

# MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 22, 1924

Number 2144

Or 2474ER

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## The CHEMISTRY OF CHARACTER

John and Peter and Robert and Paul,  
God in his wisdom created them all.  
John was a statesman, and Peter a slave,  
Robert a preacher, and Paul was a knave.  
Evil or good, as the case might be,  
White or colored, or bond or free.  
John and Peter and Robert and Paul,  
God in his wisdom had made them all.

Out of earth's elements mingled with flame,  
Out of life's compounds of glory and shame,  
Fashioned and shaped by no will of their own,  
And helplessly into life's history thrown.  
Born by the law that compels men to be,  
Born to conditions they could not foresee.  
John and Peter and Robert and Paul,  
God in his wisdom created them all.

John was the head and heart of his state,  
Was trusted and honored, was noble and great.  
Peter was made 'neath life's burdens to groan,  
And never once dreamed that his soul was his own  
Robert great glory and honor received,  
While zealously preaching what no one believed.  
And Paul of the pleasures of sin took his fill,  
And gave up his life to the services of ill.

It chanced that these men in their passing away  
From earth and its conflicts, all died the same day,  
John was mourned through the breadth of the land,  
Peter fell 'neath the lash of a merciless hand,  
Robert died with the praise of the Lord on his tongue  
While Paul was convicted of murder and hung.  
John and Peter and Robert and Paul,  
God in his wisdom created them all.

Men said of the statesman, "how noble and brave!"  
But of Peter, "alas, he was only a slave!"  
Of Robert, "it is well with his soul, it is well."  
While Paul they consigned to the torments of hell.  
Born by one law, through all nations the same,  
What made them to differ, and who was to blame?  
John and Peter and Robert and Paul,  
God in his wisdom created them all.

Out in the region of infinite light,  
Where the soul of the black man is pure as the white,  
Out where the spirit, through sorrows made wise,  
No longer resorts to deceptions and lies,  
Out where the flesh can no longer control  
The freedom and faith of the God-given soul,  
Who shall determine what change may befall  
John or Peter or Robert or Paul?

Frank C. Baughman.

# SUPPLY THE HOUSEWIVES WITH

## *Parowax*

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

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

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

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



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

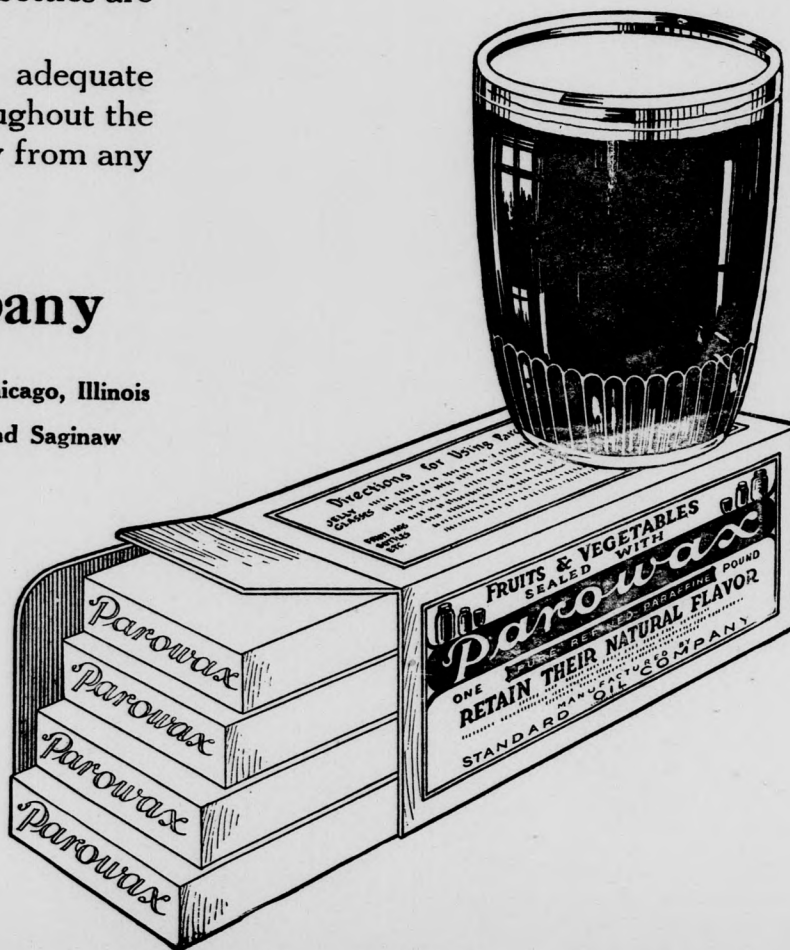
## Standard Oil Company

(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw





# MICHIGAN TRADESMAN

Forty-second Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 22, 1924

Number 2144

**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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of Grand Rapids as second class matter  
under Act of March 3, 1879.**THE POEM OF THE SKY.**

The German Zeppelin came in peace, but she came out of the night as others might have come had the Germans been able to carry out their ambitious plans to send these sky-raiders across to move up and down the Atlantic seaboard during the war and destroy our seacoast cities. That ribbed shape, sliding inland, motors humming, silver sides shining in the dawn, is what London and Paris saw no more than six short years ago. Where the ZR-3 comes—a part of the German American war settlement—a hostile dirigible may some time come. Peaceful as she is, she has a sinister and military interest about her.

Her coming, however, will give a renewed and mighty impetus to all the dreams men have dreamed of great argosies coming and going up and down the sky lanes. Filled with the highly explosive hydrogen, she has made this westward trip. If she can make it once, why not again? If she will lift and move filled with the non-explosive helium gas now used in the Shenandoah, why can she not make that trip many times? If she can cross in October, why not in any month? Since she is not the last possible word in motors, in lifting capacity and safety, in everything that may go into an airship, why cannot the improved dirigibles of 1930 or 1940 be the intercontinental sky expresses? Why not the New York-Berlin, the Philadelphia-Paris or the Chicago-Moscow air-trains of the future?

These are questions not for the experts of to-day but for the air pioneers and dreamers with power tingling in their brains and their fingers. The expert may tie himself too fast and too hard unto yesterday and to-day. The experimenter and the visionary is the man who is most certain to con-

quer the uncharted fields of the sky if they are conquered.

Meanwhile the Germans have builded as well as they knew. Unless the terms of the Versailles Treaty are reversed, they will build no more. The workshops of Zeppelin must be pulled down. The ZR-3, a poem of the sky, is the swan song of Friedrichshafen's craftsmen. It is easy to forgive that Teutonic crew which steered the ZR-3 5000 miles through wind and over water their touch of swagger and that hint of the old arrogance in Dr. Eckener's announcement at Lakehurst: "Gentlemen, a new world's record; 5006 miles of continuous flight!"

The German technique, the infinite Teutonic capacity for taking pains, has shown the world how to build dirigibles. It has moved about in the sky and conquered distances. There is little possibility that the Zeppelin has seen its brief day end. Friedrichshafen may have built its last Zeppelin. Germany may make no more of Count Zeppelin's dreams come true; but somewhere men will go on building, changing, hoping and experimenting until the dirigible conquers the reaches of space or the reaches of space conquer the dream of the dirigible.

**FIDELITY STORES DYING.**

The Northern Jobbing Company having made no response to the communication published in the Tradesman of last week, it is very evident to even the casual observer that the organization is headed for the rocks unless it immediately reverses its present policy of establishing and maintaining chain stores. In the first place, the chain stores of the Jobbing Company cannot compete with the chain stores established by other organizations. This is shown in this city, where the Thomas stores are increasing in number, while the stores of the Northern Jobbing Company have dwindled from eight to two during the past few months. As a matter of fact the chain stores established by this organization are put in as retaliation against members of the organization who do not patronize the Northern Jobbing Company to the extent expected and demanded. The rules promulgated by the Chicago headquarters for the government of the chain stores precludes the possibility of their achieving success. Many of the private brands put up by or for the organization are absolutely unsaleable. No more unbusinesslike undertaking has ever been exploited than the Fidelity stores as they are now conducted.

No "Lost and Found" column will ever recover lost time.

**NEW WAY BETTER THAN OLD.**

There are always plenty ready to send up paeans of praise for the "good old times when"—The blank can be filled up with a reference to any one of a number of subjects from politics to preaching and from manners to modes. But no one thinks of contrasting present selling methods, much as they are sometimes criticized, with those which used to prevail. For the old style of selling was merely haggling of the kind that is in vogue in the Near and Far East at the present time. It was a game of wits between buyer and seller, once described as "each one trying to cheat the other and both succeeding." At the end of the negotiations the seller was never sure that he had not parted with his goods in a moment of weakness for less than he might have obtained if he had not yielded so soon. On the other hand, the buyer had similar qualms and felt that his eagerness had been taken advantage of by the seller. A fixed price, fair alike to seller and buyer, was not thought of as a general rule of conduct until within comparatively recent times—so recent, in fact, that there are still many living who recall when a talking point was made of the slogan "one price and no deviation." But, once the idea was impressed on the public, it soon became the rule. Now it would be impossible to do business on any other basis. A strong point in its favor is that it puts all customers on the same footing, which the former procedure did not. It is so obviously fair that no one would nowadays dream of going back to the old way.

**DRESSES FOR SPRING.**

Dress manufacturers, particularly those who produce the higher-priced garments, are now making plans for their early spring lines. No definite indications are yet available as to what the new season will bring forth, but gossip in Parisian fashion circles is to the effect that there will be no marked changes. The straight silhouette will have much consideration, in continuation of the mode that has been prevalent, with modifications, for several seasons.

Manufacturers who make a specialty of winter resort wear are already busy on their new lines. Sports wear is playing even more of an important part this season than ever, according to a bulletin from the Associated Dress Industries of America, continuing the steady growth of the vogue for garments of this type during the last few years.

The stock houses in the dress industry are still busy on fall merchandise, not only in the showrooms but in the factories. Stocks have been kept down to a minimum this season, making it necessary to keep the fac-

tories running steadily in order to meet the demands of the retailers. From all appearances fall business will continue for several weeks more, especially in wool dresses, which are more seasonal than silk ones. Silk dresses now sell well throughout the year.

**THE REALM OF RASCALITY.**

No other trade journal in the United States has made a specialty of exposing cheats and frauds as the Tradesman has done for many years past. Every publication day it looks as though all the crooks had been exposed, but before another week rolls around an equal number of new swindles or old swindles in new forms invariably put in an appearance. The amount of money which is filched from the merchants of the Middle West every week is positively appalling. Any merchant who does not keep a file of the Tradesman on hand to enable him to check up on these shysters on short notice makes the mistake of his life. In no way can he secure immunity from this class of crooks quicker or more effectively than by directing strangers to a complete file of the Tradesman on top of his desk.

Berlin magnates are promoting the scheme of a world's fair on the ground that three or four years hence the capital of the Reich should clearly demonstrate that Germany, instead of being the world's laggard debtor, is a going and growing political concern and a potent economic factor as producer. In short, the world must be shown that Germany still is a respectable and even imposing figure in science, art and industry. Apparently large industrial and fiscal interests support the project. It is indeed high time for Germany to efface the exhibition she made of herself from 1914 to 1918 with one of a constructive sort that has more to reveal than the featured goose-step and mailed fist of the unholy pageantry of Potsdam militarism.

"Air flivvers" have been tried out with dubious results on the South coast of England. The small powered plane, unfortunately, enlisted the services of similar sky pilots. If aerial taxicabs are to come into general use it will be necessary to train cool-headed and competent operators in large numbers. It cannot be doubted that in time the machines and the men will meet the public demand. But at present the factor of unreliability with such cheap and hasty machines as those that were employed in the English test is so large as to prevent the feeling of confidence on the part of the public which must be created before the venture satisfies its patrons and rewards its promoters.

### Five Ways to Make An Extra Dollar.

The retail merchant of to-day has to meet keen competition and expert merchandising methods on the part of the business men around him. He has to meet increased costs of doing business and many extra demands upon him on the part of the public for increased service.

In fact, the retail merchant of the future must be better and better trained in all branches of buying and selling as time goes on, for there will be no room in the business of the future, for the drone or the laggard. Every retail merchant is interested in definite, concrete plans for making an extra dollar, for business-building must be continuous and constructive.

One concern which felt the necessity for getting specific publicity into the homes of the community, made an arrangement with a local laundry having a large patronage to furnish, free, the pasteboards upon which the shirts done up in this laundry were folded. In return for furnishing these free pasteboards, the retail store in question was entitled to print its own advertisement upon these pasteboards.

The reasoning was that each person as he took his shirt off the pasteboard would take an instant to read a sentence or two of publicity, and that, too, at a time when there would be no other interests competing for his attention.

After using this method a short time the establishment furnishing the pasteboards was able to trace increase of business to it. People were brought in who had never been in the store before, and some of them frankly said they had seen the publicity which had interested them in their laundry bundle, and had decided to follow it up and to see what there was to it. The store, in this case, gets free delivery of its direct-by-mail advertising, which reaches those who are actually on the spot and in the market for supplies and service.

In another case, a retail merchant felt the need of promoting business among the rural patrons and prospects of the store. After canvassing the situation, he found that a large part of the buying was done by the women of the families, who often come to town while their children were in school and the men busy with their tasks out of doors. Even when the men came, the women usually accompanied them.

This merchant advertised that for a certain period he would provide free parking for automobiles or free fodder and barn room for horse-drawn vehicles. There was no obligation whatever in return. People from out of town merely came in and got a check in the form of a pasteboard card, directing them where to go. The merchant made arrangements with a garage and a hitch-barn to honor these checks or tickets and to charge the same to him. Special rates were made of a most reasonable figure.

The merchant reasoned that the women preferred to leave their machines or carriages in a safe place rather than on the street; and he was right, for a great many accepted the hospitality, a surprising amount of

# A Bank Statement

## That Any Man or Woman Can Understand

*as called for by the*  
**State Banking Commissioner**  
*at the close of business October 8th, 1924*

**This Bank owes to Depositors ----- \$14,499,927.46**

A conservative banker always has this indebtedness in mind, and he arranges his assets so as to be able to meet any request for payment.

### For this purpose we have:

|                                                                                   |                        |
|-----------------------------------------------------------------------------------|------------------------|
| <b>(1) Cash -----</b>                                                             | <b>2,397,936.39</b>    |
| Gold, Currency, Silver and Deposits with legal Depositors payable on demand.      |                        |
| <b>(2) United States Government Bonds -----</b>                                   | <b>85,950.00</b>       |
| <b>(3) Municipal Bonds -----</b>                                                  | <b>1,175,663.76</b>    |
| Largely School Bonds.                                                             |                        |
| <b>(4) First Mortgage Bonds of Industrial Corporations -----</b>                  | <b>1,630,245.00</b>    |
| Ninety per cent in State of Michigan.                                             |                        |
| <b>(5) Real Estate First Mortgages -----</b>                                      | <b>4,853,428.74</b>    |
| Ninety-seven per cent being in Kent county.                                       |                        |
| <b>(6) Loans Secured by Collateral -----</b>                                      | <b>1,513,281.11</b>    |
| Payable in ninety days and secured by collateral of greater value than the loans. |                        |
| <b>(7) Loans to Individuals and Corporations -----</b>                            | <b>3,608,270.24</b>    |
| <b>(8) Banking Houses -----</b>                                                   | <b>793,853.43</b>      |
| Main Bank and Three Branches.                                                     |                        |
| <b>(9) Furniture and Fixtures -----</b>                                           | <b>252,124.57</b>      |
| This includes Main Office and Seven Branches.                                     |                        |
| <b>(10) Stock in the Federal Reserve Bank -----</b>                               | <b>48,000.00</b>       |
|                                                                                   | <b>\$16,358,753.24</b> |
| <b>(11) This leaves a Capital, Surplus and Undivided Profits of -----</b>         | <b>\$ 1,858,825.78</b> |

Which becomes the property of the Stockholders after the debts to the depositors are paid and is a guarantee fund upon which we solicit new deposits and retain those which have been lodged with us for many years.

# KENT STATE BANK

**2 Downtown Banks "The Home for Savings" 7 Branches**  
**Since 1885**



good will was created, and the store won many patrons and did a large amount of business as a result.

A retail dealer was brought face to face with the fact that his store seldom attracted many transients. His business was dependent almost entirely upon the resident population.

He gave this matter some thought, and after keeping tabs on the situation for a time, decided that at least three hundred transients passed his store every day. This was not a large number but it was according to his location.

He decided it was too many to let get away. So he began to plan how he could attract 10 per cent. of them at least. He figured that if he got thirty in, the thirty would buy on an average of two dollars each—increasing his business volume sixty dollars a day. Then there was always a chance that some of these transients might prove to be repeaters, or even regulars. In order to attract the transients, he began to put in very compelling window displays, to use more light, and to be on the lookout for special and attractive goods and values. Once or twice a week he staged a window sale, which always bore the legend, "To-day Only." These window sales were not advertised in any other way, and the local population began to sit up and take notice and keep watch of that window as they never had before. Not only did our friend increase his business surprisingly among transients, but he increased it on the part of his regular population also.

Another retailer noticed that from time to time many out-of-town and holiday shoppers were in evidence. These people came in to go to the theater, to do special Christmas or holiday buying, or to look about and see what the store offered.

The proprietor of this store began to figure out how he could make permanent customers of these people, for he felt that they must be in a position to spend money with him the year around.

He prepared, as a result of his thought in the matter, an attractive and stout envelope which would easily slip into a pocket or hand bag. The envelope contained a letter, short and to the point, of welcome, and pointed out that regular service could be had by telephone, by writing a letter, or by getting in touch with the store's special shopper, Mrs. Andrews. Everyone was invited to come and meet Mrs. Andrews personally, whether they wished to use her offices or not.

There was a booklet describing the store's departments, and some of the goods they sold, and an interesting little souvenir in the shape of a pocket or hand bag comb of white ivory. The comb bore the firm imprint.

All that anyone was required to do to get one of these envelopes was to sign a card giving name and address married or single, and if married, how many children, if any. This gave a valuable mailing list which was reached from time to time, and slowly but steadily, permanent customers were made of very occasional shoppers.

A wide awake retailer was convinced that many a customer was prejudiced and often lost because of the indifference or slow-wittedness of some clerk. He had repeated examples of this in his own and other stores to prove the point. He was certain that much business was lost because salespeople did not follow up their opportunities in the right way.

He noticed that many times customers were left standing without any attention at all while waiting for change or parcels; and that clerks often failed to help the customer buy, instead of merely showing the goods asked for.

To the end of correcting this, this dealer engaged a trained sales teacher for two hours each on two different mornings a week. The class lasted one hour, and each salesman was obliged to be present in one of these classes on the store's time, every week.

A program was worked out so that each of the four groups had constructive lessons of the special type needed. The last fifteen minutes was given up to an informal discussion on some puzzling or specific case interesting to work out, in the right way.

It was very plain, after the very first lesson, that the salespeople were more alert, more interested, and more skillful in the doing of their work. A certain competitive spirit was born, and business forged ahead correspondingly. The public probably never analyzed or understood the reason why, but it began to be convinced that the public liked to trade there. Not one dollar but many dollars extra were made in consequence.

From among these five methods, one or more may be gleaned and adapted for personal use.

John F. Gardinier.

#### The Legal Way.

A lawyer thus illustrates the language of his craft:

"If a man were to give another an orange, he would simply say, 'Have an orange.'

"But when the transaction is entrusted to a lawyer to be put in writing he uses this form:

"I hereby give and convey to you, all and singular, my estate and interests, right title, claim and advantages of and in said orange, together with all its rind, juice, pulp and pips, and all rights and advantages therein, with full power to bite, cut, suck and otherwise eat the same or give the same away with or without the rind, skin, juice, pulp or pips, anything hereinbefore or hereinafter or in any other means of whatever nature or kind whatsoever to the contrary in any wise notwithstanding."

"And then another lawyer comes along and takes it away from you."

#### Afraid He'd Choke It.

The owner of a dilapidated ford drove up in front of a filling station and proceeded to unscrew the cap from his gasoline tank.

"How man?" asked the busy station attendant.

"One gallon will be enough," yawned the owner.

"Whatcha tryin' to do, wean it?" asked the tank tender.

## The Courage to Begin

Initiative, the prime mover in all human undertakings, requires self-confidence. The estimate a man has of himself, the kind of man he knows he is, the courage to be himself, to express his own personality—these things give a man that confidence.

Most of us know what we ought to do—most of us can see the pathway ahead long before we have the courage or initiative to begin.

No retailer can gainsay the advantage of the attractive store, clean aprons or products of unusual merit as well as the need of aggressive selling. And, yet, many a man today stands on the threshold without the courage to begin in his own business, a campaign of better merchandise and better merchandising.

We have scores of letters and testimonials from those merchants who have adopted the QUAKER PRODUCTS and are using QUAKER PRODUCTS along with the new paint and clean aprons to make their merchandising more aggressive than ever before.



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

**The Prompt Shippers**

**MOVEMENTS OF MERCHANTS.**

Brethren—Hillsamer Bros. succeed D. E. Hillsamer in general trade.

Leonidas—Fire destroyed the Leonidas bakery entailing a loss of about \$6,000.

Escanaba—The Diamond Pole & Piling Co. has increased its capital stock from \$40,000 to \$100,000.

Detroit—The Wolverine Marble Co., 13902 Lumkin avenue, has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Mary Lee Candy Shops, Inc., 440 Macomb street, has increased its capital stock from \$40,000 to \$100,000.

Highland Park—The Sorenson Motor Sales, 12537 Woodward avenue, has changed its name to the Upledger Motor Sales.

Berrien Springs—The elevator formerly owned by the Gleaner Clearing House Association will be sold at auction in the near future.

Hastings—The Viking Automatic Sprinkler Co., 435 East Mill street, has increased its capital stock from \$15,000 to \$25,000.

St. Johns—D. G. Steel & Son are closing out their entire stock of clothing and men's furnishings at special sale and will retire from trade.

Allegan—The Allegan Canning Co. has been incorporated with an authorized capital stock of \$150,000, \$5,000 of which has been subscribed and \$1,000 paid in in cash.

Benton Harbor—The Benton Harbor Monument Works has been incorporated with an authorized capital stock of \$4,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Melville Shoe Corporation, 1812 Dime Bank building, has been incorporated with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Imley City—The Red Seal Casting Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$6,900 has been subscribed and paid in, \$4,900 in cash and \$2,000 in property.

Grand Rapids—The Fritz Tire & Accessories Co., 211 Division avenue, South, has been incorporated with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed, and \$1,000 paid in in cash.

Ironwood—The O'Donnell-Seamens Co., has been incorporated to deal in general merchandise at wholesale and retail, with an authorized capital stock of \$75,000, all of which has been subscribed and \$7,500 paid in in cash.

Lansing—The Standard Oilgas Heating Co., 405 Washington street, North, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed, \$1,000 paid in in cash and \$10,000 in property.

Sault Ste. Marie—The Gowan Hardware Co., 416 Ashmun street, has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Charlotte—The S. E. Cook Dry Goods Co. has sold its stock and store fixtures to Charles Irish of this place and Frank Frandsen of Hastings, who have taken possession and will con-

tinue the business under the style of the F. & I. Dry Goods Co.

Detroit—The Kelvinator-Detroit Co., 2948 East Grand boulevard, has been incorporated with an authorized capital stock of \$25,000 preferred and 1,000 shares at \$1 per share, of which amount \$20,000 and 1,000 shares has been subscribed and \$21,000 paid in in cash.

Detroit—The H. A. Montgomery Co., 53 West Milwaukee street, has been incorporated to deal in metal working oils, chemicals, compounds, etc., with an authorized capital stock of \$15,000, all of which has been subscribed and \$12,300 paid in in property.

Detroit—The Fuel Service, Inc., 725 Ford building, has been incorporated to deal in fuel at wholesale and retail, with an authorized capital stock of \$10,000 preferred and 1,000 shares at \$1 per share, of which amount \$3,450 and 30 shares has been subscribed and \$3,450 paid in in cash.

Detroit—The Republic Radio Corporation, 426 Shelby street, has been incorporated to conduct a wholesale and retail business in radio and electrical materials, with an authorized capital stock of \$130,000, of which amount \$100,000 has been subscribed, \$25,000 paid in in cash and \$32,000 in property.

Jackson—The Leonard Gordon Music Co., 415 Francis street, has been incorporated to deal in musical instruments, appliances, music, washing machines, sewing machines, etc., with an authorized capital stock of \$10,000, of which amount \$5,020 has been subscribed and paid in, \$20 in cash and \$5,000 in property.

**Manufacturing Matters.**

Detroit—The Bohn Aluminum & Brass Corporation, 3651 Hart avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Unitas Products, Inc., 1841 Gratiot avenue, has been incorporated to manufacture stampings, machine parts, etc., with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Grand Rapids—The American Super-Products Corporation, 622 Division avenue, South, has been incorporated to manufacture and sell extracts, soaps, polishes, sweeping compounds, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in, \$2,000 in cash and \$3,600 in property.

**Promotion Sharks in Building and Loan Field.**

About forty years ago the late Stern F. Aspinwall conceived the idea of organizing a stock fire insurance company in Grand Rapids with a capital stock of \$100,000, which was a considerable amount of money to raise in those days. He succeeded in arousing the interest of the late Julius Houseman, who consented to act as president in consideration of Mr. Aspinwall accepting the position of secretary. How to secure the requisite capital was the next question. At that time there was an old gentleman in

the city who enjoyed the confidence of every one who knew him. His name was Charles H. Taylor. Mr. Houseman conceived the idea of enlisting the services of Mr. Taylor. Meeting him in the old Eagle office one day Mr. Houseman said to Mr. Taylor: "Charley, if you will get \$100,000 capital subscribed for a new stock fire insurance company, we will give you a job soliciting insurance and inspecting risks at \$18 per week." Mr. Taylor accepted the proposition on the spot and inside of 30 days had the necessary names and pledges enrolled. The company started out in a modest way and made a little money nearly every year. In order to secure a license to do business in Ohio and other states requiring a larger capitalization than \$100,000, the capital stock was subsequently increased to \$200,000, without a penny being expended for promotion purposes. On the death of Mr. Houseman Mr. Aspinwall became president and on the death of Mr. Aspinwall Judge Champlin was elected to the presidency. If I remember correctly, the company made no return to the stockholders for about five years. Then it started paying dividends of 4 per cent. Later the then 8 per cent.; then 10 per cent. dividend was increased to 6 per cent.; For reasons which I prefer not to discuss, the company was then sold outright to the National Fire Insurance Co., of Hartford, each \$100 share returning the owner \$175. The main point I wish to make in this connection is that the raising of the capital stock did not cost the company one penny.

Three or four years ago Colon C. Lillie started out to raise \$1,500,000 to start the Peninsular Fire Insurance Co., marketing the stock at \$150 per share. The demon of misfortune fastened its clutches on the project when Mr. Lillie made a contract with the notorious Colfax Gibbs to capitalize the undertaking. I met Mr. Lillie on the street one day last week and asked him this question: "How much did you pay Colfax Gibbs for securing the \$1,500,000 capital of the Peninsular Fire Insurance Co.?" Without a moment's hesitation, Mr. Lillie replied: "Four hundred thousand dollars."

The stockholders of the Peninsular did not fare as well as the shareholders of the earlier organization. No one ever received a penny in dividends and those who paid \$1,500 for ten shares of stock now possess a piece of paper of doubtful value which reads \$200.

In one case no hope of immediate returns were held out to subscribers. In the other case Colfax Gibbs instructed his gang of pirates to promise 25 per cent. dividends the first year.

Having exhausted the field of exploitation in the line of scheme creameries, scheme canneries, finance companies and insurance companies, the unprincipled wolves who masquerade in sheep's clothing are now turning their attention to the promotion of so-called building and loan or savings associations on a basis not in accord with good building and loan practice.

These promoters have already invaded several Michigan cities, having secured subscriptions in Monroe to the tune of \$1,000,000. They are selling \$1,000,000 stock in Benton Harbor and \$2,000,000 in Kalamazoo, all on a \$3 per share basis. They are also working along the same lines in Battle Creek, Saginaw, Ann Arbor and Grand Rapids—wherever they can find men who will consent to serve on boards of directors and make contracts with them for the sale of the certificates. Instead of selling building and loan stock, they sell "membership certificates" which gives the holders the privilege of buying stock later. Of course these "membership certificates" are the creation of crafty promoters who retain a substantial portion of the proceeds, which represent nothing but greed and graft. The local building and loan associations which are conducted by men of high standing in every community do not have to resort to such methods to maintain their organizations on a safe and substantial basis and any one who gives ear or encouragement to the ingenious methods of wily promoters and hinders of this character will later on eat the bread of bitterness.

There is no more need of "membership certificates" in the building and loan business than there is for merchants to charge a customer \$5 for the privilege of buying goods at his store. They mean nothing to the purchaser. They do not get him anywhere. They are simply the latest concoction of the devil to delude people of small means who have an imperfect understanding of the theory of building and loan associations to pay good money for something which amounts to nothing. E. A. Stowe.

In his annual report to the Governor of Ohio, J. W. Tannehill, State Superintendent of Building and Loan Association, referred to these professional promoters as follows:

During the past year an army of professional promoters has been engaged throughout Ohio in organizing building and loan associations. In many cases, the opportunity of reaping large profits through commissions on stock sales was the only consideration controlling the efforts of these high pressure salesmen. The needs of the community were often not considered. Regardless of the fact that a locality had already a surfeit of associations, new ones were formed with no prospect of their being able to establish themselves permanently in business. Even though the superintendent felt absolutely certain that a few of these new associations were not organized for legitimate building and loan business and that the incorporators were unworthy of public confidence, he had no power under the old law to prevent such organization. In this way vast sums were collected by these salesmen as commissions on stock sales. In most cases a membership fee of \$5 per share was charged and the salesman received \$4, leaving the association with but \$1 for its running expenses. In many cases, when the promoters took their departure to new fields of effort, they carried away more cash than was left in the hands of the new association with which to begin business.

Lansing—Harold G. King has engaged in the grocery business at 516 West Maple street.



### Essential Features of the Grocery Staples.

**Sugar**—Local jobbers hold cane granulated at 8.20c and beet granulated at 8c.

**Tea**—The market has shown no easing off of values during the past week. Holders generally are feeling very strong in their ideas and it is very difficult to get any cheap tea at all. All of the news coming from primary markets is firm and every indication is for higher rather than lower prices. This applies particularly to India, Ceylon and Java teas. The consumptive demand for tea is good, but there seems very little disposition on the part of retailers to buy for advance requirements.

**Coffee**—The market continues firm and high. Here and there one finds a holder who can make a handsome profit by selling coffee on to-day's market, and this a few of them are occasionally doing, but the undertone is so strong that future Rio and Santos coffees, green and in a large way, showed a further advance of about one-quarter cent during the week. The spot market in this country for green Rio and Santos is also very high, with a further advance of at least one-half cent since the last report. Mild coffees are also slightly higher. Santos grades are getting to a point where their consumption may be interfered with by the competition of other varieties. The jobbing market on roasted coffee is firm and fairly active.

**Canned Fruits**—California canners are too much off the market to make for any large volume of business now going on, and when they do quote prices they are too high to interest the average buyer, who compares the present terms with his earlier purchased lines. Canners are making their deliveries and find that they have no large unsold surplus stocks of any variety. They are inclined to hold firm because they look for an early cleanup on the Coast. Local dealers are covering to some extent but find the market unfavorable as to available offerings and as to quotations. Pineapple displays a steady undertone and canners are not ready to book business for the popular grades and sizes. Gallon apples are firmer at all country points and genuine standards cannot be had at sacrifice prices.

**Canned Vegetables**—Distributors are getting deliveries on many of the canned foods bought earlier in the season and are busy financing and housing these stocks. Moreover, they are not inclined to pay substantial advances for many of the staples which they now have flowing in even when an item looks strong and favorably placed from a statistical position. Many jobbers have the idea that canners have crowded the market upward too fast and too furiously. There is a general resistance to pay substantial advances just now, when the foods are not in urgent needs. In addition, distributors do not want to make the situation any more unfavorable to themselves than it is at present by buying up whatever is offered at the sellers' ideas of values. There is no question but what many merchants are short of their requirements in many lines of merchandise and that they

cannot easily remedy their positions by any free buying now. The alternative is to sit back and await developments. Lack of free buying at primary points does not tend the canner to change his ideas. He has every faith in his products and can see no reason why the trade should not readily absorb all offerings.

**Canned Fish**—Salmon is dull so far as covering future outlets is concerned. As a rule many dealers have underbought their requirements and are not ready to take reds or pinks in any volume. Transient outlets are only fair. Maine sardines are firmer at the source and the selling agency contemplates advances, justified by the lack of any large unsold surplus of any grade and the understocked condition of distributors, who did not go in for futures extensively at any time since 1924 pack became available. California sardines rule firm and are scarce in large sizes. Crab meat is held at former quotations, but is not active in a big way. Lobster is also in routine demand and other fish are unchanged.

**Dried Fruits**—The delay in naming prices on the general line of raisins is more disconcerting to independent packers than to any other agency in distribution. Early in the season some independents made contracts for September-October delivery at a definite price differential under Sun-Maid. Against these contracts stocks were taken under agreement with growers on a basis which shows the packer a loss. Shipments have been deferred but the packer who has such unfilled is in an unenviable position on bulk Thompsons. Letters from the Coast state that four crown loose muscatels are very hard to obtain. Growers have the idea that muscat will be scarce and they are firmer in their prices, making it hard to get muscats at reasonable prices. The statement further adds that all packers are bullish on muscats. With the future market uncertain little is being offered of new crop while carryover continues to sell well since the new offering will undoubtedly be quoted at substantial advances. None of the other dried fruits attract much attention. The market is characterless and there is very little trading in any commodity. Pears, peaches and apricots are offered sparingly while prunes can be had but are more or less ignored on the Coast. Currants are steady while figs are unsettled.

**Syrup and Molasses**—The spot stocks of molasses which have not been very heavy for some time are being steadily reduced by the excellent demand, prices for the week show no change, but are firm throughout. Sugar syrup is strong. A great many buyers want sugar syrup, but the supply is not very heavy. Compound syrup is in excellent demand, including the export movement and prices are steady.

**Beans and Peas**—The demand for dried white beans during the past week has been rather poor and the only thing with any firmness in it is California limas, which continue to rule strong. Other grades and green and Scotch peas are quiet and unchanged. Very few new crop beans have come forward as yet.

**Provisions**—The demand for provisions during the past week has shown a fair every day business, with a good, substantial undertone to the market throughout the whole line of hog and beef products. No particular change has occurred in anything during the past week, but the entire line is steady to firm.

**Salt Fish**—The demand for mackerel is steadily improving but in a comparatively small way. The demand is now extending to interior markets, but most buyers are taking stock only for immediate wants, or wants in the very close future. Irish and Norway mackerel are scarce and firm. Shore mackerel is steady and fairly plentiful.

### Review of the Produce Market.

**Apples**—Wealthy, Wolf River, Alexander and Maiden Blush command 75c@\$1 per bu.; Baldwins, \$1.50 per bu.

**Bananas**—9@9½c per lb.

**Beans**—Michigan jobbers are quoting as follows:

|                  |       |        |
|------------------|-------|--------|
| C. H. P. Pea     | ----- | \$5.50 |
| Brown Sweed      | ----- | 5.50   |
| Dark Red Kidney  | ----- | 9.75   |
| Light Red Kidney | ----- | 9.25   |

**Beets**—\$1 per bu.

**Bagas**—Canadian, \$1.95 per 100 lbs.

**Butter**—The market is unchanged from a week ago. Local jobbers hold fresh creamery at 37c and June packed at 35c; prints 39c. They pay 22c for packing stock.

**California Fruits**—Bartlett pears \$4.75@5 per box for either 135 or 150; Tokay grapes, \$2 per crate; Emperor grapes, \$2.50 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**—\$1.50 per doz. heads.

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

**Cucumbers**—Hot house command \$1.25 for fancy and \$1 for choice.

**Eggs**—The supply of fresh eggs has been neglected during the week and in consequence the price is from 2@3c per dozen higher than the last report. Good storage eggs to compete with the fresh are very firm and wanted. Poorer grades of eggs have been more plentiful and weak; demand light. Local jobbers pay 44c for strictly fresh. They resell as follows:

|                |       |     |
|----------------|-------|-----|
| Fresh, candled | ----- | 50c |
| XX             | ----- | 39c |
| X              | ----- | 34c |
| Checks         | ----- | 30c |

**Egg Plant**—\$1.25 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 Silversnins.

**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.      | ----- | 1.50   |

**Lemons**—Quotations are now as follows:

|              |       |        |
|--------------|-------|--------|
| 300 Sunkist  | ----- | \$8.00 |
| 300 Red Ball | ----- | 7.50   |
| 360 Red Ball | ----- | 7.50   |

**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.

**Peaches**—Elbertas from New York command \$2 per bu. Home grown Chilis fetch \$1 per bu.

**Pears**—Bartlett command \$2.25 per bu. Anjans and Clapp's Favorite, \$1.50; Keefer, \$1.25.

**Potatoes**—Country buyers pay 40@45c per 100 lbs. North of Cadillac and 45@50c South of Cadillac.

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

|               |       |     |
|---------------|-------|-----|
| Heavy fowls   | ----- | 20c |
| Broilers      | ----- | 15c |
| Light fowls   | ----- | 15c |
| Heavy springs | ----- | 21c |
| Cox           | ----- | 10c |
| Turkeys       | ----- | 25c |
| Ducks         | ----- | 17c |
| Geese         | ----- | 14c |

**Radishes**—25c per doz. bunches for hot house.

**Spinach**—\$1 per bu. for home grown.

**Sweet Potatoes**—Virginia commands \$5 per bbl. and \$1.75 per hamper.

**Veal**—Local dealers pay as follows:

|                    |       |      |
|--------------------|-------|------|
| Fancy White Meated | ----- | 12½c |
| Good               | ----- | 11c  |
| 60-70 fair         | ----- | 9c   |
| Poor               | ----- | 8c   |

### Both Wheat and Flour Markets Very Sensitive.

Written for the Tradesman.

The price of wheat is exceedingly sensitive to various influences surrounding the market. Active buying is nearly always followed by sharp advances, whereas lack of demand or selling orders develop quick reactions.

This sensitiveness indicates the price of wheat has reached a point where it will require rather heavy continued buying to cause material advances and maintain them, while a lack of demand would, of course, immediately soften prices somewhat.

It begins to look as though for the time being wheat is high enough and that the December option will not sell much above \$1.50 per bushel, Chicago, while, on the other hand, should it react to a point around \$1.40 per bushel, Chicago, a most excellent opportunity would be provided the flour buyer to purchase to cover sixty to ninety days' requirements, for in the long pull wheat is worth around \$1.50 per bushel; world conditions warrant this price.

Corn has been declining somewhat on account of rather favorable reports from harvesting in the corn belt. This is naturally having a bearish influence on wheat.

The wheat situation has not changed however, as far as the world situation is concerned and, as stated above, the price of \$1.50 per bushel for choice wheat, Chicago, December option of basis, is not at all excessive but very reasonable and flour purchased at any material reduction from this basis should prove good property.

Lloyd E. Smith.



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 14.—On this day was held the adjourned first meeting of creditors in the matters of Peter Hopp, Bankrupt No. 2550. The bankrupt was present in person and by attorney. Hilding & Hilding were present for creditors. Amos F. Fahey was present for one secured creditor. The stock of the bankrupt was sworn and examined with. An order was made confirming the sale. The adjourned first meeting was then further adjourned to Oct. 21, in order that the bankrupt be permitted to amend his schedules.

On this day also was held the first meeting of creditors in the matter of Arnold J. Slenk, doing business as Fremont Fuel & Ice Co., Bankrupt No. 2552. The bankrupt was present in person and by attorneys White & Reber. Corwin & Norcross were present for creditors. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Emiel Kempf, of Fremont, was elected trustee, and his bond placed at \$2,000. The first meeting was then adjourned to Oct. 22.

On this day also was held the adjourned first meeting of creditors in the matter of Cedar Springs Co-operative Co., Bankrupt No. 2554. The bankrupt was present by its officers and by Corwin & Norcross, attorneys for the bankrupt. William Gillett was present for creditors. The trustee was present in person. The bankrupt was sworn and examined by Mr. Gillett with a reporter taking testimony. The meeting was then adjourned without date.

In the matter of Walerian Bielaczyc, Bankrupt No. 2562, the funds for the first meeting have been received, and such meeting has been called for Oct. 28.

In the matter of John Herbert Fitzgerald, Bankrupt No. 2566, the funds for the first meeting have been furnished and such meeting will be held at the office of the referee Oct. 28.

In the matter of Almond Stewart, Bankrupt No. 2542, the trustee has reported the receipt of an offer from Ivan Waite, of Grand Haven, of \$250 for the remainder of the stock and fixtures of this estate, appraised at \$403.90. The date for hearing and sale is fixed for Oct. 27, at No. 802 Michigan Trust Building, Grand Rapids. All interested should be present at such time and place.

In the matter of John Kosten, Bankrupt No. 2556, the funds for the first meeting have been received and such meeting has been called for Oct. 30.

Oct. 16. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Andrew A. Stevenson, Bankrupt No. 2567. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of the village of Ada, and is an auditor and inventory taker by occupation. The schedules list no assets of any kind, and show liabilities of \$744.93. The court has written for funds for the first meeting and upon arrival of 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, is as follows:

|                                                        |         |
|--------------------------------------------------------|---------|
| Baxter Bros.                                           | \$ 3.44 |
| Burton Heights Fuel & Bldg. Co.                        | 34.85   |
| E. G. Carpenter                                        | 15.00   |
| Elenbaas & Sons, Inc.                                  | 14.75   |
| H. B. Ellhardt & son                                   | 8.23    |
| Dr. R. R. Eaton                                        | 4.00    |
| Grand Rapids Savings Bank                              | 20.18   |
| G. R. Gas Light Co.                                    | 26.75   |
| G. R. Press                                            | 4.72    |
| Hempelheimer Co.                                       | 17.00   |
| Dr. W. B. Kleinstecker                                 | 25.00   |
| F. M. Lawrence                                         | 10.00   |
| Mills & Healey                                         | 29.94   |
| D. P. Merriman, Assignee of Farmers and Merchants Bank | 232.18  |
| Price & Stockton                                       | 4.18    |
| W. H. Quigley                                          | 2.50    |
| William Van Heyningen                                  | 39.00   |
| Wurzburg Dry Goods Co.                                 | 37.00   |
| Ray Watkins                                            | 7.32    |
| Mrs. Jane Watt                                         | 14.99   |
| Dr. John Mill Wright                                   | 6.00    |

Oct. 17. In the matter of Carolyn Stroh, Bankrupt No. 2543, the adjourned first meeting held today was again adjourned to Oct. 24.

On this day also was held the first meeting of creditors in the matter of William Van Otteren, Bankrupt No. 2553. The bankrupt was present in person. One creditor was present. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The estate having no assets was closed without the appointment of a trustee and returned to the district court as a no-asset case.

In the matter of E. Judson Wellman, Bankrupt No. 2462, the final dividend has been determined to be 8.5 per cent. on claims proved and allowed. The amount of such dividend was not determined when last week's report on the final meeting of this case was sent in.

In the matter of Stanley C. De Graff, Bankrupt No. 2564, the funds for the first meeting have been received and such meeting will be held on Oct. 31.

In the matter of Gerald O. Shepard, Bankrupt No. 2561, the funds for the first meeting have been received and the meeting has been called for Nov. 3.

In the matter of Andrew A. Stevenson, Bankrupt No. 2567, the funds for the

first meeting have been received and the meeting has been called for Nov. 3.

Oct. 17. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Christian Coffee Corporation, Bankrupt No. 2568. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a corporation having its place of business at Grand Rapids, and engaged in the business of roasting and preparing coffee for the retail and wholesale trade. The schedules list assets of \$8,947.97 and liabilities of \$12,408.11. The first meeting has been called for Nov. 3. A list of the creditors of the bankrupt is as follows:

|                                        |          |
|----------------------------------------|----------|
| State of Michigan, pref. taxes         | \$ 67.32 |
| Geo. Hoeksema, Grand Rapids            | 1,000.00 |
| Burrows Adding Machine Co.             | 36.05    |
| Associated Truck Lines, Grand Rapids   | 4.50     |
| Brummeler Van Strien Co., Grand Rapids | 35.20    |
| Braustreets, Inc., Grand Rapids        | 7.50     |
| Chope Stevens Paper Co., Detroit       | 32.17    |
| Cnapel & Earl, Kalamazoo               | 90.10    |
| Consumers Power Co., Grand R.          | 10.40    |
| De Vries Bros., Grand Rapids           | 13.05    |
| Diem & Wing Paper Co., Cincinnati      | 42.00    |
| Eppe Smith Co., New York City          | 763.70   |
| Globe Printing Co., Grand Rapids       | 13.50    |
| G. R. Gas Co., Grand Rapids            | 29.60    |
| G. R. Herald, Grand Rapids             | 38.60    |
| G. R. Paper Co., Grand Rapids          | 22.80    |
| G. R. Store Fixture Co., Grand Rapids  | 16.00    |

|                                       |          |
|---------------------------------------|----------|
| A. C. Israel Co., New York City       | 100.16   |
| Ikeda Homma Co., New York City        | 552.00   |
| Kent Storage Co., Grand Rapids        | 616.29   |
| Knickerbocker Watch Co., N. Y.        | 10.53    |
| Marshall-Field Co., Chicago           | 79.88    |
| Mich. Bell Telephone Co., Grand R.    | 23.00    |
| C. W. Mills Paper Co., Grand Rap.     | 11.58    |
| Michigan Tradesman, Grand Rap.        | 20.98    |
| Mich. Street Car Adv. Co., Detroit    | 36.16    |
| Muskegon Chronicle, Muskegon          | 18.00    |
| Northwestern Weekly, Grand Rap.       | 9.00     |
| National Checking Co., Chicago        | 83.50    |
| Geo. F. Oldryod, New York City        | 1,311.40 |
| Peerless Paper Box Co., Cleveland     | 99.00    |
| E. L. Phelan Co., New York City       | 345.04   |
| Rapids Adv. Co., Grand Rapids         | 65.25    |
| Rohloff Bros., Grand Rapids           | 80.20    |
| Thomas M. Royal & Co., Bryn Mawr, Pa. | 44.40    |

|                                    |          |
|------------------------------------|----------|
| Shelby Sales Book Co., Shelby, O.  | 32.25    |
| Selbar & Co., Grand Rapids         | 61.80    |
| L. W. Smith, Grand Rapids          | 250.00   |
| Standard Oil Co., Grand Rapids     | 9.03     |
| P. Steketee & Sons, Grand Rapids   | 23.07    |
| Sterling Aluminum Co., Erie, Pa.   | 4.32     |
| Swanson Bros., Chicago             | 835.00   |
| Thompson Taylor Co., Chicago       | 3,091.32 |
| Tisch-Hine Co., Grand Rapids       | 27.40    |
| Toren Printing Co., Grand Rapids   | 46.75    |
| United Auto Ins. Co., Grand Rapids | 31.50    |
| Vigil Pub. Co., Grand Rapids       | 35.00    |
| Geo. F. Weiman Co., New York       | 32.68    |
| First Nat. Bank, Newark, N.J.      | 1,758.24 |
| J. Silverman, Grand Rapids         | 325.00   |

Oct. 21. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Thompson & Son and Walter Thompson and Irving C. Thompson, Bankrupts No. 2569. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The schedules list no assets of the partnership and liabilities of \$2,029.40. The schedules of Walter Thompson list assets of \$400, all of which is claimed as exempt to the individual, with liabilities of the individual of \$116. The schedules of Irving S. Thompson, list assets of \$400 all of which is claimed as exempt, with liabilities of the individual of \$135.80. 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. A list of the creditors of the partnership is as follows:

|                                  |            |
|----------------------------------|------------|
| Alba Bank, Alba                  | \$1,400.00 |
| Mancelona State Bank, Mancelona  | 50.00      |
| Hankey Milling Co., Mancelona    | 32.00      |
| Ross Silo Co., Springfield, Ohio | 525.00     |
| Moon Bros., Cadillac             | 22.40      |

The creditors of the individual Walter Thompson are as follows:

|                                |          |
|--------------------------------|----------|
| Johnson Hardware Co., Cadillac | \$ 16.00 |
| Mrs. A. W. Mitchell, Cadillac  | 100.00   |

The creditors of the individual Irving C. Thompson, are as follows:

|                                |        |
|--------------------------------|--------|
| Frank Priest, Mancelona        | 10.00  |
| Cadillac Lumber Co., Cadillac  | 15.00  |
| Johnson Hardware Co., Cadillac | 10.80  |
| Mrs. A. W. Mitchell, Cadillac  | 100.00 |

#### One Year To Live.

If I had but one year to live;  
One year to help; one year to give;  
One year to love; one year to bless;  
One year of better things to stress;  
One year to sing; one year to smile;  
To brighten earth a little while;  
One year to sing my Maker's praise;  
One year to fill with work my days;  
One year to strive for a reward  
When I should stand before my Lord,  
I think that I would spend each day,  
In just the very self-same way  
That I do now. For from afar  
The call may come to across the bar  
At any time, and I must be  
Prepared to meet eternity.  
So if I have a year to live,  
Or just one day in which to give  
A pleasant smile, a helping hand,  
A mind that tries to understand  
A fellow-creature when in need,  
'Tis one with me—I take no heed;  
But try to live each day He sends  
To serve my gracious Master's ends.  
Mary Davis Reed.



Be sure to get the package with the Windmill Trademark

When it comes to foods  
there is nothing better than  
**HOLLAND RUSK**

If you don't carry it now order a case from your jobber today.

**Holland Rusk Company, Inc.**  
HOLLAND MICHIGAN

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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.

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Sales of Beech-Nut Peanut Butter always  
respond to your selling and advertising efforts.  
Preferred by discriminating people everywhere.

Counter and window displays will stimulate  
the turnover on this nationally advertised product.  
Write for our attractive display material.

**BEECH-NUT PACKING COMPANY**

"Foods and Confections of Finest Flavor"

CANAJOHARIE NEW YORK



### Credit System Carried Altogether Too Far.

Grandville, Oct. 21—The credit system is carried to excess.

There are in every community men who fail to keep their credit good, and it is these derelict customers who create all the trouble, for it can be called nothing less than trouble these non-paying customers create for the all too confiding merchant.

Less credit, lower prices and happier homes would be the result. Too much credit is worse than none. It breeds carelessness among men who, if they were told squarely that cash or no trade was the ultimatum, would make out to raise the cash.

Those city houses who advertise that "your credit is good," are doing a world of damage to the trade in general. Strictly cash for every transaction may not always be feasible, yet there is no doubt that everybody would be healthier and happier if at least three-quarters of the credit system was cut out.

Too easy credit teaches some men to be easy in their payments; in fact, inflicts no end of weariness of the flesh among dealers who are in a quandary much of the time about how they shall meet their own bills, with Tom, Dick and Harry behind in their accounts.

Every man who runs an account at the store is not a member of the army of dead beats who are so numerous in the world to-day. Far from it, and yet there is a temptation where credit is easy to buy many things which would not be thought of if cash were demanded at the time of purchase.

In a not far away city, John Lawton conducted a cash store, and it was what it purported to be, cash on the nail at every purchase.

On one occasion a wealthy lumberman stepped into the store, purchased an itemized bill of goods, and when they were pushed before him the purchaser discovered that his pocketbook was not with him.

"Just make an item of this, John," said the customer. "I'll be in this afternoon and pay you."

What a temptation was this to the struggling young merchant. This was the first purchase the rich man had made at his store, and John knew he would prove a valuable customer. Nevertheless the merchant informed him of his invariable rule to never give credit.

"I will lend you some cash," began the merchant, pulling out his drawer, but the lumberman frowned, and tossed the bundles onto the shelf, growling out that he might keep the goods for all of him; and then the roiled customer went out, plainly angry.

"That's the last you will see of him," grinned one of the clerks.

It took sand to carry out his ideals, and yet John Lawton had set his stakes and would not recede for the Governor himself.

Late that afternoon a carriage halted before the store and John's morning customer alighted, striding into the store and up to the counter.

"Give me those goods," said he, pointing to the packages which still reposed where he had tossed them that morning. The merchant handed them over and was paid for them without demurr. "Now, then, John Lawton, stick to your text of cash on delivery, I went away mad this morning to think my credit wasn't good here. My wife talked to me about it and I got to thinking it over and found I'd acted the fool. Just you stick to this cash business and I know you'll make good."

That was balm for the soul of John Lawton. He felt much better than he did in the morning. In fact, he made a lasting friend of the lumberman, who continued to trade at the store, and was the means of sending in many new customers. It pays to be con-

sistent, even though sometimes it seems hard.

The cash customer at the ordinary store has to stand the brunt of negligent buyers and in a way pay the loss which inevitably comes from trusting promiscuously.

There are times when it is wise to give credit. Every merchant realizes this, but the practice should not be carried too far. It is surprising to note the number of dead beat customers who inhabit every community. It would serve them right if the merchant would combine and shut such undesirables out entirely.

Those the least able to pay are not the worst barnacles on the merchant's list. Those who are willing to pay and cannot are more worthy than that other class which are able to pay and will not.

It is a smart merchant who knows how to trust wisely and well when so many dishonest patrons are on the beat. There are unreliable dealers among the mercantile family as among the laity but these are far more easily avoided, and the time will some day come when it will be as hard to run a bill at the store as it now is to get a bogus check cashed at the bank.

Every community is over-stocked with credit-seekers who never intend to pay. Such as these ought to be blackballed by the merchants and made to become honest through force of necessity.

There are many seemingly necessary evils in this world, but it does seem as though this promiscuous credit system should not be one of them.

There are those who, obtaining credit for a term of weeks at a store, will, when pay day comes, hasten to another store to do their trading, quite forgetting the obligations they are under to the first dealer who kindly gave them credit.

If all men were honest what a splendid world this would be.

Old Timer.

### Arabian Coffee Market During Mid-Season.

Coffee is the only true crop of Southern Arabia, all of it being exported via Aden, reports Vice Consul J. Loder Park, at Aden. July arrivals were few and scattered and represented the last of the 1923 crop. This is the between-seasons calm, and the arrivals were from remote sources. At this time no estimates of the crop now maturing are obtainable. The first arrivals at Aden are not expected before the first of November. Prices were unreasonably high during the lull. Prices for "LB" pure Mocha No. 1 quoted "Aden warehouse" were approximately \$6.15 per maund of 28 pounds. The elevation is said to be due to a persistent Egyptian demand. It seems that Egyptian buyers, with some idea of speculation, continued to buy without hesitation at the prices they themselves forced up. Again, mixing Yemen coffee with the similar but inferior Mombassa product became so common that a distinct premium was placed upon the bona fide Yemeni article. Normally, Americans readily pay more for pure Yemeni or Mocha than for any mixtures, but in July they revolted at the excessive price demands and buyers showed a very conservative attitude.

### Gave Him a Broad Hint.

He—I notice you're not eating candy nowadays.

Finanee—No, I've pretty nearly gotten out of the habit since I've been going with you.

## 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

## TRISCUIT HAS ARRIVED

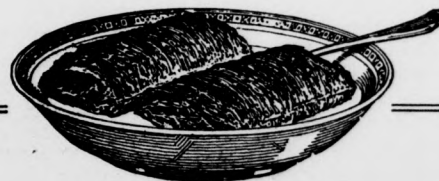
Now you can supply your customers with the new Triscuit they have been asking for. It is crisper and better baked than the old Triscuit. It has quickly jumped into popular favor and it is not easy to supply the demand. Get in your orders at once. Remember that

**TRISCUIT**  
is a Whole Wheat Cracker

Triscuit is not a "breakfast cereal." Please display it in your cracker department and not among breakfast cereals.

Please keep Shredded Wheat Biscuit and Triscuit in dry, clean, sanitary places, and handle them carefully. Customers don't like broken Biscuit and Triscuit.

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





### THE PRIMARY MARKETS.

While the recent weather has been ideal in many respects, particularly as regards creature comfort, its effect on business has not been quite so gratifying. This applies especially to trade in the long and varied line of wearables. About the middle of October regular Fall buying ought to be very brisk so as to make possible the clearance of stocks before the regular holiday trading sets in at Thanksgiving time. A few degrees lower in temperature help much in putting vim into the purchases. This element has been wanting so far this month and has caused many to delay in providing for their needs. The first cool spell of a few days, however, is expected to change this attitude and to send customers scurrying to buy instead of merely shopping and looking around. Such a rush of buyers is not much relished by the store managers who may not then be in a position to give the kind of service they would like in order to satisfy their customers. It puts both seller and buyer at a disadvantage, the former in running the risk of finding himself suddenly with incomplete or broken stocks and the latter in not having the variety of choice that is customary where purchases are more evenly distributed. Replacement is not always easy in goods that take time for production. They cannot be turned out at will like objects from a conjurer's box. So the general rule is, first come, best served.

Primary markets are showing evidences of a little more confidence because of an improvement in general conditions. What were merely prospects in many directions a while back have become realities and form a somewhat secure basis on which to proceed. Mills and factories are getting into their accustomed activity, although in some instances only gradually, and a generally better feeling prevails. A tendency toward higher prices due to increased cost of raw materials has been kept somewhat in check so as not to curb the disposition to buy. On the other hand, producers have been a little chary in turning out goods in advance of orders so as to avoid the creation of a surplus that would be embarrassing should prices tend to lower levels or demand not come up to expectations. There has been no change in buying methods, which continue to be of the piecemeal character. But a large number of small orders with quite frequent reorders are aiding in the disposition of a sizable quantity of merchandise. Exports of manufactured goods of one kind or another are holding up well, considering the still unsettled economic conditions in so many foreign countries. Collections, too, are quite fair, and cancellation of orders and returns of goods are being kept well within bounds. While there is still much to be desired in variety and volume of business, the conditions are much more satisfactory than they were earlier in the year.

### SITUATION IN WOOL.

After the disposal at successive auction sales of the war-time pooled wool stocks of the British Australian Wool Realization Association, a strong effort was made to force up prices even

beyond those obtained by the sale-restriction plan in use during the auctions. What looked like carefully arranged propaganda was put forward purporting to show that the world's production of wool in any year was not sufficient to supply its needs for the period. Then, in the great auction sales of wool in England, Australia and New Zealand, the sellers fixed certain upset prices below which they would not let go of their holdings. At no time within the past ten years has there been a real open market for wool. Those dissatisfied with the pegged prices could simply refrain from buying. Many have been doing just this thing lately, and there has been a greater resort to reworked wool as well. The recent London sales of Colonial wool started off with a great hurrah and higher prices. But a lot of the offerings remained unsold when the series concluded, even though prices softened. At sales in Sydney and Melbourne, Australia, during the past fortnight, the experiences were about the same. Prices ruled lower and the withdrawals of lots catalogued were many. There is much talk of the banks' financing the wool holders, but any such aid can merely postpone the inevitable. In wool, as in cotton, if prices get too high, men will find ways of getting along with less of it. In this country, while prices remain fairly firm and are enhanced by the highest tariff rate ever placed on wool, the transactions are not for large quantities. Demand on the part of domestic mills is a little better than it was because of the needs for the Spring season, but the supply available is fairly ample. Imports lately have been mainly in much request because of the improved demand for floor coverings. In fabric lines, the course of the American Woolen Company in increasing its prices all along the line has been interpreted as meaning that the concern is making a good showing with its sales for Spring and is not afraid of trying to make a little profit while the demand continues. Women's wear lines of fabrics are doing quite well. Clothing offerings for Spring are about all on the market and exhibit practically no price changes.

### IT BEATS THE DUTCH.

The people living West of the Rhine were Roman bred and a thousand years ahead of those to the East. The Dutch, the Spanish, the English and the French perpetuated Roman culture in Europe and tried to impose it on the world.

"It beats the Dutch," says the English to-day when anything surprisingly clever is done.

To beat the Dutch we shall have to improve on our own form of government because it was brought bodily from Holland by the Pilgrim Fathers. To beat the Dutch we shall have to manage the Philippine Islands better than they have managed the Dutch East Indies, without a first-class navy, it must be said. To beat the Dutch we shall have to become the best farmers in the world, the best in oil, in steel, in navigation and in trade. Og heden! Can we beat the Dutch?

Having to support others supports many a man.

### GASOLINE TAXES.

Thirty-six states have passed a gasoline tax ranging from one to three cents per gallon. This type of tax has been justified by the claim that it is an absolutely fair measure of the wear on the roads caused by motor vehicles. But wear upon highways depends upon three factors—speed, weight and use. A vehicle when speeding uses more gasoline than when traveling at a moderate rate; likewise all delivery men know of certain heavier motor trucks that are more economical in their use of motor fuel than certain lighter vehicles because of their perfected design. Therefore a tax based on fuel consumption and weight would be more equitable than one which takes into consideration only the fuel consumed.

Some states still have a horse power tax based on the S. A. E. rating of the motor. It is a relic of olden days which cannot be justified. Merchants, as users of light delivery trucks, would benefit by the inclusion in their state motor vehicle laws of the weight clause along with the gas tax feature.

There is yet another feature in this story of legislation and delivery operating expenses. Many states are trying to make motor vehicle operators build as well as maintain the highways. Do you believe that this is fair? If you do, nothing more need be said. But is it not a fact that every one benefits by the building of improved highways? If that is the case, should not the original cost of good roads be paid out of the general tax funds?

That is the taxation theory that is being promulgated by many of the leading authorities on the subject throughout the country. Very often politicians are disposed to attempt to levy taxes in a manner that will make them easiest to collect rather than make the effort necessary to sell a more equitable method of collection to the public. Every retail store owner should fight against that practice. Unless he does, he will be called upon to bear more of the road tax burden than the truck operator who is not confined to highways within municipalities, which, under the present system, do not benefit directly from tax monies collected by the state.

It will pay merchants to get behind any sound state legislation pertaining to motor vehicles and to fight those laws which are obviously unsound and uneconomic. If your cost figures are complete, you will be able eventually to see the effects of these efforts on your balance sheet.

### HOTELS MUST GIVE AND TAKE

The Tradesman does not entirely agree with Mr. Verbeck in his sweeping statement to the effect that there are too many hotels in Detroit, Grand Rapids and several other Michigan cities.

Mr. Verbeck, as an executive officer of the Michigan Hotel Association, naturally sees things from the one sided viewpoint of the average landlord when he assumes that hotels should be constantly occupied to 100 per cent. of their capacity in order to make money and that such a condition is the sole justification for their existence.

In taking this stand, Mr. Verbeck reverses every accepted theory of business.

Banks nearly always have more money on hand than they can loan advantageously. It is not a healthy condition when they undertake to make loans up to the limit of their resources.

Mercantile establishments can nearly always do more business than their books record. They have to maintain extra stock, extra clerks and extra delivery service to meet exceptional occasions like fairs, conventions and special sales.

Newspapers can usually carry more advertising than their patrons furnish. They provide for rush times by installing extra presses and other equipment, so that no one may be turned away when times are prosperous and advertisers are extra generous in the employment of printer's ink.

It is all very well for Mr. Statler to strike the same chord, but the casual reader will recall that he did not assume this position until he had first created six or seven new hotels in cities which were already provided with hotel accommodations which resident hotel owners insisted were adequate to meet the demands.

If hotels cannot make money without running 100 per cent. full every night, they might as well admit that they are not business propositions and cannot be judged by ordinary business standards.

### COTTON ESTIMATES.

Variations in cotton quotations were quite marked during the past week. The general tendency was downward because of an apprehension that the crop would turn out larger than recent estimates had it. Over most of the growing districts the weather has lately been favorable, and the large quantity of cotton already ginned seems to bear out the idea of a rather more abundant yield than calculated on. However this may be, there is already enough cotton in sight to guarantee against a scarcity of the material. This means that any attempt to force up prices beyond what the mills can afford to pay must be futile. As it is, the spinners are not providing for future needs, but are content to buy merely what is needed for the time being, in the assurance that they are not likely to lose on this policy. The mills are still working on a reduced scale of production seeking, as far as possible, to avoid piling up stock. Prices of gray goods fluctuate in accordance with the quotations on cotton, but the actual sales are not large. Finished goods keep moving more or less, but there is still a lack of vim in the transactions. More openings of gingham for Spring have followed the action of the Amoskeag Company, with prices at the same levels as before. Some concerns are still to act in this matter, and it is believed they are holding back to see what the response is to the other offerings. Thus far that has been quite promising. In knit goods, orders for heavyweights are still coming in, but Spring offerings continue to be taken rather sparingly as yet.

If you're right inside you can stand anything from the outside.



## SUCCESSFUL SALESMEN.

## C. G. Graham, General Salesman G. R. Dry Goods Co.

Much is heard these days of men whose names and fames stand boldly out at the head of vast aggregations in the commercial world—men upon whose heads have fallen the laurels of success created by their own hands and brains and perseverance. The great majority of them have passed the meridian of life; but they still plan and work, although with perhaps less vigor than that which characterized their earlier efforts. But that sparing goddess—Success—is not crowning these men of years alone; she has cast about and found those of a younger generation who are as properly entitled to her dower as are their seniors in years. To hold a subordinate position, yet to be recognized as having a master directing hand, is accredited to few; but a few there are in the ever widening mercantile field of our country whose deeds have wooed Success in a degree that is as prominent and acknowledged as that which has come to those who no longer are young. Some there are for whom opportunities have been made, others have made their own opportunities, but in some instances a combination of these attributes to the molding of a life has brought the much sought for success and prominence in business life.

Charles G. Graham was born June 3, 1869, at Wathena, Kansas, and from there moved in early childhood to a farm near Seneca, Kansas. His home was upon a farm up to the age of 18 years. Amid rural surroundings, in a district school and in the public school of Seneca he received his only public schooling.

Charles was the aspiring son of a large family and his business nature soon caught the rhythm of necessity which seemed to pervade the limits of his parental horizon, and out from that home he stepped at the age of 18 years, since which time he has faced the world as a business man.

He chose for himself at that time as his life work that of a traveling salesman and, with very slight interruption, he has followed it to the present day. His first job was selling shoes for T. W. Cosgrove & Co., of Kansas City, Mo., traveling through the States of Kansas and Nebraska. He held this job but a short time, when he resigned in 1888 to accept a better one with Locke, Huliet & Co., of Chicago, selling dry goods in Michigan. He proved equal to the task of working up a remarkable business for his house in the State and "then some," for on the side during that year he found time to consummate his first love, which he did by his marriage that year to Miss Mina Hasse, of Ithaca, Mich. After his marriage he concluded that to be domestic was to be "off the road," and he resigned his position and accepted the management of the general retail mercantile business of W. H. & F. A. Wilson, at Harrison, which he held one year, when he resigned it and returned in business to his first love—that of a traveling salesman. Mr. Graham is a man of high ideals, and in his early career his eye

was ever upon big things in a business way. He had long coveted the opportunity which comes to the traveling salesman who represents one of the best houses in his line. His longing eye had long rested upon the house of Farwell. He awoke to his possibilities and at the age of 20 years he accepted a position with the great dry goods house of the John V. Farwell Co., of Chicago. This result was not the fickle phantom of chance or luck, but the natural legacy of one who, with reasonable ability, acted wisely in disposing of his time and talents. Mr. Graham reminded with this house nearly thirty years. During the last years of this engagement he was general salesman for the house, having entire charge of the Michigan business.

awake to the interests of his customers and, from his long experience in large and small deals, knowing the needs of his customers, he is honest and frank with them. To know him in a business way is to have full confidence in his honesty, while his taste and personal counsel in the selection of goods for particular conditions is unexcelled.

Besides his wonderful home in Ithaca and his ownership of several fine farms in Gratiot county, Mr. Graham is a stockholder in banks and other institutions which afford him an independent income.

Mr. Graham is a prominent Mason in both the York and Scottish rites. He has had the honor of being selected Grand Senior Worden of the Grand Commandery, K. T., of the State of

public and business career. He is thoroughly, in every sense of the word, a self made man. He is modest and unassuming, slow to speak and very considerate of his fellow men. He has gained success through industry, which was the best legacy his thrifty parents left him. His friends in mercantile circles are legion and his enemies nil.

## This Is a Great Age.

I have sometimes thought how the blood of our people must have pulsed when Independence Bell rung out the news of an action that brought into being the greatest democracy of all time. Those were great history making days and these days, too, in which we are living are great history making days for some of the most significant events since the dawn of human history are taking place. Unless we are thinking something about them, the real joy of estimating their significance and their benefits is entirely lost.

What does the revival of industrial Europe mean? What will happen when the Dawes plan gets fully into swing and Germany is beginning again to demonstrate her industrial and scientific powers? How will it be when Great Britain overcomes her industrial ills and sells more of her fabricated commodities? We can then by protective barriers keep out the commodities of our neighbors, but in so doing may we not cut off our sales to these neighbors and find the last stage worse than the first?

Our industrialists, our distributors, our people of finance must understand that the present course of events calls for their clearest thought, so that our portion of the world trade may be obtained and our domestic commerce kept at the proper height. The thought I recommend is along the line of economic production and marketing. Every unnecessary cost must be saved. Cheap labor is not obtainable at present as it was a decade ago. Therefore, some substitute must be found for cheap labor and the substitute must take the form of devices that will do several men's work at a moderate cost.

The abilities we display for handling production costs and maintaining at the same time the proper standard of living for our people, will determine the success with which we will meet the new conditions and protect our business against the new and commendable aggressiveness of our neighbors across the sea. This, beyond any question, is the time to think. Every bit of energy must be directed to the handling of costs and to the making of prices that will attract buyers and keep our fabricated commodities active in foreign markets while selling largely of our raw materials needed by the industrialists of other countries.

I feel confidence in our abilities to rise to this new situation as we have arisen to other situations in our commercial history. It may necessitate giving up a little of our recreation and putting more concentrated effort into our studies of conditions and how to meet them, but it is a quest worth while.

J. H. Tregoe.

If you are always the first to quit you will be the last to be promoted.



Charles G. Graham.

He retired two or three years ago to engage in another line of business, but he soon reached the conclusion that the dry goods business was the business for him. As a result of this conclusion, has made an engagement to take the position of general salesman for the Grand Rapids Dry Goods Co., to take effect Nov. 1, or as much sooner as he can arrange to remove to Grand Rapids and establish himself here. It goes without saying that he has acted wisely in associating himself with a house which can use and appreciate good ability and earnest endeavor and, in return for the same, hold the business which he can deliver to it.

Mr. Graham is a man of pleasant personality. He is ever alert and

Michigan. Two or three years ago he was elected to receive the 33d degree which was conferred on him at Cleveland.

Finding some surplus energy going to waste, and with many other good citizens of his village seeming to deplore the idea of the affairs of a little village being run by politicians and political bosses, in the spring of 1906 he was induced to accept the candidacy for village President on an independent ticket, against the regular Republican ticket; and, although the Republicans ordinarily count their majorities by the hundred, Mr. Graham was triumphantly elected and gave the people aggressive and resourceful administration.

This much for Mr. Graham as to his



### Holiday Selling Stunts For the Shoe Trade.

Some merchants "boo-hoo" selling stunts, claiming that they are old-fashioned and are not up-to-date methods of selling merchandise. However, it must be admitted that anything that will sell goods is a thing worth trying out, providing ethics of fair business are observed.

Remember 'way back when father went to the grocery store every Saturday night and paid the bill for the week. Every time there was forthcoming a small bag of candy for the youngster, which in those days was a real treat. The grocer who handed out that bag of candy was sure of the trade of the family. If it worked then it surely would now, so the retail shoe salesman went ahead on his own initiative and purchased candy in packages to give away in the store. The first day this plan was in operation the first three packages of candy resulted in the sale of five pairs of children's shoes totaling \$16.55 and the three packages of candy cost just about 19 cents.

Some time ago the same store employee wished to start a plan of sales building, something along the line of the Christmas Club idea, which has taken hold of the people all over the country.

The store at that time was selling shoes on the odd price idea and at low prices. While odd prices do take well in the larger cities, still for small city trade they never did appeal to the man and he wished to change all prices to even money, placing the extra five cents on every pair in a separate account and then giving it to the holder of the largest amount of cash register checks at Christmas time. There was to be five awards. He felt safe in naming an amount of \$300 to be given away on Dec. 20, to be divided as follows: first, the greatest amount represented by cash register checks would receive \$150, the second \$100, third \$25, fourth \$15 and fifth \$10. This plan was fair, both for the small family as well as the larger family, as the small family would boost its total through the buying of higher priced shoes while those with large families would gain through the larger number of cheaper grade of shoes.

What family would not like to have either one of the first two prizes come to them on Dec. 20 of this year?

There are some merchants opposed to selling stunts, and it is without doubt true that such a policy is not good business for dignified high grade stores operating in exclusive retail sections. But many smaller city and town merchants have and do increase sales and good will in this way.

The danger is in overplaying the

idea. Anything that tends to lower the dignity of a store or endanger its good will is a menace to the business.

In children's departments in medium sized stores the plan of giving toys and other gifts has worked successfully in many stores. Friends have been made of youngsters who later as adults become tried and true customers. In the children's end of the business it is perfectly feasible. Little things make strong impressions on the mind of the youngster and a little toy from Jones' store with the purchase of a pair of shoes often results in the youngster asking to go to that store for another pair. The little act of kindness is also appreciated by the parents.

It is true that the average man or woman would be little impressed by a small and inexpensive gift. It means little to them. Often, however, stores give away hosiery at special sales and this in a way is a selling stunt, at least a plan to stimulate sales.

The gift policy is a legitimate and successful one for some stores, but entirely out of place in others. It is really a matter for the merchant himself to decide.

### Shoe Merchant Must Make Profit.

One of the most successful shoe merchants in this country has made more than \$100,000 selling shoes. He was formerly a jeweler and when he started in the retail shoe trade some years ago, his competitors in the original town where he opened his first store said he "didn't know a welt from a turn." They predicted failure for him, but they have now long since gone out of business and he is still very much in it.

This man didn't know much about the shoe business when he started, but there was one thing he did know; namely, that to be successful and prosper he must have a profit. He sold shoes at a profit and shocked his competitors of those days by selling a shoe costing him \$2.50 for \$4. His competitors were selling their \$2.50 shoes for \$3 and \$3.25. They made little or no net profit, but he did. His competitors couldn't understand some of the methods of this shoeman. Many of the things he did were new. He was sharp enough to secure a good shoe to retail at \$4 for one thing and always held to the policy that the "customer is always right," making adjustments on that basis.

It should be remembered that \$4 bought a good shoe at retail when this man started. When footwear prices went up, as did other merchandise, he went up in proportion. When his shoes cost him \$5 he retailed them at a proportionate profit. His overhead and general expenses were higher and his net profit was no higher, but

the fact remains he got the profit. He has acquired much knowledge of the shoe business during these years.

After seven years this shoeman opened an other store in another large town and operated it on the quality basis. Just within the last two years he has opened two other stores that will be operated on the same price and quality basis. He does not operate in a parsimonious manner. He pays as good a price for men as anyone in the field. He is in all charitable movements. He is liberal in his dealings with his home and with his business.

This jewelry-shoeman succeeded because he took as a hypothesis that profit was as necessary to success in the shoe business as it is to success in any other business. The fact that he has made a financial success obviates any argument as to the soundness of his methods.

Argument never altered a fact.

### The Romance of a Crop.

In the fall of 1861, during the vicissitudes of our war, there was, due to the rather limited financial vision of Secretary Chase a suspension of specie payments. For more than a decade the Nation wallowed in the trough of fiat money, paying a high bill for the absence of a well-established and nationally controlled banking and currency system.

After many unfulfilled predictions and because largely of an unfavorable trade balance, requiring the export of more gold than we produced for a period of several years, the time arrived for a change in the situation, and the Forty-third Congress, just prior to the close of its final session, passed the Resumption Act to become effective on Jan. 1, 1879.

Secretary Sherman, as special sponsor of the Resumption Act, was entrusted with its execution, and, in the face of many difficulties and Congressional oppositions, accumulated in the Treasury about 40 per cent. of the outstanding greenbacks, and in the latter part of 1878 gold and the greenbacks were on a parity.

The wheat harvest of 1878 in England, and on the continent, was one of the largest on record. The export demand for our crops was visibly affected by Europe's great harvest, and for the first six months of 1879, gold was exported. English and American

bankers forecasted larger exports of gold during the remainder of the year, and as the Treasury of the United States was called upon largely for this supply, the retention of a sufficient reserve to maintain specie payment looked most doubtful.

Then comes the romance of a crop. How many big factors of history have hinged on seemingly little and unexpected things? Our grain crop in 1879 was a bumper crop. In England, in France, snow fell in the spring. Destructive frosts settled on the growing crops of England. It was designated by one historian as a sunless season. The Archbishop of Canterbury directed that prayers for fair weather be offered in all of the English churches on Sunday, July 6. The blight fell heavily; the crops were short. European states which had usually exported wheat, did not harvest enough to feed their own people. A contemporary critic wrote: "It is the American supply alone which has saved Europe from a great famine." The price of wheat had fallen to \$1.10 per bushel in the second week of April. With an export demand and shipments running at one period of the fall to a million bushel daily the price went up, a large balance in our favor was created, gold was imported and the permanency of the Resumption Act was assured.

Though there were ups and downs in our financial history following the bumper crop of 1879, though the silver question gave us many qualms and produced great fears, yet specie payment has not since 1879 been suspended, even in periods of currency famine.

This bit of history shows clearly how our fortunes are linked up with the fortunes of other nations. A rather near-sighted Senator once said: "What have we to do with abroad?" Only a few years thereafter the foreign demand for our grain saved resumption, and we have never at any period of our national life been divorced from conditions and occurrences abroad.

J. H. Tregoe.

### An Eye To the Main Chance.

"What could be more sad," said the school teacher, "than a man without a country?"

"A country without a man," answered Mabel.

## Herold-Bertsch Shoes

\$3.50



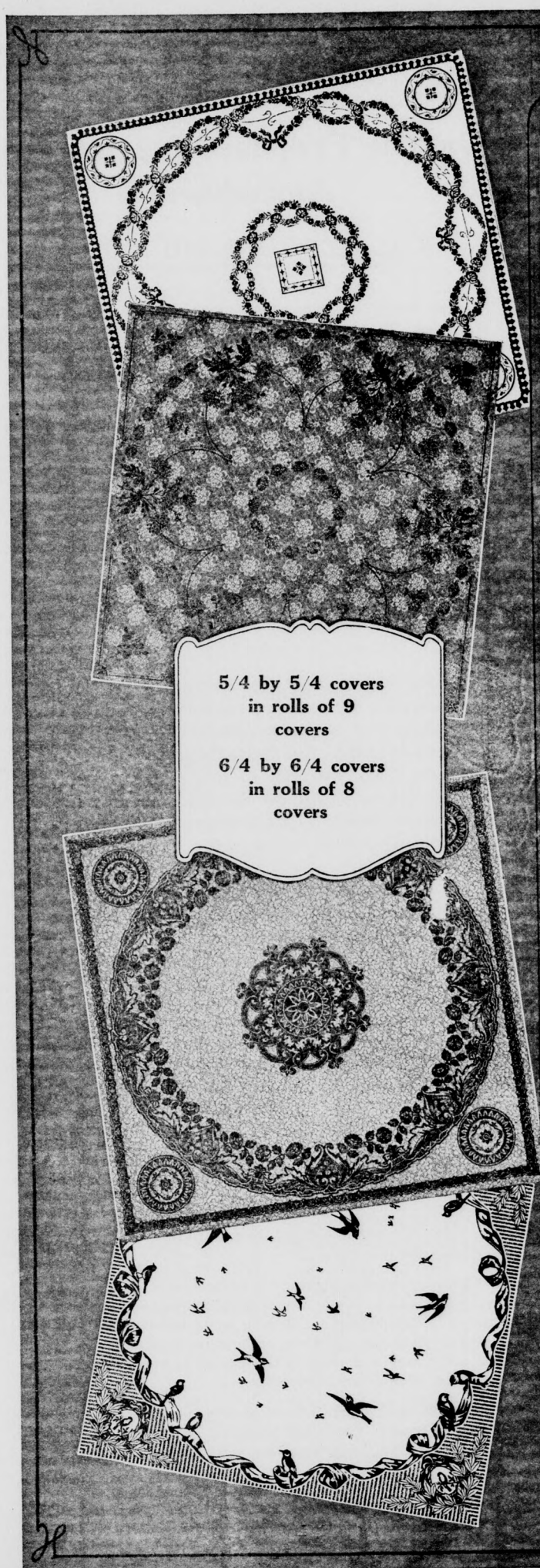
The Mogul

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

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320 BROADWAY, NEW YORK





#### Predicts a Continuation of Business Improvement.

That shrewd observer, Colonel Leonard P. Ayers of the Cleveland Trust Company, is by no means a confirmed bull. Not infrequently he is bearish; and when he feels that way he does not hesitate to express his opinion.

Just now, however, the Colonel is inclined to take a cheerful view of the situation. He says that evidence continues to appear showing that the low point of the depression was reached in July.

"Industrial production, employment and wages," he declares, "have all stopped falling and begun to move upward. Unfilled orders are larger, and promise to continue to expand. The loadings of freight on railroads have not only risen in recent weeks, but have reached almost record proportions."

In all this the Cleveland banker sees a consistent picture of revival. He is not apprehensive that the improvement will prove abortive. On the contrary he holds that:

"The present prospects are that the business improvement that is under way will continue during the remaining months of the year, and on into next year. 'This improvement,' he maintains, 'is more than a merely seasonal movement. It is based upon a combination of increasing industrial activity, better times for the farmers, improving prospects for trade with Europe, and easy money conditions.'"

These, one may note, are precisely the factors that make George Roberts of the National City Bank conclude that economic conditions favor an unusually fine period of prosperity. The New York man it will be recalled, sees only one real danger to business. That is the possibility of gains by the radical political party.

Colonel Ayres's mind is occupied with a distinctly different aspect of the political situation. The Cleveland man has made a study of business conditions under the Republican and Democratic administrations of the past forty years. He finds that 55 per cent. of the months in the twenty-four years that the Republicans controlled the Government were prosperous. For the sixteen Democratic years the percentage is exactly the same.

Holding a strong brief for economic determinism, the Colonel believes that there is "little reason to believe that the record of the immediate future will differ materially from that of the past." Even more iconoclastic is his declaration that, "the records of the stock market over a similar period of time fail to reveal any significant relationship between the movements of stock prices and national elections."

In addition, Ayres has little regard for the expressions of disappointment that are heard in some quarters over the uneven and hesitating nature of the present revival. "Such expressions," he says, "have always been characteristic of the early stages of periods of business recovery. As soon as men are convinced that the corner has been turned, they become dissatisfied with the rate of progress that is being made."

Far from being discouraged, the Cleveland banker points out that "the fact is that the degree of improvement from July to October has been comparatively large, and its progress relatively rapid, as compared with previous periods of upturn."

In other words, don't expect too much of any revival.

F. Schneider, Jr.  
(Copyrighted, 1924.)

#### A Fifteen Year Record.

The Glens Falls Insurance Company of Glens Falls, New York, which has recently declared a 100 per cent. stock dividend, has a rather remarkable dividend record. The record of dividends paid to the fortunate stock holders during a fifteen year period is as follows: 1909, 115 per cent.; 1910, 120 per cent.; 1911, 110 per cent.; 1912, 105 per cent. and 150 per cent. stock dividend; 1913, 37 per cent.; 1914, 25 per cent.; 1915, 12 per cent.; 1916, 35 per cent.; 1917, 35 per cent.; 1918, 35 per cent.; 1919, 35 per cent. and rights to subscribe to double the capital at par; 1920 to 1923, 24 per cent.; 1924, 24 per cent. and 100 per cent. stock dividend.

#### Satin Hat Showings Premature?

Although nearly all retailers agree that satin hats have been successfully launched, the question has been brought up as to whether their launching was not premature. Several leading manufacturers and buyers are of the opinion that it was, contending that velvet hats would have proved very popular had they been given a clear field. They point out that retail buyers were kindly disposed to the latter, but say that so much emphasis has been laid on satin hats by makers of popular-priced lines that velvet is completely submerged. A second question has arisen as to what will follow satin hats, the feeling being that, unless something is done to bring forth a successor, a good deal of business will be lost between now and the opening of the Spring season.

#### Satisfactorily Explained.

The Boss: What's this item on your expense account. "Overhead expense, \$5."

The Traveling Salesman: That was an umbrella I bought.

## Vote "No"

### On The Proposed Income Tax Amendment

#### THE REASONS MULTIPLY

It would destroy the very basis for the present Railroad Taxes, and Public Utility Taxes generally, for which the people fought for years in the days of Pingree, and enable them all to escape all taxes, except those levied locally under the general law, until this proposed amendment, if adopted, is repealed or amended by the people at a general election.

Up to Pingree's time the State Constitution required a uniform rule for assessing taxes, 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 such property as shall be prescribed by law.

After a long fight, it was amended by adding the following clause:

**"Provided that the Legislature shall provide by law a uniform rule of taxation 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."**

That clause is there to-day and has been sustained by the courts, after protracted litigation. It is the only constitutional basis for millions of dollars of railroad and other public utility taxes, annually, which will have no basis whatever if this proposed amendment is adopted, for it puts the proposed income tax provision IN THE PLACE OF THE ABOVE PROVISION, NOT BELOW IT. The effect is substantially to reduce railroad taxes and other public utility taxes, which form the resource for a large part of the Primary School Fund.

Do the farmers want this gap filled by additional real estate taxes?

This proposed amendment is beyond belief, I agree. Several here would not believe it, when this discovery was made, until a trusted man was sent to Lansing to examine the original proposed amendment. However crazy a proposal it is, it has been put under way and there is no way to escape its effect, if the proposed amendment is adopted.

I have the written opinion of a well-known and high class lawyer, a copy of which will be mailed on request. It gives the whole story and the writers have verified the facts.

A sorry mess the State will be in if the proposed amendment be adopted.

TAKE WARNING, EVERY TAXPAYER.



## MEN OF MARK.

**L. A. Grayson, Long Distance Traveler For Grinnell Bros.**

Leonard A. Grayson was born on a farm three miles from Hawkeburg, Ont., April 6, 1876. His father was of Scotch-Irish birth. His mother was of English birth. When he was 5 years old his parents removed to Traverse City, where Mr. Grayson received his education, graduating from the high school on the English course. His first business experience was obtained as book-keeper for Samuel Iles, who acted as local distributor for the Schoenfen Brewing Co., of Chicago. After nine months in this position he entered the employ of Grinnell Bros., with which house he has now been connected for twenty-five consecutive



L. A. Grayson.

years. His first assignment was as solicitor for the Traverse City branch. He was subsequently made manager of the Petoskey branch, where he remained three years. He was then transferred to Detroit, where he served the house as floor salesman for six years. He was then promoted to his present position—that of long distance traveler—covering both Upper and Lower Michigan, Northern Ohio and Western Ontario.

Mr. Grayson was married nineteen years ago to Miss Nina Elizabeth Cotton, of Ludington. They have a son, 18 years of age, and reside at 84 Elmhurst street, Detroit.

Mr. Grayson is a member of the Woodward avenue Congregational church (Detroit), but has no fraternal connections. His hobby is trout fishing and his success is due to persistent effort of a most resourceful character, coupled with a rare personality, which enables him to keep smiling, no matter how great the provocation may be to do otherwise.

**Wild West Holdup in Chicago.**

One of the events of the annual meeting of the National Poultry & Egg Association meeting in Chicago last Monday and Tuesday, not scheduled on the program, but which was the outstanding feature of the meeting was a holdup which was successfully staged by three bandits and pulled off on the ninth floor of the hotel Monday night. The robbers got off with loot variously estimated at from \$20,-

000 to \$40,000, consisting mostly of money and jewelry. Much secrecy is maintained as to the identity of the victims, which included some New York traders. It seems that a sociable evening was being enjoyed, the excitement being furnished by ivory cubes. The game was interrupted by the entry of the bandits who marshaled the crowd into an adjoining room and had each victim come out single file and give up his valuables. A Texas poultry operator famous for his diamond pin and ring, tried to save the pin by tossing it in a corner, but it was discovered and he is minus his usual adornments. The robbers made a clean get away.

**Good Cap Season Seen.**

The Spring will be a good cap season if the orders already booked by wholesalers are a criterion, it was said yesterday. The sports vogue in men's wear will again be strong, manufacturers point out, and this, together with the growing use of caps for automobiling, will help the sale of this merchandise materially. Soft finished fabrics are being used extensively for the new caps, the overcast pastel shades being stressed. The patterns are also of softer design, most of them showing toned down and harmonizing plaids, stripes and checks on light ground.

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**Y**OUR ESTATE will have a general manager whether or not you make a Will and whether or not you name your own choice. If no Will is left the State appoints an administrator who becomes the general manager.

You have your choice. Which will it be:  
Someone named by the State;

An individual named by yourself, who may be subject to illness, may be compelled to leave the city or may die in the midst of carrying out his commission;

Or a corporate executor, having perpetual life, the composite experience of many able men, expert legal and accounting advice, and experience in every phase of handling estates?

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We take this opportunity to say we are thoroughly pleased with all the material you have furnished us, the artistic design and fine workmanship. We can not speak too highly of your erector who is on the job about sixteen hours a day and busy every minute. He is a competent workman and a gentleman.

Yours Very Truly,

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

### Fire Prevention in the Home.

We safeguard our homes from such impromptu intruders as might remove some readily replaceable garments, jewelry, silverware or trinkets; yet seldom indeed do we give serious thought to that other intruder, "Fire," who may visit us in many forms to devastate not only the domicile itself but to take our lives. Ponder over the heartaches and suffering caused by fire and realize the enormous toll exacted by fire. Statistics show approximately the sacrifice of forty human lives and the destruction of \$1,400,000 worth of property daily throughout each year in the United States and Canada.

Like death, fire is no respecter of persons. We therefore owe it to ourselves, and in a still greater degree to our fellow citizens, to permit no condition to exist upon our premises that will invite a visitation of fire. A great majority of fires are easy to prevent. It is certainly a moral if not a legal crime to tolerate the things that bring them about.

Fires entail a personal tax upon every citizen, and the cost of fire insurance is included in the sum you pay for every necessity and comfort of life, so that it behooves each individual to enact seriously his part in preventing fires.

Our fire waste of \$5 per capita per annum means that every man, woman and child pays \$5 a year to cover such losses, besides the cost of maintaining fire departments and water supplies for fire protection, which is estimated to be as much more.

Fire insurance is not a fire preventive. It is but a fund prorated to replace physical property destroyed by fire. The fire department, in a case of a fire in your home, is to be considered only as the contribution of your neighbors to assist you in your distress and to safeguard their property from your carelessness and negligence in removing evident or existing fire hazards.

On the evening of Oct. 9, 1871, a cow suddenly kicked and overturned a lighted lantern which a Mrs. O'Leary had carelessly left standing on the floor of her barn. A fire was started which destroyed over 17,000 buildings in Chicago and cost the lives of 200 persons, with an attendant property loss of approximately \$190,000,000. In memory of this fateful event President Calvin Coolidge has issued a national fire prevention proclamation, calling upon every citizen during the week of Oct. 5 to 11 to "do his bit" in minimizing the possibility of a fire having its origin in his home.

You can co-operate; take an inventory of your premises and, with the assistance of the following suggestions examine conditions in your own home:

Learn the exact location of the nearest fire-alarm box and be sure that you know how to turn in an alarm, as well as the best manner of making an emergency call over the telephone.

When we realize that fully 70 per cent. of home fires are the result of carelessness, improper construction, improper installation of heating devices and the ignorance which permits the existence of dangerous conditions, we know that it is time for action to prevent such occurrences.

Defective flues should be guarded against, as also the hazard of sparks flying from chimneys. Care should be

taken to keep the chimneys clean and see that the connecting metal smoke pipe is intact. Rubbish should not be burned in the furnace in quantities sufficient to cause eruptions of sparks from chimneys.

Fires often originate when the heater smoke pipe is installed too close to wooden structural members.

Poorly constructed open fireplaces and gas grates are dangerous. Open fires should not be left unattended, nor should they be built close to the front of a fireplace.

Fireplace screens of fine wire mesh should always be used in the fireplace opening, in order to avoid the danger from burning embers thrown out by log fires.

In cases where electric equipment is poorly insulated, dangerous short circuits may result. Another common hazard occurs through the mishandling of modern electrical apparatus, such as electric irons, heating, washing and cooking devices.

The lead-in wires from the radio antenna, where it enters the building, and from this point to the instrument itself, should be insulated, and on the outside of the building, close to where this wire enters, a lightning arrester should be installed; also, it is important that all lighting, telephone and radio wires should be effectively grounded.

For isolated buildings standard lightning-rod equipment, properly installed, is highly recommended.

Oil lamps should never be placed near woodwork or where the heat given off at the top of the chimney may set fire to hangings above. Lamps should never be set where they may be knocked over, nor should they be turned low when leaving the house, because of the danger of explosion.

Oil fires should never be attacked with water. Flour, sand or similar material will smother such fires, where water tends to spread them. Accumulations of waste paper and rubbish are dangerous hazards; metal-covered containers should be provided. In piles of oily rags and various waste accumulations spontaneous combustion may occur at any time. Waste accumulations are both unsanitary and dangerous.

Fires should never be built outside, near a building, nor on windy days, when sparks and embers may be carried for considerable distances.

Piling waste paper near the furnace and in ash receptacles, searching for gas leaks with an open flame, trying to thaw out water pipes with a torch and are some of the causes of avoidable basement fires.

The handling of matches, gasoline, kerosene, alcohol, naphtha and similar easily inflammable materials constitutes a well-recognized fire hazard. Volatile and explosive liquids should never be handled in the same room with an open fire or light or where a draft can possibly carry the fumes to a fire. Go out into the open air.

Electric flat irons should always be provided with a signal light to show that the current is turned on, and electric light cords should never be run over a nail or other metal appendage. An electric hand light should always be used to look into closets, instead of using either matches or candles for

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this purpose, and don't fail to remember that there is always danger in the discarded cigarette or cigar stub.

No house, however built, is absolutely proof against fire. It is essential therefore that every home, no matter where located, should be provided with some simple type of reliable, effective, portable, chemical fire extinguisher. C. E. Schermerhorn, Member Institute of Architects.

#### Christian Coffee Co. Fails, With \$4 Stock.

The Christian Coffee Co., which started out with a great flourish of trumpets two or three years ago, has come to an untimely end. It has gone into voluntary bankruptcy, with the following statement of liabilities and assets:

| Liabilities.           |             |
|------------------------|-------------|
| Taxes .....            | \$ 67.32    |
| Secured claims .....   | 1,036.05    |
| Unsecured claims ..... | 11,304.74   |
| Total .....            | \$12,408.11 |
| Assets.                |             |
| Notes .....            | \$ 50.00    |
| Stock .....            | 4.00        |
| Machinery .....        | 2,500.00    |
| Open Accounts .....    | 1,389.94    |
| Cash .....             | 4.03        |

Total .....

The company never had any excuse for existence, because no one connected with the concern had either brains or capital.

There may be enough realized from the assets to pay the taxes and preferred claims, but no unsecured creditor will probably receive a penny from the wreckage of incompetence, pretense, bluff and bluster.

#### Certainly a Worth-While Article.

The Pioneer Chemical Co., of Ithaca, has devised a new system of fire protection for farmers which is working out remarkably well. The system consists of a club in each locality each member of which purchases a Pioneer automatic fire extinguisher and keeps it in readiness to respond to calls from neighbors in distress at any hour of the day or night.

The extinguishing agent is a chemical contained in a cylindrical tube about two feet long and two inches in diameter, provided with a loop attachment with which it is suspended and which is torn out of its place when needed, freeing the enclosed chemicals which are applied at the seat of the fire with a whiplike motion, readily subduing the fire. The extinguishers are useful and ornamental, serving the purpose for which they are manufactured and not destroying the beauty of the room in which they are placed for emergency work. Two sizes are made, for home and automobile.

This device is being marketed through merchants and affords dealers one more article on which there is an assured profit and a steady demand.

#### Glovers To Meet Next Month.

It has been decided that the business sessions of the annual meeting of the National Association of Leather Glove and Mitten Manufacturers at the Hotel Sherman, Chicago, from Nov. 10 to 15, shall be confined to one day, thus leav-

ing the glovers free to devote themselves to their glove fair for the remainder of the week. At the fair new lines will be inspected by both wholesale and retail buyers, whose attendance is expected to set a new record for the association. A feature of the business sessions will be the consideration of plans for the continuation of the industry's co-operative advertising campaign during the coming year.

#### Eggs Would Ship Well If "Longs" Were Eliminated.

R. K. Stackhouse, superintendent of stations and transfers for the Pennsylvania Railroad, at Pittsburg, recently wrote a local egg shipper concerning the better shipment of eggs. His message reads: "If there is any biologist in the egg industry in America comparable to Burbank in the plant realm, who can give to the hen population of the Nation the plans and specifications for square eggs, now is his chance. Eggs to ship well should have less length and more girth. Let's have more of the roly-poly and fewer of the long, willowy eggs, Bob the ends."

An attack upon the validity of the Fourteenth Amendment, launched at New Orleans more than a half century after its formal promulgation can hardly have more than an academic interest. Instituted primarily to prevent the occupancy by a Negro of a Federal office to which he was appointed by President Coolidge, the plaintiffs intend to base their case upon the assumption that the Reconstruction amendment was not ratified by two-thirds of the several states. It will be remembered that while ten

of the Southern States and three others rejected the amendment the representatives of the ten had not been readmitted to the Congress, and the amendment was promulgated on the theory that so far as the Union was concerned they were non-existent, and that, therefore, the twenty-three states that did ratify constituted more than the necessary two-thirds. But as the Southern States in question subsequently ratified, as part of the price of restoration to their political privi-

leges, it is somewhat late in the day to raise the question of the validity of the amendment.

#### What the Patient Had.

"Yes," said the famous physician, "that man has spigoralitic detruillias sponzulium, and I'm charging \$2,000 to diagnose his case."

"Beg your pardon," said the student, "what did you say this man has?"

"He has \$2,000," replied the physician.

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GRAND RAPIDS

## ABRAHAM LINCOLN.

## Story of His Death By an Eye Witness.

Among all the characters who loomed large in the public mind from 1861 to 1865, one came to stand apart and alone in supremacy, finally recognized almost unanimously the world over as without a peer. It took the perspective of many years to enable us to get a correct view of the greatness of his character, his transcendent intellectual endowment, the utter unselfishness of his purpose, his absolute devotion to the interests of the Nation which had called him to its leadership and the great agony endured by his loving, gentle heart as he staggered under his awful burden, an agony never equalled since the Savior of mankind passed the night in the Garden of Gethsemane.

Our people have shown in a thousand ways and particularly in his recent centennial that every atom relating to the life of Abraham Lincoln is of intense and continuous interest to them and because of this and because of the fact that I was a spectator of the final scene of the supreme tragedy of that time on the morning of April 15, 1865, I pen these lines.

At that time I was an employee of the Ordnance Bureau of the War Department and had some ability as a shorthand writer. The latter fact brought me within touch of the events of that awful night. I had gone where now stands the New National. Soon after 10 o'clock a man rushed in from the lobby and cried out, "President Lincoln has been shot in Ford's theater." There was great confusion at once, most of the audience rising to their feet. Some one cried out, "It's a ruse of the pickpockets; look out!" Almost everybody resumed his seat, but almost immediately one of the cast stepped out on the stage and said, "The sad news is too sure. The audience will disperse."

My friend and myself crossed to the Willard Hotel and there were told that Secretary Seward had been killed. Men's faces blanched as they at once asked, "What news of Stanton? Have they got him, too?" The wildest rumors soon filled the air.

I had rooms at the time in the house adjoining the Peterson house and all of the latter were closely questioned as to the stricken President's condition. From the first the answers were unvarying—that there was no hope.

A military guard had been placed in front of the house and those adjoining but upon telling the commanding officer that I lived there, I passed up to my apartment, which comprised the second story front of the house. There was a balcony in front and I found my rooms and the balcony thronged by the other occupants of the house. Horror was in every heart and dismay on every countenance. We had had just about a week of tumultuous joy over the downfall of Richmond and the collapse of the Confederacy and now in an instant all this was changed to the deepest woe by the foul shot of the cowardly assassin.

It was nearly midnight when Major General Augur came out on the stoop of the Peterson house and asked if there was any one in the crowd who

could write shorthand. There was no response from the street, but one of my friends on the balcony told the General there was a young man inside who could serve him, whereupon the General told him to ask me to come down, as they needed me. So it was that I came into close touch with the scenes and events surrounding the final hours of Abraham Lincoln's life.

Entering the house I accompanied General Augur down the hallway to the rear parlor. As we passed the door of the front parlors the moans and sobs of Mrs. Lincoln struck painfully upon our ears. Entering the rear parlor, I found Secretary Stanton, Judge David K. Carter, Chief Justice of the Supreme Court of the District of Columbia, Honorable B. A. Hill, and many others.

I took my seat on one side of a small library table, opposite Mr. Stanton, with Judge Carter at the end. Various witnesses were brought in who had either been in Ford's theater or up in the vicinity of Mr. Seward's residence. Among them were Harry Hawk, who had been Asa Trenchard that night in the play "Our American Cousin," Alfred Cloughly, Colonel G. V. Rutherford and others. As I took down the statements they made we were disturbed by the distress of Mrs. Lincoln, for although the folding doors between the two parlors were closed, her frantic sorrow was distressingly audible to us.

She was accompanied by Miss Harris, of New York, who, with her fiance, Major Rathbone, had gone to the theater with the President and Mrs. Lincoln. Booth, in his rush through the box after firing the fatal shot, had lunged at Major Rathbone with his dagger and wounded him in the arm slightly. In the naturally intense excitement over the President's condition, it is probable that Major Rathbone himself did not realize that he was wounded until after he had been in the Peterson house some time, when he fainted from loss of blood, was attended to, his wound dressed, then taken to his apartments. He and Miss Harris subsequently married.

Through all the testimony given by those who had been in Ford's theater that night there was an undertone of horror which held the witnesses back from positively identifying the assassin as Booth. Said Harry Hawk, "to the best of my belief, it was John Wilkes Booth, but I will not be positive," and so it went through the testimony of others, but the sum total left no doubt as to the identity of the assassin.

Our task was interrupted very many times during the night, sometimes by reports or dispatches for Secretary Stanton, but more often by him for the purpose of issuing orders calculated to enmesh Booth in his flight. "Guard the Potomac from the city down," was his repeated direction. "He will try to get South." Many dispatches were sent from that table before morning, some to General Dix at New York, others to Chicago, Philadelphia, etc.

Several times Mr. Stanton left us a few moments and passed back to the room in the ell at the end of the hall where the President lay. The doors were open and sometimes there would be a few seconds of absolute silence

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when we could hear plainly the stertorous breathing of the dying man. I think it was on his return from his third trip of this kind when, as he again took his seat opposite me, I looked earnestly at him, desiring yet hesitating to ask if there was any chance of life. He understood and I saw a choke in his throat as he slowly forced the answer to my unspoken question—"There-is-no-hope." He had impressed me through those awful hours as being a man of steel, but I knew then that he was dangerously near a convulsive breakdown.

During the night there came in, I think, about every man then of prominence in our National life who was in the Capital at the time and who had heard of the tragedy. A few whom I distinctly recall were Secretaries Welles, Usher and McCullough; Attorney General Speed and Postmaster General Dennison, Assistant Secretaries Field and Otto, Governor Oglesby, Senators Sumner and Stewart and Generals Meigs and Augur. I have seen many asserted pictures of the deathbed scene and most of them have Vice-President Andrew Johnson seated in a chair near the foot of the bed on the left side. Mr. Johnson was not in the house at all, but in his rooms in the Kirkwood House and knew nothing of the events of that night until he was aroused in the morning by Senator Stewart and others and told that he was President of the United States.

With the completion of the taking of the testimony I at once began to transcribe my shorthand notes into longhand. Twice while so engaged, Miss Harris supported Mrs. Lincoln down the hallway to her husband's bedside. The door leading into the hallway from the room wherein I sat was open and I had a plain view of them as they slowly passed. Mrs. Lincoln was not at the bedside when her husband breathed his last. Indeed, I think, it was nearly if not quite two hours before the end, when she paid her last visit to the death chamber and when she passed our door on her return, she cried out, "Oh! my God and have I given my husband to die!"

I have witnessed and experienced much physical agony on battlefield and hospital, but nothing ever sunk deeper in my memory than that moan of a breaking heart.

I finished transcribing my notes at 6:45 in the morning and passed back into the room where the President lay. There were gathered all those whose names I have mentioned and many others, about twenty or twenty-five in all, I should judge. The bed had been pulled out from the corner and, owing to the stature of Mr. Lincoln, he lay diagonally on his back. He had been utterly unconscious from the instant the bullet ploughed into his brain. His stertorous breathing subsided in a couple of minutes after 7 o'clock. From then to the end only the gentle rise and fall of his bosom gave indication that life remained.

The Surgeon General was near the head of the bed, sometimes sitting on the edge thereof, his finger on the pulse of the dying man. Occasionally he put his ear down to catch the lessening beats of his heart. Mr. Lin-

coln's pastor, Rev. Dr. Gurley, stood a little to the left of the bed. Mr. Stanton sat in a chair near the foot on the left, where the pictures place Andrew Johnson. I stood quite near the head of the bed and from that position had full view of Mr. Stanton across the President's body. At my right Robert Lincoln sobbed on the shoulder of Charles Sumner.

Stanton's gaze was fixed intently on the countenance of his dying Chief. He had, as I said, been a man of steel throughout the night, but as I looked at his face across the corner of the bed and saw the twitching of the muscles I knew that it was only by a powerful effort that he restrained himself.

The first indication that the dreaded end had come was at twenty-two minutes past seven when the Surgeon General gently crossed the pulseless hands of Lincoln across the motionless breast and rose to his feet.

Rev. Dr. Gurley stepped forward and, lifting his hands, began, "Our Father and our God." I snatched pencil and notebook from my pocket,

but my haste defeated my purpose. My pencil point (I had but one) caught in my coat and broke, and the world lost the prayer—a prayer which was only interrupted by the sobs of Stanton as he buried his face in the bedclothes. As "Thy will be done, Amen" in subdued and tremulous tones floated through that little chamber, Mr. Stanton raised his head, the tears streaming down his cheeks. A more agonized expression I never saw on a human countenance as he sobbed out the words, "He belongs to the ages now."

Mr. Stanton directed Major Thomas M. Vincent, of the Staff, to take charge of the body, called a meeting of the Cabinet in the room where we had passed most of the night and the assemblage dispersed.

Going to my apartment, I sat down at once to make a second long hand copy for Mr. Stanton of the testimony I had taken, it occurring to me that I wished to retain the one I had written out that night. I had been thus engaged but a brief time when, hearing some commotion on the street, I stepped to the window and saw a

coffin containing the body of the dead President being placed in a hearse which passed up Tenth street to F and thus to the White House, escorted by a lieutenant and ten privates. As they passed with measured tread and arms reversed, my hand involuntarily went to my head in salute as then started on their long, long journey back to the prairies and the hearts he knew and loved so well, the mortal remains of the greatest American of all time.

James Tanner.

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That justice shall always be the aim of government.

That the sincerity of a preacher shall be above suspicion.

That purity shall be the foundation of a home.

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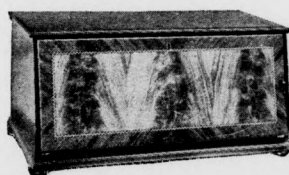
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#### Dress Goods and Patterns in a Well-Regulated Store.

Written for the Tradesman.

It is a truism that fabrics are the foundation of the mode, for upon them everything else is built. The serviceability and charm of the finished garment can rise no higher than the level of the fabric of which it is made.

Mill people appreciate this, and that is the reason they are taxing their ingenuity to bring out new and better fabrics all the while. That, together of course with the well-known fact that style is the life of the game, and that apart from style there is stagnation and waning interest.

The texture, character and plasticity of the foundation fabric have much to do with the manner and development of the vogue. In other words each successive change in style is dependent upon the effectiveness of new weaves and colors. And just here it may be added that the tone or color of a fabric has much to do with its success or failure, with its popularity or unpopularity.

Every distinctly new fabric is first put out tentatively. Nobody can say offhand what is going to make a hit and what is going to fall flat. The only way to find out is to experiment.

Now take something or other that makes a decided hit—something that is immensely popular from the word go. What makes it popular? One of two or three things, or maybe two or more things in combination. It may be a practical weave—something that works up well and wears well, and something that has a new and catchy tone or color. And this last trait is one of tremendous importance. Fabrics owe much to color. Materials that sew abominably can often get by if they have wear qualities and verve—a tone or color that catches and delights the eye.

And of course it is one of the oddities of vogue that each successive season discloses a predilection for such and such colors, or maybe for some particular color. Most readers of these lines will recall seasons when everything was brown or red or green, as the case may be. The writer recalls particularly the season when Alice Blue occupied not alone the center but almost the entire stage.

Not only should professional designers and dressmakers familiarize themselves with current mill products—the wealth and variety of weaves, their nature, possibilities and limitations—but

the housewife who sews for herself and the children should also know what is what in these matters.

Now the dress materials of 1924 differ in two important respects from those of last year: the vogue for satin-surfaced weaves has uprooted the demand for dull-finished materials, and deep-pile fabrics have been quite supplanted by leather finishes. And corded weaves have come in for another inning. Broadcloths are again popular, particularly those of a satin finish while plaids both in silk and wool are good; and homespun, tweeds and novelty mixtures are in favor. In sport wear flannel will maintain its established prestige.

All of which reveals that we have in the current treasure-house of dress materials things both new and old. And this is, perhaps, as it ought to be. Many of the old things that have staged a comeback were (and are) good things that have acquired favor on the solid basis of merit, and many of the distinctly new things are so manifestly practical and appealingly attractive that they are worth a try-out at all events.

#### Your Pattern Department.

But more has been said on the subject of dress goods than the writer had intended when this article was begun.

The dress goods store should have a well stocked pattern department.

The sale of dress goods calls for patterns, but the way it works the other way around is even more encouraging to the dealer. Patterns call for dress materials and trimmings.

And just here I am going to pass along a little hint I got the other day. A certain lady was commending a particular store most highly because, as she explained, they were so "nice about showing you their new styles in made-up dresses and coats." And then she went on to explain that, in some stores they seemed to resent it if they thought you were just looking to get ideas about styles, trimmings, etc.

Needless to say this lady bought her dress goods and trimmings from the dress goods department of the accommodating store and her patterns from its pattern department.

Frank Fenwick.

#### Will Feature Fourteen Shades.

Fourteen shades from the forthcoming Spring color card of the Textile Color Card Association will be featured for the wholesale Winter resort season in millinery that is being sponsored by the Trade Development Committee of the Eastern Millinery Association. The choice was made by representatives of all branches of the millinery trade. These are the colors

to be stressed: Citron, a pale yellow; Castilian, a bright Spanish red; bluet, a cornflower blue; Gobelin, a Copenhagen blue with a grayish cast; conch shell, a salmon pink; Mamora, a water green with a bluish cast; wild orchid, an orchid of the pink type; thistle bloom, a light shade of purple; tango pink, a soft pastel pink; pablo, a golden tan; seaside, a tan shade; Indian orange, a vivid orange; terrapin, a warm light brown, and French gray, a very soft gray.

#### Knit Outerwear Style Service.

A new idea in fashion service for members of the National Knitted Outerwear Association is now being worked out. This, according to Emil Zivirin, secretary of the association, will take the form of a pamphlet report at the start of each season dealing with the probable knitted outerwear styles that will prevail. All branches of the industry will be covered by the report which will be in chart form. While the tendencies for the season will be outlined, Mr. Zivirin said that there would be no definite recommendations made. The policy of making recommendations has been abandoned in order to leave the manufacturer free to adapt styles to his own machinery and other equipment. A survey of color trends will also be linked up with the report.

#### More Clothing Openings.

With more openings of leading lines of men's clothing for Spring, the market is starting the new season on practically the same price basis as for last Spring. Manufacturers, it was said yesterday, have no desire at this stage of their operations to create price resistance, although later on, owing to the recent advances in Spring wools, there may be moderate increases. With respect to this, however, there is a difference of opinion, some wholesalers saying that the bulk of the Spring business of the retailers will probably be booked at the opening prices.

#### Jewelry Business Is Better.

With the holiday season only about two months away retail jewelers are beginning to make preparations in earnest for the expected rush. This is true all along the line, and the improvement in demand is as visible in the more expensive goods as in the cheaper ones. There is no change in the goods in demand, flexible bracelets still having things very largely their own way. No weakness is visible in platinum, prices running \$118 an ounce for the soft metal, \$126 an ounce for the medium and \$135 an ounce for the hard.

#### Scarfs as a Neckwear Factor.

Scarfs are playing an important part in women's neckwear at the moment, being much in vogue for evening and afternoon wear. Embroidered crepes and prints in rich colors are used to make them, and the trimming details include fringe and appliqued motifs. Some show little handkerchiefs to match. Another feature of the Fall demand is the interest buyers are showing in jabots designed for wear with coat dresses. Vests also continue in good call, but gimpes appear to have lost considerable ground.

#### More Buying For Holidays.

While at present there are quite a few buyers who have not yet covered adequately on merchandise for the Christmas holidays, there has been some increase in the buying for this period during the last week or so, according to wholesalers here. In toys, for example, there has been a little spurt. It is still held that buyers who wait much longer will find themselves unable to get certain wanted merchandise, particularly dolls, in time to meet their needs. In some wearing apparel items, particularly glove silk underwear, men's silk shirts, boudoir articles and the like, manufacturers expect buying to be particularly brisk over the next few weeks. The general expectation is that the retail holiday business will equal that of last year and possibly exceed it.

#### Outlook For a White Season.

Along with the rampant color development in silks and woolsens for Spring there has been some talk of the likelihood of a white season. In some quarters it is believed that the fashion cycle is due to swing to white. With color so strongly dominant, the question arises as how white can best fit into the general color development, with the opinion expressed that it would come in for use as contrast and relief for the favored pastel shades. The suggestion has also been made that it would be a highly desirable thing for united action to be taken to have a white season start uniformly.

#### Velvet Demand Is Good.

Velvets are selling well, according to manufacturers and wholesalers here, there being little evidence in the market now of the unsettling factors which ruled toward the close of last Winter. Chiffon, panne and velvet brocades are three of the leaders in demand, black again predominating in the color range. The millinery trade has been using fairly liberal quantities of panne, the production of this velvet being quite large as compared to the total of all grades, accessory manufacturers have been holding up.

#### Jewel Effects in Trimmings.

A novel departure in dress and coat trimmings for Spring will be ornaments in imitation of semi-precious stones and minerals. A large variety of these trimmings, it was said yesterday, is being made up by manufacturers of these goods. Their action is largely in response to the sponsorship of jewel colors for Spring by a leading manufacturer of women's wear fabrics. The trimmings will be of glass and will harmonize with the jewel tones developed in the cloths.

#### Style Trends in Ready-to-Wear.

Further reports in the women's ready-to-wear trade indicate that there will be no change in the silhouette for Spring. One authority in close touch with style trends here and abroad said that it was practically certain that the straight-line effect would again be the vogue. The waist will be normal with sleeves short and straight. Dress and skirt lengths, however, according to this authority, will be shorter, the stopping place indicated being just below the knee.



### Methods of Helping Shoppers To Shop.

Written for the Tradesman.

One often hears such comments as this: "Oh, I like to shop at such and such a place, for Miss So-and-so waits on me, and she has such splendid ideas about styles. She seems to know precisely what is worn, and whether I'm buying a dress or dress goods materials she helps me so much in my selections." Maybe the comment you hear isn't couched precisely in those words, but that is the substance of it.

And when patrons of a store speak that way about it, the store in question is functioning as a dry goods store ought to function. For that is in line with the type of service every dry goods dealer ought to try to develop.

It pays to have salespeople that know the vogue.

Such knowledge is comprehensive, and requires a lot of hard work in acquiring. It is had from a variety of sources. And it is a fund of knowledge that must be kept constantly up to date.

It is comparatively easy to become acquainted with stocks of made-up dresses and coats, but to know things beyond the lines—fabrics, materials, trimmings, combinations, and new and accredited effects; to be able to answer pointed questions as to the propriety of this, that or the other; to be able to speak intelligently about the new fabrics and the new trimmings, such as tassels, beadings, embroideries, fringes, furs, leathers, their charms, individualities and adaptations to this, that or something else—all this requires a fund of knowledge that cannot be acquired in a few moments. One must talk with the people who know and sedulously read what has been written by people well instructed in such matters.

Of course there are style books that ought to be habitually studied as they appear from time to time, and monthly publications devoted to the discussion and illustration of such matters.

And of course the general subject of what is being worn by discriminating dressers includes not only dresses and coats, but millinery and shoes as well.

And the practical value of all this fund of information lies in the fact that it is a very real help in judicious salesmanship. It helps the saleslady to help the shopper at the very point where she most needs help. And it is a thing that is truly appreciated. It makes for good will.

Inasmuch as every salesperson of individuality and aggressiveness is anxious to build up a large personal following, and so increase her usefulness to the store, this is a matter that may very well receive somewhat more consideration than is sometimes given it.

It requires hard work and close application; and it is assuredly much easier not to bother about it than it is to light in and master it; but the highest success surely cannot come to those who are indifferent to such matters.

The more really valuable hints you can give your customers; the more practical help you can supply in leading them to judicious selections in the

things they buy, the greater will be your value to the establishment with which you are connected. And this increased value will later on be reflected in your increased pay.

Frank Fenwick.

### Sports Skirts in Demand.

While the buying of women's skirts has been a little slow, due mainly to the various holidays, this is considered only a temporary condition, which will change for the better with the approach of cooler weather. So far, the skirts of rougher weaves in the wrap-around sports models have led, and, according to wholesalers here, will probably do so for the remainder of the Fall season. Because of the strong sports trend, the interest in silk skirts has not been particularly lively, although the popularity of the tunic blouse with its accompaniment of a silk skirt, has helped them somewhat. The trade is now beginning to give attention to resort lines. These will probably be shown in four or five weeks.

### Are Buying For Christmas.

Much of the current business in women's underwear in the New York market consists of orders that are being placed for the pre-holiday trade. The orders received by the manufacturers are said to reflect the intention of the retailers to do a volume business in silk underwear of moderate prices in which the best material obtainable for that grade of merchandise is used. Tailored models, or those only slightly trimmed with lace, predominate. Crepe de chine and crepe-back satin are the favored materials in such shades as maize, Nile green and turquoise blue. These and other "high" shades appear to be taking preference over pink.

### Fabric Patterns To Dominate.

If any early conclusion about the forthcoming Spring season in women's ready-to-wear stands out more than another it is that fabric will play the greater role as against silhouette or trimming details. In fact, both in silks and woollens the patterns that are being offered to the cutters-up for Spring are so elaborate and colorful that fabric will be "the entire decoration." The skill of the garment manufacturers will be evident in the combining of the fabrics to the best advantage rather than in any other factor. Inlay trimmings of self or contrasting weaves will, in all probability, be a feature as against embroideries or other trimmings.

### Cold Weather To Help Greatly.

The belief is generally held by women's garment manufacturers that the number of buyers in the market over the next week or ten days will be perceptibly larger. It is pointed out that the time is fast approaching when the weather will be quite cold, and, as the retailers so far have bought rather lightly, replenishment of stocks will be required, with much stress placed on immediate delivery. In sports coats, and dressy ones particularly, is the buying looked upon to expand. Producers continue to hold garment prices firm and are endeavoring to prevent any accumulation of merchandise that may unsettle the market.

### Death of "Uncle Bill" Rosengarten.

Detroit, Oct. 21—William E. Rosengarten died in Harper hospital, Detroit, on Wednesday, Oct. 15. This news came as a distinct surprise not only to his many customers in the towns of Northern Michigan, but as a shock to hundreds of men, women and children who knew, respected and loved him as "Uncle Bill."

Born in Utica, N. Y., Oct. 14, 1862, Mr. Rosengarten came to Detroit and secured his first employment with A. Krolik & Co., at the age of 14 years. For forty-eight years he continued with that firm, the last thirty-five years as one of their traveling salesmen. He was actively and continuously engaged in his duties until a few weeks ago, when he was obliged to return home on account of illness.

Mr. Rosengarten's life was a refutation of the statement that the day of close personal contact between salesman and customer is past. True, business has done away with the intimate relations of other days, but Will Rosengarten, with his rugged honesty, his kindness, lovable character and loyalty to his friends, managed to retain his customers to a point that bordered on intimacy. To most of the trade he called on his trips were looked forward to with pleasant anticipation. Not alone to his customers did this apply, but the children and many others shared in the pleasant expectation of his visits. He loved the children and the children loved him.

Mr. Rosengarten's hobbies were fishing and hunting and much of his leisure time was spent in the woods and on the lakes of Northern Michigan. In hunting and fishing he was considered an authority. A beautiful tribute to Mr. Rosengarten's popularity was paid when several merchants from towns in the Northern part of the State came to Detroit to attend the burial services. A Krolik & Co. closed their store from 12:30 to 3 p. m. on the day of the funeral. In a bulletin issued daily by the firm to their sales force the following tribute was paid Mr. Rosengarten's memory by the salesmen:

Everybody Loved "Uncle Bill"

Who did not know "Uncle Bill" and, knowing him, who did not love him? Forty-eight years is a long time on the job; a man becomes a familiar sight, and when the days and the weeks and the months slip along, and he does not appear, it will be difficult to realize that he has passed away. No more will the name of W. E. Rosengarten appear on the sales contest bulletin, but always in our hearts will linger the memory of this kindly man, loyal to his house, fair toward his competitor and a friend to all.

The Boys.

### Jersey Dresses Top Demand.

Jersey dresses continue to top the demand for small children's clothing, according to a bulletin sent out by the

United Infants', Children's and Junior Wear League of America. Wool crepe frocks are also shown, but with less success. The holiday influence is already seen in the display of party clothes for little boys and girls, the models for the latter being made of crepe de chine and taffeta. The boys' garments for party wear are made of velvet, and suspender suits of that material in black are offered for wear over white satin shirts. The combination is both elaborate and effective.

## FALL and WINTER UNDERWEAR



Now that cold weather is here, see that your stocks of UTICA numbers are complete. Mail orders are always carefully and promptly filled.

**VELLASTIC**  
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**PAUL STEKETEE & SONS**  
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## WANTED MERCHANDISE

Owing to the active business enjoyed by Dry Goods Retailers over the entire country, there is a shortage of some of the more active lines and numbers.

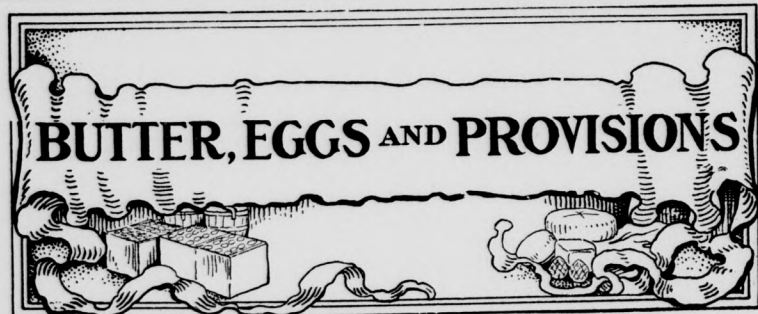
As your Merchandise Bank we are well supplied to take care of your needs on such items. Write your order and draw on us. Your order will receive our usual prompt attention and service given all mail orders.

### HOLIDAY GOODS

Assort your needs while our stock is complete. Do not wait until the last minute and pick from a clean up stock.

Give your customers a chance to do their Christmas Shopping Early.

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



#### How Nature Waters Her Garden.

Nature's movements are not easily discerned from day to day. She spends a few years nursing the annuals and then takes a turn at the trees and long-lived plants which get along somehow through a series of dry, warm years; but they get thirsty looking and seedy.

This has been a year for trees and shrubs. If the rains could keep up indefinitely, like they have this spring and summer, we might have another carboniferous age. But, more likely, nature is only watering her garden, which has been pretty dry now for so many years that up in the Northwest they began to think that nature never would think of rain again.

All the crops have had to adjust to the rainy, cold season. We can imagine that cold feet and wet grass, days without end, have discouraged industry amongst the hens. The first setting of eggs was said to have been an almost complete failure last spring, and the second setting was not much better. Commercial incubators felt the unfavorable season, and so many eggs failed to hatch that the business is said to have been done at a loss this year. The eggs were of uncertain fertility. Buy them however carefully, and examine them as best they could, the yield of chicks was disappointing.

The cool weather favored a good consumption and favored the quality of eggs that were stored. Not only nature but also the efforts of the trade and of farmer organizations to put the egg business on a quality basis played a part in the quality of eggs stored, and in the smaller number of cases now on hand.

While eggs are a million cases or more short of last year in storage, no one knows what the offset amounts to which is due to less shrink and larger eggs. It may be as much as 5 per cent. on the 7,000,000 cases remaining in storage, for there is not only a smaller dead loss, but a gain in average weight when eggs are bought according to grade and the better grades stored.

But this is a great country for good things, and there is no market menace in the better quality and weight of eggs in storage that may have resulted from a favorable season and better business methods.

Statistics have, up to date, favored an advance in the egg market, as they did in advancing the grains and other crops which were adversely affected by the season. But the hens have a way of making up for lost time when forced to idleness early in the season. The price was pushed up on the showing made and on day to day statistics, as though it had been an ordinary season, and the balances in storage had

been the result solely of a better position, whereas the number and power of the hens to produce with more favorable weather, and the continued appetite of the consumer to eat them, has not been a subject for discussion.

We think it is a little too early to pile up a large paper profit on storage eggs. The trade need a profit and have been waiting a long time for it, but \$2 a case is a good enough profit to encourage free selling and letting the consumer have the eggs. It won't encourage the industry to show an exorbitant profit on storage eggs. It would be better to make sure of a profit on the whole storage stock, sell and run a little short in the winter if need be.

Of course, if the position has been over-discounted on first news of a shortage, and if the price has been pegged up to the statistics from day to day without knowing whether the conditions were temporary or permanent, and if they represent something different this year than they have for a number of years past, it will show up in the movement and in the ratio of monthly shortages compared with last year. In this respect October is a month of great market interest, when production usually falls off sharply and consumption of storage eggs should expand nearly if not quite to peak.

We are sure of a good consumption, due to whatever causes. Eggs are reported from Missouri and Southerly points to be improving so rapidly in general quality that they are even preferred to eggs from more Northerly points. It is gratifying to see the demand, and especially the demand for the better grades, hold up in the face of a larger movement from these states during the summer. It goes to prove that the men who argued for better eggs to make a better market were on the right track. This country will eat anything good—the price is secondary. Those who think there is a limit to the demand for good eggs are about in the position of those who have been arguing that we have reached the saturation point for automobiles years ago. While on they come—the automobiles. There is a limit to the eggs I can eat and will buy; but that limit will expand beyond the expansion of receipts of good eggs. It must be apparent to all, whether in the egg business or not, and especially if not in the egg business, that eggs have never held a favored place in this country in the estimation of the consuming public. At least not since the flood. We don't know how many goods eggs this country will eat when the quality can be depended upon.

No, we are harvesting the consequences of big doings last Spring. Be-

## Headquarters for FOREIGN and DOMESTIC NUTS FIGS DATES

Get our prices before placing your  
Holiday order

**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**

## SUN-RAY

Pancake Flour

The delicious 3-minute breakfast  
**CAKES 50% LIGHTER**  
**-- because ALL WHEAT**

## SUN-RAY

Pancake Flour

**JUDSON GROCER COMPANY**  
DISTRIBUTORS  
GRAND RAPIDS, MICHIGAN



tween nature and the quality buyers and the government prodding us on with a program to standardize the Nation's egg crop, we are facing a new position. Of recent years, the winter market has been disappointing four years out of five. Nature turns in her winters as well as in her summers. But she's a great mother just the same, and she has a way of taking care, of the man who helps her to do something better than she can do it alone.

#### Heavy Poultry Losses.

H. B. Patton, Bloomington, Ill., secretary-treasurer of the Illinois Poultry and Egg Shippers' Association, writes his people as follows:

"It has come to my attention during the past week that there is a heavy dead loss on poultry in a great many sections of the country, and that stock is showing up on the markets in a diseased condition that has become serious in a number of cases. It is reported several individual dressers have had heavy dead loss, and have been forced to close down their dressing plants because of this condition.

"Experienced poultry handlers diagnose the disease as a sort of pneumonia; fine healthy birds are becoming infected with the disease, and last but a day or two thereafter.

I am putting out this letter to the shipper members of the Illinois Poultry and Egg Shippers' Association as a warning to be on the lookout for sick poultry. I understand the trouble is more noticeable in Nebraska and Iowa than elsewhere, but it is likely to spread.

"It is generally thought that this disease is due to cold, rainy weather, accompanied by sudden changes in temperatures, and this is one of the cases where an ounce of preventive is worth more than a pound of cure, so I am recommending the following:

"Disinfect thoroughly all batteries and coops used, as well as your plant. All live poultry cars should be thoroughly cleaned and disinfected before loading. I advise you also to watch your poultry receipts closely, to not buy any sick fowl, and urge farmers to separate any such birds from their flocks and not offer them for sale until this trouble is past and a healthy condition again prevails.

"Would also urge you to be careful to avoid drafts in your feeding station, as I believe this responsible for a large part of the trouble; and I would also recommend the use of liberal quantities of some good poultry tonic about every other day.

"It is not my desire to create any undue excitement or panic among the trade, and it is important that this matter be not enlarged upon through the daily press, and the demand for poultry unduly curtailed thereby."

#### Food Value of Avocado Is Pointed Out By Coit.

Los Angeles, Oct. 18.—California avocado growers are building along permanent lines. The growers' organization maintains a retail store and demonstration office in this city. Monthly meetings are held here, at which experts deliver technical talks.

Dr. J. Eliot Coit, an avocado specialist, also widely known as a citrus authority, was a recent speaker. He called attention to the fact that in Central and South America the value of the avocado was well established

as a staple food. It heads the list as a complete food fruit. Where other fruits contain 17 per cent. dry matter, the avocado carries 30 per cent. Against a small fraction of one per cent. mineral matter found in other fruits, the avocado shows 1½ per cent., most of the mineral matter being potash and soda, so necessary to maintain the alkaline reaction in the blood.

Again, the avocado prevents acidosis and is soothing to the nervous system. The 2 per cent. protein is as digestible as the protein in milk. In oil, it carries 20 per cent., this oil being completely digestible and at the same time soothing to the digestive tract, acting as a mild laxative.

The avocado carries over 1,000 calories per pound, and thus supplies energy for hard work. With the addition of bread alone, it can completely replace meat, showing in combination with bread a complete food. Its digestibility for man is 93.8 and both young and old find the avocado easily digested. It is rich in vitamins, and as it is eaten raw the vitamins are not damaged by overheating. It does not cause illness when eaten in excess.

Dr. Coit, beyond being a scientist and expert, makes a mighty good salesman. He knows his goods.

#### Fig Industry Growing Rapidly in California.

Los Angeles, Oct. 18.—George Roeding, head of the widely-known Fresno nursery bearing his name, is the conceded leader in the development of the California fig industry. Mr. Roeding, in a recent issue of the L. A. Times, gives interesting data concerning the present status of the industry. A few years ago there were only a few experimental orchards—to-day, something like 600,000 trees are in bearing, covering 12,000 acres, with another 1,500,000 trees on 30,000 acres coming into bearing.

Allowing 5 pounds to the tree in full bearing, the crop now should total 30,000,000 pounds. In the face of frosts in 1922 and lack of rainfall in 1923, the totals reached 20,000,000 pounds. Mr. Roeding estimates California will soon have an annual output of 100,000,000 pounds.

Attention is called to the importation of figs, which total 30,000,000 pounds. Even with these added to the 100,000,000 pounds expected from California orchards, the total would only allow half a pound annually per capita for the United States.

The investment in fig orchards is large and now totals close to \$20,000,000 for the 43,000 acres represented, nearly all of which is irrigated land. Growers have thus far received 4@10c per pound. The market for fresh figs is growing steadily and in time may absorb a large percentage of the total output.

#### Americans Use Most of Roman Cheese Production.

Roman cheese is perhaps the most important local industry from the American point of view since it is by far the principal article of exportation to the United States, states Consul Horace Remillard in a report to the Department of Commerce. In 1922-23 from 9,920,700 to 11,023,000 pounds were made in Lazio Province, Italy. The United States, which is rapidly becoming the exclusive market absorbs about 85 to 90 per cent. of the total production. The lost markets are Argentina, where competition was inaugurated by Italian immigrants; the Central Powers, on account of adverse exchange, and Malta, where the local article has encountered the competition of Greek cheese.

Don't acquire the tombstone habit of never saying a good word about a fellow until he is down and out.



**Moseley Brothers**

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

**Fiegler's**

Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

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

**NUCOA**

The Wholesome Spread for Bread

"THE ORIGINAL"

**QUALITY**

NOT  
PREMIUMS  
SELLS

**NUCOA**

I. VAN WESTENBRUGGE

Muskegon-Grand Rapids-Holland

THERE IS MONEY  
FOR YOU IN

**Straul**

5c. and 10c. Bars.

TRY

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

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

**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.

**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



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

### Now Is the Time To Plan Your Christmas Trade.

Written for the Tradesman.  
 Perhaps some dealers may think that it is still a little early to talk of Christmas trade. The trees still show a goodly proportion of their foliage, there has as yet been no sign of snow, and even the Thanksgiving holiday is still in the future.

However, it is really necessary to give attention now to the Christmas trade if it is to assume the proportions that every progressive hardware dealer desires. In this holiday season it is essential to exemplify the old adage: "First plan your work, and then work your plan."

A carefully thought out plan is just as essential in a big selling campaign as in a military or naval enterprise. All probable contingencies should be provided for, and the whole campaign organized in such a way that the unforeseen difficulties likely to arise may be overcome with the minimum of confusion.

Beyond a doubt the buying of goods for the Christmas trade is a vital part of the campaign. The buyer must provide the right kind of goods in the proper quantities. He must have sufficient on hand to satisfy the demand of Christmas shoppers, but he must not overstock, as Christmas novelties cannot be carried over in large quantities without a loss.

Evidently, then, the buyer will require to do some careful planning for his Christmas campaign. Right now is none too early for him to get to work. It must be borne in mind that Christmas lines are a class of goods which the wholesalers themselves as a rule stock in limited quantities. It is difficult to accurately gauge the probable demand for each line; and it quite often happens that the supply of the most popular specialties runs short almost before the season has fairly commenced.

The dealer who sends in his specifications early will get the cream of the selection, and the sooner the buying part of the campaign is definitely settled, the better it will be for the dealer's assortment of Christmas lines.

It must, however, be always borne in mind that the Christmas trade is by no means restricted to actual Christmas lines. There are many articles recognized as staples in the hardware store which are excellent sellers at Christmas time. Tool sets, cutlery and silverware are typical of this class of goods. They are carried in stock year in and year out, and they have a steady sale at all seasons. But

with a little extra pushing they may become the best of the Christmas lines.

Then, too, the modern trend in the direction of "practical and useful" gifts helps the hardware dealer to sell everyday lines—such as stoves, washing machines, vacuum cleaners, electric toasters, etc. Almost every article in the hardware store has its gift aspect; and if this is not overlooked, the sales in regular lines during the Christmas season can be considerably stimulated.

The dealer will have some guide to the probable volume of Christmas trade if he consults the records of a year ago. Some dealers make it a point to keep an accurate account of just what is sold in each line. Such a record would be invaluable to the buyer in planning for this year's Christmas trade. By noting the goods which sold well and those which sold slowly, he could so regulate his specifications as to increase the trade in the popular goods and simply stock enough of the slower moving lines to have them on hand when asked for—that is, if he does not see possibilities of enlarging the sales in these lines, by more progressive selling methods.

At the same time it must be remembered that the popularity of a Christmas novelty one year is not an absolute criterion of its popularity the next year. Certain lines, after a year, will come in quite logically for repeat orders; while other lines, owing to their popularity one year combined with their lasting qualities, will not need to be repurchased, after so short a time. The wise hardware dealer looks at all aspects of the problem of buying before he commits himself.

Last year's records will, however, if intelligently studied, furnish a lot of helpful hints. It is for the individual dealer, in the light of local conditions, to determine what provision he should make for expansion over last year. For many years an increasing percentage of Christmas buying was directed toward the hardware store. Wide awake selling methods will also have a tendency to stimulate trade. General business conditions are of course a factor; but not the only factor. Having determined just what goods will be required, orders should be placed as soon as possible.

New goods and new presentation ideas are the rule in Christmas trade; and the articles which last year attracted attention by reason of their novelty may be considered back numbers this season. It is wise to keep on the lookout for new developments in novelty lines, so as to be sure to have a stock of those lines which by reason of their newness and their popular appeal are apt to meet with general



Decorations losing freshness  
**KEEP THE COLD, SOOT AND DUST OUT**  
 Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.  
 Made and Installed Only by  
**AMERICAN METAL WEATHER STRIP CO.**  
 144 Division Ave., North  
 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**  
**To Fit Your Business**  
 A SIZE AND STYLE  
 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**

**Michigan Hardware Company**

100-108 Ellsworth Ave., Corner Oakes  
**GRAND RAPIDS, MICH.**

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



favor. Watch the trade papers, in this connection; from now until Christmas they will point the way to new lines which the dealer will find it profitable to consider.

Buyer and salesman in the hardware store will have to work hand in hand in promoting a record volume of Christmas business. The buyer must stock up with those goods which the sales staff can handle profitably, and the salesmen, on their part, must make up their minds to sell what the buying department provides.

Nearly all stores increase their sales staffs during the Christmas rush. The heavy business done then puts a great strain on the salespeople, and more clerks are needed to look after the larger number of customers. Sometimes the dealer finds it impossible to secure competent help for this purpose.

In such a case, and, indeed, in any case, the selling staff must be so organized as to secure the greatest possible efficiency from each clerk. Apportion the duties of the salespeople so that each will have his specific work to perform and will learn to do it expeditiously. See that all unnecessary motions are eliminated as far as possible, and it will be surprising how much extra business can be handled by the regular staff.

Meanwhile, keep a keen watch for good recruits as extra helpers; and if you can, give a little preliminary training before the actual Christmas season begins, to familiarize them with the store, the stock and the best methods of meeting customers.

Christmas advertising for the hardware store must be carefully planned, for this is one of the most powerful factors in developing Christmas trade.

For the hardware dealer, Christmas advertising should consist of snappy newspaper copy, inviting show windows and attractive interior displays. It is well to plan these phases of the Christmas campaign in advance, and not to leave their arrangement until the last moment.

Decide now upon the amount of newspaper space to be used, and upon the general layout of the advertisements. Plan, now, how the windows are to be decorated, and how often the displays are to be changed. Make up your mind now as to the changes in the interior arrangement of your store, to facilitate Christmas shopping. Where, for instance, will you place tables devoted to special Christmas goods? What staples can you afford to move to the background to give special prominence to holiday lines? These questions you should settle now.

The Christmas advertising should be started somewhat in advance of the actual Christmas demand; and your preparations should all be made before your selling campaign commences.

Victor Lauriston.

#### Sounded Like Prayer.

"My dear," called a wife to her husband in the next room, "what are you opening that can with?"

"Why," he said, "with a can-opener. What did you think I was doing it with?"

"Well," replied his wife, "I thought from your remarks that you were opening it with a prayer."

#### They Gave the Tail to the Prince.

Grandville, Oct. 21—Thrilling account is given of the Prince of Wales fox hunt in Canada where he managed to execute another spill from his horse for the sake of his American admirers. He came out safely, of course, and was the hero of the hour. Thrills and excitement galore.

What was it all about, think you?

A master fox hunt, with 150 lusty mounted men in hot chase on horseback after a poor little fox. It was a glorious time and the hunters got the fox, the tail going as a trophy to the Prince.

Such sport is worth crossing the ocean for. Not that the prince doesn't have his fill of it on English soil, but as an appreciation of how the loyal sons of Canada love the to-be king of England.

Killing of a frightened fox, chasing him down through meadow and thicket at breakneck speed, 150 armed men against one unarmed little fox! What a glorious victory! The papers were full of the story from the lakes to the gulf and, no doubt, old Europe thrilled at the masterly manner in which his royal nibs got the fox.

We can only wonder that the people on this side of the line failed to go Canada one better and get up a seance for the prince—for instance, stage a sparrow hunt on a grand scale. Would not a bag of a hundred sparrows redounded to the credit of the prince and his entertainers even more than the running to death of a single fox?

Seriously, cruelty in sports isn't conducive to the best interests of any people, and he who has no compassion on a suffering dumb creature isn't what the Creator intended him to be.

There is suffering enough in the world without needlessly inflicting it on innocent dumb creatures and dubbing it fun. Why should the heir presumptive to the British crown take delight in scourging a fleeing fox, frightening him into a desperate race for life, to perish at the end to make a royal holiday?

It savors of the feeling that animated the heart of that other monarch in world history who fiddled while a great city went up in flame and smoke.

Legitimate sport is well enough, but any sport which has its thrill from the inflicting of suffering on any living creature is not fun, but downright barbarism, and should not be tolerated in a civilized country.

Its very much in the upbringing, however. The big moguls of Europe seem to be impressed with the idea that everything living is meant for their exploitation and so they go the whole way in disgracing and brutalizing themselves, that they may have a certain exciting thrill in the killing of animals, which they call sport.

The Prince of Wales was not so blamable as his entertainers who felt it incumbent on them to give the son of his father a good time, even though what was joy and jollity for the Prince was death to the poor little fox.

It must be remembered that what oft times seems a joy and a pleasure to one of us may be a real tragedy to some other being, and when we remember this, we will be less apt to find sport in the suffering of a helpless dumb creature and seek to make sport of the slaughter of helpless birds and foxes.

It was because of a desire to find an unusual thrill that those two young millionaires of Chicago took a lad from his parents and executed him in a most frightful manner. They got the thrill, no doubt, and it is possible they have since repented that they had not chosen one for their experiment who was not under the protection of the law.

Killing innocent dumb creatures for the sake of sport has hardened many people, especially the young, into becoming desperate criminals in the after time. Doubtless the son of the royalhouse of England has been

taught that no dumb life is sacred where the royal pleasure is concerned, and he is not to be condemned as much perhaps as those who have taught him disregard for the feelings of dumb creatures of the Great I Am.

Fox hunting, as practiced by the highups of both England and America is a disgrace and a blot on the good name of those who practice it.

The Prince of Wales seems to be a big good-natured boy, with very sensible ideas on most subjects, and it is to be hoped that as he grows older he will understand better the true relation he holds to people in general and to all the created life which has come from the same hand which brought himself and the English royal family into being.

In the long ago it was thought sport to burn witches and heretics. We have traveled along life's pathway until now we make sacrifice only of dumb creatures who are unable to say us nay. It certainly is a depraved nature which sees fun in witnessing the dying agonies of bird, dog or fox, and yet we are doing these things daily and calling it sport.

There are sermons in the smallest of nature's output which it would be well for our master minds in pulpit and forum to use in addressing themselves to the humanities of our kind. Too few pulpiteers think on these things when Sunday after Sunday they preach to their congregations.

Go out of your way now and then, Mr. Preacher, and tell the boys and girls as well as the older folks how wicked and unmanly it is to make sport of the killing of the smallest of God's creatures, even unto the fox and quail, which are so often slaughtered to make a human's holiday.

And even the Prince of Wales might learn. Why not?

The sport which calls for the infliction of pain on helpless animals you may be sure is not that sort of which our Father in Heaven approves.

Old Timer.

Is there an odd bit of space in your store that is never occupied, never used? See what kind of a display you can devise to fill that space.

Let your window tell a story that is brief, concise, easy to remember. That is the rule for other advertising and it is the rule for the window.

#### 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.

#### Wanted a Variety.

He married a city girl and when they had been on a farm a short time he told her he was going to prune the fruit trees.

"Don't prune but one of them," she said, "I don't care for prunes. Pear one so we can have a few for preserves and plum the rest, I just love plum pudding."

Bell Phone 596 Citz. Phone 61366

**JOHN L. LYNCH SALES CO.**

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

## Sand Lime Brick

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

**Brick is Everlasting**

Grande Brick Co., Grand Rapids

Saginaw Brick Co., Saginaw

Jackson-Lansing Brick Co., Rives Junction.

## Signs of the Times Are

## Electric Signs

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

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

**THE POWER CO.**

Bell M 797

Citizens 4261





### E. M. Statler Bemoans So Many New Hotels.

Alpena, Oct. 20—Somebody told me the other day that Ernie Richardson, at Lansing, made a clean profit of \$350,000 out of the operation of his Hotel Kerns last year. I would be disposed to congratulate Mr. Richardson on this most fortunate situation if I did not stop to consider that his gross receipts during the period mentioned probably did not exceed one-half of that amount, out of which he was compelled to pay rental and very many other expenses, including all operating charges, which in these days are numerous and unusually excessive. Mr. Richardson was one out of possibly two dozen hotel men in Michigan who made something more than fixed charges. Were it not that his rental is based on very low construction charges, he would probably be one of the less fortunate who are trying to look pleasant.

In Lansing at present there exists a condition which is in evidence in some other Michigan cities. Possibly a dozen or we will say a score of times during the year there is some unusual gathering and the hotels sell out their accommodations for a night or two, but during the week-ends (Friday to Monday) they have a 50 per cent. occupancy, which brings down their average. But just at present there is a promotion scheme on there for the purpose of securing the erection of another large hotel, which most certainly they do not need. Bond and stock salesmen are broadcasting the information that Lansing hotels are "gold mines" and that an investment in the new proposition is bound to bring in results that Get-Rich-Quick Wallingford never dreamed of.

They make no references, however, to conditions in Grand Rapids, which already has two superfluous first-class hotels which will not even be useful in the next twenty years; to Detroit, which, on the completion of the Book-Cadillac, will have 6,000 rooms which will have occupancy less than 60 days during an entire year, a condition which exists in Kalamazoo, Jackson, Saginaw, Muskegon and many other Michigan cities.

Twice each year Grand Rapids has a furniture convention which fills up its hotels. At no other time in the year do they have a 75 per cent. occupancy, and this will also apply to the other towns I have named in Michigan, and I might say that it is a universal condition throughout the entire Nation.

This condition is largely due to the activities of stock and bond promoters. They announce to the investing public that hotels are enormously profitable, and cite a few instances, like the one I mentioned, to prove their contention.

Lansing has all the hotel accommodations she needs and it would be absolutely silly for any one to make the claim that those which are now in existence there would lose their patrons just because some dreamer, backed by suckers, promotes and possibly secures encouragement enough to build another and possibly more pretentious establishment. This has been the experience in hotel operation for all time. Every hotel has its

friends and the Lansing field is so well covered as to accommodations and service that there isn't a chance on earth for another similar institution to pay taxes and insurance, let alone interest and dividends to stockholders in the next decade.

Right pat on this subject were the remarks made by E. M. Statler, at the State hotel convention, held at Detroit a fortnight ago. I happen to possess the stenographic report of his address on this very subject, which I will give you in full:

"I think all of you, and we ourselves, are not at all familiar with the hotel business; that is, I mean in its broadest sense. Particularly are we not familiar with the big modern hotel business, and since the same rule seems to apply to the big business as well as to the smallest business, what I will say to you ought to be equally helpful to both.

"The first point I want to make is that there is an over production in hotels, which accounts for the hundreds which are constantly changing hands and plans of operation, all of which show an operating loss to their owners. My prediction is that more and more people in the hotel business will show a loss in the future than they do today and, generally speaking, there is an over production of hotels throughout the entire country.

"I speak authoritatively. I had not really intended to inject our own business into this, but to-day we have invested between eight and nine million dollars more in the hotel business than we ever had, and our profits for the first eight months in this year are about 25 per cent. less than they were a year ago, and we have been unable to change that condition. We absolutely have no control over it. It is purely over production. In a great many houses there is a limited amount of travel comes in, and, naturally, you cannot do much to change that. These spasmodic big conventions and large gatherings, and certain things that come about periodically, no one can afford to build a hotel to take care of and they are foolish to think of it.

"Another thing to further prove that I am qualified to speak on this question is that we own two hotel sites free and clear. There is one of 60,000 square feet in Boston, and God knows that Boston needs a big hotel. We have had building plans ordered for this hotel at a cost of between \$150,000 and \$200,000, for which we have had to pay the architect for producing, and we have had to pay the engineers but when we stopped to figure what we could get out of the business to-day we found that we could not make fixed charges, let alone a profit. Therefore we did not build. We are letting it ride practically at a cost of \$200,000 per year, because we in the hotel business know that there are billions of dollars being spent—six or seven hundred million last year—in building big hotels expecting to make a profit out of them, and here we are in the business, and know the business, and know we cannot make fixed charges, unless we can do one of two things—either get more business per room per year than we have been getting in our present houses or else operate less extravagantly at a lower cost than we have been operating. We operate as

### WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable. WILL F. JENKINS, Manager.

### 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.

### The Durant Hotel

Flint's New Million and Half Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the United Hotels Company

HARRY R. PRICE, Manager

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

### CODY HOTEL

GRAND RAPIDS

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

### Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



### OCCIDENTAL HOTEL

FIRE PROOF  
CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.  
Muskegon :-- Michigan

### 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



### 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.

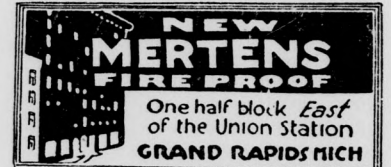
J. T. Townsend, Mgr.  
ST. JOSEPH MICHIGAN

### 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.



One half block East  
of the Union Station  
GRAND RAPIDS MICH

### TYPEWRITERS

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

### WHEN IN KALAMAZOO

Stop at the

### Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine  
Turkish Baths

Luxurious Rooms  
ERNEST McLEAN, Mgr.

### HOTEL BROWNING

GRAND RAPIDS

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

150 Fireproof  
Rooms

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

W. C. KEELEY, Managing Director.

### The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

### HOTEL CHIPPEWA

HENRY M. NELSON  
Manager

European Plan

MANISTEE, MICH.

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00



well as we can and the result is there is not much left, and with that factor before us we are not going ahead with any new projects.

"Now I am not crying. We believe in the wonderful progress and the prosperity of this country. We know the country is fundamentally sound, and it is going to be prosperous, and it is going to be all right. It is this problem of over production capacity that is general throughout the world. It is not only true of the hotel business. Money is too cheap and there are too many men who want to make money out of the real estate or building business. And the people around the country have become accustomed to taking stock in something that somebody else says is a wonderful money maker and so they take it, and then have ample opportunity to regret doing so.

"In a very few places around the country you will find hotels which have been making a small profit, but the fact remains that there is to-day an over production of hotels, and it is the worst problem we have to deal with. There is no comparison between it and merchandise, which if you don't sell you can trade off and go out of business, but you cannot do a thing with a hotel but run a hotel, whether it is a success or a failure.

"And that is the reason why it is very unwise to put your money into a property that is of no use on earth. You put up hotels and fight for years to try and get business, and eventually find you are stuck on your investment. That is exactly the condition this country is in. The country does not need all these hotels. They are just going to build them because there is a profit in it for the promoter, the real estate man and the contractor—and the investors, hold the sack.

"In Detroit alone there are 4,500 rooms which only produce results when there are conventions or other unusual gatherings, say 30 days in the year. The remainder of the time they are awaiting occupancy. In my opinion there will be more of them, just so long as the sucker element are inclined to invest in blue sky.

"I am considerably interested in this because it is my business. It is the only business I have knowledge of.

"I have a remedy and it is this: a campaign of education, either through associations or through the public print, or any other method we care to adopt, to lessen and reduce the building of hotels in communities where they are not needed. I realize—don't think for a minute that I don't—that there is nothing of more benefit to a community than a good hotel. It will do more toward developing that community as a desirable place for people to go to, but it should be built by the enterprise of its citizens who are willing to donate the money, without any notion of profit, but if there is already in the community a good hotel, there is no reason for building more, and carrying on a campaign among the susceptible public and inducing them to invest in stocks and bonds which can never be of any value, even to their great-grandchildren, is a serious problem.

"As a simple illustration, we have two hotels in Buffalo. The old house which we built fourteen years ago is modern. It has a bath in every room. It is well built, in good condition, but so far as producing revenue it is not worth 30 cents. We killed it by building a new house there, showing that we were not so darned smart. I will say to you gentlemen that we have enough hotels in Buffalo to keep ahead of requirements for the next twenty years.

"It may be true that you have no more rooms than are required on some occasions, but of what value are these rooms, at present day cost, just to use them for a month or two during the year. You had better leave them in the stone, cement and lime."

President Walter Hodges, of the Michigan Hotel Association, W. G. Schindehette, chairman of the membership committee, and the Secretary are campaigning throughout Northern Michigan in quest of new members, with most satisfactory results. It is their ambition to make Michigan's Association, at least second, in point of members, of any in the Nation.

Announcement will be made shortly of the opening of the Book-Cadillac Hotel, at Detroit. The date originally set was Dec. 15, but work has progressed so satisfactorily that this date will be set ahead to Dec. 1.

The work is so well under way at this writing that one can get a rather definite idea of the arrangement and appearance of the public rooms at least.

In the big lobby the huge pillars are of Italian marble and portions of the ceiling on which the decoration has been completed glow with rich reds, blues and gold. The lobby and registration desk are on the floor above the street level, reached by broad, easy stairways from Washington boulevard and Michigan avenue. There are eighteen stores on the ground floor.

The lounge stretches nearly across the Michigan avenue side of the building, terminating in the cafe at the East end and in a tea room at the West. The main dining room lies along the "L" on the Washington boulevard side, with the kitchen between that and the tea room, insuring quick service in both. On the first mezzanine floor there is an English grill where uncooked foods will be offered for selection by the guests, which will then be cooked on electric grills directly in front of the guest. On this floor, also, is a children's barber shop, a beauty parlor, men's barber shop, ladies writing room and a broker's office.

On the fourth floor is the grand ball room, occupying the Washington boulevard side of the building, which is large enough to accommodate 2,000 persons comfortably. At the East end of the ball room is a smaller one to be known as the Crystal room, and this in turn, opens into the Italian garden. A series of private dining rooms fills the Michigan avenue side of the fourth floor. Both the grand ball room and the Italian garden extend up through two floors, forming another mezzanine floor, containing several small banquet rooms for the use of local organizations. Above these rise the twenty floors of guest rooms which are arranged single, double and en suite.

The site of the Book-Cadillac has been used for hotel purposes continuously since 1830, and the building recently torn down—the old Cadillac—was built in 1888. The new hotel will be under the personal charge of Roscoe J. Thompkins, resident manager. Mr. Thompkins has a large personal acquaintance in Michigan, as well as throughout the entire West, he having been connected with the management of the Blackstone Hotel, in Chicago, for many years. Roy Carruthers, until recently with the Waldorf-Astoria, New York, will be managing director. The service of the hotel will require 1,200 employees. Frank S. Verbeck.

It is a matter of congratulation to learn that the Michigan Securities Commission proposes to make short shift of the questionable manner in which so-called building and loan and savings associations are now being exploited by practical promoters of the Colfax Gibbs stamp. Unless all signs fail these gentry will hear something drop shortly after November 1.

McBrides—Fred Sutton succeeds William Nauta in the grocery business.

the Near and Far East at the present

### Farmer Jury Too Much For Finance Corporation.

St. Joseph, Oct. 21—Last Wednesday afternoon, after deliberation less than fifteen minutes, the jury in the case of the Commercial Finance Corporation vs. Dr. Fred B. Bonnine, of Niles, before Circuit Judge White, brought in a verdict of no cause of action.

Suit was brought by the Commercial Finance Corporation upon three notes of the sum of \$2,500 each, given by Dr. Bonnine for 1,000 shares of stock of the Gillett Motor Products Co., the notes being dated Nov. 2, 1922. The stock was sold to Dr. Bonnine by John V. Wicklund, a stock salesman and broker of South Haven.

Suit was filed against Dr. Bonnine on behalf of the Commercial Finance Corporation by Homer Freeland, attorney of Grand Rapids, early in June of last year, and at the same time suits were also commenced against Fred R. Handy, well-known farmer and former supervisor of Sodus township, for the recovery of \$4,500, and Noble W. Dohm, a well-known Sodus township farmer, for \$3,000. Attorneys for Dr. Bonnine and Messrs. Handy and Dohm, insisted at the trial that the Commercial Finance Corporation was not a holder in good faith of the notes upon which suit was brought, as the stock of the Gillett Motor Products Co. was sold to Dr. Bonnine through misrepresentation and fraud, which the Commercial Finance Corporation through its President and General Manager, Martin Charles Huggett, had knowledge of, as Huggett was also a director and officer of the Gillett Motor Products Co. and a member of what is known as the Operating Committee of the Gillette Motor Products Co. at the time and before the notes were executed by Dr. Bonnine, and also Fred Handy. The Gillett Motor Products Co. stock at the time the notes were given was practically valueless and the company was "on the rocks." Counsel for the Commercial Finance Corporation discounted the notes for a valuable consideration without any knowledge as to the misrepresentations as to the sale of the stock by John V. Wicklund, the stock broker. The testimony as to the financial condition of the Gillett Motor Products Co. and the method used to finance the company was highly sensational in the extreme. Letters written by Mr. Huggett to the stock salesman were introduced, showing that the relations of the stock salesman, Mr. Wicklund and Mr. Huggett, were very close as to the sale of the stock of the Gillett Motor Products Co. and especially one letter, in which Mr. Huggett addressed Mr. Wicklund, and stated that the Gillett Motor Products Co. has been through a great many vicissitudes of fortune, due to the lack of capital. Dr. Bonnine testified that the stock was sold him upon the assurance he would be paid a 25 per cent. dividend and that the company was a going concern. The stock salesman admitted he made these misrepresentations to Dr. Bonnine, but did so in good faith upon the assurances and representations of Mr. Huggett as to the Gillett Motor Products Co.

Judge White submitted to the jury the question of the knowledge of the misrepresentations as to the sale of the stock to the Commercial Finance Corporation through Mr. Huggett, as an officer and director in both corporations and also as to the good faith of the Commercial Finance Corporation in purchasing the notes, charging the jury substantially as charged by Judge Perkins, of Grand Rapids, of the Kent Circuit Court, in the case of the Berlin State Bank vs. Girow, which case was tried in the Circuit Court of Grand Rapids in June, 1922, and grew out of the sale of certain stock by one Colfax Gibbs, of the Michigan Guarantee Co., and for which Girow gave his note payable to himself, and which note was almost

identical in form as the note upon which Dr. Bonnine was sued.

Attorneys for the Commercial Finance Corporation, after the jury rendered a verdict against them, requested that the suits brought against farmers Handy and Dohm be continued over until the next term of court, which undoubtedly was a very wise procedure, in view of the temper of the farmers of Berrien county, who compose a majority of the jurors of the county, and who during the past five years have been victimized to the tune of some \$500,000 through the sale of stocks in companies which had little, if any, financial backing, and which companies were promoted by shysters like Colfax Gibbs, Arthur B. Higman and others for the purpose of selling worthless securities to innocent farmers.

It is generally conceded that it will be hard to find a Berrien county jury that will render a verdict against any farmer upon notes which were given by the farmer for stock, and that the decision in the Bonnine case will have a wholesome effect upon finance corporations and banks in the future, as that they will be more careful in discounting notes made payable, "To myself," and executed for stock of doubtful value.

Uncle Louie Winternitz has returned to his Grand Rapids home after spending four months in Europe, mostly in Prague and Carlsbad. He is now contemplating a trip to South America, sailing from New York in January or February and returning about May 1.

T. E. Reily (Hazelton & Perkins Drug Co.) has returned from a two weeks' automobile trip to Quebec, going via Port Huron and returning via Vermont, New York, Cleveland and Toledo. He was accompanied by his wife.

William Judson (Judson Grocer Co.) and wife spent the week end at their country home at Schoolcraft.

Things change—but not so much as we do.

## City of Bogota (Columbia)

8% External Sinking Fund  
Gold Bonds of 1924

### BOGOTA

Bogota is the capital and the largest metropolis of the Republic of Colombia, having a population of approximately 160,000. It is situated in the interior plateau region at an altitude of 8,600 feet in a healthful climate, and is adjacent to the large coffee producing areas and the emerald and salt mines. The City has manufacturing industries of importance, and is a growing commercial center.

Price to Yield, 8.15%

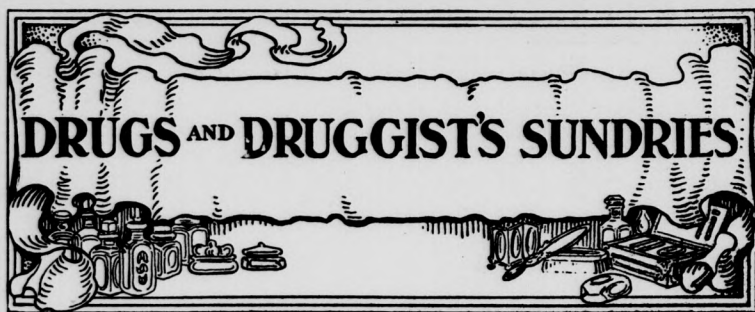
## HOWE, SNOW & BERTLES INC.

Investment Securities

GRAND RAPIDS

New York Chicago Detroit





### Advertising Advantages of Moth Balls.

Ingenuity always gets a tribute. The drug store window was filled with moth balls. Nothing unusual about that—it was the customary display. But there were newspaper clippings pasted at the corners of the windows, inside the glass. Six at one side of the front pane, running up and down; six at the edge of the side pane; the same arrangement at the other corner of the window; twenty-four clippings in all. You had to step up to the window and stand close in order to read them at all.

That was all right.

People like what they have to go to some trouble to reach.

The fairest flower is the one we have to climb to grasp.

"I have often thought," said an astute druggist once, "of pasting a small clipping on my front window about seven feet from the ground."

"And then?"

"Then I would have a small boy out in front to rent soap boxes for people to stand on. It ought to be a good scheme."

At any rate the people are stopping in front of the moth ball window to read the clippings.

What were these clippings?

Jokes about moth balls.

"It took me one year to accumulate that batch," the proprietor explained. "I take the comic weeklies. It occurred to me that it wouldn't do any harm to pick out a few jokes about moth balls. You see one now and then, not so many as one might expect. At the end of a year I had the assortment you see out in front."

There's ingenuity for you.

Nothing marvelous about this idea. It has been tried before. Some pedestrians would read all the clippings. Some would glance at one or two and then hike along. Others would adjust eye-glasses and stand rooted to the spot. Many stopped because they saw others before the pane. To stand inside the store and watch them was a short course in the study of human nature, always worth studying by the way. The thoughts of these pedestrians could not be read but it is safe to say that most of them would have endorsed the statement heard more than once, "That druggist is a pretty smart chap."

Moth balls are old familiar goods. There are no new models coming out every few months. They make an excellent quantity display. Quantity displays are not too plentiful with the druggist who is doing business on a limited capital. The big downtown dealer sometimes cuts a dash on his ingenuity rather than his stock. A young druggist was once coming along early in the morning just as the trim-

mer of a downtown emporium was getting ready to make a quantity moth ball display. The scene of his activities was a narrow window with a panel back, a window about four feet wide and two deep. Not large, but elegant, fine plate glass, marble base, nickel trimmings, everything resplendent.

The window trimmer's proceedings were very simple. He brought forth a box which had once contained oranges. It was long, it was tall, it was narrow. It had evidently been selected on this account. In brief, placed in the exact center of the window, it just missed panes and panels by a scant two inches all around. The box was placed open end down. The trimmer then proceeded to cascade moth balls all around it and over it, upon reaching that point, to a depth of not more than two inches. He then had a quantity display.

"I stood there with my mouth open like a simp," explained the young druggist afterwards. "It looked to me like he poured in about ten pounds of moth balls. I suppose it was more. But when he finished I would have sworn the window held five hundred pounds. You could step back or walk around. You could view it from any angle. It stood every test. Three feet deep in moth balls, it was a mass display for your life. Nobody would ever dream it was all arranged around an empty box."

The simplest things are often the most impressive.

Every window trimmer, of course, knows this little scheme.

It is often used with hard candies, sponges, nuts, anything that pressure will not injure and that will "pour" if we may use that expression as applied to solids. All you have to do is to clean your window, plant your box, and pour in your goods. This form of display often "knocks 'em cold," as they say in vaudeville, when used with fine candies. We do not expect to see such goods poured out with apparent recklessness by the ton. Only a few pounds around the box, which is covered with clean white paper for this occasion.

"Gosh, what a stock of candy that druggist must carry!"

This is a remark often heard in passing a window filled with jelly beans two feet deep.

Extremely impressive, these quantity displays.

Every druggist can have one with moth balls. Show these goods lavishly at the proper seasons. You will be doing your customers a real service. Plenty of people will let fine clothing go to make an insect holiday, unless warned, and they have to be warned rather vigorously, too.

As we say, the original model in

moth balls was so good that no improvements have been made. So any little added touch such as described in these comic clippings will have its effect.

"Have you seen Blank's window?" will be a question passed along.

"No."

"Go around and see it. You'll find it worth while."

That's good advertising. Ingenuity always gets a tribute. And it deserves the same.

### The Golden Age of Health.

The golden age for physical man is being brought nearer by the chemists and the dieticians. The average of life in the United States has been increased considerably in the last fifty years. Englishmen are living healthier and longer lives than their fathers. What mankind owes to the surgeons is incalculable. Many diseases formerly regarded as fatal are now curable by operations. But it is to the chemists we look for the prevention of disease, and to the retarding of it when organic, so that men although doomed shall survive to 70 and beyond. Dr. William S. Nichols of the General Chemical Company, speaking at the Lafayette College centennial celebration, promised still greater marvels in the laboratory:

I predict that during the next half century the chemist, working hand in hand with the physician, will discover the origin and nature of most of the enemies of the human body, notably that arch-enemy cancer, and not only alleviate their effects but absolutely prevent their sinister operations.

Another note was struck by Dr. Harvey W. Wiley, former Chief of the Bureau of Chemistry. It may have caused a fluttering among the chemists present, but none the less Dr. Wiley's observation should not be lightly dismissed. With faith in the simple life as a preventive of ailments that cripple and slay, he said:

If luxury could be destroyed and all houses burned to drive us outdoors, the diseases that carry off us old and middle-aged men would disappear. The discoveries in the last twenty years of new factors in nutrition have a greater practical importance than the electron or the disintegrating radium.

This may sound like treason to science, and as merely the fanaticism of a dietician. To those lapped in luxury it will appear like counsel to return to the age of skins for clothing and the flint for fire. But Dr. Wiley's outbreak should not go unheeded. What he means to inculcate is that most of us eat too much and of foods stuffed with proteids that cause disease. His way of impressing us may be regarded as violence of statement. But this may be concluded from the forecast of Dr. Nichols and the urging of Dr. Wiley: The golden age of health will be with us when everybody discards disabling luxury and religiously lives the simple life; and when the chemist stands on guard to eradicate disease. Then will be vindicated that Dr. Swift who said two hundred years ago: "The best physicians are Dr. Diet, Dr. Quiet and Dr. Merryman."—New York Times.

If the laborer is worthy of his hire pay him; pay him cheerfully; pay him promptly. If he is not, fire him; fire him cheerfully; fire him promptly.

### The Question of Salaries.

Do you know what part of your total expense salaries should amount to? The common experience of the druggists throughout the country is that 11 per cent. of your overhead expense is the salary paid to the proprietor and his clerks.

Naturally the next thing is whether you and your clerks are selling sufficient goods to warrant the salaries you are obtaining. In other words, what salary is your clerk entitled to and what salary are you entitled to?

If you are paying your clerk \$25 per week, he should actually sell around \$225 worth of merchandise a week. With that amount of sales you would be paying him 11 per cent. of his total sales, which is the average percentage for the drug store of this country. If your clerk can speed up his sales to \$295 a week, he is entitled to a raise of \$5 a week, and if he can increase them to \$320 a week he is entitled to approximately \$35.

Some druggists, especially the larger stores, figure that their clerks earn only 6 per cent. of their weekly sales, and perhaps they are about right. We are not arguing the point.

What we are trying to get at is the fact that you should have some basis to gauge your clerk's salary on and we are giving you an idea on how it can be done.

Remember this, if you can speed up their sales you can at the same time cut down your overhead as far as the salary part of it is concerned.

### Cleaning Artificial Dentures.

The cleaning of artificial teeth, so simple a matter to the dentist, is by no means so easy for the patient. A common cause of a dirty plate is the fear of damaging it in brushing. A demonstration given by the dentist with soap, warm water, and a stiff nailbrush, followed by common whitening and glycerin applied on a doyley or piece of rag, will prove to the patient that a denture is by no means so fragile an article as was feared, and will give very gratifying results.

### To Destroy Ants.

The following has been suggested as a means of destroying ants:

|                 |       |          |
|-----------------|-------|----------|
| Sodium arsenate | ----- | 115 grs. |
| Sugar           | ----- | 1 lb.    |
| Honey           | ----- | 1 fl.oz. |
| Water           | ----- | 2 pints  |

Dis-solve the sodium arsenate and the sugar in the water, boiling; add the honey, and when cold pour into shallow dishes in which are placed pieces of bread or sponge.

### Get a Derrick.

A pretty girl had a corpulent suitor. It appears that the stout lover went on his knees to propose in the old-fashioned manner. Even this romantic attitude, however, did not soften the girl's mood, and she promptly refused him.

"Well, Marie," said the fat one, still on his knees, "if you will not accept my offer, you might at least help me up."

### If They Do.

Tourist at Niagara—Are we near the falls yet?

Guide—Yes, sir. As soon as the ladies stop talking you will hear the roar.



What influence can a merchant have in getting his clerks to dress neatly if he himself wears a soiled collar?

Extraordinary success often comes from ordinary abilities exercised with extraordinary energy.

# HOLIDAY GOODS

NOW ON DISPLAY

The Most Complete Line of  
HOLIDAY GOODS

NOVELTIES

BOOKS

## STAPLE SUNDRIES, ETC.

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

HAZELTINE & PERKINS DRUG  
COMPANY

## Grand Rapids

## Michigan



## Parchment Bond

## Writing Paper

for everybody.

Nice, white writing paper for  
pen or pencil

**5 lbs.** Letter Size **\$1.00**  
approx. 500 sheets

The universal writing paper for Home, School or Office. Every dealer should carry a stock of all sizes.

"Personal Stationery—Cheaper than scratch pads, said one man. "The most good paper I ever got for my money," said another.

**KALAMAZOO VEGETABLE PARCHMENT CO., Kalamazoo, Mich.**  
The home of Quality Papers.



**Walker**  
MUSKEGON  
MICHIGAN

**Makes  
Good  
Chocolates**

# Brooks Valeur

# BITTER SWEETS

## WHOLESALE DRUG PRICE CURRENT

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

[illegible]



# GROCERY PRICE CURRENT

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

## ADVANCED

Barley  
Barley Groats  
Grandma Maptha Soap  
Mackerel  
Coffee  
Nutmegs

## DECLINED

Holland Herring  
Some Cheese  
Quaker Milk  
Veal  
Lamb

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



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

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

**BEECH-NUT BRANDS.**



Mints, all flavors ----- 60  
Gum ----- 70  
Fruit Drops ----- 70  
Caramels ----- 70  
Sliced bacon, large ----- 3 60  
Sliced bacon, medium 3 25  
Sliced beef, large ----- 5 10  
Sliced beef, medium ----- 2 80  
Grape Jelly, large ----- 4 50  
Grape Jelly, medium ----- 2 70  
Peanut butter, 16 oz. 4 70  
Peanut butter, 10 1/2 oz. 3 25  
Peanut butter, 6 1/2 oz. 3 00  
Peanut butter, 3 1/2 oz. 1 25  
Prepared Spaghetti ----- 1 40  
Baked beans, 16 oz. ----- 1 40

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

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



Shred. Wheat Biscuit 3 85  
Vita Wheat, 12s ----- 1 80  
Post's Brands.  
Grape-Nuts, 24s ----- 3 80  
Grape-Nuts, 100s ----- 2 75  
Postum Cereal, 12s ----- 2 25  
Post Toasties, 36s ----- 3 45  
Post Toasties, 24s ----- 3 45  
Post's Bran, 24s ----- 2 70

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

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

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

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

**CANDLES**  
Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. ----- 12.8  
Paraffine, 6s ----- 14 1/2  
Paraffine, 12s ----- 14 1/2  
Wicking ----- 40  
Tudor, 6s. per box ----- 30

**CANNED FRUIT.**  
Apples, 3 lb. Standard 1 50  
Apples, No. 10 ----- 4 00@4 50  
Apple Sauce, No. 10 ----- 7 75  
Apricots, No. 1 1 35@1 90  
Apricots, No. 2 ----- 2 85  
Apricots, No. 2 1/2 2 60@3 75  
Apricots, No. 10 ----- 8 00  
Blackberries, No. 10 12 00  
Blueberries, No. 2 2 00@2 75  
Blueberries, No. 10 ----- 11 50  
Cherries, No. 2 ----- 3 80  
Cherries, No. 2 1/2 ----- 4 25  
Cherries, No. 10 ----- 10 75  
Loganberries, No. 2 ----- 3 00  
Peaches, No. 1 1 10@1 80  
Peaches, No. 1 Sliced 1 40  
Peaches, No. 2 ----- 2 75  
Peaches, No. 2 1/2 Mich 2 75  
Peaches, 2 1/2 Cal. 3 00@3 75  
Peaches, 10 Mich 5 00@5 50  
Pineapple, 1 sl. 1 80@2 00  
Pineapple, 2 sl. 2 80@3 00  
Pineapple, 2 br. sl. 2 75@2 85  
Pineapple, 2 1/2 sl. 3 80@4 25  
Pineapple, 2 cru. ----- 2 90  
Pineapple, 10 cru. ----- 14 00  
Pears, No. 2 ----- 3 25  
Pears, No. 2 1/2 ----- 4 25@4 50  
Plums, No. 2 ----- 1 75@2 00  
Plums, No. 2 1/2 ----- 2 90  
Raspberries, No. 2, blk 3 25  
Raspberries, Red, No. 10 13 00  
Raspberries, Black, -----  
No. 10 ----- 11 50@12 50  
Rhubarb, No. 10 ----- 4 75

**CANNED FISH.**  
Clam Ch'der, 10 1/2 oz. 1 35  
Clam Ch., No. 3 3 00@3 40  
Clams, Steamed, No. 1 1 80  
Clams, Minced, No. 1 2 50  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 2 75  
Fish Flakes, small ----- 1 35  
Cod Fish Cake, 10 oz. 1 85  
Cove Oysters, 5 oz. ----- 1 90  
Lobster, No. 1/4, Star 2 70  
Shrimp, 1, wet 2 10@2 35  
Sard's, 1/4 Oil, ky 5 75@6 00  
Sardines, 1/4 Oil, k'less 5 00  
Sardines, 1/4 Smoked 7 50  
Salmon, Warrens, 1/2 2 75  
Salmon, Red Alaska ----- 3 10  
Salmon, Pink Alaska ----- 2 50  
Salmon, Im. 1/4, ea. 10@28  
Sardines, Im. 1/4, ea. 25  
Sardines, Cal. ----- 1 65@1 80  
Tuna, 1/4, Albocore ----- 95  
Tuna, 1/4, Curtis, doz. 2 20  
Tuna, 1/4, Curtis, doz. 3 50  
Tuna, 1/4, Curtis, doz. 7 00

**CANNED MEAT.**  
Bacon, Med. Beechnut 2 70  
Bacon, Lge. Beechnut 4 50  
Beef, No. 1, Corned ----- 2 75  
Beef, No. 1, Roast ----- 2 75  
Beef, No. 2 1/2, Eagle sli 1 25  
Beef, No. 1/4, Qua. sli. 1 75  
Beef, No. 1, B'nutt, sli. 4 05  
Sap Sago ----- 35

Beefsteak & Onions, s 2 75  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/4s ----- 2 80  
Hamburg Steak & Onions, No. 1 ----- 3 15  
Potted Beef, 4 oz. ----- 1 10  
Potted Meat, 1/4 Libby 50  
Potted Meat, 1/2 Libby 90  
Potted Meat, 1/4 Rose 85  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/4 1 35  
Veal Loaf, Medium ----- 2 30

**Baked Beans**  
Campbells ----- 1 15  
Quaker, 18 oz. ----- 95  
Fremont, No. 2 ----- 1 20  
Snider, No. 1 ----- 95  
Snider, No. 2 ----- 1 25  
Van Camp, small ----- 85  
Van Camp, Med. ----- 1 15

**CANNED VEGETABLES.**  
Asparagus.  
No. 1, Green tips 4 60@4 75  
No. 2 1/2, Lge. Green 4 50  
W. Bean, cut ----- 2 25  
W. Beans, 10 ----- 8 50@12 00  
Green Beans, 2s 2 00@3 75  
Gr. Beans, 10s 7 50@13 00  
L. Beans, 2 gr. 1 35@2 65  
Lima Beans, 2s, Soaked -----  
Red Kid, No. 2 1 20@1 35  
Beets, No. 2, wh. 1 75@2 40  
Beets, No. 2, cut ----- 1 80  
Beets, No. 2, Ex stan 1 45  
Corn, No. 2, Fan. 1 60@2 25  
Corn, No. 2, Fy. glass 3 25  
Corn, No. 10 ----- 7 50@16 75  
Hominy, No. 3 1 00@1 15  
Okra, No. 2, whole ----- 2 00  
Okra, No. 2, cut ----- 1 60  
Dehydrated Veg. Soup 90  
Dehydrated Potatoes, lb -----  
Mushrooms, Hotels ----- 42  
Mushrooms, Choice ----- 55  
Mushrooms, Sur Extra 75  
Peas, No. 2, E. J. 1 65@1 80  
Peas, No. 2, Sift. -----  
June ----- 1 90@2 10  
Peas, No. 2, Ex. Sift. -----  
E. J. ----- 3 60  
Peas, Ex. Fine, French 35  
Pumpkin, No. 3 1 35@1 50  
Pumpkin, No. 10 4 50@5 60  
Pimientos, 1/4, each 12@14  
Pimientos, 1/2, each ----- 27  
Sw't Potatoes, No. 2 1/2 1 60  
Succotash, No. 2 1 65@2 50  
Succotash, No. 2, glass 2 90  
Spinach, No. 1 ----- 1 10  
Spinach, No. 2 1 15@1 75  
Spinach, No. 3 ----- 2 00@2 40  
Spinach, No. 10 ----- 6 00@7 00  
Tomatoes, No. 2 1 40@1 60  
Tomatoes, No. 3 2 00@2 25  
Tomatoes, No. 2 glass 2 60  
Tomatoes, No. 10 ----- 7 50

**CATSUP.**  
B-nutt, Small ----- 2 25  
Lilly Valley, 14 oz. ----- 2 50  
Libby, 14 oz. ----- 2 35  
Libby, 8 oz. ----- 1 75  
Lilly Valley, 1/2 pint 1 75  
Paramount, 24, 8s ----- 1 45  
Paramount, 24, 16s ----- 2 40  
Paramount, 6, 10s ----- 10 00  
Sniders, 8 oz. ----- 1 85  
Sniders, 16 oz. ----- 2 85  
Nedrow, 10 1/2 ----- 1 40

**CHILI SAUCE**  
Snider, 16 oz. ----- 3 35  
Sniders, 8 oz. ----- 2 35  
Lilly Valley, 8 oz. ----- 2 10  
Lilly Valley, 14 oz. ----- 3 50

**OYSTER COCKTAIL.**  
Sniders, 16 oz. ----- 3 25  
Sniders, 8 oz. ----- 2 35

**CHEESE**  
Roquefort ----- 55  
Kraft Small tins ----- 1 40  
Kraft American ----- 4 50  
Chili, small tins ----- 1 40  
Pimento, small tins ----- 1 40  
Roquefort, small tins ----- 2 25  
Camenbert, small tins ----- 2 25  
Wisconsin Old ----- 28  
Wisconsin new ----- 24  
Longhorn ----- 24  
Michigan Full Cream 23  
New York Full Cream 26  
Sap Sago ----- 30

## CHEWING GUM.

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

## CHOCOLATE.

Baker, Caracas, 1/4s ----- 37  
Baker, Caracas, 1/2s ----- 35  
Hersheys, Premium, 1/4s ----- 36  
Hersheys, Premium, 1/2s ----- 28  
Runkle, Premium, 1/4s ----- 32  
Runkle, Premium, 1/2s ----- 32  
Vienna Sweet, 24s ----- 2 10

## COCOA.

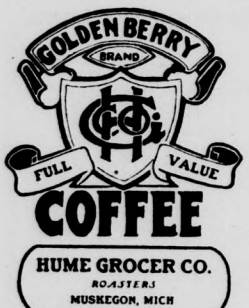
Bunte, 1/4s ----- 43  
Bunte, 1/2 lb. ----- 35  
Bunte, lb. ----- 32  
Droste's Dutch, 1 lb. ----- 9 00  
Droste's Dutch, 1/2 lb. 4 75  
Droste's Dutch, 1/4 lb. 2 00  
Hersheys, 1/4s ----- 33  
Hersheys, 1/2s ----- 36  
Huyler ----- 36  
Lowney, 1/4s ----- 40  
Lowney, 1/2s ----- 40  
Lowney, 5 lb. cans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

## COCOANUT.

1/4s, 5 lb. case Dunham 42  
1/2s, 5 lb. case ----- 40  
1/4s & 1/2s 15 lb. case ----- 41  
Bulk, barrels shredded 24  
48 2 oz. pkgs., per case 4 15  
48 4 oz. pkgs., per case 7 00

## CLOTHES LINE.

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



**COFFEE ROASTED**  
Bulk  
Rio ----- 27 1/2  
Santos ----- 33 1/2@35 1/2  
Maracibo ----- 38  
Gautemala ----- 40  
Java and Mocha ----- 46  
Bogota ----- 42  
Peaberry ----- 35

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

**Coffee Extracts**  
M. Y., per 100 ----- 12  
Frank's 50 pkgs. ----- 4 25  
Hummel's 50 1 lb. ----- 10 1/2

## CONDENSED MILK

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

## MILK COMPOUND

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

## EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 15  
Quaker, Baby, 8 doz. 4 05  
Quaker Gallon, 1/2 dz. 4 00  
Blue Grass, Tall, 48 ----- 4 20

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

## CIGARS

Worden Grocer Co. Brands  
Master Piece, 50 Tin ----- 37 50  
Henry George ----- 37 50  
Harvester Kiddies ----- 37 50  
Harvester Record B. ----- 37 50  
Harvester Delmonico ----- 37 50  
Harvester Perfecto ----- 37 50  
Webster Savoy ----- 75 00  
Webster Plaza ----- 95 00  
Webster Belmont ----- 110 00  
Webster St. Reges ----- 125 00  
Starlight Rouse ----- 90 20  
Starlight P-Club ----- 150 00  
La Azora Agreement ----- 58 00  
La Azora Washington ----- 75 00  
Little Valentine ----- 37 50  
Valentine Broadway ----- 75 00  
Valentine DeLux Im ----- 95 00  
Tiona ----- 30 00  
Clint Ford ----- 35 00  
Nordac Triangulars, -----  
1-20, per M ----- 75 00  
Worden's Havana -----  
Specials, 1-20, per M 75 00  
Quality First Stogie 18 50

## CONFECTIONERY

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

## Fancy Chocolates

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

## Gum Drops

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

## Lozenges.

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

## Hard Goods.

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

## Cough Drops

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

## Package Goods

Creamery Marshmallows  
4 oz. pkg., 12s, cart. 95  
4 oz. pkg., 48s, case 3 90

## Specialties.

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

## COUPON BOOKS

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

## CREAM OF TARTAR

6 lb. boxes ----- 38

## DRIED FRUITS

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

## Citron

10 lb. box ----- 48

## Currants

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

## Peaches

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

## Peel

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

## Raisins

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

## California Prunes

70@80, 2 5lb. boxes ----- 008  
60@70, 2 5lb. boxes ----- 009 1/2  
60@70, 2 5lb. boxes ----- 011  
40@50, 2 5lb. boxes ----- 014 1/2  
20@30, 2 5lb. boxes ----- 017  
20@30, 2 5lb. boxes ----- 027

## FARINACEOUS GOODS

## Beans

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

## Farina

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

## Hominy

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

## Macaroni

Domestic, 20 lb. box ----- 60  
Armours, 2 doz., 8 oz. 1 80  
Foulds, 2 doz., 8 oz. 1 80  
Quaker, 2 doz. ----- 1 80

## Pearl Barley

Chester ----- 5 50  
00 and 0000 ----- 7 25  
Barley Grits ----- 06

## Peas

Scotch, lb. ----- 08  
Split, lb. yellow ----- 08 1/4  
Split, green ----- 10

## Sago

East India ----- 10

## Tapioca

Pearl, 100 lb. sacks ----- 9 1/2  
Minute, 8 oz., 3 doz. 4 50  
Dromedary Instant ----- 3 50

## FLAVORING EXTRACTS



**Doz. Lemon**  
1 50 ----- 7 1/2 ounce ----- 2 00  
1 80 ----- 1 1/2 ounce ----- 2 65  
3 25 ----- 2 1/2 ounce ----- 4 20  
3 00 ----- 2 ounce ----- 4 00  
5 50 ----- 4 ounce ----- 7 20  
9 00 ----- 8 ounce ----- 12 00  
17 00 ----- 16 ounce ----- 24 00  
32 00 ----- 32 ounce ----- 48 00

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

## Jiffy Punch

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

## FRUIT CAN'S.

Mason.  
Half pint ----- 7 35  
One pint ----- 7 70  
One quart ----- 9 00  
Half gallon ----- 12 00  
Ideal Glass Top.  
Half pint ----- 8 85  
One pint ----- 9 20  
One quart ----- 10 90  
Half gallon ----- 15 25

## Rubbers.

Good Luck ----- 75@80



## GELATINE

|                        |      |
|------------------------|------|
| Yellow-O, 5 doz.       | 3 45 |
| Knox's Sparkling, doz. | 2 25 |
| Knox's Acidu'd, doz.   | 2 25 |
| Minute, 3 doz.         | 4 05 |
| Plymouth, White        | 1 55 |
| Quaker, 3 doz.         | 2 70 |

## HORSE RADISH

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

## JELLY AND PRESERVES

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

## JELLY GLASSES

|               |    |
|---------------|----|
| 12., per doz. | 35 |
|---------------|----|

## OLEOMARGARINE

|                      |        |
|----------------------|--------|
| Kent Storage Brands. |        |
| Good Luck, 1 lb.     | 25 1/2 |
| Good Luck, 2 lb.     | 25     |
| Good Luck, solid     | 24     |
| Gilt Edge, 1 lb.     | 25 1/2 |
| Gilt Edge, 2 lb.     | 25     |
| Belicia, 1 lb.       | 22     |
| Belicia, 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 53 |
| No. 5, 12 cans to case    | 5 80 |
| No. 2 1/2, 24 cans to cs. | 6 05 |
| No. 1 1/2, 36 cans to cs. | 6 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 cs. | 4 70 |
| No. 1 1/2, 36 cans to cs. | 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 cs. | 3 50 |
| No. 1 1/2, 36 cans to cs. | 3 00 |

## New Orleans

|                   |    |
|-------------------|----|
| Fancy Open Kettle | 63 |
| 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    | 13     |
| Peanuts, Jumbo, rst'd  | 15     |
| Pecans, 3 star         | 23     |
| Pecans, Jumbo          | 24     |
| Walnuts, California    | 28     |

## Salted Peanuts.

|              |    |
|--------------|----|
| Fancy, No. 1 | 16 |
| Jumbo        | 23 |

## Shelled.

|                   |    |
|-------------------|----|
| Almonds           | 43 |
| Peanuts, Spanish, | 16 |
| 125 lb. bags      | 32 |
| Filberts          | 30 |
| Pecans            | 90 |
| Walnuts           | 56 |

## OLIVES.

|                   |      |
|-------------------|------|
| Bulk, 2 gal. keg  | 3 25 |
| Bulk, 3 gal. keg  | 4 50 |
| Bulk, 5 gal. keg  | 7 25 |
| Quart Jars, dozen | 5 00 |

|                          |           |
|--------------------------|-----------|
| Pint. Jars, dozen        | 3 00      |
| 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@4 75 |
| 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           | 25     |
| 25 lb. pails           | 21 1/2 |
| 50 lb. tins            |        |

## PETROLEUM PRODUCTS

|                      |      |
|----------------------|------|
| Perfection Kerosine  | 12.1 |
| Red Crown Gasoline,  |      |
| 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 |
| Special heavy           | 66.2 |
| Extra heavy             | 69.2 |
| Transmission Oil        | 59.2 |
| 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  |



## Semdac, 12 pt. cans

## Semdac, 12 qt. cans

## PICKLES

## Medium Sour

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

## Sweet Small

|                 |       |
|-----------------|-------|
| 30 gallon, 3000 | 50 00 |
| 5 gallon, 500   | 10 00 |

## Dill Pickles.

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

## PIPER

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

## PLAYING CARDS

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

## POTASH

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

## FRESH MEATS

## Beef

|                    |           |
|--------------------|-----------|
| Top Steers & Heif. | @18       |
| Good Steers & H'f. | 14@15 1/2 |
| Med. Steers & H'f. | 12 1/2@14 |
| Com. Steers & H'f. | 10@12 1/2 |

## Cows.

|        |        |
|--------|--------|
| Top    | 12 1/2 |
| Good   | 11     |
| Medium | 9      |
| Common | 7 1/2  |

## Veal.

|        |        |
|--------|--------|
| Good   | 11     |
| Top    | 12 1/2 |
| Medium | 9      |

## Lamb.

|        |    |
|--------|----|
| Good   | 23 |
| Medium | 19 |
| Poor   | 15 |

## Mutton.

|        |    |
|--------|----|
| Good   | 12 |
| Medium | 10 |
| Poor   | 7  |

## Pork.

|             |        |
|-------------|--------|
| Heavy hogs  | 12     |
| Medium hogs | 12     |
| Light hogs  | 14     |
| Loins       | 14 1/2 |
| Butts       | 27     |
| Shoulders   | 17 1/2 |
| Spareribs   | 15     |
| Neck bones  | 05     |

## PROVISIONS

## Barreled Pork

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

## Dry Salt Meats

|             |             |
|-------------|-------------|
| S P Bellies | 18 00@20 00 |
|-------------|-------------|

## Lard

|              |    |
|--------------|----|
| Pure in tins | 19 |
|--------------|----|

|              |             |
|--------------|-------------|
| 60 lb. tubs  | advance 1/4 |
| 50 lb. tubs  | advance 1/4 |
| 20 lb. pails | advance 1/4 |
| 10 lb. pails | advance 1/4 |
| 5 lb. pails  | advance 1/4 |
| 3 lb. pails  | advance 1/4 |
| Compound     | 14 1/2      |

## Sausages

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

## Smoked Meats

|                  |     |
|------------------|-----|
| Hams, 14-16, lb. | 25@ |
| Hams, 16-18, lb. | 23  |

## Ham, dried beef

|      |        |
|------|--------|
| sets | 38 @39 |
|------|--------|

## California Hams

|               |       |
|---------------|-------|
| Picnic Boiled | 13@14 |
|---------------|-------|

## Hams

|             |        |
|-------------|--------|
| Boiled Hams | 30 @32 |
| Minced Hams | 34 @36 |
| Bacon       | 18 @20 |

## Beef

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

## Mince Meat.

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

## Pig's Feet

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

## Tripe.

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

## Hogs, per lb.

|                    |           |
|--------------------|-----------|
| Beef, round set    | 14@26     |
| Beef, middles, set | 25@30     |
| Sheep, a skinn     | 1 75@2 00 |

## RICE

|                             |     |
|-----------------------------|-----|
| Fancy Blue Rose 7 1/4@7 3/4 |     |
| Fancy Head                  | 8@9 |
| Broken                      | 3%  |

## ROLLED OATS

|                         |      |
|-------------------------|------|
| Steel Cut, 100 lb. sks. | 3 50 |
| Silver Flake, 12 Fam.   | 2 50 |
| Quaker, 18 Regular      | 1 85 |
| Quaker, 12s Family N    | 2 75 |
| Mother's, 12s, Ill'um   | 3 25 |
| Silver Flake, 18 Reg.   | 1 60 |
| Sacks, 90 lb. Jute      | 3 40 |
| Sacks, 90 lb. Cotton    | 3 50 |

## RUSKS.

|                    |      |
|--------------------|------|
| Holland Rusk' Co.  |      |
| Brand              |      |
| 36 roll packages   | 4 25 |
| 18 roll packages   | 2 15 |
| 36 carton packages | 4 75 |
| 18 carton packages | 2 40 |

## SALERATUS

|                |      |
|----------------|------|
| Arm and Hammer | 3 75 |
|----------------|------|

## SAL SODA

|                          |      |
|--------------------------|------|
| Granulated, bbs.         | 1 80 |
| Granulated, 100 lbs. cs  | 2 00 |
| Granulated, 36 2 1/2 lb. |      |

## COD FISH

|                        |        |
|------------------------|--------|
| Middles                | 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 10  |
| Queen, half bbls. | 8 25  |
| Queen, bbls.      | 16 00 |
| Milkys, kegs      | 1 10  |
| Y. M. half bbls.  | 1 05  |
| Y. M. bbls.       | 9 00  |
| Y. M. bbls.       | 17 50 |

## Herring

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

## Lake Herring

|                    |      |
|--------------------|------|
| 1/4 bbl., 100 lbs. | 6 50 |
|--------------------|------|

## Mackerel

|                        |       |
|------------------------|-------|
| Tubs, 100 lb. fncy fat | 16 50 |
| Tubs, 60 count         | 5 75  |

## 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.

|                        |      |
|------------------------|------|
| Blackline, per doz.    | 1 35 |
| Black Silk Liquid, dz. | 1 40 |
| Black Silk Paste, doz. | 1 25 |
| Enamaline Paste, doz.  | 1 35 |
| Enamaline Liquid, dz.  | 1 25 |
| 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.  | 1 35 |
| Vulcanol, No. 10, doz. | 1 35 |
| Stovoll, per doz.      | 3 00 |

## SALT.

|                          |      |
|--------------------------|------|
| Colonial, 24, 2 lb.      | 95   |
| Log Cab., Iodized, 24-2  | 2 40 |
| Log Cabin 24-2 lb. case  | 1 90 |
| Med. No. 1, Bbls.        | 2 80 |
| Med. No. 1, 100 lb. bg.  | 95   |
| Farmer Spec., 70 lb.     | 95   |
| Packers Meat, 56 lb.     | 63   |
| Crushed Rock for ice     |      |
| cream, 100 lb. each      | 75   |
| Butter Salt, 280 lb. bbl | 4 50 |
| Blocks, 50 lb.           | 42   |

|                          |      |
|--------------------------|------|
| Baker Salt, 280 lb. bbl. | 4 25 |
| 100, 3 lb. Table         | 6 07 |
| 60, 5 lb. Table          | 5 57 |
| 30, 10 lb. Table         | 5 30 |
| 28 lb. bags, Table       | 40   |



## Worcester



|                      |      |
|----------------------|------|
| Bbls. 30-10 sks.     | 5 40 |
| Bbls. 60-5 sks.      | 5 55 |
| Bbls. 120-2 1/2 sks. | 6 05 |
| 100-3 lb. sks.       | 6 05 |

## Bbls. 280 lb. bulk:

|       |           |       |    |      |
|-------|-----------|-------|----|------|
| Bbls. | 120-2 1/2 | SKS.  | -- | 6 05 |
| 100-3 | lb. sks.  | ----- |    | 6 05 |



## IN THE REALM OF RASCALITY.

### Cheats and Swindles Which Merchants Should Avoid.

Cedar, Oct. 21—Enclosed you will find an advertisement taken from the Traverse City Record Eagle which I answered in August. Their offer is plainly explained in the attached circular. I sent them the \$7.40 and embroidered the towels, but they were returned to me with the enclosed letter. The part in parenthesis is a pure falsehood, as they gave no directions to follow. I find that the Michigan Tradesman is investigating such matters and would like to have you look into this, so that others may not lose money as I did. Mrs. T. W. White.

The advertisement referred to was as follows:

Wanted—Can you embroider? Women wanted to embroider linens for us at home during spare time. Information upon request. Belfast Company, Dept. 725, Huntington, Ind.

This is about the meanest form of sharp practice in which a man can embark, because it enmeshes women who are many times illy prepared to meet the disappointment which almost invariably ensues. The supplies furnished under these circumstances are invariably priced two or three times as high as they can be obtained from a regular merchant. No matter how artistically the work is done, the completed articles are invariably rejected. That is part and parcel of the scheme—to be repeated as often as necessary until the woman is tired and disgusted and refuses to be hoodwinked any longer. It is unfortunate that daily papers and so-called high class magazines lend their columns to cheap swindles of this character, but there seems to be no way to put a quietus on this beach of good faith on the part of publishers of the mediums mentioned.

Lansing, Oct. 21—Another church cook book has just been printed. Fifty-eight Lansing merchants and manufacturers contributed generously to the purchase of advertising space thinking they were doing something in a financial way to help this particular church.

It was the same old game and same old plan and actually promoted by the same out-of-town promoters who worked the same stunt on about the same number of merchants in the winter of 1921 and 1922.

About one cent on a dollar that you invest goes to the church which you think you have so graciously helped. This is not all, we are informed that these same promoters have started another solicitation of advertising for a cook book for another church.

This is the poorest kind of advertising possible and besides the money you have so innocently subscribed to pay for your advertisement, and paid over to those two sanctimonious ladies who are engaged in the solicitation does not go to the church at all. Think it over Mr. Easy Mark.

Representatives of the Lansing Chamber of Commerce and the Merchants Bureau with the Lansing Chief of Police had an interesting session with the chief promoter of this fraud and secured from her the promise to leave Lansing. One of the women had already departed and the remaining one stated that she intended to enter the employment of the Child Conservation League whose headquarters are in Chicago. Our members throughout Michigan are warned to go slow on church cook book schemes.

Lansing Credit Exchange.

Merchants are warned to be on the look-out for W. A. Mitchell and Allen

Reed, who are uttering bogus checks in wholesale quantities. Mitchell lives at Windermere Farm, R. F. D., No. 1, Huron, Ohio. Represents himself as connected with the Shaw Manufacturing Co., of Chicago. Reed is 6 feet tall, 175 pounds, bushy hair, scar on right side of chin. Checks issued on the Brooklyn Savings Bank, New York.

From Dayton, Ohio, comes a warning that a party by the name of Guske, Gusk, Gusk with the pre-names of James, J. Isaac and Isaac. Wife's name is given as Lillian or Lillie. In Dayton, the business was operated under the name of Lillian Guske. His game is to open a retail store in shoes, "milks" the business and generally defrauds all creditors. Furniture came from San Antonio, Texas, and other furniture from Clinton, New Jersey. Socially, has few friends, those being card sharks and bootleggers. He is described as 38 or 39 years old, 5 feet, 4 inches; 140 pounds; fair complexion, fair hair and bluish eyes. Appears timid and diffident. Wife is little younger and not so tall, fair hair, light gray or bluish eyes, fair complexion and rather stout. Dresses in pronounced styles and has considerable self-assurance. In Dayton, this party opened credit at two large department stores and account was opened largely on the statement of the bank that he had a very nice commercial account and also a good savings account. This is only his game to secure credit.

Chicago, Oct. 15—In your publication of Oct. 8 under the caption In the Realm of Rascality, you published an extract of a decision recently rendered by the Federal Trade Commission against our company with reference to the use of brass name plates, or a certain wording on the brass name plates used by our company. We have no objection to the publication of this decision, but when it is published under the heading above referred to, it would appear that we have done something that should cause merchants and customers to avoid doing business with us when in reality the use of brass name plates on shipping cans is recommended by every transportation Company and has facilitated the handling of cream enormously.

The reason for the wording "when full ship to the Blue Valley Creamery Company" was because the transportation companies required two identical markings on each can of cream shipped. They required two markings because sometimes a single tag may become detached and the railroad company would then not know to whom to deliver the cream, and as all detachable tags read "when full ship to" and as brass name plate was recommended by practically every railroad company in the territory in which we are doing business, we accordingly adopted the brass name plate, using the same wording as was on the detachable shipping tags.

In one section of this country this wording seemed to cause a little confusion due to the fact that a certain competitor objected to the use of brass name plates. This competitor wrote out a letter to a number of cream producers condemning the use of brass name plates, but as soon as we heard of this confusion, we voluntarily changed the wording on these brass name plates from "when full ship to the Blue Valley Creamery Company" to "compliments of the Blue Valley Creamery Company" and later "in case of loss notify Blue Valley Creamery Company." The Blue Valley Creamery Company guarantees its shippers

against any loss whatever, either of full or empty cans of cream and it was our endeavor to obtain some method of labelling cans so as to protect our shippers against these losses and the final wording on these brass name plates we believe protects the shipper, the transportation company and the creamery and does injury to no one. This wording was adopted in the early spring of 1923 and the Federal Trade Commission's order to cease and desist was not issued until September 1924 and was only issued as a formality of the procedure which they pursue.

There was never any hearing on this case due to the fact that we had discontinued the use of the wording "when full ship to the Blue Valley Creamery Company" before complaint was made to the Federal Trade Commission and we consented to the Federal Trade Commission issuing their cease and desist order without any testimony being taken because it was not the intention of the Blue Valley Creamery Company to take any undue advantage, or use any unfair methods of obtaining shipments of cream.

With this explanation of the facts, we believe that you should correct the impression your readers gained by reading this decision under the caption "In the Realm of Rascality." We are quite confident that you want to be fair in all matters published in your paper as well as wanting to expose those employing unfair practices and we believe that with the above explanation you can see the injustice that has been done us by the publication of this decision under the caption referred to.

R. H. Van Zant,  
Ass't. Mgr. Blue Valley Creamery Co.

The architect of this department warns its readers to beware of J. M. Sweeney, who masquerades under several different names, including National Advertisers Syndicate, 417 South Dearborn street, Chicago, and Mutual Trading Corporation, Adams Express building, Chicago. He made a contract with an Alma merchant to send him a three tube set and then sent him a two tube set. He also agreed to withdraw the C. O. D. feature on the last payment and then sent the article C. O. D. This appears to be in keeping with other criminal representations he has made throughout the State to secure business. The writer made a peremptory demand on him that he discontinue business operations in Michigan unless he gave us assurance that he would deal fairly and that he would also make good the Alma and Clarksdale deals which were so tinged with fraud that he should be punished by jail sentence. No reply having been made to this demand, it is evident that Sweeney is so steeped in crookedness that he cannot play fair; hence the warning to avoid having any dealings with him.

The Rochester Democrat and Chronicle contains the following item about an old offender:

Mark Harris well-known broker of Buffalo, N. Y., pleaded guilty in Federal Court, Sept. 16, to four counts charging him with violations of the United States postal laws and was fined \$4,000 by Judge John R. Hazel, \$1,000 being assessed on each of the four counts. Harris was accused of having used the mails to defraud.

Readers of the Tradesman have been warned of the get-rich-quick promotions of Mark Harris for a good many years back. He promoted many worthless stocks through which trusting people lost their hard-earned sav-

ings. Fines or jail sentences do not as a rule turn pirates of the Mark Harris type into honest citizens. The rule is such promoters continue the old game using a little more caution to avoid the meshes of the criminal laws.

Kalamazoo, Oct. 21—Can you assist me in looking into the reliability of Continental Auto Accident Corp., Chicago? An agent called at my house the other day and induced me to take out an accident policy with this company. He stated that if I paid the initial sum of \$10.50 I would have my policy sent to me in a few days. After two or three days I received a card from said company acknowledging the above amount, and that I had been duly listed with the company. A few days after another man called to present the policy, asking an additional payment of \$10.50 before leaving the policy. The policy was not left. I told the fellow I did not care to pay more money until I looked into the matter further. The agreement with the first agent was as follows: I was to have my car insured against any accident, either to the car or its occupants for a period of two years, for the sum of \$42. I was to make another payment six months after.

C. S. B.

Here is another alleged insurance company which is without established financial responsibility. The subscriber, evidently from the letters to us, has not seen the "contract" or "policy" and therefore has no knowledge of what the document contains except what the agent stated. The reports would indicate that what the agent is selling is another of the "service contract" and is in no sense an insurance policy. These "service contracts" sold as insurance are the most popular fraud infesting farm communities at the present time. The Tradesman has denounced them on an average of once a month for the past two years. If these concerns were really selling insurance the State Insurance Department could stamp out the fraud, but the department has no jurisdiction over these easy money schemes pretending to be insurance.

Morley, Oct. 20—I have had a very unpleasant experience with the U. S. Commercial Co., 180 North Wabash avenue, Chicago. A man who said his name was Lexington called on me July 18 with samples of both china and enamel ware. The samples were perfect, so far as I could see. They were to be sold in large assortments, if you would buy that way; if not, they offered to reduce the quantity. I ordered a small assortment of each. The china assortment came along C. O. D. That was not the agreement when I gave the order. Lexington collected \$7 on the china ware and I was to have thirty days on the remainder. I thought so long as I needed the china it wouldn't make much difference if I paid for it, so I did so. When we opened the barrel I saw that I was sold. The dishes were odds and ends. Covers were mismatched and any amount were broken and yet not a piece in the barrel had broken out, so it was evident they were already broken before they were packed. There are lots of culls which are worthless. I received about two-thirds of what the order called for. I wrote them and they sent blanks for me to fill out and file against the railroad company for concealed damage and shortage, but I did no such a thing. They came through in splendid shape and I could not do it.

The enamel ware is at the depot now. We have refused to accept it without examining it. Wrote them to



that effect and they refused us the privilege. We won't take it unless we are compelled to do so. We paid the man Lexington \$11 on the assortment with the order. Had a notice from the Merchant's Collection Agency Oct. 1, giving me twenty-four hours to make settlement. Haven't heard from them again.

Charles Stinson, of Amble, is in the same boat as I am. He refused to accept the enamel ware.

Have been informed from traveling men that this company has roped some one in nearly every town in Michigan. Would like to see them get all that's coming to them.

We wrote to the Pennsylvania Railroad Co. and informed them of the methods the shysters were using. Have not heard anything from them.

N. F. Croff.

This fraud has been repeatedly exposed by the Tradesman. If Mr. Croff had been a subscriber to the Tradesman he would not have been involved in the meshes of the cheap crook.

#### Steps Taken To Curb Evergreen Thievery.

Onaway, Oct. 21—There is, indeed, a lot of satisfaction in learning that at last steps have been taken to curb evergreen thievery. For years this outlawry has been going on under the very eyes of people who have protested in vain; now comes the Conservation Commission to our aid and offers the services of all the game wardens in the State. I am inclined to believe that the Michigan Protective Association has been instrumental together with other publicity, in setting the wheels of justice in action. With the protection now in sight we can feel secure in preserving our beautiful evergreens which add so much to the beauty of our country and furnish cover and protection for bird and animal life. Let's join hands and assist in every way possible the game wardens and county treasurers that we may continue to live in the country beautiful.

Fred Weingart, Onaway's leading baker, and his family are enjoying an auto trip to Milwaukee, stopping en route at Flint and other cities. Fred is deserving of this vacation, as he has been on the job continuously ever since acquiring the business formerly operated by Chas. Schneider.

Several cars of business men from Onaway were invited guests of the Rotarians of Alpena and Cheboygan and were entertained at the new Westminster church in Rogers City, where a banquet was held and plates set for over one hundred in attendance. There is a movement on foot to organize a club in Rogers City as well as in Onaway.

The beautiful Fall weather is permitting the tourists to continue their travels into the North and they are taking advantage of the opportunity. This morning finds a fine bunch of young men in our city who have secured quarters at Back Lake and intend to do some hunting. They are from Ft. Wayne, Ind. Birds and rabbits are numerous and everything favorable for those who enjoy such outings. Would that we might hear their stories upon their return home.

The farmers are very busy threshing their grain, baling hay and digging potatoes. Sad to relate, the price of potatoes is very discouraging. The crop is big and the quality fine.

The annex to the Weingart bakery has been remodeled and with a new interior finish will be occupied as a jewelry store. We have not learned the name of the proprietor.

Mark Thompson, of Aloha, has succeeded Lorn Manning in the grocery business. Mark is not new in the business, as he formerly operated at this location, and it will seem like getting back home again.

The Presque Isle County Fair Association, as well as the Onaway-Cheboygan District Fair Association, have been assured financial support from the Board of Supervisors and with favorable conditions prevailing this year both organizations are preparing to present attractions and offer premiums next season which will eclipse any of the former years and compete with any of the surrounding counties. Squire Signal.

#### October Calls.

Written for the Tradesman.  
To her rich and fruitful breast  
October calls;  
The seed that falls,  
Aided by the sun and shower  
With their incubating power,  
In the vernal furrowed earth  
Dying knows its coming worth  
Will October manifest.

To her glorious flaming wood  
October calls—  
The leaf that falls  
From its propagating twig

Where it kept on growing big  
Sacrificed itself—the cost  
Of the color-giving frost  
Which October understood.

To the autumn of our years  
October calls  
From the thralls  
Which have so our paths beset  
That too often we forget  
Every act will bring its kind—  
Some an hundred fold to find  
When the time of harvest nears.  
Charles A. Heath.

#### Dame Nature.

A walk along the roadside,  
These cool, crisp days of fall,  
Is much enhanced by Mother Earth  
In her gorgeous Praisley shawl.  
The lustrous greens of close-cut lawns  
The shawl's bright center forms;  
The many hues of fallen leaves  
The border well adorns.  
The fashion-makers lag behind  
In setting styles for fall;  
Dame Nature is already out  
In her lovely Paisley shawl.  
Virginia Coryell.

## A SALES BUILDER

The hungrier your customers, the more groceries they need—that's natural.

And, the more Fleischmann's Yeast you sell them, the hungrier they will be—that's a fact.

Fleischmann's Yeast acts as a magnet, bringing you more customers with bigger appetites for all groceries. Seize this opportunity and send your order now.

### FLEISCHMANN'S YEAST The Fleischmann Company SERVICE

## Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan GENERAL MERCANTILE RISKS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

# LOWNEY'S

CREST



Highest in  
Quality

## CHOCOLATES

(Nationally Advertised)

DISTRIBUTED IN WESTERN MICHIGAN BY  
NATIONAL CANDY CO., INC.

PUTNAM FACTORY

GRAND RAPIDS, MICH.

## 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.

General Store—I'll do about \$44,000 this year. Buy this money-maker now for \$6,900, building, stock and fixtures. Located in a live town, on main street. Address No. 744, c/o Michigan Tradesman. 744

For Sale—Grocery and meat stock. Rent \$150, with lease. Actually doing \$1,000 weekly. Beautiful fixtures throughout, large stock. \$2,000 handles. Owner is sick and must sell. Business Abstract Co., 333 Lafayette Building, Detroit. 745

Wanted—Manager for dry goods and ready-to-wear store in Southern Michigan. Salary and good profit sharing proposition. Address No. 746, c/o Michigan Tradesman. 746

Large clothing corporation wants to cooperate with clothing merchants by placing needed merchandise on a liberal consignment plan. Should you need money, we will help you in putting on a profitable sale and later restock you. An opportunity for a clothier with small capital to become associated with large interests. No capital required. Hautin Company, Grand Rapids, Mich. 747

For Sale—Electric coffee mill, 60 cycle 110 volts. Cheap if taken at once L. G. Crisp, Elk Rapids, Mich. 748

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—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

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. 732

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

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

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.



STEADY SALES

## MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 for Residences  
No. 53 for Hotels, Clubs,  
Hospitals, Etc.  
No. 72 for Grocery Stores  
No. 51 for Meat Markets  
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.  
2444 Lake St., Kendallville, Ind.



### Secretary Gezon Regards Chain Stores as Parasites.

Grand Rapids, Oct. 21—I have always contended that the chain stores are parasites—that they are accepting sustenance from a community without contributing to its support. That was very forcibly illustrated this summer in this city and in a way that the general public can easily understand.

A certain street was planning to install boulevard lights and the various business houses contributed, some as high as \$1,500. In return, they were given a little card to put in their window containing the words, "We Have Given Toward the Boulevard Lights. Have You?"

I passed along that street a number of times this summer and noticed this placard was shown on all the business places except the chain grocery stores, of which there are not less than six on the street. I was told by the committee in charge that none of the chains had given a penny toward this \$26,000 improvement, except one chain, with over twenty-five stores in Grand Rapids, which condescended to give a measly \$25. Was that not magnanimous in comparison to the dealer who gave \$1,500 and dozens of others who gave \$500 each?

That is the way with every public improvement which is met by popular subscription. The chains get by scot free, but, of course, absorb the benefits of the increased business which the civic improvement brings to the section. Should not the public be made cognizant of these conditions?

I wonder how the merchants around the State are progressing in the matter of "relegating unprofitable items to a place under the shelves," which was initiated by this office nearly a year ago? Won't you please write me of your success in replacing cut-price articles with other high-class goods?

In our store in Wyoming Park we are continuing the idea of featuring goods on the shelves which cannot be bought by the chains direct and we have been fairly successful in crowding out the unprofitable items. Of course, we are not always able to find a good substitute for these cut-price articles, but it is the principle upon which we work nevertheless.

When I sent out my circular letter on Nov. 29, 1923, I received over fifty promises from various cities in the State to work along this line and I would now be very much pleased to hear from these and many others on how the plan works out. At that time many letters were published in the Tradesman and they made pretty good reading.

I am in receipt of the following letter from the Secretary of the International Apple Shippers Association:

Rochester, N. Y. Oct. 18—National apple week will be celebrated again this year, beginning with National apple day, Friday, Oct. 31, and extending through to Thursday, Nov. 6, inclusive.

I am enclosing herewith our 1924 pamphlet containing suggestions for the observance of apple week and also a copy of our 1923 apple booklet. These publications set forth the aims and purposes of apple week, the methods of observance and the accomplishments of previous seasons.

Apple week serves no special or selfish interest; it is designed to benefit in its entirety the apple industry of this country and to emphasize the splendid qualities of the king of fruits, in order that the public generally may be benefited by its use.

By stimulating the consumption of apples the volume of business done by retail grocers will be increased and the movement cannot help but benefit your industry.

The observance last year was the best ever carried on and the results were most beneficial. This year it is hoped to exceed all former efforts. I have taken the liberty of placing your name upon our mailing list to receive

publications relative to apple week. We would appreciate it very much if you would co-operate with us in this undertaking. I will be glad to give you any further details you may desire.

R. G. Phillips, Secy.

I heartily commend this project to our members and request them to co-operate in making the event a great success.

Paul Gezon,

Sec'y Retail Grocers and General Merchants Association.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 21—With the opening of the partridge season, the Soo hunters are out in full force and if there are any birds left at the close of the season it will be because they have been overlooked. It is some sight to note the string of autos coming home on a Sunday evening from every country road. Many secure their full allotment, while others of our best hunters come back empty handed.

The Kelley Lumber Co., after twenty-six years of successful business here, has decided to discontinue business and is offering all of its timber, mill and equipment for sale. The company gave employment to forty men in its local and woods operations. Unfavorable conditions in the industry are given as the chief reason for the decision to terminate the business.

We are to have a new cigar factory here in the near future. Charles Doe will be the proprietor. The new product will consist of two fine blended cigars, La Imperial and Little Commerce. The brands will be on sale in all of the stores here.

The agency for the Star, Durant and Flint cars has been purchased by Jack Sims, manager of the Sims Brothers garage, on Portage avenue, from Richard Jones, former manager of the Lock City Motor Co. Mr. Sims will consolidate the two businesses under the name of the Jack Sims garage. They will carry a complete line

of accessories and tires. Mr. Sims has had years of experience as a mechanic. He will continue to supervise the service room, where service will be given to all makes of cars, as heretofore.

The Berry Chemical Co., which some time ago took the Manistique handle factory, has made numerous repairs and improvements and will start up again some time this month.

Paul Hoholik, of Manistique, has accepted a position as manager of the sales department with the Cloverland Garage and Machine Co. He will have charge of the entire sales department, including a number of sub agencies which the company has opened during the past summer. Mr. Hoholik's many years experience as an auto salesman fits him admirably for his new position.

B. Chudacoff, who for several years has been conducting a grocery business at Manistique, has sold out his stock to Mr. Trudeau, who again has entered into the grocery business. Mr. Chudacoff has not as yet decided as to his future movements, but expects to enter into some other line later.

R. G. Casemore, who for a number of years conducted a grocery store at Manistique, and was a prominent resident, passed away at his home Friday morning from the effects of a stroke which he suffered about a week ago after attending a masonic function at Newberry. Mr. Casemore was born in Canada Aug. 22 1862, and came to Manistique many years ago. He held several positions of trust in the community and was at the time of his death a member of the board of health. He was highly respected in the community and with his pleasant disposition made many friends. He is survived by the widow, a daughter and one brother.

The Riverside Coal and Produce Co. at Manistique, has been re-organized and will hereafter be known as the Manistique Coal and Produce Co. It will be under the management of

William Strehl, who expects to be ready for business in a short time.

The older a man gets the more he values the fact that he wasn't allowed to have his own way when a boy.

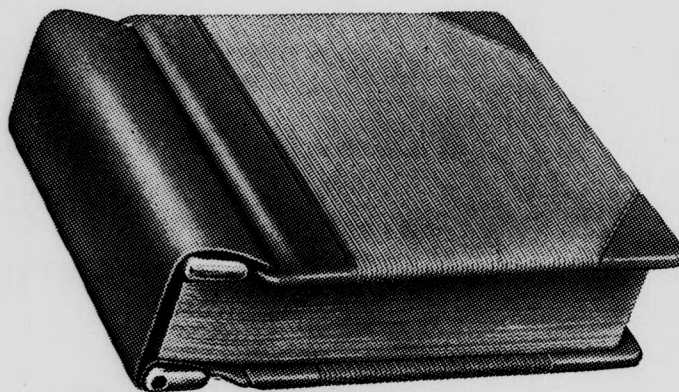
W. R. Gillett, who has been superintendent of the Brown Lumber Co. plant, at Manistique, since it was erected, has tendered his resignation to take effect next January, when W. W. Parr, president of the company, will take charge himself.

More things will come to the man who labors than to the man who sits down and waits. William G. Tapert.

### No Retraction For Colfax Gibbs.

Detroit, Oct. 21—The Dearborn Independent, recently exploited the Girow case, the Marne farmer who refused to be victimized by the piratical gang employed by Colfax Gibbs in the sale of stock of the Michigan Guaranty Corporation, the Peninsular Fire Insurance Co., the Southern C. I. and Land Co. and the Michigan-Arkansas Oil Co. Thereupon Colfax Gibbs, through attorneys who were evidently not aware of the criminal character of their client, wrote Henry Ford a letter, demanding a retraction. Instead of complying with the request, Henry set his detective force at work. As the result of their investigations Henry wrote the deluded Chicago attorneys that he had learned some things about Gibbs which would look exceedingly well in print and that they could proceed with their damage suit any time they desired. The lizzie maker has now in his possession affidavits concerning Gibbs' career in Wisconsin, Iowa and St. Louis which will place that worthy in worse light than his shyster career in Michigan discloses.

Lansing—H. S. Larabee succeeds J. W. Mendell in the grocery business at 424 West Willow street. Mr. Larabee formerly conducted the Highland Park grocery, Grand Haven.



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