE

Table with items: 48, 1 lb., 24, 3 lb., 10 lb. pails, etc.

BAKING POWDERS

Table with items: Arctic, 7 oz. tumbler, Queen Flake, 25 lb. keg, etc.

BEECH-NUT BRANDS.



Table with items: Mints, all flavors, Gum, Fruit Drops, Caramels, etc.

CANNED VEGETABLES.

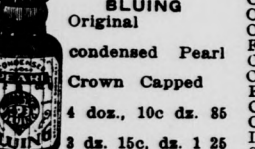
Table with items: Asparagus, No. 1, Green tips, W. Bean, cut, etc.

CANNED FRUIT.

Table with items: Apples, No. 10, Apple Sauce, Apricots, No. 2, etc.

CANNED FISH.

Table with items: Clam Ch'der, 10 1/2 oz., Clam Ch., No. 3, Clams, Steamed, etc.



BREAKFAST FOODS

Table with items: Cracked Wheat, 24-2, Cream of Wheat, Pillsbury's Best Cer'l, etc.



CATSUP.

Table with items: B-nut, Small, Lilly Valley, 14 oz., Libby, 8 oz., etc.

CHILI SAUCE

Table with items: Snider, 16 oz., Sniders, 8 oz., Lilly Valley, 8 oz., etc.

OYSTER COCKTAIL.

Table with items: Sniders, 16 oz., Sniders, 8 oz.

CHEESE

Table with items: Roquefort, Kraft Small tins, Kraft American, etc.

CHEWING GUM.

Table with items: Adams Black Jack, Adams Bloodberry, Adams Dentyne, etc.

CHOCOLATE.

Table with items: Baker, Caracas, 1/4 s, Baker, Caracas, 1/4 s, Hersheys, Premium, etc.

COCOA.

Table with items: Bunte, 1/8 s, Bunte, 1/4 lb., Bunte, lb., Droste's Dutch, etc.

COCOANUT.

Table with items: 1/2 s, 5 lb. case Dunham, 1/2 s, 5 lb. case, etc.

CLOTHES LINE.

Table with items: Hemp, 50 ft., Twisted Cotton, 50 ft., Braided, 50 ft., Sash Cord

Advertisement for 'GOLDEN BERRY COFFEE' by Hume Grocer Co., featuring a logo and text: 'FULL VALUE COFFEE', 'HUME GROCER CO.', 'ROASTERS', 'MUSKOGON, MICH'.

COFFEE ROASTED

Table with items: Rio, Santos, Maracaibo, Gautemala, Java and Mocha, Bogota, Peaberry

CONDENSED MILK

Table with items: Leader, 4 doz., Eagle, 4 doz.

MILK COMPOUND

Table with items: Hebe, Tall, 4 doz., Hebe, Baby, 8 doz., Carolene, Tall, etc.

EVAPORATED MILK

Table with items: Quaker, Tall, 4 doz., Quaker, Baby, 8 doz., Quaker, Gallon, etc.



COUPON BOOKS

Table with items: 50 Economic grade, 100 Economic grade, 500 Economic grade, etc.

CREAM OF TARTAR

Table with items: 6 lb. boxes

Blue Grass, Baby, 96

Table with items: Blue Grass, No. 10, Carnation, Tall, 4 doz., Carnation, Baby, 8 doz., etc.

CIGARS

Table with items: Worden Grocer Co. Brands, Master Piece, 50 Tin, Henry George, etc.

CONFECTIONERY

Table with items: Standard, Jumbo Wrapped, Pure Sugar Sticks, Big Stick, etc.

Stick Candy Pails

Table with items: Standard, Jumbo Wrapped, Pure Sugar Sticks, Big Stick, etc.

Mixed Candy

Table with items: Kindergarten, Leader, X. L. O., French Creams, etc.

Fancy Chocolates

Table with items: Bittersweets, Ass'ted, Choc Marshmallow Dp, Milk Chocolate, etc.

Gum Drops Pails

Table with items: Anise, Orange Gums, Challenge Gums, Favorite, Superior, Boxes

Lozenges, Pails

Table with items: A. A. Pep. Lozenges, A. A. Pink Lozenges, A. A. Choc. Lozenges, Motta Hearts, Malted Milk Lozenges

Hard Goods, Pails

Table with items: Lemon Drops, O. F. Horehound dps, Anise Squares, Peanut Squares, Horehound Tablets

Cough Drops Exs.

Table with items: Putnam's, Smith Bros.

Package Goods

Table with items: Creamery Marshmallows, 4 oz. pkg., 12s, cart., 4 oz. pkg., 48s, case 3 90

Specialties.

Table with items: Walnut Fudge, Pineapple Fudge, Italian Bon Bons, Atlantic Cream Mints, Silver King M. Mallows, etc.

DRIED FRUITS

Table with items: Apples, Evap. Choice, bulk, Apricots, Evaporated, Choice, etc.

Citron

Table with items: 10 lb. box

Currants

Table with items: Package, 14 oz., Greek, Bulk, lb.

Peaches

Table with items: Evap., Choice, unpr., Evap., Ex. Fancy, P. P.

Peel

Table with items: Lemon, American, Orange, American

Raisins

Table with items: Seeded, bulk, Calif., Seeded, 15 oz. pkg., Seedless, Thompson, etc.

California Prunes

Table with items: 70@80, 2 5lb. boxes, 60@10, 25 lb. boxes, etc.

FARINACEOUS GOODS

Table with items: Beans, Med. Hand Picked, Cal. Limas, Brown, Swedish, Red Kidney

Farina

Table with items: 24 packages, Bulk, per 100 lbs.

Hominy

Table with items: Pearl, 100 lb. sack

Macaroni

Table with items: Domestic, 20 lb. box, Armour's, 2 doz., 8 oz., Foulds', 2 doz., 8 oz., Quaker, 2 doz.

Pearl Barley

Table with items: Chester, 4 25, 00 and 0000, Barley Grits

Peas

Table with items: Scotch, lb., Split, lb. yellow, Split, green

Sago

Table with items: East India

Taploca

Table with items: Pearl, 100 lb. sacks, Minute, 8 oz., 3 doz., Dromedary Instant

FLAVORING EXTRACTS

Table with items: Doz. Lemon, Doz. Vanilla, Doz. Cough Drops, etc.



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

**HORSE RADISH**  
 Per doz., 5 oz. 1 15

**JELLY AND PRESERVES**  
 Pure, 30 lb. pails 3 75  
 Imitation, 30 lb. pails 1 90  
 Pure 6 oz. Ass't., 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 1/4  
 Good Luck, 2 lb. 25  
 Good Luck, solid 24  
 Gilt Edge, 1 lb. 25 1/4  
 Gilt Edge, 2 lb. 25  
 Delicia, 1 lb. 22 1/2  
 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 lb. bxs 5 50  
 Red Diamond, 144 bx 6 00

**Safety Matches**  
 Quaker, 5 gro. case 4 75

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

**MOLASSES.**



**Gold Brer Rabbit**  
 No. 10, 6 cans to case 5 55  
 No. 5, 12 cans to case 5 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 45  
 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 68  
 Choice 52  
 Fair 32

**Half barrels 5c extra**  
 Molasses in Cans.

Dove, 36, 2 lb. Wh. L. 5 60  
 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 65

**NUTS.**  
**Whole**  
 Almonds, Terregona 20  
 Brazil, New 15  
 Fancy mixed 20  
 Filberts, Sicily 15  
 Peanuts, Virginia, raw 11 1/2  
 Peanuts, Vir. roasted 13  
 Peanuts, Jumbo, raw 15  
 Peanuts, Jumbo, rstd 13  
 Pecans, 3 star 23  
 Pecans, Jumbo 24  
 Walnuts, California 28

**Salted Peanuts.**  
 Fancy, No. 1 17  
 Jumbo 23

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

**OLIVES.**  
 Bulk, 2 gal. keg 3 00  
 Bulk, 3 gal. keg 4 30  
 Bulk, 5 gal. keg 6 90  
 Quart Jars, dozen 4 75

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

**PEANUT BUTTER.**  
 Bel Car-Mo Brand  
 8 oz., 2 doz. in case 24  
 24 1 lb. pails 12  
 12 2 lb. pails 12  
 5 lb. pails 6 in crate 14  
 14 lb. pails 14  
 25 lb. pails 14  
 50 lb. tins 14



**PETROLEUM PRODUCTS**  
**Iron Barrels**  
 Perfection Kerosine 12.1  
 Red Crown Gasoline 13.7  
 Tank Wagon 13.7  
 Gas Machine Gasoline 36.2  
 V. M. & P. Naphtha 18.6  
 Capitol Cylinder 39.2  
 Atlantic Red Engine 21.2  
 Winter Black 12.2

**IRON BARRELS.**  
 Light 59.2  
 Medium 61.2  
 Heavy 64.2  
 Extra heavy 66.2  
 Transmission Oil 69.2  
 Finol, 4 oz. cans, doz. 1.40  
 Finol, 8 oz. cans, doz. 2.00  
 Parowax, 100 lb. 7.7  
 Parowax, 40, 1 lb. 7.9  
 Parowax, 20, 1 lb. 8.1



**ROLLED OATS**  
 Steel Cut, 100 lb. sks. 3 50  
 Silver Flake, 12 beam. 2 50  
 Quaker, 18 Regular 1 85  
 Quaker, 12s Family N 2 75  
 Mothers, 12s, 11 num 3 25  
 Silver Flake, 18 Reg. 1 60  
 Sacks, 90 lb. Cotte 3 30  
 Sacks, 90 lb. Cotton 3 40

**RUSKS.**  
 Holland Rusk' Co.  
 36 roll packages 4 25  
 18 roll packages 2 15  
 36 carton packages 4 75  
 18 carton packages 2 40

**SALETERATUS**  
 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**  
 Middle 15 1/2  
 Tablets, 1 lb. Pure 19 1/2  
 Tablets, 1/2 lb. Pure, doz. 1 40  
 Wood boxes, Pure 28  
 Whole Cod 11

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

**Herring**  
 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. fncy 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  
 Bixby's, Doz. 1 35  
 Shinola, doz. 90

**STOVE POLISH.**  
 Blacking, 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. 5, doz. 95  
 Vulcanol, No. 10, doz. 1 35  
 Stovoil, per doz. 3 00

**SALT.**  
 Colonial, 24, 2 lb. 95  
 Log Cab., Iodized, 24-2 40  
 Log Cabin 24-2 lb. case 1 90  
 Med. No. 1, Bbls. 2 80  
 Med. No. 1, 100 lb. bg. 95  
 Packers Meat, 56 lb. 63  
 Crushed Rock for ice cream, 100 lb., each 75  
 Butter Salt, 280 lb. bbl 4 50  
 Blocks, 50 lb. 42

**PROVISIONS**  
 Barreled Pork  
 Clear Back 25 00@26 00  
 Short Cut Clear 24 00@25 00  
 Clear Family 28 00@30 00

**Dry Salt Meats**  
 S P Bellies 18 00@20 00

**Lard**  
 Pure in tierces 18  
 60 lb. tubs advance 1/4  
 50 lb. tubs advance 3/4  
 20 lb. pails advance 3/4  
 10 lb. pails advance 1/2  
 5 lb. pails advance 1  
 3 lb. pails advance 1 1/2  
 Compound 14 1/2

**Sausages**  
 Bologna, 14-16, lb. 12 1/2  
 Liver 12  
 Frankfort 16  
 Pork 18@20  
 Veal 11  
 Tongue 11  
 Headcheese 14

**Smoked Meats**  
 Hams, 14-16, lb. 25@ 27  
 Hams, 16-18, lb. 28  
 Ham, dried beef 38 @39  
 California Hams 13@ 14  
 Picnic Boiled Hams 30 @32  
 Boiled Hams 34 @36  
 Mincod 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  
 1/4 bbls. 35 lbs. 4 00  
 1/2 bbls. 7 00  
 1 bbl. 14 15

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

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 Grandma, 24 Large 4 00  
 Gold Dust, 100s 4 00  
 Gold Dust, 12 Large 3 20  
 Golden Rod, 24 4 25  
 Jinx, 3 doz. 4 50  
 La France Laun, 4 ds. 3 60  
 Luster Box, 54 3 75

**Washing Powders.**  
 Bon Ami Pd. 3 dz. bx 3 75  
 Bon Ami Cake, 3 dz. 3 25  
 Climaline, 4 doz. 4 20  
 Grandma, 100, 5c 4 00  
 Grandma, 24 Large 4 00  
 Gold Dust, 100s 4 00  
 Gold Dust, 12 Large 3 20  
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**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Oct. 9.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Gerald O. Shepard, Bankrupt No. 2561. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Holland and has his business of contracting at Grand Rapids. The schedules list assets of \$250, all of which is claimed as exempt to the bankrupt, with liabilities of \$11,228.14. The court has written for funds for the first meeting, and upon receipt of same the first meeting will be called, and note of the same made here. A list of the creditors, all from Grand Rapids unless otherwise indicated, is as follows:

Brummeler-Van Strien Co.	421.27
Standard Builders Supply Co.	325.76
G. R. Lumber Co.	151.31
Grinnell-Row Co.	127.60
International Corres. School	70.00
Robert K. Jardine Lumber Co.	1,075.00
Engel Lumber Co.	986.67
Dunn Electric Co.	87.71
Foster, Stevens & Co.	54.76
A. C. Bodelack	237.00
Pipe & Rapp	1,075.00
John G. Oom	51.47
Battjes Fuel & Bldg. Co.	204.95
Herpolsheimer Co.	45.20
G. R. Varnish Co.	2.25
H. J. Heystek Co.	41.64
Travis Lumber Co.	30.00
A. S. Knowlson Co.	467.00
J. F. Qugiley	48.00
J. Briggs	32.50
Holland Furnace Co.	265.00
Heights Lumber Co., Muskegon Heights	693.64
Prudential Nurseries, Kalamazoo	8.50
Bellows Reeves Co., Chicago	24.00
Wurzburg Dry Goods Co.	39.50
Harry Nyberg	50.00
Dr. Earl J. Byers	10.00
Dr. Geo. Southwick	37.00
S. F. Feather	1,226.00
Geo. M. Ames	320.00
Togan-Stiles	1,655.33
Golden & Boter	6.00
G. R. Wood Finishing Co.	6.30
Van's Hardware	61.13
Dan De Vries	26.25
Globe Transfer Co.	13.50
Grand Rapids Press	4.30
T. Van Ess	247.00

Oct. 9. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Walerian Bielaczysz, Bankrupt No. 2562. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon and is a laborer by occupation. The schedules list assets of \$200, all of which is claimed as exempt to the bankrupt, with liabilities of \$283.89. The court has written for funds for the first meeting and upon receipt of the same the first meeting will be called, and note of the same made here. The bankrupt has one creditor only who has obtained a judgment against him—Louis Charny, Muskegon Heights, judgment for \$283.89.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Robert R. Gilmore, Bankrupt No. 2563. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The occupation of the bankrupt is not disclosed in his schedules. The schedules list assets of \$250, all of which is claimed as exempt to the bankrupt, with liabilities of \$1,075.12. The court has written for funds for the first meeting and upon receipt of the same the meeting will be called and note of it made here. A list of the creditors of the bankrupt, all from Grand Rapids, is as follows:

Republic Sales & Service Co.	76.34
James J. Loucks	37.65
Perkins & Co.	16.73
J. H. Gingrich & Sons	5.00
Michigan Auto Insurance Co.	58.00
Dr. A. B. Smith	25.00
Dr. Ferris Smith	85.00
Dr. William H. Veenboer	30.00
Dr. W. E. Patterson	42.00
Dr. John T. Hodgston	150.00
Dr. G. J. Stuart	20.00
Standard Oil Co.	25.00
Grimes & Madigan	32.16
Herman Engel	165.00
Rex R. Rorabacher	44.30
S. Harkma	19.00
Industrial Bank	114.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Stanley De Graff, Bankrupt No. 2564. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and has conducted an ice cream and candy store at such city. The schedules filed list assets of \$1,159 of which \$400 is claimed as exempt to the bankrupt, with liabilities of \$1,780.69. The court has written for funds for the first meeting, and upon arrival of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt, all from Grand Rapids unless otherwise indicated, is as follows:

City of Grand Rapids, taxes	12.09
County of Kent, taxes	1.20
Grand Rapids Store Fixtures Co.	153.26
Prange's Jewelry Store	37.00

Grand Rapids Press	3.00
Antone Chirs Co., New York City	11.03
National Grocer Co.	51.37
A. E. Brooks & Co.	16.20
A. L. Joyce Co.	24.00
Peake-Vander Schoor Electric Co.	5.00
East End Advocate	37.00
Hoekstra Ice Cream Co.	274.47
Betts Products Co., Chicago	19.61
Worden Grocer Company	19.89
Meyers & Steegstra	5.00
Sethness Co.	57.18
Vanden Berge Cigar Co.	7.26
Heyboer Stationery Co.	14.80
Drs. Grant & Huizenga	4.00
C. W. Mills Paper Co.	20.98
Grey Gull Record, Inc., Boston	12.50
Durand McNeil Horner Co., Chicago	36.25
Best Foods, Inc., Chicago	27.92
Woodhouse Co.	23.35
E. J. Brach & Sons, Chicago	103.70
Raedlin Basket Co., Chicago	28.55
Cornelius Van Rossom	35.00
P. C. Van Rossom	200.00
Karl Pauli Corp., New York City	23.13
Stephen F. Whitman & Son, Philadelphia	92.02
Lee & Cady, Detroit	22.09
Hazeltine & Perkins Drug Co.	3.80
W. D. Boyce Co., Chicago	6.00
Michigan Bell Telephone Co.	17.00
H. D. Foss & Co., Inc., Winona, Minn.	21.38
A. J. Alwaard & Son	67.00
Milwaukee Paper Box Co., Milwaukee	5.58
Smith Flavoring Extracts	12.00
Togan-Stiles Lumber Co.	30.00
Great West Life Assurance Co., Detroit	16.00
McCarthy Candy Co.	30.00
Alles Candy Co.	30.00
Gray Beach Cigar Co.	32.00
Crystal Candy Co.	18.00
Consolidated Cigar Co.	20.00
Lewellyn & Co.	40.08
Val Blatz Brewing Co., Milwaukee	15.00
Folger's, Inc.	3.00
Michigan Candy Co.	5.00
Powell Electric Co.	5.00
G. R. Y. M. C. A.	20.00
Kline Mitre Lock Co.	5.00

In the matter of Peter Schneider, Bankrupt No. 2491, the amount of the final dividend has been determined to be 10 per cent. A supplemental first dividend on the new claims filed of 5 per cent. was also paid. There was no objection to the discharge of the bankrupt. The case will be closed and returned to the district court.

In the matter of John Hoffman, Bankrupt No. 2524, the trustee has filed his final report and a combination sale of the balance of the assets on hand and a final meeting will be held at the referee's office Oct. 23. The trustee's report and account will be passed upon, administration expenses and preferred claims paid as far as the funds of the estate will permit. There will be nothing paid to ordinary creditors.

In the matter of Paul H. King, Bankrupt No. 2557, the funds for the first meeting have been received and the first meeting of creditors has been called for Oct. 24.

In the matter of Robert R. Gilmore, Bankrupt No. 2563, the funds for expenses have been forwarded and the first meeting has been called for Oct. 24.

Oct. 10. On this day was held the final meeting of creditors in the matter of E. Judson Wellman, Bankrupt No. 2462. The bankrupt or trustee were not present. One additional claim was proved and allowed. The trustee's final report and account was approved. An order was made for the payment of administration expenses and for the payment of a supplemental first dividend of 5 per cent. There was no objection to the discharge of the bankrupt. The meeting was then adjourned without date. The case will be closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Horace L. Morton, Harry Jones, individually, and as the Holland Theater Co., Bankrupt No. 2460. The trustee was present in person. The attorney for the bankrupt was present. Additional claims were proved and allowed. The trustee's final report and account was approved and allowed. The bills of the attorneys for the bankrupt and for the trustee were considered and allowed. An order was made for the payment of administration expenses and for the payment of the balance of the funds on hand toward the claim of the Internal Revenue Department, which is preferred over other claims by law. There was no objection to the discharge of the bankrupts. The meeting was then adjourned without date. The case will be closed and returned to the district court.

On this day also was held the adjourned first meeting of creditors in the matter of Carolyn Stroh, Bankrupt No. 2543. There were no appearances. The meeting was further adjourned one week and the bankrupt ordered to be present at such adjournment.

Oct. 11. On this day was held the adjourned first meeting of creditors in the matter of Peter Hopp, Bankrupt No. 2550. The bankrupt was present in person and by attorney. The trustee was present in person and by attorney. Certain creditors were present by attorney. It was agreed to adjourn the adjourned first meeting to Oct. 14 to allow the bankrupt to secure an offer for the property from a party interested in its purchase.

Oct. 13. On this day was held the

# 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.

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.

Be sure to get the package to with the Windmill Trademark

### Holland Rusk Company, Inc.

HOLLAND MICHIGAN

## BEECH-NUT

Prepared Spaghetti

Ready to Serve!

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

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE
NEW YORK



first meeting of creditors in the matter of Cedar Springs Co-operative Co., Bankrupt No. 2554. The bankrupt was present by Corwin & Norcross, attorneys. None of the officers of the bankrupt were present. Hilding & Hilding, William Gillett and Edward De Groot were present for various creditors. Claims were proved and allowed. Howard Boggs, of Grand Rapids, was elected trustee and his bond placed at \$2,000. The meeting was adjourned to Oct. 14 and the officers of the bankrupt ordered to appear.

Oct. 13. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John Herbert Fitzgerald, Bankrupt No. 2566. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Byron township, Kent county, and is a laborer by occupation. The schedules list assets of \$1,127.50, of which \$100 is claimed as exempt to the bankrupt, and of which \$1,000 is the face value of a policy of insurance, no mention being made of how much the surrender value of the same is at present. The liabilities of the bankrupt are \$964.50. The court has written for funds for the first meeting, and upon receipt of the same such meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Century Fuel Co., Grand Rapids	\$ 32.00
Al Rice, Mesick	5.00
O. L. Palmer, Three Rivers	124.00
Spielmaker & Sons, Grand Rapids	80.00
Hollman-Deweerd Auto Co., Byron Center	43.00
A. Brown, Wyoming Park	12.80
Roy Culver, Grand Rapids	8.70
Geo. Hanna, Grand Rapids	66.00
Wm. Goldberg, Grand Rapids	20.00
Robert Rushman, Grand Rapids	20.00
O. Keyport, Grayling	112.50
Harry Simpson, Grayling	48.00
Art Ostrander, Grayling	42.00
Connine & Son, Grayling	36.00
Sorenson Bros., Grayling	12.00
Frank McClish, Mesick	28.00
Dr. Hunt, Buckley	28.00
Byron Hallett, Summit City	75.00
Heinie Sevex, Buckley	20.00
Dr. Easton, Grand Rapids	32.00
W. L. Brockway, Grand Rapids	10.00
Andringa Bros., Byron Center	50.00
A. D. Adams, Mesick	32.00
Peoples Credit Clothing Co., Grand Rapids	18.50
Mrs. Connine, Mesick	12.00
Mrs. O. Bartlett, Buckley	14.00
Mesick Bank, Mesick	27.50

In the matter of Mid-West Co., Bankrupt No. 2167, the trustee has filed his final report and account and a final meeting has been called for Oct. 27. The trustee's final report and account will be passed upon and the expenses of administration and other expenses paid as far as the funds on hand will permit. There will be no dividend to general creditors.

In the matter of Florian M. Kenyon, Bankrupt No. 2343, the trustee's final report and account is filed and a final meeting called for Oct. 27. The meeting as well as the one above in the Mid-West matter, will be held at the office of Benn M. Corwin, 314 Houseman building, Grand Rapids. The trustee's final report and account will be considered and administration expenses and a first and final dividend paid to creditors.

In the matter of Joseph P. Ruscche, Bankrupt No. 2346, the trustee has filed his final report and account, and a final meeting of creditors has been called for Oct. 30. The meeting will be held at the office of Benn M. Corwin, referee. The expenses of administration will be paid and a final dividend to creditors declared and ordered paid.

In the matter of Marine Wheel Co., Bankrupt No. 2439, the trustee has filed in said court his final report and account and a final meeting of creditors has been called for Oct. 27. The trustee's final report and account will be passed upon and administration expenses paid as far as the funds on hand will permit. There will be no dividend to general creditors. The meeting will be held at the office of Benn M. Corwin, referee.

**Corporations Wound Up.**

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Ideal Plumbing Co., Bay City. G. R. Knittings Mills, Grand Rapids. B. B. M. Ice & Refrigerating Machine Co., Wilmington, Del.-Detroit. Erstein & Beecher, Grand Rapids. Detroit Dish Washer Manufacturing Co., Detroit. Motorcraft Engineering Co., Detroit. Seros Chili Co., Detroit. Merchants' Finance Corporation, Dover, Del.-Detroit. Meade Construction Co., Detroit. Detroit, Armada & Northern Railway Co., Detroit. F. F. Land & Investment Co., Detroit. Newman's, Inc., Jackson. Torch Lake Mining Co., Boston.

Those who are most given to looking up calmly to the heavens are least given to looking down upon fellow-mortals.

**Justice Not Color Should Rule This Country.**

Grandville, Oct. 14—Not satisfied with barring the Negro race from participation in Southern elections, an effort is being made to take from them the ballot in every part of the United States.

The validity of the fourteenth amendment is about to be attacked in the form of a petition at New Orleans seeking to enjoin Walter L. Cohen, Negro comptroller of customs, from exercising the duties of that office. The action, if successful, would have the effect of disfranchising every Negro in the United States.

It is claimed that the validity of the fourteenth amendment has never been acted upon by the courts. A few years subsequent to the civil war several representatives of the Negro race were elected to Congress and other official positions. The reconstructed South later put a veto on this sort of thing, and now it has been many years since a Negro has been permitted to occupy a place in the National Congress or in lesser positions of state.

Throughout the North the colored people are not disfranchised, but should the plans of New Orleans politicians prove successful, the race will have no vote in any part of the country.

Any man who is not willing to grant to another citizen all the rights he claims for himself is not a fit subject for citizenship in a free Republic like ours. That there is a deep prejudice existing among the whites where the Negro is concerned goes without saying, and perhaps this unwise prejudice will never be subdued. Nevertheless when such prejudice goes so far as to deny the native American Negro and taxpayer the right to vote, that prejudice becomes a menace to the well being of the Nation and it becomes high time for educational authorities to interfere in behalf of a just recognition of the rights of the black man.

In the darkest days of the civil war, the Negro was the only friend our fleeing soldiers from Southern prison pens had in all the Southland. The reward given him by the Nation for his fidelity to the Union was the ballot, which was afterward forcibly withheld in every state south of Mason and Dixon's line. That disfranchisement, contrary to the U. S. Constitution, still continues.

The Negro is, in the main, a law abiding citizen. He has as many God given rights as his white brother and yet is chastised through disfranchisement, no matter how much taxes he may pay into the Government exchequer. This is not a pleasing picture, and yet it is one which has confronted the Nation for many long years. The pronouncement of a one time supreme justice of the United States that a Negro has no rights which a white man is bound to re-

spect still holds good in many parts of our rohntry to-day.

What are we going to do about it? The injustice done the Negro by our people stacks mountains high, and if there is, as some believe, a God of justice ruling the heavens and the earth, the time will eventually come when this Nation will be in for a severe chastisement for its unrighteous course towards her fellow citizens of African descent.

Was not the chastisement of civil war enough to arouse our people to the necessity of doing justice to those we had so wronged during more than a hundred years of servitude? It was thought that the loss of blood and treasure during that four years of fratricidal strife would serve as a lesson to coming generations.

Tried as by fire, our country was full of enthusiasm for making the colored brother a citizen. While this lasted for a brief time, in later years the ballot was torn from him, and although a taxpayer in many millions he has yet no voice in making the laws of his country.

When the Kaiser plunged all the nations of the earth into a battle for the mastery, the colored brother was thought good enough to make target for our enemies bullets. Thousands upon thousands of American Negroes were drafted into the army; they crossed the brine as did the white soldier, and laid their all upon the altar of the country. Many of them lie buried in foreign soil beside white soldiers of America, equal under the sod, however unequal they are thought to be at home here in America.

By what right had we as a Nation to draft Negroes into battle line while refusing to grant them the right to cast a citizen's ballot? If they are not legally voters then they were not legally soldiers of Uncle Sam.

A flag that will not protect its citizens on its own soil in the constitutional right to vote is but a dirty rag and befouls the air in which it floats.

The South itself seems anxious to stir up the issue, and now that it has started the ball let the people rally to the defense of its citizens and see to it that not a single right belonging to a single person, white or black, is denied them.

We used in old civil war days to sing "Rally round the flag, boys."

Shall we do less than that now? If these defiers of equal rights at New Orleans start something, let the constituted authorities of our Government go the whole length of the rope with them, and planting their feet on the constitutional right of every citizen, white or black, to a free ballot in every State of this Union, stop not until the supreme law of the land is fully known and carried out to the letter.

That is the least that can be done in justice to American citizenship. Old Timer.

**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.

Signs Made To Order—Send description for prices. Drake's American Sign Works, Reed City, Mich. 736

WANTED—Reliable young man to learn drug business. Prefer party with some experience in grocery or drug store. Good pay. The A. W. Brown Co., Stockbridge, Mich. 737

CLOTHING FIXTURES FOR SALE—Eight clothing cabinets, one mirror section, one cap mirror section, three hat cases, two shirt cases, one cash register, coat forms. Fixtures nearly new, beautiful gray finish, made by Welch, Wilmarth Co., Grand Rapids, Mich. J. A. KERR HARDWARE CO., Niles, Mich. 738

FOR SALE—A flourishing GARAGE, BUILDING, TOOLS, and home. In ill health. G. D. WHITMORE, MIDDLEVILLE, MICH. REAL ESTATE & INSURANCE. 739

For Sale—Electric coffee mill, 60 cycle 110 volts. Cheap if taken at once. L. G. Crisp, Elk Rapids, Mich. 740

FOR RENT OR LEASE—Good three-story brick building on Main street. Immediate possession. Suitable for clothing, furniture, or ladies' ready-to-wear. Inquire of Sydney L. Geiger, Alliance, Ohio. 741

FOR SALE—A first-class going business about \$10,000 worth of stock in furniture, hardware, stoves, guns and ammunition. A good chance for someone who wants a permanent business that is growing better every day. Will sell for cash. Will sell or lease building. Address W. C. Loomis, Escondido, California. 742

FOR SALE—General store in a progressive, live town located about seventeen miles from Kalamazoo. Doing a good business. This is not a trading stock, but clean, up-to-date merchandise. Best of reasons for selling. W. J. Hacker, Battle Creek, Mich. 743

SALESMAN WANTED—Shoe salesman for Western Michigan, preferably one with headquarters in Grand Rapids. Straight 6 per cent commission basis. Line of about 100 samples, including men's and boys' medium priced dress and work shoes, men's and women's leather slip-pers. Brandau Shoe Co., 250 W. Jefferson Ave., Detroit, Mich. 740

Wanted—General stock merchandise in small town, in exchange for 200-acre stock and grain farm, in Lapeer county. Address No. 732, c/o Michigan Tradesman. 742

Mated 1924 silver black fox pups guaranteed to pass Advanced-registration, for \$1,000 per pair. Terms. Address No. 734, c/o Michigan Tradesman. 744

For Sale—Well established coffee ranch in city of 45,000. Address No. 735, c/o Michigan Tradesman. 735

STORE BUILDING FOR RENT—Located on Main street, business district. Suitable for any retail business. Inquire of J. M. Kavanaugh, 1202 Michigan Ave., East, Jackson. 726

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

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

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

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



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.

**FIRE AND BURGLAR PROOF**

**SAFES**

**Grand Rapids Safe Co.**

Tradesman Building

### Constitution and By-Laws of Michigan Retailers' Council.

#### Article I—Name and Object.

Section 1. The object of this organization shall be to foster a closer relationship between the public and all retail institutions.

Sec. 2. The name of this organization shall be the Michigan Retailers' Council.

Sec. 2. The principal offices of the Council shall be located in the city of Lansing, Michigan.

#### Article II—Organization of Council.

Section 1. The Council shall consist of three representatives from each state organization affiliated with the Council, the President, Secretary or their duly authorized representatives and one other member selected by each State organization. These representatives shall determine the work of the Council.

#### Article III—Officers.

Section 1. The officers of the Council shall consist of a President, two Vice-Presidents, Treasurer and a Secretary. Each of such officers shall serve for the term of one year, or until his successor has been elected and qualified. The officers shall serve without compensation, except the Secretary of the Council, who shall be paid a sum not to exceed \$500 per annum, payable quarterly. The above named officers shall constitute the Executive Board.

#### Article IV—Duties of Officers.

Section 1. President. The President shall preside at all meetings of the Council. He shall be ex-officio a member of all committees.

Sec. 2. Vice-Presidents. In the absence of the President, one of the Vice-Presidents shall act in his place.

Sec. 3. Treasurer. The Treasurer shall have charge of the funds of the Council, and of their disbursement under the direction of the Executive Board. He shall keep a record of all moneys received and paid out, making a report of the same to the Council.

Sec. 4. Secretary. The Secretary shall under direction of the President, give notice of meetings, notify committees of their appointment of the business referred to them. He shall keep a record of all the proceedings of the Council, and shall always keep such statistical records of the work of the Council as directed by the Board.

Sec. 5. When deemed necessary the Executive Board shall meet on the call of the President or Secretary and transact the business of the Council. Said Executive Board shall have power to fix the compensation of the Secretary.

#### Article V—Meetings.

Section 1. Meetings of the Council. The Council shall meet on the call of the President. Ten members shall constitute a quorum.

#### Article VI—Membership.

Section 1. Any Michigan organization representing a class of retail business may be eligible to apply for membership in this organization. Such application shall be filed with the Secretary of the Council, who will refer the application to the Executive Board. Upon the unanimous favorable action of the Executive Board, such State organization shall be declared elected, and shall be represented on the Council.

#### Article VII—Dues.

Section 1. Dues of organization members shall be \$150 a year, payable in advance beginning Oct. 15, 1924.

#### Article VIII.

Section 1. Constitution and by-laws may be amended at any regular meeting of the Council or at any special meeting called for such purpose, provided that the notice of the amendment is given out to each of the members of the Council two weeks prior to such meeting. Such amendment shall require two-thirds vote of those present.

President—C. L. Glasgow, Nashville Hardware Association.

First Vice-President—J. S. Lesperance, Saginaw, Furniture Association.

Second Vice-President—Paul Gezon, Grand Rapids, Grocers' Association.

Treasurer—Floyd G. Randall, Lansing, Druggists' Association.

Secretary—Jason E. Hammond, Lansing, Dry Goods Association.

#### Prices of Canned Foods Irregular.

The market for canned foods continues to be a little strenuous from the fact that prices are largely nominal and very irregular. Brokers report that they find conditions very much confused as to offerings and prices. It is said that there is but little pressure on the part of canners of vegetables, fruit, or fish to sell their output, they being evidently inclined to wait until their future sales are provided for before they offer any surplus through their brokers.

A very interesting problem has arisen among the corn canners as to the filling of orders sold for future delivery of standard canned corn at the opening price of the season, with extra standard grade of canned corn at the season's opening price, they having packed no standard corn because of the late season and slow maturing of the crop.

Some of the well-known canners have adopted this policy, but others hold that their contracts were made on a pro rata basis, or "if packed" basis, and that if nature has prevented them from packing the grade sold that they are under no obligations to substitute another grade. They also claim that their sales in most instances of the extra standard grade will absorb their output of that grade and they could not justly divert any part of it to the buyers of the lower grade. It is an interesting proposition and there is much to be said on both sides.

Brokers report that because of the heavy advance in price of standard corn they are receiving many enquiries from interior wholesale grocers for canned field or "horse corn." A buyer of long experience, he said on this subject:

"Any broker who sells field corn, or any canner who packs it is an enemy to himself and the canning industry, for every can of it that is put into consumption destroys the confidence of the consumer in the quality of canned foods. Canned field corn is tough, hard, tasteless, having no natural sugar content, and is unfit for human food. It is suitable only for stock or cattle food and is not very good for that.

"I had an experience in the early years of my duties as a buyer for a big

wholesale grocery house, being persuaded to buy a block of canned field corn because it was cheap. It gave me and the house I was buying for more trouble and more kinds of trouble than the devil could have invented if he had tried hard. Every lot of it we shipped out to the retail trade was shipped back with freight charges added both ways, and usually with an announcement that the customer would buy his goods elsewhere in the future.

"If you want loss and all kinds of worry, with the resignation of customers, and the constant 'cussing out' of your traveling salesmen, buy some canned field corn and ship it out to your retail customers. It will give you a new experience, but you won't enjoy it."

John A. Lee.

#### Prices of Canned Apples Advanced.

Michigan packers have advanced the price of canned apples and are now asking \$3.75 for standard weight No. 10 cans and \$4.75 for heavy weight or solid packed No. 10 cans, packed from Winter fruit.

A report from a cannery of that state is that commission merchants are buying up the orchard output of that state and have run prices up so high that canners are compelled to advance the price on the canned product for the reason that they can no longer buy raw stock at former prices.

Canned peas are selling freely, despite the statistics of the big output, and it is said that one of the big chain store organizations has in the past few days bought some heavy blocks of canned peas from Wisconsin canners.

Offerings of canned peas are larger than they were several weeks ago from the fact that canners have now checked up their futures and shipped out most of them and know what surpluses they have, but well posted brokers say that such offerings are much smaller in number and quantity than they were at this time last year, when the pack was much smaller.

There is very little change in the situation as to canned tomatoes or canned corn.

Whether the favorable character of the protracted canning season comes too late to be of much benefit to the canners is problematical. Opinion on the subject is divided.

John A. Lee.

#### October.

Written for the Tradesman.

October means the most to me  
When I observe a tree  
Which it has covered with a flame  
Like Lucifer since first he came  
Aglow and bright;  
And pictures like a fantasy  
Its colorings bewitchingly  
To hold my sight.

I never really understood  
What beauty was till in a wood  
I wandered far; October then  
Was painting every hill and glen  
A brilliant hue,  
Reflecting as I further went  
A lovelier embellishment  
This year anew.

October gives so much to me  
That through the year continually  
The thought returns: could my last days  
Leave memories of such pleasant ways  
For other men  
I'd drain life's cup the more content  
As I their joy could supplement  
Forever then.

So come with me to yonder wood  
Where beauty holds the neighborhood  
Throughout October's sun  
Until its course is run,  
And after then  
The coming year no joy shall lack  
As memory keeps on bringing back  
The woods again.

Charles A. Heath.

### Both Wheat and Flour in Strong Positions.

Written for the Tradesman.

The latter part of last week witnessed a rather sharp decline in wheat, the price reaching a point approximately 8 cents per bushel below the high figure for this crop. However, the accumulation of grain at terminal points was quickly absorbed, which, together with a sharp advance in the Winnipeg market on Monday and higher Liverpool cables Tuesday, brought about a sharp reaction to a higher level again, wheat scoring an advance of approximately 4 cents per bushel.

Another factor in the advance in price was a visit of representatives of the Co-operative Wholesale Society of Great Britain, who are in Chicago for the purpose of making a contract for approximately 350,000 bushels of wheat per week for the next few months.

The average domestic flour buyer is not in sympathy with present prices of wheat or flour, but in our opinion he will have to get used to them and taking everything into consideration it is a mighty good thing for the farmer, merchant and consumer, as the higher prices for farm products are placing the agriculturist in a position where he can increase his purchase over those of a year ago; that means greater prosperity for everyone.

We believe the price of wheat will average \$1.50 or better for the crop at terminal markets, bringing at least \$1.35@1.40 to the farmer, and it is our opinion that whenever the prices in terminal markets go materially below this figure an excellent opportunity is presented to the domestic flour buyer to cover his requirements to advantage.

Without a question of a doubt, both wheat and flour are in strong positions.

Lloyd E. Smith.

### Next Two Meetings Michigan Board of Pharmacy.

Lansing, Oct. 6—The Board of Pharmacy will hold a meeting for the examination of candidates for registration at the Knights of Columbus auditorium, 50 Ransom avenue, Grand Rapids, Tuesday, Wednesday and Thursday, November 18, 19 and 20, beginning at 9 o'clock a. m., Nov. 18. All candidates must be present at that hour. Applications must be filed with the director at least ten days before the examination.

Applications for examination and blank forms of affidavits for practical or college experience furnished on request.

Fee for Registered Pharmacist, \$15; fee for Registered Assistant Pharmacist, \$10. Fee for re-examination: Registered Pharmacist, \$3; Registered Assistant Pharmacist, \$2. There is also a Certificate fee after passing: Registered Pharmacist, \$15; Registered Assistant Pharmacist, \$10.

The next examination will be held in Detroit, at the Cass Technical High school, Jan. 20, 21 and 22.

H. H. Hoffman, Director.

LeRoy—Frey F. Shelander has purchased the interest of his partner, William Gustafson, in the dry goods and grocery stock of the Gustafson-Shelander Co. and will continue the business at the same location under his own name.

Snails rarely fall down. But how far do they ever get?