

The Wreckage

Two pieces of human driftwood
Beached on the sands of sin,
Four eyes from retrospection
Grown heavy as hearts within;
The man lacked honor, ambition,
The woman needed a friend;
Neither could pierce the future
Or cared to think of the end.

The name of their craft was "Passion,"
But, blindly, they read it "Love;"
One creeps from the Stygian darkness,
The other drops, soft, from above.
They sailed away on their journey,
Cared not what the world might say,
And the Lloyds that they keep in Heaven
Just posted the wreckage to-day.

Two hearts ashamed and broken,
Two memories seared with pain;
Two lives just wantonly wasted
That can never be lived again.

FLORENCE B. DAVIDSON.

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.

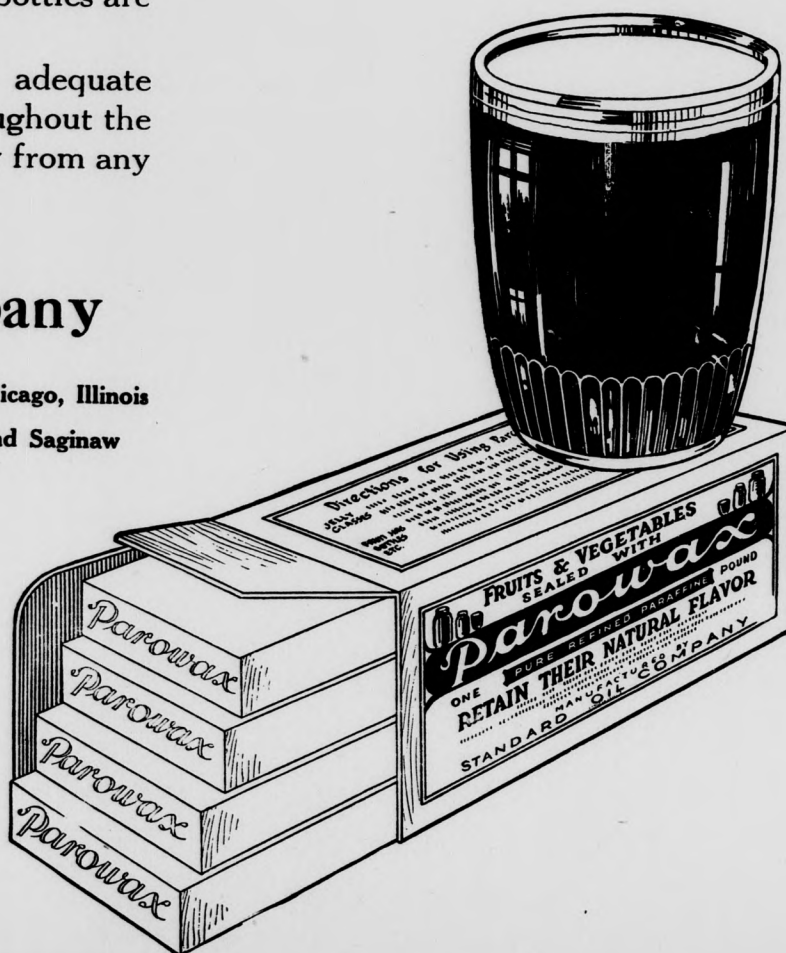
Standard Oil Company

(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw



MICHIGAN TRADESMAN

Forty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 5, 1924

Number 2146

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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Three dollars per year, if paid strictly
in advance.

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advance.

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payable invariably in advance.

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Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old 50 cents.

Entered Sept. 23 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.

THE DARK SHADOW PASSES.

The patriotic people of America rose in their wrath yesterday and effectually smashed the dangerous and un-American blight which came upon us like a thief in the night and laid its unholy hands on the ark of the American covenant.

LaFollette is a man who symbolizes the defeatism, the pacifism and the inferiority complex of America. Years ago he typified the old American radicalism, which hated the "money power" and resented other men's success. Born with hate in his blood and cursed with a "martyr's complex," he was first a party outlaw, then a party deserter.

He is one of those who fly the white flag in war and the red flag in peace. His war record is an indelible stain on the American Senate. Full of years and bitterness, he swung toward raw Socialism and organized his revolt. His candidacy was one of revenge, fed by bitterness and nourished on resentment. He drafted a cunning platform appealing to discontent and unrest, to every envious soul and all congenial rebels. It was wide enough for the Communist at one end and the half-baked progressive at the other.

What did LaFollette offer? His program asked in America what British labor asked in Great Britain. If carried through it would have eventually wiped out what we know as our present-day society and civilization. It would have ended the present way of doing business and the present way of living, replacing the American State with a Socialist State.

It proposed taking over the "means of production," starting with mines and water-powers. It would have abolished private property in the "means of transportation"—railways, steamships and all common carriers.

"The means of communication"—radio, telephone and telegraph—would be taken over by the State. Both the "machinery of production" and that of "distribution" would be in the grip of the State.

The burden of this nationalization would fall upon the taxpayers. The capitalization of utilities, possibly \$40,000,000,000, would be shouldered by the State. Government ownership means deficits in France, Canada, Italy—everywhere. It always has. Deficits are paid by taxpayers. Meanwhile Federal employees in millions, arrogating unto themselves the special privileges of a privileged class would see to it that the general public carried the load. In Italy it was this very situation that shoved Mussolini into power on the shoulders of the fed-up Black Shirts.

Nor was this all LaFollette offered. He would have changed the very fundamentals of government. He would have revised the Constitution, giving Congress power to veto the decisions and override the judgments of the Supreme Court. Congress would be a law unto itself, a composite king of 531 members, able to make the Presidency a shadow and turn the courts into Congressional rubber stamps. The old three-way checks and balances of the legislative, judicial and executive departments, each checking the other, would have gone. With them would have passed the power of the courts, which safeguards the rights of States and the personal liberty of the citizen.

Where Senator LaFollette would pull down the pillars of the temple, President Coolidge upholds them. He believes in the Americanism which has made America great. Defending the courts as the final citadel of freedom, he stands by the Constitution.

He believes that the individual, not a Socialist State, should profit by the labor of that individual. Property means power. It should remain in the hands of the people; they and not the State should have the power. When it passes from them to the State, power goes with property, the people become the creatures of the State and must exist at its pleasure.

Men have work in America. In no other country is labor paid half so well. There is no hunger or fear of hunger in America. In parts of the world where radicalism has stalked there is hunger and worse. American credit was never so strong. This Nation, however bitterly its Government may be attacked by radicalism, is the most envied of nations.

Always laugh when you can, it is cheap medicine. Merriment is a philosophy not well understood. It is the sunny side of existence.

PRE-HOLIDAY BUYING.

Mild weather, combined with the wind-up of the political campaign, helped to make last week a dull one in business. The first of these causes was the more potent particularly as regards articles to wear, because so many are prone to put off their buying of such things to the last moment and retailers are not anticipating the wants of their customers to any appreciable extent. Politics has served rather as a pretext or excuse than as a real reason for inactivity, except, possibly, as concerns the holding in abeyance for the time being measures of wage reductions. In all other matters the phrase "after the election" has had about the significance of the Mexican "manana." Despite the wabbling and indecision, however, a certain amount of business has kept up. Belated orders keep coming into the market, many of them being for goods that should have been asked for weeks ago. It is noteworthy also that quite a lot of the articles in request are in the category of luxuries, including such things as jewelry, fancy goods and the like, as well as toys and other varieties of strictly holiday merchandise. The problem in hand, however, for wholesaler and retailer alike at present is the stimulation of pre-holiday buying by the general public. A lack of it has resulted in some returns and cancellation of orders.

AMERICA'S CONTRIBUTION.

Last month's celebration of the 432d anniversary of the discovery of America recalls some of the contributions which the distinctly American food plants supply to meet the constantly increasing food demands of the population of the globe. Among these are:

The potato, now adopted by all sections of the temperate zone world; corn, another distinctively American product, but now grown in many parts of the world; the tomato, which has made friends in other parts of the world, being produced in great quantities in Southern Europe; the pineapple, the cassava, from which the tapioca of commerce is extracted; peanuts, the cocoa bean, from which chocolate is produced.

Turning from food products to other American plants one finds tobacco and the India rubber plant, both of which are of apparently American origin. These, however, are now grown in other countries to such an extent that they aid in American imports of so-called distinctively American products amounting to \$250,000,000 annually.

Unreality in election-time politics has seldom reached such heights as those achieved by the campaign platform of Dr. Marx, Chancellor of Germany and leader of the Centrist party. Dr. Marx has apparently gone on the

principle that since he will be able to do virtually nothing if he is again put at the head of the Government he might as well promise everything. A vote for Marx, he says, is a vote for changing the reparations plan, for repudiation of Germany's war guilt, for union with Austria, for restoration of Germany's lost colonies, for disarmament of the rest of the world as Germany is disarmed. Dropping of the eight-hour day for labor, which he advocates, and Germany's entrance into the League of Nations are planks that may possibly float in Germany's post-war waters; but the rest of the platform is composed of such patent absurdities that it is a wonder Dr. Marx, who is not totally lacking in intelligence, would dare put them before the people even in a plea for votes.

Few men in history have had such a wholesale opportunity to win unpopularity as that which has befallen General Ludendorff. Because he insulted the ex-Crown Prince Rupprecht by taunting him with the failure of the "beer hall revolt" at Munich twenty-seven other generals have sent their fellow monarchist to Coventry, and by tradition he is bound to challenge them to twenty-seven duels. Now that the former officers have nobody else to fight, they are devoting furious energy to mutual recrimination. That is more in keeping with the career of a Bavarian man-at-arms than finding some useful civil occupation. It is too bad, however, that they could not have consumed their own smoke in civil warfare in 1914 without embroiling the world. The edifying domestic spectacle of bitter and unfraternal belligerency they are staging to-day would have served a useful purpose if it could have taken the place of the invasion of Belgium and France a decade ago.

One of the hobbies of R. E. M. Cowie since he has become president of the American Railway Express Company has been the development of expert marksmen among his operating men. Late'y the Chicago staff has been concentrated upon to cope with a crime wave. He has had a revolver range put up and a revolver club has been organized with an instructor who was formerly in the army. There are some forty men in the club and they compete in interdepartment contests. A very worthwhile sport, he believes with the company's business in the handling of jewels, money and gold.

The postmaster will correct your mailing list for you. Don't pay postage on "Nixies," the mail which cannot be delivered.

The first essential in training a child is to have more sense than the child.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Mears, Nov. 4—Lot's of business in Mears, but no money. 'Fraid I can't bite on any more frauds. That pleasure is too costly. Am enjoying myself each week, awaiting the current issue of the Tradesman. Tickles me most to death to hear other suckers squawk. I did not bite on the National Remedy Co., but I see they have good fishing in Iowa. I have five rubberless penny pencils, but was in two minds as to that deal. Did not want to turn down a dollar for a good cause, but did not want to bite a dollar's worth if it was not legal. Still have the pencils and also the dollar. Have been handed so many dishes of attractive deals that I am loaded up with dishes. I have run across a lot of merchants who got caught on the china and granite deal, but who are keeping mum. As for myself, I always blat like a sheep when I bite. I enjoy a joke on myself as well as when it is on the other sucker. But I am going to change my tactics and am all primed and loaded awaiting the guy to come and sell me gummied labels for the Anchor Co. I will surely cut his anchor and send him adrift.

C. A. Brubaker.

Passers of bad checks are again active here, and the latest bulletin of the Associated Retail Credit Men of New York City, Inc., calls the attention of its members to the operations of six of them. In one instance a second "fake" check was tendered in payment of a small C. O. D. delivery after the first one had been sent back by the bank marked "no funds." Another case was more complicated in that the person involved ordered merchandise from several stores by telephone from the private office of an executive of a well-known motion picture company. This person, who represented himself as the secretary of the executive in question, also stole a number of blank checks from a checkbook issued by a local trust company. One of these has been passed successfully for quite a large sum, and members are warned by the bulletin against further operations by him.

Washington, D. C., Oct. 30—The Secretary of War requests me to acknowledge your letter of Oct. 27, relative to the National Disabled Soldiers' League of Washington, D. C., and their plan for selling lead pencils on behalf of war veterans.

The War Department has no information regarding the methods pursued by this concern in exercising its functions for raising such funds, nor any knowledge of its liability.

The welfare of disabled ex-soldiers is receiving the utmost attention by the Federal Government and the U. S. Veterans Bureau was established for this purpose by Act of Congress approved August 9, 1921. This independent bureau was created to function exclusively in the interest of disabled veterans, those soldiers now in the military service, of course, being provided for by the War Department.

It is hoped that the above facts may furnish the information desired and be given due consideration in connection with any decision that may be reached relative to the advisability of aiding disabled ex-soldiers through other than Government agencies.

Coburn C. Davis,
Major General,
The Adjutant General.

Monroe, Nov. 3—The enclosed literature of Eureka Poultry Food Mfg. Co., of East St. Louis, Ill., may be of

interest to you. This company advertised for a man to introduce their products at a straight salary of \$35 per week and expenses. My letter to them elicited their letter to me, with its enclosure, all of which I am sending you for your consideration. The scheme seems to me "fishy," to say the least.

F. S. C.
Many firms desiring to secure agents to sell goods on commission advertise to pay salary and expenses. Such advertising is deceptive, and it is a pity that country and small town papers have not more concern for their readers' interest than to print such deceptions. For ourselves we should have little confidence in the goods for which it is necessary to stoop to such methods to sell.

Cheboygan, Nov. 1—Would like you to give me some information concerning land investment at Muscle Shoals through Howell & Graves, 350 Madison avenue, New York City. Building lots, 40x120, are selling for \$825, three blocks from the court house. Do you think it would be a safe investment or a chance thing?

J. S.
Those who speculate in lots at a distance that they have never seen and know nothing about stand a poorer chance of winning than the outsider who speculates in Wall street—a 100 to 1 shot. Better Business Bureau of New York brought charges of unfair practices against these real estate promoters some time ago. The charges were not sustained but as a result the concern revised its advertising. The Tradesman showed Howell & Graves were using the name of Henry Ford to promote the project without his knowledge or counsel. The only prospect we see in these ventures is for people at a distance to lose their money. If the lots were any bargains the owners would not have to look for buyers beyond a 50-mile radius of the property.

Ludington, Nov. 4—Six local merchants were swindled Monday morning by a bogus check writer. Giving his name as Albert Johnson, Martin Cook, Fred N. Read and other fictitious cognomens he managed to make away with approximately \$100.

Five of the checks were written on blanks of the Fourth ward branch of the First National Bank, while one was on the Ludington State Bank.

The names of John R. Edilman and Carl Eriksen were forged. The checks were written for \$18.30 with exception of the one bearing Mr. Eriksen's name which called for \$22.

Starting at Dursma & Hollinger's, 215 Second street, early this morning the swindler worked through the city. He purchased a tire and other accessories at Dursma & Hollinger's and promised to call for them as soon as he got his car. He left with the money after cashing his check and never returned.

He also cashed a check at the Boline Drug store.

Forging the name of Carl Eriksen he cashed a check for \$22 at Caplon's. Checks of \$18.30 were cashed at the J. C. Penny store and the Toggery. Visiting the Majestic Billiard parlors, he obtained \$10 from Christ Pavledes.

Mr. Pavledes told him to return later for the remainder of the money. He didn't show up. He was a frequent visitor at the Majestic billiard hall. Mr. Pavledes told the police.

Mason, Nov. 1—Is the Mantle Lamp Co., Chicago and Philadelphia, all right to deal with? I enclose their offer to me.

H. M. P.

We do not regard the Mantle Lamp

Co. worthy of confidence. The firm's advertising is misleading and we have complaints that the firm does not live up to its guarantee or trial offer in a fair manner.

Adrian, Nov. 2—On June 27, 1923, I paid one of the agents of the United States Circulation Department, of which Victor W. Bellevue is the active head, \$3 in cash for one year's subscription to the Annals of Good Ste. Anne de Beaupre, and hold a receipt, subscription No. 70935A, signed H. A. as their representative. As yet I have received no paper.

I. C. B.
The true facts disclosed through a recent investigation show that the Receptionist Fathers of Quebec withdrew all authorization from the U. S. Circulation Dept. of 135 Nassau street, New York City, in March, 1923, to solicit any further subscriptions to their magazine and this one along with others, was taken, even up to June. The subscriptions when sent to Quebec were returned to the U. S. Circulation Dept., but they in turn retained all of the money and our efforts to have it refunded to the subscribers have availed us nothing. There is much trouble over subscriptions given this class of general subscription agents.

Williamston, Nov. 1—I am always following your advice to people about

investing their money and will be very thankful to you in my personal case. I am a clerk in a local store and my mother got some pamphlets from the Auto Knitter Hosiery Co., of Buffalo, about a knitting hosiery machine for which they ask \$75 and agree to go into a contract to purchase all hosiery so knitted for cash at \$1.75 and \$2 a dozen. This would suit my mother very well, as she could earn her livelihood at home, if this could only be true. Will you kindly tell me whether I do not take a risk by buying this machine? We absolutely cannot sell the hosiery locally, and the idea is to sell it to the company. Are we assured that they will take all the hosiery I cannot afford to lose and want your guide.

H. A. Y.
You would be assuming a greater risk than your financial circumstances warrant in buying a knitting machine under the plan offered by the Auto Knitter Hosiery Co. Earnings of this company are not producing the net income reported previous to the time a public offering of stock was made at \$22.50 a share in February, 1923. The first quarter of 1924 showed a net loss of about \$11,000. Nothing was earned for the stock in 1923. As the current market price of Auto Knitter shares is about \$2.25, as against \$22.50 the price the public was asked to pay in February, 1923. You may readily determine from these combined facts that fair sailing in the affairs of this company is not made

Small stock— quick turnover

An adequate stock of "Uneeda Bakers" products means quick turnover, and quick turnover means fresh goods.

This is just another way of telling you that if you follow the "Uneeda Bakers" policy of buying in smaller quantities and buying often, you are assured of having nothing but fresh stock on your shelves.

And fresh goods mean satisfied customers—and they in turn mean repeat orders, bigger sales and more profits.



The delicious combination of cake, marshmallow and chocolate makes Chocolate Minarets a favorite with everyone.



NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"

plain. If the company saw fit to reject the hosiery made by your mother for any reason of their own we do not see but that you would have a comparatively unproductive piece of mechanism of little value on your hands as well as loss of your mother's labor. We do not consider the project practical from a business or investment standpoint.

We would add that this young man would be taking the extra risk that his mother would not be able to operate the machine at all.

Whitehall, Nov. 3.—The enclosed Auto Knitter Hosiery Co. advertisement, Buffalo, N. Y., is good looking, but the trouble is I did not find it in the Tradesman. Permit me therefore to ask for your guidance. Is it safe to have dealings with this company, and do you think that the story told is at all reliable? Or would you advise to ignore the proposition? I shall greatly appreciate your advice and follow it. H. P.

There is no need of explanation to readers of this department, as to why knitting machine advertising does not appear in the Tradesman. The advertisement enclosed by the subscriber is a full page taken from October issue of Pictorial Review. It tells in a very appealing manner the story of Mrs. Frank Unger who it is claimed made \$70 a month for a period of weeks or a total of \$2,538.50 with the use of an auto knitter. We are not questioning the authenticity of the story, but we have many reports from women who have purchased this and other knitting machines who are unable to operate them and the result to them is that they have lost the \$65 or \$70 put into the machine. It is pertinent that some of the high-class woman's magazines will no longer accept knitting machine advertising sold under this work-at-home scheme.

No Surplus of Women's Wearing Apparel.

That not 1 per cent. of the 40,000 retail stores which do 80 per cent. of the women's wearing apparel business of the country has anywhere near enough coats and suits on hand to meet the heavy demand that will come with the advent of more seasonable temperatures, was the contention advanced yesterday by an executive of the Merchants' Ladies' Garment Association. This applies most to coats, as suits are usually sold early in the season.

"This means," continued this executive, "that practically the entire retail trade will have to have coats between now and the first of December. Against this condition we are confronted with the fact that the manufacturers have not a great deal of merchandise on hand compared to the demand which will be made upon them. The season has been exceptionally warm. The average temperature for October having been several degrees higher than normal, which has been the cause of cancellations and returns of coats ordered and delivered for early use by the women of the country. Retailers who cancelled or returned their coats to the manufacturers have not looked far enough ahead to realize that because the season is late the demand will be concentrated in a short period, and

that it will be necessary for them to have stocks on hand to make a profit on a volume turnover. As it is, because retailers have bought lightly and have returned coats they should have kept for the big demand ahead, there will be a wild scramble soon for desirable merchandise for immediate delivery. This can be met only in part by the manufacturers and jobbers, who cannot by the widest stretch of the imagination produce enough goods in the short time ahead of them before the beginning of the Spring season.

If the canceling or returning was done with the idea of creating jobs, buyers will find themselves on the wrong track. Bargains and jobs there may be here and there, but the buyers who seeks them will find them only in houses which lack the financial ability to hold out for the big call upon them, and which, because they have not collected from the retailers to date for undelivered goods, find it difficult to meet the demands made upon them for payment of bills coming due for piece goods and other items. The financially strong house has nothing to fear. Its prices will remain stable and its profits will be regular. Furthermore, its stocks will be cleaned up in time for it to work on its Spring line. A bit of cold weather will effect a complete turn in the market situation."

Carpet Opening on Nov. 10.

Complete lines of rugs and carpetings for the Spring season of 1925, including all new patterns, will be put on display on Nov. 10 by the Alexander Smith & Sons Carpet Co. An announcement to this effect has been sent to the trade by the company. It further states that the prices quoted on that date will be guaranteed against decline to March 1 next. The announcement settles in the negative the question of whether the company would hold an auction this Fall. While not in a position to say just what they would be, Sales Executive W. H. Parkinson of the company says that there will doubtless be some upward revision of prices on the new lines. Other leading lines to be opened on Nov. 10 will include those of the Mohawk Carpet Mills, Inc., and C. H. Masland & Sons, both of which are sold through the wholesale department of W. J. Sloane, and also those of Stephen Sanford & Sons, Inc.

More Call For Hair Nets.

One indication that the bobbed hair fashion may be on the wane is the great increase in the demand for hair nets, says a leading manufacturer of this article. One department store has just placed an order for nets amounting to more than \$500. A local store has in the past two weeks sold 100 gross, and throughout the country the demand has increased proportionately in the past few weeks.

Opportunity knocks once at every man's door, but generally he is down the street telling about the good chances he has missed.

Between being held up and blown up, the average man has a strenuous time of it.

Awakened Sagacity



In one of the larger cities of the United States it is reported that one of the wholesalers has started indiscriminating cutting of prices with the idea of attracting more business to his store.

This same jobber, also, has been reported to have done certain other unethical things which were brought to the Arbitration and Grievance Committee of the local Retail Grocer's Association.

The last paragraph of the report of this Committee of retail grocers, is as follows:

"Therefore in the interest of clean, honest legitimate business and believing that a safe return thereon should be the attitude of all concerned, your committee does herewith earnestly recommend that such trade policy be discontinued by all of the wholesalers as well as the retailers, believing same to be in the same class with trade subsidies, and general trade demoralizing schemes."

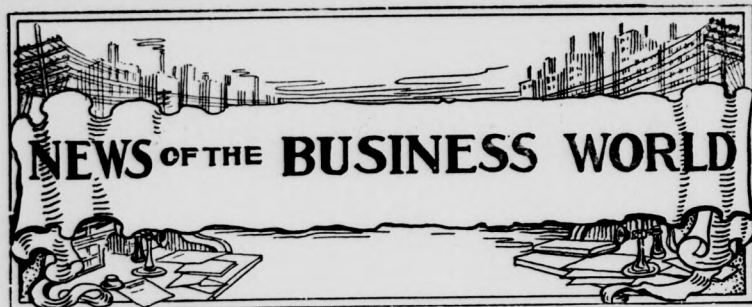
Here is the whole truth of the situation. Juggling prices, off grade goods, demoralizing schemes and everything else that is used to entice new and unsophisticated retailers, are schemes of the Devil, which do not fool the experienced retailer.

There is a whole sermon in these few words of these clear thinking retailers, and it is this kind of thinking on the part of the food merchandisers that is clarifying the situation and helping put the food business back to the high position which it formerly held.

WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years.

The Prompt Shippers



Movement of Merchants.

Detroit—The Majestic Grocery has opened at 16434 Twelfth street.

Freeport—Brady & Lambert have engaged in the meat business.

Detroit—David Orow has opened a grocery store at 2216 Park avenue.

Detroit—H. Larabee has opened a meat market at 8432 Linwood avenue.

Detroit—Your Grocery opened at 8912 Linwood avenue a few days ago.

Detroit—Columbia Confectionery has just opened at 46 Monroe avenue.

Detroit—The Economy grocery opened at 18218 John R. street recently.

Detroit—Irving R. Haug has opened a meat market at 8719 Twelfth street.

Detroit—H. C. Porter has opened a dry goods store at 12719 Linwood avenue.

Detroit—B. E. Arndt has opened the Star meat market at 6830 Harper avenue.

Detroit—The Royal Cigar Co., 606 Woodward avenue, has discontinued business.

Detroit—William Peterson has sold his confectionery stock at 3728 Montclair avenue.

Detroit—William T. McCarty opened a confectionery at 8333 Ferndale avenue recently.

Detroit—Raymond Carrier has opened a confectionery store at 13252 Linwood avenue.

Detroit—L. Wasserman & Son will open a jewelry store at 8916 Linwood avenue shortly.

Lansing—The Reliable Electric Co. has opened a retail store at 1127 South Washington avenue.

Detroit—Joseph L. Shipman is the new owner of the grocery store at 13409 Gratiot avenue.

Detroit—John Stephenson has taken over the confectionery stock at 13927 Grand River avenue.

Escanaba—The John K. Stack Co., lumber, has increased its capital stock from \$100,000 to \$500,000.

Detroit—James D. Bergin has sold his candy store at 1518 Lycaste avenue to John Dehrens.

Detroit—Russell B. Flynn has succeeded Charles Mayhew, confectioner at 4136 Hamilton avenue.

Detroit—The Furniture Factory Outlet Co. has opened for business at 122 Jefferson avenue, East.

Detroit—Frank E. Hawkins is succeeded by L. Dumert in the grocery business at 4503 Sixth street.

Detroit—Edward A. Mink succeeds L. H. Maus, Jr., in the confectionery store at 2921 Gratiot avenue.

Randville—Copp's Reduction & Refining Co. has changed its name to the Crystalite Reduction Co.

Detroit—Cyril H. Smith and W. C.

Greenwald have bought the Euclid grocery, 8408 Linwood avenue.

Detroit—William C. Ogden succeeds Mrs. Jennie Reiman, confectioner at 8009 Forest avenue, East.

Detroit—Louis Marko, shoe dealer, has filed a petition in bankruptcy, with assets of \$500 and liabilities of \$796.10.

Kalamazoo—Peter Sliter is remodeling his meat market at 208 East Main street, installing a modern front, etc.

Muskegon—The Muskegon Cold Storage & Warehouse Co. has changed its name to the Muskegon Storage Co.

Detroit—Anthony Trupis, confectioner at 12072 Twelfth street, moved to Fenkell and Livernois avenues recently.

Detroit—Belanger's Flowers, John T. and Irving J. Belanger, opened at 2970 West Grand boulevard on Nov. 1.

Detroit—Frank Falbo has moved his confectionery stock from 5501 Cadillac avenue to 12945 Kercheval avenue.

Detroit—Charles A. Sager has taken over the control of Sager's Pharmacy, 15001 Grand River avenue, from Peter C. Sager.

Detroit—Abraham and Samuel DeRoven recently opened the Deal at Sam's Hardware, 11325 Oakland avenue.

Detroit—Mark E. Waters has sold his grocery stock to Philip Foltz. The business is located at 4819 Tillman avenue.

Detroit—Harry Goldberg opened the Liberty Drug Co., Twelfth street and Florence avenue, a week ago Saturday.

Unionville—Omar Pregitzer, who has conducted a general store here for a number of years, died of cancer last week.

Detroit—The Western Sugar Mills, Inc., 5455 Loraine avenue, has increased its capital stock from \$10,000 to \$35,000.

Detroit—The Cadillac pharmacy will open shortly at Linwood and Glynn court. Margaret Bird will be the owner.

Detroit—George J. Ballor has opened a meat market in connection with his grocery store at 8100 Jefferson avenue, East.

Monroe—The Home Furnishing Co. has completed plans for the erection of a large addition to its store on East First street.

Frankenmuth—Joseph Hess has assumed the management of the New Exchange hotel. Chicken dinners will be featured.

Detroit—Paul C. Bucher is now running the confectionery at 2408

Myrtle street, recently purchased by Malissa Western.

Detroit—The Old Faithful Heater Co., 1310 Maple street, has filed a petition in bankruptcy. Liabilities, \$11,905.67; assets, \$5,456.84.

Detroit—J. Frank Lavis has bought out his partner, William M. Crumb, and will conduct the Lavis-Crumb Pharmacy, 8703-5 Lawton avenue.

Carson City—The Chamberlain Drug Co. has sold its stock and store fixtures to Charles Robertson, recently of Flint, who has taken possession.

Lansing—Smith & Morrow, dealer in new and used furniture, have removed from 1122 South Washington avenue to 511 East Michigan avenue.

Detroit—Joseph L. Corn has filed a petition in bankruptcy, with liabilities of \$9,362 and assets of \$3,900. He conducted a dry goods store at 2100 Pilgrim avenue.

Casopolis—William Owens has purchased the fixtures, furniture and good will of hotel Golden, of George Clogh and will conduct it under the management of Ray Mallow.

Lowell—J. A. Chevie, formerly engaged in the creamery business at Almont, has purchased the Lowell creamery and will continue the business under his own name.

Detroit—Lee Allen, proprietor of a shoe store at 8353 Grand River avenue, was tied in the back room of his store while his cash register was robbed of \$30 last Thursday night.

Dowagiac—Asa K. Hayden, trustee in the bankruptcy of Nathan Cooperman, dry goods dealer, has mailed checks to the creditors in settlement of their claims of 23.6 per cent.

Marquette—Jacob Rose & Sons, dealers in clothing, men's furnishings, shoes for men and women, trunks, traveling bags, etc., have opened their new store in the Werner building.

Detroit—An involuntary petition in bankruptcy has been filed against Marx Stores For Men, 9546 Joseph Campau, 6545 and 8700 Grand River avenue. Three creditors claim \$806.87.

Owosso—Construction of the new factory of the Walker Candy Co. is being pushed and the plant will be under roof by Dec. 15. The building is 70 by 320 feet, three to five stories.

Lansing—The Puritan Fried Cake Shoppe, 205 East Shiawassee street, has been incorporated with an authorized capital stock of \$1,000, \$700 of which has been subscribed and paid in in cash.

Detroit—The Lafayette Glass Co., 6318 East Jefferson avenue, has been incorporated with an authorized capital stock of \$8,000, of which amount \$7,500 has been subscribed and \$3,500 paid in in property.

Coldwater—Harry J. Bassett, who has conducted a jewelry store here for over a half century, has sold his stock, store building and fixtures to James Britton, recently of Union City, who has taken possession.

Detroit—Perlman's, Inc., 1306 Randolph street, has been incorporated to conduct a general mercantile business with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in in property.

Kalamazoo—The Dairy Products Co., 122 West Main street, has been

incorporated with an authorized capital stock of \$10,000, of which amount \$7,800 has been subscribed, \$2,800 paid in in cash and \$5,000 in property.

Kalamazoo—William E. Clark has severed his connection with the Sprague Hardware Co. and opened a new store of his own at the corner of North Burdick and North streets, which he will conduct under his own name.

Ovid—W. J. Simeon has purchased the vacant lot on the corner of Main and Clinton streets and will erect a modern cement block store building on it which he will occupy with his furniture and undertaking stock about the middle of January.

McBride—The McBride Creamery has been incorporated with an authorized capital stock of \$25,000 preferred and 1,000 shares at \$8 per share, of which amount \$2,000 and 1,000 shares has been subscribed, \$2,000 paid in in cash and \$8,000 in property.

Detroit—The Brin Furniture and Rug Co. has merged its business into a stock company under the style of the Brin Marshall Furniture Co., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,500 in cash and \$7,500 in property.

Lansing—A. J. Elias and E. P. Hultin, who conduct a chain of clothing stores in Flint, Pontiac, Detroit and Chicago, have opened a store here at 106 North Washington avenue, under the style of the E. & H. Clothing Co. Mr. Hultin will have charge of the store personally.

Hastings—F. B. Todd & Sons, Inc., has been incorporated to deal in hay, grain, farm products, etc., at wholesale and retail, with an authorized capital stock of \$5,000 common and \$5,000 preferred, of which amount \$2,650 has been subscribed and \$2,000 paid in in cash.

Blanchard—The Blanchard Warehouse Association has been incorporated to deal in flour, feed, farm products, fuel, poultry, eggs, builders' supplies, etc., at wholesale and retail with an authorized capital stock of \$25,000, \$1,675 of which has been subscribed and paid in in cash.

Ovid—A. Snyder is closing out his grocery stock at special sale, having sold his store building to Meehan Bros., who will raze it and erect a modern cement block building, 40x80 feet, two stories high, which will give them ample room for their egg, poultry and produce business.

Detroit—The United States Development Co., 526 Griswold street, has been incorporated to deal in building materials, fixtures, furniture, etc., with an authorized capital stock of \$50,000 preferred and 1,000 shares at \$1 per share, of which amount \$2,200 and 522 shares has been subscribed and \$2,722 paid in in cash.

Lansing—A. E. Thomas and John Bradley have formed a copartnership under the style of Thomas & Bradley and opened a grocery store at the corner of Hosmer and Michigan avenues. Mr. Bradley will act as manager of the store and Mr. Thomas will continue to devote his attention to his own grocery store at the corner of Shiawassee street and Haig Court.

Essential Features of the Grocery Staples.

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

Tea—The foreign markets of the past week have been very strong, with the single exception of Amsterdam, where it is reported that slightly heavier offerings had the effect of weakening the market slightly. This, however, cannot be considered as an indication of general market conditions. Taking the London sales as a better criterion upon which to judge the market it may be said that strength has been the principal characteristic of London operations during the week. In addition, Calcutta and Colombo have both been very strong. The situation here is such that further advances seem very likely. America is the cheap market, and with stocks none too heavy it is virtually certain that further buying will result in substantially stronger prices.

Coffee—New high record prices for the current coffee crop were attained during the past week under an active spot demand for practically all kinds. Despite recent sharp advances New York continues to be the cheapest of any of the world's producing or consuming markets. The causes that have brought prices to the present level were the enormous increase in consumption, together with the fact that the average of this and the two previous crops were or are less than normal. The result is that reserve stocks have become depleted, throwing the control of Brazil coffees into the hands of the Brazilians. Another strong feature is that there is not expected to be enough coffee remaining of the present crops, including the world's visible, to supply the world's requirements without reducing the world's visible to a quantity such as will check trading. Another factor that has been very important as sustaining and advancing prices, has been the restriction of the Brazil receipts, the spreading of them over the crop year, preventing undue selling pressure. In Brazil, the more distant months command premiums, while on our exchange the near months are the ones that are the highest. As we see the position of coffee, all the months on our exchange should be selling at least on a parity with December, even if not at a premium.

Canned Fruits—Few offerings are being made of California fruits in any particular grade or variety and what confirmations are put through are at high levels and often in small blocks. The whole No. 10 line is an outstanding feature as the demand exceeds the supply. In most instances dealers are getting deliveries and while they are anxious to cover are reluctant to do so at going prices. Pineapple is quiet. The movement at this season is not heavy but the outlook is favorable as unsold stocks are not heavy and competing fruits indicate a good call for pineapple. Apples are to be had only at full quotations for full standard grades.

Canned Vegetables—The 1924 canned food pack is virtually over and according to packers has been practically sold. Instead of the canner

clamoring for a market for his surplus, the buyer is the factor who is interested in the accumulation of stocks. He finds the canner autocratic and dictatorial, insistent upon full market prices with no quibbling for special terms or considerations. So short is the pack turning out that numerous pro rata deliveries are being made, so numerous in fact that buyers question the good faith of some canners who have cut down their orders and the buyer insists upon an investigation which will probe the situation. All of these factors indicate the upset condition of the market and explain why distributors who are short are slow to add to their stocks at the moment. Few operators have a comprehensive line bought earlier in the season at lower prices than those now prevailing. Tomatoes are quiet. Southern goods are not freely taken, but the price is well maintained. California canners are completing their runs and some announce only 25 per cent. deliveries, which does not satisfy the buyer. Corn is firm. Canners are so high in their views that they often demand premiums over resale. Peas are not active but full standards and fancy are well maintained. The whole line of minor vegetables is well placed statistically and favors the canner.

Canned Fish—Salmon is dull as to filling later wants. Transient trade is fair and reds and pinks are steady. Sardines are also in nominal demand and are taken only on a hand-to-mouth basis. Shrimp is scarce in fancy grades with no surplus of mediums and small. Tuna is in sellers' favor on the Coast in white meat. Crab meat and lobster are unsettled.

Dried Fruits—The most notable change in dried fruits is the betterment in the prune situation on the Coast as expressed by an upward price trend in new crop California packs and reported heavier buying by many domestic and foreign markets. All packers have the same ideas of a stronger market and they are looking for advances and a broader movement. The spot market has improved somewhat. Retail stores have begun to feature prunes and they have been buying up stocks which are more favorably priced here than in the West. The whole situation has been drifting into better position, but it has not been hastened since weather conditions have not been favorable to consumption. Raisins have been quiet. The Sun Maid reports no falling off in buying interest, but independent packers admit that their carryover stocks are not in such active demand. Some local distributors also who bought ahead to have goods here when opening prices were named say that they are accumulating as the 1924 crop is unsettled. No opening prices by Sun-Maid are expected for at least another week. Peaches and apricots are firmly held, but are not active. Spot stocks are not heavy in either line. Pears are also scarce. There was no change in currants last week and they ruled steady.

Rice—Distribution is still along conservative lines but of fair aggregate volume and all quotations are well maintained. Southern markets admit somewhat less buying interest in Blue Rose but not enough to affect values. Rough rices, however, continue to ad-

vance with every indication of continued strength. An upward trend in fancy rices is in prospect, as the crop is running light in that grade. There has been a better demand for foreign rice of late and all lines are being held with more confidence.

Nuts—All nuts are headliners, as each variety can lay claims to considerable strength and compares favorably with all nuts. In walnuts, foreign types are in better demand than usual since the California crop is light and there will be short deliveries of budded and No. 1s. Very few fancy varieties have been offered so far. Sorrentos, Mountain Naples, Cornes and, in fact, all foreign nuts are firm and tend upward. In almonds the feature is Nonpareils. California packers are finding themselves short, which makes it impossible to cover at the source and resales of a speculative nature are reported on the spot. Targonas have become more prominent and are firmer. Filberts are scarce and are also on the up-grade. Large washed Brazils have been cut 1/2c but it is not due so much to weakness as to develop a better outlet for this particular grade.

Review of the Produce Market.

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

Bananas—9@9 1/2c per lb.

Bagas—Canadian, \$1.50 per 100 lbs.

Beans—Michigan jobbers are quoting as follows:

C. H. P. Pea \$5.50

Brown Swede 6.25

Dark Red Kidney 9.90

Light Red Kidney 9.40

Beets—\$1 per bu.

Butter—The market is about the same as a week ago. Local jobbers hold fresh creamery at 38c and June packed at 36c, prints 39c. They pay 22c for packing stock.

California Fruits — Bartlett pears \$4.75@5 per box for either 135 or 150; Emperor grapes, \$2.75 per crate; Giant plums, \$2.75 for 4 basket crate; Honey Dew melons, \$3 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 1/2 bbl.

Cucumbers—Illinois hot house command \$2.75 for fancy and \$2.25 for choice.

Eggs—Local jobbers pay 48c for strictly fresh. They resell as follows:

Fresh, candled 52c

XX 40c

X 36c

Checks 30c

Egg Plant—\$1.25 per doz.

Garlic—35c per string for Italian.

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

Honey—25c for comb, 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate \$6.00

Hot house, leaf, per bu. 1.50

Lemons—Quotations are now as follows:

300 Sunkist \$9.00

300 Red Ball 8.50

360 Red Ball 8.50
Onions—Spanish, \$2.50 for 72s and 50s; Michigan, \$1.50 per 100 lbs.

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

160 and 126 \$8.50

150 8.50

176 8.50

216 8.50

252 7.75

288 6.50

Red Ball, 50c lower.

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

Potatoes—Country buyers pay 35@40c per 100 lbs. North of Cadillac and 35@45c South of Cadillac.

Radishes—50c per doz. bunches for hot house.

Spinach—\$1 per bu. for home grown.

Squash—Hubbard, 3c per lb.

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

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

Heavy fowls 18c

Broilers 15c

Light fowls 14c

Heavy springs 18c

Cox 10c

Turkeys 25c

Ducks 15c

Geese 14c

Veal—Local dealers pay as follows:

Fancy White Meated 12 1/2c

Good 11c

60-70 fair 09c

Poor 08c

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 4—Guy Pfander, who has been identified with the subscription department of the Detroit Free Press for several years, has been promoted to a traveling position, covering the entire State. He has been in Grand Rapids for a couple of weeks, during which time he has renewed many old friendships.

The Mosler safe in the Citizens Bank of Bear Lake was opened by means of the acetylene torch. The invaders secured \$3,750 in cash, \$1,250 in negotiable securities and from \$12,000 to \$15,000 in registered bonds and certificates. The loss is fully covered by insurance. The Grand Rapids Safe Co. came to the rescue and shipped the bank a new safe within 18 hours after the robbery occurred.

Charles G. Graham has assumed the duties of general salesman for the Grand Rapids Dry Goods Co.

Hides, Pelts and Furs.

Green, No. 1	09
Green, No. 2	08
Cured, No. 1	10
Cured, No. 2	09
Calfskin, Green, No. 1	15
Calfskin, Green, No. 2	13 1/2
Calfskin, Cured, No. 1	16
Calfskin, Cured, No. 2	14 1/2
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.	
Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearings	50@1 00

Tallow.	
Prime	07
No. 1	06
No. 2	05

Wool.	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@40

Furs.	
Skunk, Black	1 75
Skunk, Short	1 25
Skunk, Narrow	75
Skunk, Broad	35
Muskats, Fall	75
Muskats, Kitts	10
Raccoon, Large	3 00
Raccoon, Medium	2 00
Raccoon, Small	1 00
Mink, Large	6 50
Mink, Medium	4 50
Mink, Small	3 00

Some Men I Have Met in the Past.

About a year ago I received the following letter from a leading citizen of Grand Rapids:

Because you have resided in Grand Rapids and nearby towns for more than fifty years, I think it would be a fine idea for you to favor the readers of the Tradesman with a series of reminiscent articles embodying interesting incidents of the early days of your first acquaintance with Grand Rapids, which I understand dates back to 1870.

Comparatively few men who resided in Grand Rapids fifty years ago and were dominant factors in the growth and development of the city and State at that time are now with us. As a newspaper reporter in those early days you naturally came to know such men as Wilder D. Foster, Julius Houseman, Dr. Charles Shepard, the Berkey brothers, the Gay brothers, the Fuller brothers, the Widdicombs brothers, H. J. Hollister, J. Morgan Smith, Father McManus, Henry Spring, Henry S. Smith, N. L. Avery, M. V. Aldrich, Geo. G. Briggs, Heman Leonard, Judge Withey, George W. Thayer, A. B. Turner, Albert Baxter, the Sears brothers, the Godfrey brothers and hundreds of others who made lasting impresses on the early history of our city.

I may be putting the matter strongly but it seems to me that you ought to deem it your duty to the community to give the present generation of history makers your impressions of these men and a summary of their accomplishments, which would enable you to present your interpretation of the ruling motives and fundamental principles which actuated them in their great work of city building and State development. I realize that you are a busy man and that your time is pretty fully occupied in following the trend of the markets, so as to advise your readers understandingly, but I believe a week devoted to the discussion of the topics I have outlined above would give your patrons the most enjoyable treat they have ever received at your hands. I think, also, it would be a source of great satisfaction to you to feel that you had thus handed down to posterity accurate estimates of the accomplishments of many men whose great services to the community might otherwise be overlooked or minimized in the mad race we are now all running to achieve distinction and success on the foundations laid down with so much care and thoroughness by our predecessors of a half century ago.

I have referred to the above letter several times during the past year and have finally decided to accept the challenge and do what I can to present pen pictures of men and events I have been associated with in some capacity in the past. I may not be able to present these recitals every week, but they will be published as regularly as I can find time to prepare them.

While I was President of the Grand Rapids Board of Trade (now known as the Association of Commerce) I made several trips to New York (at my own expense) in hopes of meeting the late Andrew Carnegie and of inducing him to furnish the necessary funds to erect an art building that would be in keeping with our beautiful library building, the gift of Mr. Ryerson.

I have always felt that the creation of these two institutions was badly bungled. The late John Patton got in touch with Mr. Carnegie when he began distributing his gigantic fortune to educational institutions and public libraries and secured from him a pledge to furnish Grand Rapids with

a library building in keeping with her traditions and history. At that time Mr. Carnegie was very unpopular with the labor unions, owing to his recent action in deunionizing his various manufacturing plants after the unwarranted strike precipitated by venal and unscrupulous union leaders at the Homestead plant, resulting in the murder of many non-union men by union thugs. Local union leaders thereupon appealed to George R. Perry, who was then Mayor of Grand Rapids, to prevent any Carnegie money coming to the city for the purpose above named. Mr. Perry immediately took train for Chicago and presented the library proposition to Mr. Martin Ryerson, who acquiesced in the suggestion that he duplicate Mr. Carnegie's gift. Mr. Carnegie thereupon wired Mr. Patton a very gracious withdrawal. It has since transpired that Mr. Ryerson would much rather have furnished us an art institute, because that was more in keeping with his ideas and associations, due to his long-time connection with the Chicago art institute, but the die was cast and there was nothing to do but go ahead with the substitute plan arranged by Mr. Perry, acting as the representative of the pestiferous trades unions, who thus deprived Grand Rapids of a million dollar building which would have been of untold value to present and future generations.

My calls on Mr. Carnegie were finally rewarded by finding him at home at his beautiful residence just off Fifth avenue and overlooking Central Park. He received me kindly and listened to my appeal with patience and discernment. When I had finished, he remarked:

"You have come to me on the wrong errand. I am building libraries, instead of art institutes."

"But you gave Pittsburg a beautiful art institute," I replied.

"Yes, I did," he countered, "but you must remember that I made my fortune in Pittsburg. That city can have anything it wants at my hands."

"You are inclined to turn me away then without any hope for the future?" I enquired.

"No," he said, "on the contrary, you wait until I have placed a Carnegie library in every city in America and Scotland which wants such a building. If I have any money left after this is done, you can then come back and get enough to erect your art building."

"But," I interposed, "you are getting along in years. Suppose you are not here when I come back."

"That will make no difference," he replied. "This conversation has been taken down by my secretary in the corner yonder. Before the sound of

your footsteps on my front porch dies out my instructions will be added to the manuscript my secretary will make of this interview. Feel perfectly free to come as soon as the conditions are right."

I never made another call on Mr. Carnegie, because the ladies who have assumed charge of the organized art activities of the city secured another Moses in the person of Mrs. M. J. Clark, who graciously headed the building fund with a cash contribution of \$50,000.

CONVENIENT DISPLAY ROOMS

20,000 Square Feet of Sample Tables Showing
BEST LINES of HOLIDAY GOODS

IMMENSE STOCKS—LOW PRICES—PROMPT SERVICE

It will pay you to inspect our lines at the
WHOLESALE MARKET OF

H. LEONARD & SONS

GRAND RAPIDS, MICH.

Children's Furniture, Petite Mama Dolls,
Imported Dolls, Toy Books, Games,
Mechanical Toys, China, Silver, Cut Glass,
Household Novelties

CATALOG ON REQUEST



OUR SALES AND STOCK ROOMS:
CORNER FULTON AND COMMERCE STS.

SPECIAL BARGAINS
FOR
QUICK SALES

Come in person if possible
It Will Be Time Well
Spent

LIGHT HOUSE FOOD PRODUCTS

NATIONAL GROCER CO. DISTRIBUTORS

COFFEE

A Good Sign to Follow

My first and last interview with Mr. Carnegie left a vivid impression of the rugged character of the canny Scotchman which will remain as long as life lasts.

E. A. Stowe.

Pea Packers May Reduce Acreage.

The Wisconsin Pea Packers' Association held a convention in Madison last week and nearly every cannery in the state was represented in the attendance. There were a fine lot of exhibits and several delightful entertainments tendered by the allied industries.

The attendance of the canning machinery and supply people and the brokers did not seem to be as large as usual, possibly owing to the fact that Madison has not many resident brokers or supply people.

The sentiment among the canners seemed to be that despite the big output of canned peas this year there was but a small surplus left in canners' hands, and that it was gradually and satisfactorily moving out into second hands. Brokers report that they found no large blocks of peas in canners' hands, and that the surplus found consisted of small lots of one or two cars, or of assorted grades of smaller lots.

The more experienced canners expressed themselves as disposed to be conservative as to arranging for acreage for 1925, and some of them said that they would reduce their acreage about 10 or 15 per cent., as if the season is good they can produce about the same pack as this year. There are a number of new canneries which were established this year and some that will be established in time to operate in 1925.

On the other hand, there is a bad situation in relation to seed peas, which will be scarce, high and poor. A good crop of good peas cannot be produced from a high priced supply of poor quality seed peas.

One broker reported that many brokers and wholesalers present said that they came to the convention to find a big surplus of canned peas in canners' hands but had not been able to do so. The general estimate of the surplus, or spot stock, was that it would not aggregate more than seven or eight per cent. of the year's output, and that 70 per cent. of the surplus consisted of extra standard twos and threes sweet peas, which were not as salable as other grades.

The general market for canned foods is rather quiet for reasons that have been previously given. It is suggested that tomatoes are a little easier in the East, but, if so, the offerings show no decline in prices.

John A. Lee.

You Have Not Wasted—

The courtesy you have shown a customer.

The attention you have shown your mother.

The flowers you have sent to a sick friend.

The time that you spent in worship.

The effort invested in training a talent.

The strength spent in lifting another's burden.

The praise you gave to a faithful employee.

May Point the Way to New Trade Ideals.

This week is "Apple Week," and next week is "Canned Food Week."

Whether either will accomplish all that is desired by way of promoting greater sales and consumption of apples and canned foods, respectively, remains to be seen, but both have been intelligently launched and backed by a united spirit of co-operation that is highly encouraging.

Probably the best feature demonstrated by the two enterprises—and particularly "Canned Food Week"—is the realization by producers, brokers, distributors and transportation men alike that their interests in promoting these two desirable food products are common and deserving of wholehearted co-operation. Not only will this redound to the direct end sought but it may pave the way for new co-operation in many other ways. Nothing is more genuinely needed in the food trade than this singleness of purpose.

There has been altogether too much antagonism between such factors as canners and manufacturers on one side and wholesale and retail grocers on the other; also of consumers and such semi-consumers as hotels and restaurants in the third position of food trade interest. The canner and manufacturer make goods for the grocer to sell and for the consumer to use. If the producer has something the consumer wants or needs why should anyone interpose obstacles to the freest movement along the line or seek to retard it or interject rival products? Everyone loses thereby.

No one can blame the wholesale grocer (or retailer, for that matter) for desiring to own his own brands or products, but one can criticize him greatly and on various grounds when he lets that fact interfere with his cordial support of manufacturer and consumer in trying to get together. And many wholesalers with private brands do that very thing. Also some canners and manufacturers foolishly seek to circumvent the legitimate distributor in getting to the consumers. How great the waste of this may be is hard to compute—loss to the manufacturer by having the current of his advertising appeal blocked, neutralized and emasculated by the devotee of substitution, loss to the distributor by failing to link up his distributive function with a ready-made product impelled by a ready-made introduction to a ready-made and waiting consumer demand at small cost to himself.

The cause of all this waste and friction is a lack of appreciation that all interests aiming at the public service are common—or ought to be—in purpose. "Canned Food Week" this year, as never before, has rallied the interests and factions to a vigorous and co-ordinated effort. If public prejudice against canned foods can be broken down and the use of canned goods encouraged and stimulated by the idea that "if it's in a can it's fresh," the canner, the grocer and the consumer alike will benefit. And if they can incidentally "get the habit" of pulling together even greater blessings may flow from the enterprise.

Don't be Deluded!

By professional promoters into believing that there are any excessive profits to be derived from building and loan stock.

A well-managed association conducted along legitimate building and loan lines can only pay a fair rate of return, but if it is conducted conservatively it CAN PAY a fair rate and *no more*.

This Association has established (through its 36 years of service to the public) an enviable reputation for paying "the highest" rate consistent with safety and good building and loan practice." No Association can pay more.

A savings account with us is a good thing to have.

WE CHARGE NO MEMBERSHIP FEE
and you get ALL your money back on demand.

GRAND RAPIDS MUTUAL BUILDING & LOAN ASSOCIATION

Charles N. Remington,
President.

Thomas C. Mason,
Secretary.

WIDDICOMB BUILDING

RESOURCES, \$6,000,000.00

Tenth Year of Success

Assets now over One-half Million Dollars

The pioneer mutual automobile insurance company is now in its tenth year of success. Over 50,000 policyholders receive its service. Leading business and professional men and farmers belong to the company. The remarkable success of this company has been due to its careful management and reliable agents and adjusters to bring the service home to the policyholder.

Total Assets December 31, 1921,	\$137,392.51
Total Assets December 31, 1922,	226,499.45
Total Assets December 31, 1923,	407,683.55
Total Assets December 31, 1924,	561,543.26
Total Assets September 30, 1924,	586,078.41

When you buy your new car, ask your dealer for the agent of the company or write to the home office, where you can obtain your insurance at Cost plus Safety.

CITIZENS' MUTUAL AUTOMOBILE INSURANCE COMPANY

Howell, Michigan

WAITING FOR CUSTOMERS.

There has recently been a decided revival of interest in the long controversy over the competition of Southern cotton mills with the New England ones. The reduction in prices of gingham by the former has made the situation a little more acute, calling for some action to counteract it. In seeking to reduce production costs the labor wage scale has been brought up. A 20 per cent. reduction in this was regarded by the New Hampshire mill executives as an essential to meet the Southern competition. The operatives had previously agreed to a temporary reduction of 10 per cent. But other cotton mills, notably those of Fall River, have a similar problem to meet with regard to the products of the Southern mills. In some instances they have done this by moving their plants down South or by erecting new ones there to turn out certain kinds of fabrics. Where such action is impossible or inadvisable, the managers appear to be in a quandary. They point out that they are at a disadvantage as against Southern mills because the latter are not restricted to a forty-eight-hour week and also because they can get operatives at lower pay, to say nothing of their having lower taxes. To meet such competition the Treasurer of one of the Fall River mills has been advocating the fifty-four-hour work week for those employed in the cotton mills of that city, which has brought out quite a chorus of dissent by the workers and others.

Among those voicing opposition is Mgr. James R. Cassidy, pastor of St. Patrick's Church in Fall River, who has hitherto appeared as a pleader for the workers in the mills. In an address delivered by him one evening last week he said some things for both employers and employees to ponder over. Southern competition, he asserted, had much to do with the depressed condition of the Fall River cotton industry and, he added, "it will have more to do each year unless the North wakes up." The battle for the cotton business between the North and the South, said he, is only just beginning. The Northern mills would only be able to continue if there was "intelligent, sympathetic, sincere and efficient co-operation between the mill owner and the mill operative." The latter must give the best that is within him, remembering that the interests of the mill are or ought to be his interest. The mill owner or executive should remember that "human labor, the souls and spirits and life energies of human beings, their bodies and bones and substances are not commodities to be bought and sold at the buyer's wish and will." Beyond this, the mill executives should prove themselves good merchandisers. As Mgr. Cassidy put it:

The South's awake. The days of mulling along on Bedford Street and waiting for customers to come are gone forever. The only business man who prospers by waiting for customers to come is the undertaker—and even he gets, at times, uneasy and enquires solicitously for the health of the sick. We want mill conductors and not mill undertakers. We want mill runners and not mill stoppers. We want mill savers and not mill killers. We want mill executives whose heads and whose hearts are susceptible of

impressions from conditions and modern requirements and not those whose heads and whose hearts are as hard as flint.

Apparently the reverend gentleman knows what he is talking about. Upon what the response will be to his appeal much may depend.

THE WOOLEN SITUATION.

Not much further indication of the course of wool prices was afforded during the past week. Dealings in this country either of imported or domestic wools were few. Abroad the auction sales at Perth, Australia, showed a tendency toward lower prices. This tendency has not yet appeared here. A recent feature has been the contracting for wool still on the sheep's backs in anticipation of a larger demand when the next season for heavyweight woolen fabrics is opened. There are those who believe that some recent increases in price for woolens for spring ascribed to higher cost for the raw material are really based on replacement costs rather than those actually paid for goods under order. Imports of wool, except the low-grade carpet wool, are comparatively small. The same appears to be true of woolen fabrics. The incomplete figures of activity in woolen mills which the Department of Commerce is able to procure show a decrease of about 12 per cent. in such activity in September as compared with the same month a year before. Early in the past week the American Woolen Company announced another rise in prices affecting about 90 per cent. of the men's wear fabrics for spring. One effect of these successive advances will be to check any disposition there might have been to cancel early orders. Another will be to prepare buyers for advances when the goods for fall are shown. There still remains a fair percentage of spring fabrics to be called for on orders. The size of these will depend much on the fall business done by the retail clothiers. Women's wear cloths are moving fairly well, especially those of the sports variety.

COTTON CONDITIONS.

It appears to be agreed by nearly every one concerned that the most recent estimate of the cotton crop made by the Department of Agriculture will turn out a pretty good approximation of the ultimate yield. The only dissenting voice comes from the American Cotton Association, which has been urging the need of 40 or 50 cent cotton in order to compensate the grower and which has regularly whittled down the official estimates. Even that body has raised its original estimate of about 10,000,000 bales so as to make it a couple of million more, and there are hopes that it will, later on, accept the final ginning figures as correct. The yield having been pretty well determined, the next question is one of demand. Although spinners were looking forward to 20 cent cotton, they appear inclined to take it at between 22 and 23 cents. Unless something unforeseen occurs, price changes are apt to be within a narrow range. The fortnightly reports on the condition of the crop, however, are still disturbing and have

provoked remonstrances from all concerned. So far as cotton goods are concerned, the only effect so far of the recent report has been to impart firmness to prices, though it has also to a slight extent, encouraged ordering for delivery after the turn of the year. A fair trade is passing in printed cottons. In gingham the reduced prices of Southern goods are a kind of stumbling block. How they will be met by the Eastern mills is as yet uncertain, and this is holding up business for the time being. The continued moderate weather is not helping the sales of heavy underwear, and operations for the Spring season are still light. Hosiery business has been picking up.

CATCHING STYLE PIRATES.

Style piracy has been one of the perennial evils, of especial virulence in the garment trades. Individuals and associations have been in the habit of denouncing it periodically, but that is as far as they went. It was like what Mark Twain said about the weather: "Everybody talks about it, but nobody does anything about it." The copying of designs went on with such monotonous regularity that it began to assume the appearance of a legitimized industry. It is no secret that one of the reasons why a fair for the display of garments in New York City was abandoned, was because unscrupulous pirates made it a business to reproduce, in cheaper materials and inferior workmanship, the products of clever and highly paid designers. The difficulty in prosecuting the offenders has not been because of any ambiguity about the law on the subject but because it has been difficult to get the evidence so as to make out a good case. This being so, it is encouraging to find, as was the case in the past week, that, when a charge of stealing designs is made out, juries may be relied upon to do their part. In what was said to be the first case of the kind a jury in the Supreme Court rendered a verdict of \$17,500 against a dress contractor who made and sold copies of exclusive styles sent to them to be manufactured. Now that the good work has started, there is encouragement for the honest manufacturers who are willing to pay for ideas.

Awards from the Carnegie Hero Fund will assist the widows of three brave men to maintain their children. Those who gave their lives to save others thought of a reward as little as they considered themselves. Winners of a Congressional Medal or a Victoria Cross are not the sort of men who vaunt a bit of ribbon on a coat. The war revealed the true heroic fiber in average mankind, not demigods, that rose in answer to the challenge and obeyed the call of duty. Similarly these men who died at their posts in the time of peace were merely engaged in their everyday work when they were called on to give their lives for others. The value of a prize is not merely to the hero himself or to dependents who survive him; for others it marks with emphasis a noble example to be emulated.

Most obstacles are raised up inside our own mind.

AVOID SCHEME CANNERIES.

Several subscribers to the Tradesman have lately sought advice on the subject of the cannery projects promoted by several Chicago houses. The replies are substantially the same in all cases.

The Middle West is strewn with the wrecks of canneries originated and established by crafty promoters. It cannot be otherwise so long as the promoters pursue their present policy of absorbing all the funds subscribed by expectant stockholders, without making provision for working capital. Four things are essential for the success of a cannery, as follows:

1. Proper productive supply to keep the cannery in operation several months each year.
2. Proper machinery to process and preserve several different lines of foods.
3. Ample working capital.
4. Experienced management.

The average cannery promoter does not measure up to any one of these requirements, because he pays no attention to the character of soils and their adaptability to producing foods which can be handled advantageously by a canner.

As a rule, he equips a cannery to handle one or two articles only. This makes the run so short that the overhead absorbs all the profits—if there happen to be any.

No provision is made for working capital, which is vitally essential to the success of a cannery. Seeds, cans, containers, labels, sugar and other essentials must be purchased and paid for before the cannery turns a wheel and large stocks of canned foods must be held frequently in order to overcome unfavorable market conditions.

In the nature of things the promoter cannot provide experienced management. His responsibility ceases when the factory is equipped with machinery and the equivalent in cash is handed over to him.

The promoter usually presents a long array of canneries erected by his employer which have been successful. If an investigation is made, it will be found that in nearly every case the original stockholders lost all they put into these undertakings; that the factories were subsequently purchased and revamped by practical cannery operators and developed into profitable institutions for which the cannery promoter and his house are in no way responsible.

The Tradesman makes these statements as the result of long observation of the careers of so-called "scheme creameries" and "scheme canneries" and believes it has the right angle on this class of unfortunate exploitations.

The incandescent electric lamp, considered the foundation of the electrical industry by its inventor, Thomas A. Edison, was given to the scientific world forty-five years ago. To-day the electrical property value exceeds \$5,800,000,000. According to Mr. Edison the electric lamp was his most important invention, because, as he points out, from it developed the great central station industry with its nearly 14,000,000 customer.

PEOPLE ARE LIVING LONGER

Pain and Disease May Sometime Be a Memory.

Nurses must be born, not made," said the superintendent of the hospital to me when I asked her the type of person who best fills the position. "Unless the applicant has certain qualifications at the beginning," she went on, "no amount of training will make her successful. She must not only think she has a love for the work, but prove year in year out, when the romantic goes and the tedious comes, that she has it. The idea that nurses care for wealthy patients for the purpose of marrying them is absurd; she would never have got that far had she been actuated by such frivolous notions. She must have health of body, health of mind. She must have character. If I were to place one qualification higher than others, I would name character. She must be reliable, confident in an emergency, without nerves, and of unflinching courage. Hardly a day passes in the life of an active nurse when she will not find it necessary to display every one of these qualities.

Persons who wish to become nurses must have no illusions. The work is hard and exhausting. Our hours are from seven in the morning until seven at night, with two hours off, and one afternoon a week. We are on duty the same, of course, Sundays and holidays. Often the nurse begins before seven in the morning and works on into the night when the hospital is full or she is in charge of a critical case. Our work is regulated, not by hours, but by the requirements of the patients. A nurse with a critical case has the patient's condition constantly on her mind and can sleep only by snatches, often for several nights in succession.

"A nurse must have nearly if not quite as much medical knowledge as the attending physician, and often knows more of the case because she is constantly in attendance. She must know the hygiene of the sick-room, that is, understand how to make the various kinds of beds, as ether beds and fracture beds, understand ventilation, see that flowers do not vitiate the atmosphere, and that odors from bad wounds do not aggravate the disease. She must have more than the average amount of tact and patience. Add the courage and discipline of the soldier and you have a qualified nurse.

"Now all this requires long and careful preparation. When a person first applies for the position, if the application is accepted, she is placed on probation for three months and given tests of endurance and general fitness. If she satisfies the examiners at the end of the probationary period she may enter a nurses' school at a hospital and begin a course of three years of intensive training—four years in some hospitals. At the conclusion of that period she goes to the State House and is subjected to a two-day rigorous oral and written examination. Should she successfully pass this examination she becomes a registered nurse and entitled to practice. Her wages are \$42 a week. Once graduated from a nurses' school she may practice anywhere in the State, but when she goes to another State, unless the two states

reciprocate, she will have to take the examinations of that state."

As the superintendent talked, two other nurses who were in the office added occasional comments. In reply to a question about the care of patients both agreed that a nurse must act on the theory that the mind of a person who is sick is not normal. Aware of this fact, complaints and exactions must be taken as a matter of course, and service rendered regardless of criticism. They also agree that men make better patients than women, although when a man is querulous he is querulous.

We then fell to talking about children. The nurses including the superintendent said emphatically that their experience had convinced them that no child should ever be allowed to go to a hospital for an operation without being definitely told why it was going there. Parents who neglect to make such explanations are guilty of unpardonable wrong to the child. Again and again, they declared, they had seen children who had been wisely told what was going to happen, take the ether quietly, better even than some adults, while children who had not been told had passed into hysterics had paroxysms of terror, and received impressions of dread and fear from which they would be a long time recovering. The nurses cited two instances, one a child who had come to be operated on ignorant of what was going to happen to it, and who, terror-stricken, had struggled, screamed, and fought with physicians and nurses, and been overcome finally only by physical force. The other instance was of a two-year-old child whose mother had carefully explained to it what was to happen, and just what it was to do step by step. With almost no instruction from the nurses it opened its mouth, shut its eyes, and took deep breaths of the ether until under the influence of the anesthetic.

"A nurse who goes into homes requires an extraordinary amount of tact," said one. "It is necessary not only to take care of the patient, but to get on with the relatives, convince them that certain conditions are necessary to the well-being of the sick person, and see that those conditions are enforced. If she lacks the faculty of wisely getting on with people, she will not be recommended again by the physician.

I learned also in the course of the conversation that those who practice the profession must be equipped with courage of a high order, because they are constantly exposed to virulent and contagious diseases. As the superintendent expressed it, "A special providence must take care of nurses." Although using all precautions, they may contract the malady, for there is no known way of making one's self immune. A healthy body is the best preventive, but nurses work so continuously and are so often deprived of sleep that they frequently go on contagious cases in a run-down condition.

This led on to a discussion of the subject of personality in the sick-room. "A merry heart doeth good like a medicine," reads the Scripture injunction. The nurses felt that their real influence over a patient depended on

their securing the patient's friendship and confidence. A nurse may effect a cure as much by the contagion of her touch and attitude as by the medicine she administers. The superintendent said, that whenever possible she talked with the patient before the anesthetic was to be administered, that he might feel he was in the hands of his friends. Whatever quality a nurse might lack, she must have personality. Sick people are especially susceptible to that persuasive influence which emanates from friendliness and sympathy, yet excessive sympathy for one in pain may defeat its own purpose by wearing down the nurse and weakening her efforts.

At this juncture a laborer whose leg had been shattered by accidental contact with a stick of dynamite, and who had been in the hospital six weeks, was carried past the office on a stretcher. He had received his discharge from the hospital and was going home.

"Good-by, Charlie," said the head nurse. "Don't try to walk too soon." He was only a common toiler, with less than average mentality, but he had been treated with all the skill and care trained physicians and nurses could give, and his leg had been saved.

As the invalid passed out through the door, two doctors came into the office, and the conversation turned on the remarkable lack of sickness. Physicians and nurses were idle simply because there were no sick people needing service. Manufacturers of medicines and surgical instruments were casting about for other means of a livelihood. Nurses and doctors agreed that there was much less sickness about than for many years. And the interesting question proposed itself: Was the condition temporary or permanent? Were the physician and the nurse at last to succeed in putting themselves out of a job?

Certain it is that medical science has made tremendous strides in the last generation—the last decade. Thousands and thousands of lives are annually saved which formerly were lost through ignorance of the nature of disease and the way to treat it. A multitude of cases which fifteen or even ten years ago would have proved critical now prove mere passing afflictions.

Is a time coming when hospitals will be closed and those who minister to the sick be not needed because there will be no sick to minister to? Statistics point to that day. People are living longer. Children are being born stronger and healthier year by year because of pre-natal and preventive work that is being done. The Metropolitan Life Insurance Co., to take an instance, employs a large corps of trained hygiene and health experts to give instruction in pre-natal care, as to the proper clothes to wear, food to eat, exercise to take. As many as fifteen visits are given to prospective mothers free of charge.

We shall not see that happy day when pain and disease will be but a memory, though medical science is dreaming of it. For many years there will still be need of the gentle healing touch, the skill and devotion, the untiring patience and unselfish courage of the hospital nurse.

Edward H. Cotton.

Easily Maintain Supply in Excess of Demand.

How modern production methods can swamp even an extraordinary demand is illustrated by the situation in the tire industry. That the use of motor cars and the demand for tires have expanded in a most remarkable fashion is common knowledge. That the tire market has been extremely competitive in the meanwhile also is fairly well known.

The extent to which production has been able to keep ahead of demand is brought out in some interesting charts printed in the Business Bulletin of the Cleveland Trust Company. In 1910 a standard 30x3½ inch tire cost about \$34. When the war started it could be bought for about \$22. At the end of the war the price was not substantially different. Now the tire can be had for about \$9.

This is by no means an isolated instance. A 34x5 inch tire, for example, cost approximately \$82 in 1910, \$55 in 1914, and \$32 at present.

Meanwhile the quality of the tires has improved. A larger mileage is obtained. The consumer pays far less and gets a better article. That is a testimonial to the efficiency of modern industry—and to the optimism of American tire manufacturers.

Just now the tire industry is experiencing a distinct improvement. The low prices may play some part, although it must be noted that the demand for tires is determined principally by the manufacture of new cars and the use of old ones. Demand is not affected directly by prices as in the case of a wide range of commodities.

The bulletin of the Cleveland bank points out, however, that the present low prices for gasoline and high prices for farm products probably are stimulating the demand for tires. Automobiles are being used more with a correspondingly greater wearing out of tires. Besides, the 4,000,000 cars that were made last year probably are coming into the market for new shoes.

Just what the gasoline-farm products equation means to the farmer is neatly put by the Cleveland bank.

"A year ago," it says, "a farmer had to sell 32 bushels of wheat or 45 bushels of corn to get enough money to buy one ford-size tire and sufficient gasoline to run his car far enough to wear out the tire. Since that time tires and gasoline have come down in price, while wheat and corn have gone up, so that now he has to sell only 15 bushels of wheat, instead of 32, or 20 bushels of corn, instead of 45, to buy the tire and the same amount of gasoline."

F. Schneider, Jr.

There are millions of prosperous men in this country; travel in any direction, and the most impressive thing you note will be the homes, farms, shops, factories and offices of citizens who are evidently well-to-do. Ninety per cent. of them achieved success in the same way: by industry, politeness, fairness and thrift. Likewise, everywhere you will find a small minority who are not getting along very well, and in ninety cases in a hundred, the cause is neglect of industry, politeness, fairness and thrift.



Style Trend in the Middle West.

For some years it was conceded styles of women's shoes had an effect, in due time, on the type of shoes men select as part of their raiment. But there have been tendencies during the last few months which would lead the casual observer to believe, that for once at least, this order has been reversed.

For six months there has been a trend towards lighter shades of calfskin for men's wear. Now we find at Chicago and other Middle Western cities that similar shades and leathers are regarded as style in women's shoes. It may be women who have been wearing black shoes so long they find the new vogue for tan calfskin shoes refreshing.

The vogue of tan calf shoes for women now rampant in the Middle West has surprised the smartest of merchants. Plans had been made for a season of solid black and stocks of footwear supplied accordingly. Suddenly comes this vogue of tan calf, which in some cases interferes considerably with the merchandising operations. Fortunately most merchants have been buying in a rather hand-to-mouth fashion, and stores are in fair shape to meet just such situations as this. This is just one more lesson for merchants; they must continue to keep their stores stripped for action to be in a position to hold the rudder as the current carries the boat.

Another surprise for well posted stylists in the Middle West is the way the pump model has come to be accepted as a nearly major style unit. Many stated not long ago that pumps did not fit and never could fit, and that "they have never made any money on them." However, this is one time the public has had its say, and merchants have fallen in line because of public demand. This demand in favor of pumps continues unabated with few signs of checking up. It has filtered through to stores selling medium and cheaper grades of shoes. Merchants in all parts of Chicago, and throughout Illinois and Indiana particularly, are now getting behind the vogue of pumps. The pump as now available at many factories does fit and seems to thoroughly satisfy many women who for months have been wearing fancy straps and intricate patterns of various kinds.

Naturally the pump cannot be expected to last for a very long time. Even as popular as it is at this time, leaders in the big cities are using the true pump model as a foundation for patterning. Already there have appeared numerous variations of the pump idea, with a promise of many more to come. Within the next few

months it is likely the pump model will be used in combination with straps, some high on the ankle. The opera pump pattern itself is quite expensive for cutting at most factories, because of its size it doesn't work well with smaller skins. In satins and velvets this handicap is not encountered. An idea recently born which provides a shoe which appears like a strip pump, although it is not in the true sense of the term, for the reason that the wings of the pump have been split at the sides, and seamed so as to create a foxing effect. This seam, however, is covered with a strap which extends up and over the instep and around the ankle. The junction of the straps at the ankle part of the shoe is fastened with a satin ribbon bow. This model originated by Wolfelt in due time will likely find a place in the lines of many factories of the country. Each shoe consists of three pieces; the circular vamp of the forepart and the two foxings with a straight seam for each side.

Going into another phase of the style situation, it is time now to consider the ribbon and bow ornaments which have been used during the past month or so by leaders as a simple ornament for working with the present mode of simple patterns in shoes. It is not all unlikely that this vogue of ribbons and bows will be continued. Cut steels and rhinestones are proper for formal shoes.

Blonde satin and copper satin are more than holding their own. One of the reasons for this is that the supply of this material for shoemaking purposes is rather meager, so that the public in quest of such shoes finds it necessary to do considerable shopping around in order to find proper sizes. Such a situation is likely to perpetuate any style long past its ordinarily allotted time.

Velvet shoes are in the picture. velvet pumps and dignified straps and ties made over the now popular round toed lasts, seem to work in very well with the current trend in apparel fashions.

There is also an increased call for satin ties. These several notations seem to stand as a vindication of the opinion of a number of stylists in the Middle West, namely, that towards the end of the present season it is quite likely that satins will lead patents.

All the while there is under cover working and planning with the button oxford type and pattern. One of the smaller McKay factories in Chicago has succeeded in nearly filling the works with nothing but button oxfords. The button oxford, however, is being sold to the merchant strictly as a street shoe. As mentioned in these columns a full two months ago "be on

guard for a vogue of combinations in the offing." At the time of printing this admonition, many considered same as too revolutionary. But the statement has since been justified by the appearance of many different kinds of combinations in leading downtown shops.

The next on the boards, and pretty sure to be in the spotlight, is the combination of patent leather vamps and tan Russia quarters. Such shoes are known to be in process of manufacture at several factories in the East.

Is Making New Type of Hose.

A new method of making full-fashioned novelty half-hose, golf hose and sport hose has been perfected by a local hosiery manufacturing company. According to the sales executive of the company, the goods produced in the new way will come into close competition with the hand-made Scotch goods that are handled so extensively by the better class importers and dealers. Almost any design can be made by the new method, for which a patent application has been made, as well as contrasting colors, which, it is contended, will have a far-reaching effect in the trade. It is further said that the goods made in the new way can be retailed profitably at about half the price of the imported hand-made merchandise. Business is now being taken on the novelty half-hose, which are offered in grades wholesaling at \$12 and \$15 per dozen. Similar ideas in the golf and sport hose will be offered in the near future.

The Ruling Passions Strong in Death.

Isaac was dying, there was no doubt about it. He had been unconscious for hours. His family had anxiously gathered about his bedside. Suddenly his eyes opened. His wife leaned over him and said tenderly, "Ikey, do you know me?"

"Ach, what foolishments; sure I know you, you're Rebecca, mine wife." "And these peoples, do you know them?"

"Ya, Jake, my son; Isador, my nephew; Rosie, my daughter; Simon, my son, and my brother David, and Joseph—Ach, Gott, who's tending store?"

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Why the Allies Were Lenient With Germany.

Grandville, Oct. 4.—The power of Germany asserts itself even in defeat. During the years that the world war raged, when the atrocities of the kaiser's soldiers were staining every news page with their diabolism, very few people imagined that, should the allied armies win out at the last, there would be no punishment for the kaiser and his generals who had given orders for that frightfulness which was to terrorize all opposition to the march of the German hosts.

Peace came, however, at a time when the allied armies had trekked almost to the German boundary line. The wily Hun knew on which side his bread was buttered and acted accordingly.

The sinking of the Lusitania, with which scores of Americans perished, added to all the killings, maimings, murders and bestial acts of a beer-drunk army, served to shock all mankind, and the shadow of the gallows loomed large in the public vision. Hanging was too good for the monsters who had shown no mercy to women, babes and cripples. The teeth of justice were clinched to crumbling over the desire for punishing the outlaws.

That punishment did not come.

The world held its breath in expectancy, only to see those monster fiends of war, who had been merciless to Belgian and French motherhood and innocent girlhood, stand forth unscathed, unindicted, not arrested even for crimes that had shocked the civilized world.

Why was it that the German kaiser and his generals, who were as guilty of murder as the veriest homicides behind the walls of penitentiaries, were not brought into court to answer for their crimes?

This question has been asked many times. It was asked at the close of our civil war when not one of the instigators of rebellion and treason were brought to book for instigating the most causeless rebellion in all history.

Britain and France were never lenient with their criminals, and it was expected that there would be numerous hangings after the close of the world war. Nothing of the kind, however.

Why this unexpected leniency?

There can be but one explanation. The word Fear covers the case.

Fear of Germany, which still existed, powerful, unscathed after several years of battle. That country ceased fighting, although not defeated. It was, indeed, peace without victory. Sixty millions of people intact, united for a renewal of the contest at the drop of the hat.

The remainder of Europe sat back and waited.

Peace spread its wings over the blood-besprinkled sod of France and Belgium, while Germany sat back and grinned over the fact that her territory remained untrodden by an enemy soldiery. The later occupation of the Rhine provinces by France did not count very heavily against German unity. It was fear that caused the Frank overflow along the Rhine, fear of what their world enemy might do if left to her own devices.

France has held a firm rein until recently. Now German militarism is rearing its head once more, and the breath of the old war god is being instilled into the body of German imperialism, which is being held back by a slender cord which is likely to snap at any time.

Fear of the Central empire saved the skins of kaiser and those generals who scourged France and Belgium to the limit during war's red reign.

None of the instigators of that frightfulness, which laid waste the homes of innocent women and children have been called to the bar of justice,

The single word Fear tells the reason for this unparalleled clemency.

The fact that kaiser Wilhelm and his guilty commanders are free and undisturbed in their pursuit of happiness tells plainer than words of the power which the German nation holds in Europe to-day.

It is fear of Germany alone that gives France and Britain cold shivers and holds them back from doing an act of simple justice to humanity. Germany, unconquered, is still the largest factor in European affairs. That nation could put millions of armed soldiers in the field at short notice, and with these the remainder of Europe would have to reckon.

In order to keep the peace the allied nations permitted German malefactors to go free. To say that Germany is a victim, awed and humbled, is but to state an untruth. There is such a thing as recuperation to a high point of efficiency, and the German

war lords know how necessary this is to securing her supremacy of Europe at a later date.

Why did the apparent victors in the late war fear to hang those guilty of murder and arson in the period of hostilities?

They realized that there would be an aftermath to all that had taken place, and that united Germany of sixty millions would in some future day take sweet revenge if any of her high officials suffered capital punishment for their monstrous crimes.

It is well enough to look ahead at times and take account of what is likely to occur if such and such methods are pursued.

Neither England or France, victors though they were, is in a position to punish German outlaws. The most savage and barbarous war in the world's history ended with nobody punished for unlawful acts which were

so numerous as to excite little comment.

Justice was disregarded because of fear of the German people. In a later war, had the allies exacted justice, Germany might be the victor when English and French officers would be made to suffer in retaliation.

Old Timer.

Tell Him Now.

If with pleasure you are viewing
Any work a man is doing,
If with pleasure you are viewing
Tell him now.

Don't withhold your approbation
Till the preacher makes oration
And he lies with snowy lilies
On his brow.

For, no difference how you shout it,
He won't really care about it;
He won't know how many teardrops
You have shed.

If you think some praise is due him,
Now's the time to slip it to him,
For he cannot read his tombstone
When he's dead.

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tain your interest
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Odd and Intimate Comment on Business Events.

The Attorney General of the United States upholds the opinion of the Secretary of the Treasury that publication of individual income tax returns is in conflict with one of the statutes of the United States. He takes the position that returns shall be opened for inspection but not for publication. There is to be a civil suit to test the legality of publication and to clarify a clouded situation. The result of that suit should determine whether or not those newspapers that did publish these returns committed a criminal offense. That should be determined, but no trial court is needed to determine that they did commit an offense against ordinary decency and were guilty of an outrageous invasion of the private affairs of thousands of helpless citizens.

Industrial chemistry, knocking at the door of the unknown, has found something as puzzling as it is deadly. Five men have died from the effects of a gas that lurked in the retorts and stills of an industrial laboratory where a new compound for gas-engine fuel was being elaborated. Its victims became stark, raving insane before their deaths. This is one of the new dangers that come with the new scientific age. We are exploring in the dark, wandering about among the elements of which the universe is composed. Here and there we may cause, accidentally or by design, some wedding of forces that are beyond our ken and terrible beyond present human understanding. Behind that frontier of forces, into which we are thrusting a little further year by year, strange terrors yet undreamed of may lurk. When, however, was the human race, for all its faults or weaknesses, ever driven back from a frontier by terrors, actual or dreamed?

Rubber paving, the hope of many to reduce the noise of rapidly growing traffic in American cities, has its proponents and opponents. The reason is that the results of American and British tests and the opinions of British and American experts do not agree on its value and usefulness. In Bradford, England, tests were made with rubber blocks. They were declared a failure. The blocks are being removed from the highway. Boston has been experimenting with rubber-block paving for some time. Edgar S. Dorr, consulting engineer for the city, pronounces the paving a success and expresses the conviction that rubber paving is the coming thing. Rubber-block paving tests are now being con-

ducted in Chicago and other American cities.

The report of the Rockefeller Foundation for 1923 discloses some interesting financial facts. It now holds \$17,000,000 of Government securities as against \$8,000,000 in 1922. It has disposed of all its holdings in the Standard Oil Company of Kansas, which amounted to 78,624 shares and carried on its books at \$1,351,433 for \$3,144,960, less bankers' commissions. Apparently, the proceeds from this and sales of other small holdings of stocks and other income were used to purchase Government securities. The Foundation's largest holdings in any one company is 919,500 shares of common stock of the Standard Oil Company of New Jersey. This block is carried on its books at 36½ cents a share, far below the market price. The Foundation holds stocks and bonds valued at \$164,812,198.

One of the unique industries of Texas is the factory at Comfort, owned by Charles Apelt and using forty workers in the production of baskets from the shells of armadillos.

Fifty-three years ago, Akron, Ohio, was selected as the site for the first rubber factory to be established West of the Alleghany Mountains. At that time it was an easy-going little city of less than 10,000 inhabitants, covering only a few square miles of ground. In it, however, Dr. B. F. Goodrich, founder of the Goodrich Company, saw the possibilities in starting the industrial activities of his company. His foresight and the automobile did for Akron what the latter did for Detroit. In other words, both are in the front ranks of American industrial cities. The Akron of to-day as compared with fifty-three years ago is vastly different, says the India Rubber Review. The city now covers more than twenty-five square miles. It has a population in excess of 200,000. Its many rubber and tire factories employ more than 50,000 persons. More than 50 per cent. of all rubber tires made in the world are products of Akron factories. The value of the output of tires and other rubber products exceeds \$500,000,000 a year. Compared to the first rubber factory of half a century ago, run by water power, Akron's rubber factories of to-day consume more than half a million horsepower of steam and electrical energy every twenty-four hours. The ground upon which Akron stands once sold for 40 cents an acre.

The overwhelming victory of the Conservative party in the British gen-

Forgetting the Will--

A MAN works hard, builds up a business, accumulates an estate, and intends to leave his dependents "pretty well fixed."

Then he neglects to place the small, but important, keystone to his arch. He fails to make his will and choose his executor—a duty that would have taken only a few hours of his busy life.

At his death, the State distributes his property, without regard to his wishes, in the cut-and-dried fashion used for all estates for which no will has been provided.

Have your lawyer draw your will and name this trust company as your executor and trustee.

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THE BELLEVUE STATE BANK,
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We have a strong demand for loans. We pay 4% on Savings Certificates of Deposit and 3% on Demand CD's if left 3 months or longer. Put your surplus funds to work.

GROWTH!

In Deposits as Shown by Official Bank Statements

June 1, 1922	- - -	Bank Opened
June 30, 1922,	- - -	\$349,069.40
September 15, 1922	- -	\$645,954.92
December 29, 1922	-	\$1,145,642.02
April 3, 1923	- -	\$1,537,677.23
June 23, 1923,	-	\$1,972,400.04
September 14, 1923	-	\$2,164,015.27
December 31, 1923,	-	\$2,313,694.42
March 31, 1924,	-	\$2,539,790.09
June 30, '24	-	\$2,841,230.39
Oct. 8, '24	-	\$3,069,482.20

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COLLATERAL LOANS ----- \$490,293

Secured by high grade stocks and bonds worth more than the amount of the loan, deposited in our vaults as guarantee of payment.

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United States and other bonds of high rating and ready marketability.

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PRESIDENT, Charles B. Kelsey.

CASHIER, Martin D. Verdier.

eral election on Wednesday settles with unexpected decisiveness several questions that have since the war been plaguing British minds. But the result has its significance outside the United Kingdom. For these same questions during the last half decade have been disturbing the political opinion of the world over. The Labor party, with its leanings toward Socialism and with its lunatic fringe of Communism, has been thrown for a serious loss. The party of the Left, grown so fat and loud-mouthed in all countries, batten- ing, as it did, upon a vague and wide- spread post-war hysteria, has been definitely checked. Its fantastic, un- intelligent, half-mad isms and policies have been repudiated, so far as Great Britain is concerned. The verdict of the voters calls the country back once more into the path of safety, sanity and tranquillity. These war-bred po- litical phantasms had a better political run in Great Britain than in any other nation, with the exception of Russia. The Labor party had the chance, if not to carry out its policies in entirety, at least to show what it would do if it had free rein. So far as it tried to be constructive, it showed fundamental weakness; the little it did toward tear- ing down old standards was a warn- ing to the country, and that warning has been heeded. The whole story of the British election, however, is not told by the figures showing the Parlia- mentary gains of the Conservative party. Great Britain had one or two other geese to cook. There was the question of the multiple-party system as against the traditional two-party system, an issue to-day in the United States. This question has been an- swered in Great Britain by the almost complete elimination of the Liberal party from Parliament. Its strength of 160 members was cut down to forty-odd, below the Laborite figure of 1910. The grinding to pieces of the Liberal party between the upper mill- stone of Conservatism and the lower of Labor was expected to be a grad- ual process. It has been accomplished in a single turn of the wheel.

Wash Room For Farm Trade.

The city or country seat merchant with a large farmer trade can increase his store service by the addition of a customers' wash room.

After a long drive into town the customer is dusty and dirty, and will appreciate a room where clean towels, brushes, etc., are kept for his con- venience. Such anticipation of his ac- tual needs make trading with that store a pleasure.

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

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

Something Wrong Somewhere.

Work steadily when you work, play hard when you play, rest a little and sleep enough.

Keep your head cool, your feet dry and your dressing-room key handy.

Wash outside and inside, have a

sense of humor and eat what your body and brain should have.

Worry a little to save worrying a lot.

Wisely invest your experience and part of your income.

Be dependable in word, kindly in every deed, and always give good ser- vice.

If these rules fail to make you live a long and happy life, something is wrong somewhere and you know where it is.

Sales of Men's Shirts.

Little change in men's shirts is re- ported in most quarters, although the higher priced novelties are selling fairly well. Staples, except whites, are still slow. The starched colored shirt with attached or detached collar is leading, the most favored patterns being in covered grounds. Initial or- ders sent in by salesmen who have been out for the last ten days are re- ported as fair, with indications that the vogue of soft shirts with collar attached will be stronger than ever.

The Best.

The best art—painting a smile upon the brow of childhood.

The best science—extracting sun- shine from a cloudy day.

The best war—to war against one's weakness.

The best music—the laughter of an innocent child.

The best telegraphing—flashing a ray of sunshine into a gloomy heart.

The best biography—the life which writes charity in the largest letters.

The best engineering—building a bridge of faith over the river of death.

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WRITE FOR FURTHER PARTICULARS.

Being a Firebug Nation.

News reports of the recent million dollar sawmill fire at Hoquiam, Washington, say "covered by insurance. Everybody breathes easy, for there is no actual loss."

But a million dollars' worth of property has been destroyed; a million dollars' worth of labor and material is lost that had been available for making men more comfortable, in wages, profits, freights, in structures that the lumber would build.

Every stick of timber, every day's wage, every item of comfort that a million dollars can buy, is first paid for in insurance rates. Whether you have never had a fire of your own, or whether you have been a regular firebug in setting forest fires or carelessly burning your own property in city or town or country, the loss of every scrap burned must be paid by someone.

Unless restored by insurance, every item of property destroyed by fire is gone forever, and the nation is that much poorer. Estimating a human life by the wages it would earn, life comes terribly high. Any one of the 15,000 lives destroyed annually by fire may be worth tens of hundreds of thousands of dollars. So with property estimated by its usefulness, even though its physical value is governed by insurance.

Insurance only spreads and equalizes fire or death losses, so that the few do not go bankrupt while the many go unscathed. Most of the \$500,000,000 annual fire losses of the United States are preventable. They need never occur. If normal business and home life could have the proportion of that sum that is paid out for preventable fires every year the United States would hardly know itself in its new era of decorum and prosperity.

Being a firebug nation is hardly decent. The majority of fires are preventable. It's time for our country to save property that is utterly, foolishly wasted, that is so wrongfully said to be "covered by insurance."

Georgia Adopts Arson Law.

The model arson law passed by the Georgia Legislature has been duly signed by the Governor of that State and now becomes effective as a law. The law, which was chiefly prepared by P. R. Margoridge, a member of the Arson Committee of the Fire Marshals Association of North America, has been adopted by that organization, and when placed on the statute books of the various states aids very materially in suppressing incendiary fires and securing the indictment and punishment of the firebugs. It is to the credit of State Fire Inspector J. A. Sharpe, of Georgia, who did splendid work urging the measure, that it was finally adopted by his State.

The old arson laws in force in many states were generally found defective when serious effort was made to secure prosecution of incendiaries, and the new model law was finally adopted and recommended by the Fire Marshals of America to more completely define the guilt of any person who wilfully or maliciously sets fire to, or burns or causes to be burned or who aids, counsels or procures the burning of any dwelling, etc., the property of

himself or another, section II or the law providing for the malicious burning of any shop, store, warehouse, factory, etc., or any church or public buildings with definite and adequate punishment being clearly provided for upon conviction.

An important feature of the law is the section defining the wilful and malicious burning with intent to injure or defraud insurance companies, as well as the section making any person guilty who maliciously attempts to set fire to property, even though the attempt is an abortive one.

Wisconsin Fire Bug Convicted.

Gus Vasilliu, operator of the Palace of Sweets at La Crosse, Wis., was found guilty of arson in having fired his heavily-insured store in order to secure funds to meet pressing obligations.

How to Be Happy.

Are you almost disgusted with life, little man?
I'll tell you a wonderful trick
That will bring you contentment, if anything can,
Do something for somebody quick!

Are you awfully tired with play, little girl?
Wearyed, discouraged and thick?
I'll tell you the loveliest game in the world,
Do something for somebody quick!

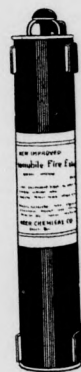
Though it rains, like the rain of the flood, little man,
And the clouds are forbidding and thick,
You can make the sun shine in your soul, little man,
Do something for somebody quick!

Though the stars are like brass overhead, little girl,
And the walks like a well-heated brick,
And our earthly affair in a terrible whirl,
Do something for somebody quick!

The man who does as he pleases seldom pleases.

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Success Comes From Within, Not From Without.*

Thoreau said once, "If I should hear that any man was coming to Walden Pond with the intention of doing me good, I should flee into the woods and conceal myself. Nothing could give me greater consternation."

I do not feel quite in the same relation to you as that supposititious man would bear to Thoreau because I represent specifically one element in a combination, having a common purpose. The trustees, president and faculty, and the student body, ought to work together toward the greatest efficiency and honor and prosperity and success of the institution to which we are giving considerable parts of our life. I suppose each one of you wants to get on. Each one of you ought to; I am sorry for you if you don't, if any one of you hasn't ambition for his own life.

I think probably every one of you will find times when you are here when it seems as if the work in which you are engaged—the Latin work, science work, all the various items of the curriculum which you have begun to take—were flat, stale and unprofitable. It will seem to you as if you were wasting your time; it will seem to you as if it were not worth while for you to toil and moil over some parts of the curriculum that come to your hand to do.

Well, how is that to be determined?

You can't determine it; you have not the elements of judgment. Otherwise it would not be worth while for you to be here. Mistakes may be made. Nevertheless the things that are prescribed for you to do here are each one of them an element in a general scheme that has been thought out and tried out for centuries over and over again under all sorts of circumstances by all sorts of men, the object of which is to train the human mind and character to the greatest possible competency.

The fact that a particular part of mathematics or Greek seems to you not to be worth while is merely reason for a presumption that you simply do not know. Why you are here is not simply to gather together information. Very necessary information is; very necessary learning is, but the object that you are here for is not simply to gather it as you pick blackberries and carry them home in a pail. You are engaged in a process, a process which has to proceed step by step as painting does stroke by stroke of the brush.

The process is making men, and the duty of each one of you here is to make a man.

Yourself is the raw material of manhood and you are engaged, by means of this process which has been thought out and tried out, in making it into the biggest, most competent man that the nature of your material will permit.

You cannot tell what your material will stand, but whatever it is fit for, this process, dull and hard and disagreeable at times, apparently pointless at times, whatever your material will make it possible for you to be,

*Address by Elihu Root to students of Hamilton College.

this process is going to bring out.

Some of you will always be units as long as you live. You cannot help it. The unit can live a contented life. Some of you will bring out a figure that will make you count ten, and some of you will bring out from your heart and nature qualities that will make you count 100 in the world; and there may be here among these 300 or 400 boys, there may be some man who under the stress of discipline and toil will grow to the stature of 1,000 in the world.

Do not be content with being a unit.

The worst, the hardest, the most disagreeable thing that you have to do may be the thing that counts most, because it is from the hard things that discipline, and discipline alone, makes possible the highest competency of one's nature.

This whole process in which we are engaged is based upon one very general proposition. It is that the advances of the world in all these wonderful things that mankind is doing now do not come from the fact that mankind is any abler and more powerful than it was hundreds of years ago and thousands of years ago. We know from such records as have been left that there was talent, genius, power, thousands of years ago that we cannot surpass—that no man can surpass now.

The world is doing vastly more than it ever did before, not because men are bigger than they were before, but because men have learned to base the future upon the present, and the present upon the past; because by the preservation of records, by the perpetuation of example, by the processes of study of the past, man begins life from a platform built for him in the past. The present grows from the past, and we are higher up than the man in Greek and Roman days because we have the advantage of Greek and Roman days for our training and enlargement of vision.

Two forces are always working in the world. The force of conservatism and the force of progress. Both have to exist.

It is the natural business of the old to be conservative. That is because they are interested in the past and are of the past. It is the business of the young to be progressive. You must have change.

But the spirit of youth may bring about change that is not progress. Progress must be built upon the past of the human race. That is the theory of the college course, that the experience of the race shall be brought to bear in the disciplining and training of the man who studies in the college.

The business of making a man, in which you are engaged, should lead you to rejoice if you find that your intellectual and moral powers are growing. Ask yourself whether you can think more clearly, whether you can see further, whether your powers respond to your will more quickly than a month ago or a year ago. Are you larger in your views? Are you becoming more proficient in the use of your mind? Has your mind been going through the process that you go through on the football field and the hockey court and in the gymnasium? That is the business which you are

engaged in, in making stronger and more supple the muscles of your mind and your moral nature. That must never be forgotten as necessary for the greater power.

Many of you—most of you—will get on in knowledge and power. The important thing when you do that is to have the right sort of notion as to what getting on in life consists of.

The standards of success! What are they?

I suppose that you have not very definite ideas as to what you are going to do in life after you leave here. If you have, they will probably turn out wrong when you leave. But you can fix for yourself standards of the kind of success that you wish to attain, the kind of thing that you wish to do with this instrument that you are creating here. I do not quite know how to get into your mind what is in mine about that.

There is a very great misunderstanding about what constitutes successful advancement in life. It is not to become rich. That does not help much. Money enough to be independent. Yes, to be independent is a fine thing, and not to be is appalling and distressing.

We have had a very great change in the condition of labor in the world in recent years. The laborers in many

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countries, particularly in England and in the United States, have come to have higher wages and shorter hours of work than they have ever had before; that is, they have had more money to spend and more leisure to spend it in. But I doubt if they have ever been more discontented.

The immediate effects of higher wages and shorter hours of work have been discontented workmen.

Why?

Because they have not in them, they have not trained and developed in them the capacity for the enjoyment of life. They are like the prospector who made a lucky strike in the mountains and could think of no way to celebrate it except to buy a hundred pounds of baked beans. He had not trained himself to enjoy life. He did not know how.

You find curious spots in the history of civilization. You find that at certain times in the progress of civilization the nations are incapable of taking in certain ideas. I was reading about the taking possession of the properties of the church in England in the sixteenth century. There was discussion about taking the abbey, monasteries, wide possessions which the church had acquired, enormous wealth that the church had acquired, taking it back for the crown. The best suggestion that could be made about the property was that it should be given to somebody who could fight instead of leaving it in the hands of priests. That generation in England was incapable of absorbing the idea of applying property to public use. The only public use that they could think of was to fight.

Doubtless there are real and important ideas that we are not absorbing now. Some future generation will look back and say, "How stupid they were not to understand!" But we cannot do it. We cannot take in some ideas.

But the fellow who could not find enjoyment in anything but buying baked beans had not been trained to the enjoyment of life. In the end, as compared with wealth, with fame, with all the things that people interest themselves about in their struggle toward success in life—in the end you will find that success in life comes from what you have made of your inner nature.

One must succeed within himself. Cultivate your tastes so that you will receive joy from things of beauty; cultivate your powers so that you will receive joy from the exercise of them; cultivate friendships so that your hearts may always be warmed by human sympathy; cultivate the virtues that all men admire so that you may be conscious of self-respect.

One of the good things about a college of this size, a small one, is that it affords an opportunity for you men for that kind of training because you are here in immediate contact with and immediate observation of the group of men who have undertaken to pass their lives in education. In doing it, they have been driven perforce to resign the supposed pleasures of wealth and to seek their pleasure in themselves.

You see, as you pass through your course in college these dozens of men

from whom you are learning mathematics, Greek, Latin, biology, history, and what not, you see them leading happy lives without much money, with very little money; you see them leading happy lives because their vocation has compelled them to develop those qualities within themselves which are the only sound and durable bases of human happiness.

Become so that you can enjoy the things that you are master of. That is what Henley meant in his wonderful lines declaring himself captain of his soul. If you are dependent on outside material things for your happiness, you are weak—you must always lean on some one else. If you have tastes, if you have joy in the exercise of intellectual power, if you have fondness for literature, if you are able to think, then you are in control of your own happiness, then you will make the only success in life that is real.

Let me say one thing in conclusion. The success that is emblazoned in the press, the triumphs in life do not come from direct approach. You do not win wealth and power and fame by frontal assault. They come as the by-products of manhood, and you build up the manhood to conquer them.

Motorists Taxes on Mileage Basis.

Motorists of the country pay in the form of gasoline taxes and registration fees an average of only a quarter of a cent a mile, according to the Bureau of Public Roads of the United States Department of Agriculture.

That is what the fees paid in a year amount to when divided by 6,000, which is believed to be the average motorist's annual mileage. The average license fee per mile travelled is one-fifth of a cent and the gasoline taxes paid make up the difference of one-twenty-fifth of a cent.

The motorist or truck operator is assured of a good return from the taxes he pays since the receipts are very largely devoted to road construction and maintenance. In 1923, 81 per cent of the motor vehicle license revenues and 58 per cent of the gasoline taxes were turned over to the State highway departments for expenditure under their supervision and a considerable portion of the remainder was expended by the counties for road purposes.

Consideration of the gasoline tax is of special interest to the motor vehicle operator. Thirty-five States now have this form of tax, the rates ranging from one to three cents with the exception of one State which has a four cent tax.

A one cent gasoline tax increases the cost of operating the average vehicle by less than a tenth of a cent per mile. On a trip from Washington to Philadelphia the tax would amount to 10 cents. The trip over the Lincoln Highway from New York to San Francisco would be taxed \$2.50.

Only One Qualified.

I once advertised for a stenographer. Six applicants were interviewed. Two asked "What are the hours?" Two, "What make typewriter do you use?" One asked, "How long a vacation do I get?" and the other wanted a job. She got it. John Miller Wyatt.



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Resources Over \$19,000,000

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

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THE CITY NATIONAL BANK

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

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Michigan Retail Dry Goods Association.
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Garment Returns Are Heavy.

Not for a long time, if ever before, have returns of ready-to-wear garments by retailers been heavier than in the last few weeks. One authority estimates the value of the dresses returned during the present month at close to \$2,000,000. Returns of women's coats also have been large. This action on the part of retailers is attributed by the manufacturers to the unseasonably warm weather, especially over the last week-end, and their claim seems to be borne out by the records of the local weather bureau. On last Saturday, for instance, the average temperature was 60 degrees, or seven degrees higher than the average for the last forty-six years on that date. On Monday, the average was 61 degrees, against a forty-six year average of 52 degrees. Tuesday was even worse for the sale of seasonable garments, the average that day being 64 degrees, or twelve more than the average for that date during the forty-six year period.

Waiting on Price Decisions.

Not a little of the present holding off by wholesale buyers of ginghams and kindred fabrics is attributed to their unwillingness to operate in a large way until it is seen whether the Eastern producers of the goods intend to meet the reductions made in the Southern lines for the Spring season. This, it was said yesterday, brings up considerable of a question as to what the Eastern mills can do to meet the situation.

It was pointed out that for them to reduce production costs to levels that would permit the lowering of prices on the finished goods would require such marked decreases in wages as to make them unacceptable by the workers. The simplest solution of the problem it was said, would be for the Southern mills to restore prices to the Fall levels but before this was done a large part of the new season's business would be on the books of these mills.

As To Belts and Suspenders.

Despite predictions to the contrary, wide belts are growing in popularity, says a leading manufacturer, who reports that fully 50 per cent. of the total demand is for belts 1¾ inches in width. The more exclusive shops, especially, are calling for the wide variety, both in leather with harness buckle and in silk in club colors. Curiously enough, he adds, the demand

for silver buckles for the narrow style keeps up, although he believes that this demand is now at the peak. The silk suspender in bright colors has caught the fancy of men who never wore the old-fashioned web style in white or gray, he says, and sales are steadily increasing. A novelty with which the same manufacturer is having success is a golf garter, with silk tassel in brilliant colors, patterned after the Scotch garter worn with kilts.

Holiday Lines Are Attractive.

By no means the least attractive of the lingerie lines that are being offered to buyers here for the Christmas trade are those turned out by manufacturers of petticoats. One of the features of the better grades of these goods is the amount of trimming they show. Some silk models of crepe or radium are trimmed with embroideries from their scalloped edges to the knee lines. Evening slips made of silk with a metallic gleam are being offered again. In the cotton petticoat lines the principal call of the buyers is for slips made either of imported or domestic plain sateens with pleated flounces. All through the merchandise in question the high colors are selling freely. Those most sought include emerald green, rose, yellow and other bright shades.

Heavier Cloths Being Used.

With the advance of the Fall season, velvets and flannels have come into prominence in children's and girls' clothes. Velvet dresses are shown in black, brown and blue, the last-named in both sober and bright shades. Embroideries are used on these models, and sometimes combinations with crepe and taffeta are effected. Flannel dresses are so much in demand, according to a bulletin sent out by the United Infants', Children's and Junior Wear League of America, that manufacturers can hardly keep enough on hand. Both plain and plaid flannels are featured, and styles include the one-piece frock and combinations of overblouse and pleated skirt. Leather belts and collars and cuffs are frequently seen on school dresses.

Toy Manufacturers Optimistic.

Toy manufacturers are optimistic over the prospects of a Fall business which, it is believed, will equal or surpass that of last year. Retailers are said to be facing a shortage of merchandise in this as in other lines, in view of the slump last Spring and Summer, with consequent falling off in manufacture. The bulk of toys as compared with their value makes storage of large reserve stocks impracticable, it is pointed out, and,

moreover, the change in popular demand is difficult to foresee. Hence manufacturers are finding it difficult to supply orders now coming in. Mama dolls and structural toys continue leaders, with less demand for expensive novelties.

Tailored Overblouses Wanted.

Tailored overblouses of English broadcloth are now coming in the local ready-to-wear trade. They are shown in severely tailored styles with high collars for sports wear, and also with convertible collars and with pointed necklines with rolling collars. They are finished off with mannish-looking cuffs that fasten with links. White is the shade most in favor right now, although pale blue blouses of the type described are also selling well. Next to them in favor come the lighter shades of tan. The vogue for the two piece suit and the prevailing styles in Fall sports garments are held responsible for the call for the tailored blouses.

Indications in Chinaware Trade.

The improvement noted in the chinaware trade during the month of September, following a slump in July and August, has not been maintained the past month, according to some manufacturers, although indications point to a fairly good holiday trade. Some of the largest factories, it is said, are working to little more than half their capacity. Retailers, however, have been doing a normal business, and general improvement in the trade is looked for after election. Manufacturers are, as in most other lines, faced

with the problem of hand-to-mouth buying. The style trend continues toward more elaborate patterns, with center decorations as well as borders.

Men's Clothing Conditions.

Despite the weather conditions, which have affected many lines of trade, conditions in the men's clothing business are reported in some quarters as being not much below normal. Reorders of top coats especially have been fairly good, while there has also been a brisk demand for novelties, notably the wide gray separate trousers. One large manufacturer said yesterday that collections have been unusually good the past few weeks, indicating a fundamentally healthy condition. Light colors, especially grays, will be in favor next Spring, it is said, with particular emphasis on the combination business and sports suits.


New Atomizers and Dolls.

A leading item on the list of one novelty house is a perfume atomizer, selling at \$36 a dozen wholesale. It consists of a glass container about four inches long, in an enameled standard of Colonial design, in pastel colors. The use of perfume atomizers is rapidly increasing, it is said, in view of the expensive perfumes commonly used to-day, because of the economy effected in the use of the atomizers. The same house is having great success with domestic copies of the imported Gaby Dolls, at \$8.50 a dozen. They are used as hair-pin holders, the pins being thrust in the thick wool wigs of the dolls.

Spring, 1925

Next week Nov. 10, we expect to open our lines of Spring Merchandise. Our salesmen will be given their sample lines consisting of White Goods, Wash Goods, Curtain Goods and Draperies, Hosiery, Underwear, Bathing Suits, Collars, Shirts, Neckwear, Men's Muslin Night Shirts and Pajamas, Khaki and Cottonade Work Pants, Overalls and Work Shirts, Boys' Blouses, Play Suits, Rompers and Wash Suits, Boys Knee Pants, Harvest Hats, Radio Caps, Middy Blouses. Complete line of Muslin Underwear, Bandeaux and Brassieres, Aprons and House Dresses, Children's Dresses, Girls' Camp Fire Suits. Infants' Creepers and Headwear.

We have spent much time and effort to get together the most complete and comprehensive lines at lowest prices possible, consistent with quality. You will be agreeably surprised with the many new lines we have added, bigger and better than ever.

 DEFER MAKING YOUR PURCHASES UNTIL YOU HAVE SEEN OUR LINES AND PRICES.

GRAND RAPIDS DRY GOODS CO.

Wholesale Only

The Value of Displaying Price Tags.

Price tags displayed on merchandise have an unknown but a sure influence on sales. Quality is talked with a righteousness, it is something that is demanded and must be present. People are quite willing to pay for quality; but there exists in their makeup, something that causes them to want to know the price before showing the merchant that they are interested.

It has been found that many people are interested in certain articles; interested quite to the point of buying. They need the article, know the qualities, etc., but they do not know the price.

The lack of price tags causes the prospective buyer to imagine about the expensiveness or inexpensiveness or even to create a definite price. This condition often allows the prospect to over-value; that is to create a prohibitive price on the article. Many sales go astray for this reason. It is generally practiced and admitted that a greater volume of profitable business is derived from the display of price tags than is produced by working along the theory that the lack of price tags will cause people to enter the store, at least, and enquire about the article. Included in this plan is the supposition that although the price may not be favorable the salesman will be able to turn a sale because he is very good or because a large percentage are not strong enough to say "No." It is to be admitted that some sales come of this policy, but it is not a policy that is conducive to repeat sales.

Bashfulness or probably pride prevents some people from enquiring about prices, some will enter a store caring not what the price is but the large majority want to know the price and will wander along until they find a merchant whose goods are marked.

The lack of price cards makes it hard to go ahead. A person may be using a branch of merchandise he knows and has purchased with much satisfaction for a long time and at a price he is satisfied and acquainted with. It is much easier for such a person to purchase the article he is familiar with, at a place he is familiar with, than it is to enter another store and enquire about the price. However, if the merchandise were marked with a price in the window it would lead him to go further in making a change. If the article is the same brand that he is using at present and is buying repeatedly at one place, the price tag will probably lead him into your store.

A man may be considering a purchase; he knows the quality, uses and etc. He may have been buying this particular merchandise from a certain merchant for some time with complete satisfaction. Although it has almost become a habit to buy the one brand from the one place, he is interested in seeing displays in other windows, of the same or kindred brand articles; in other words, he window-shops to some extent. If there is a price tag displayed there is nothing short for his comparison, between the merchandise in the window and the article he is accustomed to buy. If it

is the same brand and the price is lower or the same, it will, a great number of times cause a spontaneous purchase. If the product is not of the same brand, but is of the same form and composition and has the same uses, he has everything to make a complete comparison, if the article is price tagged.

A buyer is appreciative of the quality of the merchandise he uses at present, but quality is largely estimated by sight and feel and it has only to satisfy the buyers mind that is as good or better than the product he is already familiar with and if he sees the price displayed it will often draw him in your store.

Milford C. Ahrens.

Call for Leather Novelties.

A leading manufacturer of leather novelties reports a fall business well in advance of last year, and in other quarters as well there is an optimistic feeling for a record season. Among the recent novelties offered by one house are various small specialties in genuine ostrich leather, for which there is a great demand from the more exclusive shops. The articles, in distinctive designs in this leather, include bill-folders, vanity cases, address books, cigar and cigarette cases and picture frames. The demand for mah jong sets has shown a distinct falling off, it is said, with a corresponding increase in the call for bridge and poker sets.

Embroidered Table Linen.

Italian crash linens are reported as the leading item in embroidered table linen, luncheon sets and scarfs. They have largely superseded the Madeiras, for which there is little demand. One importer said recently that present wholesale prices are so low that the consumer is getting a value far greater than the intrinsic worth of these hand-made articles justifies and that, in fact, American prices are lower than retail prices in Europe. The demand for the staple Italian cut-work is only fair, it is said. Prices for Chinese merchandise are exceptionally low, as there is considerable overproduction. The Chinese mosaics are replacing the German, as they are both cheaper and of better quality.

Use of Artificial Flowers.

Artificial flowers are playing an ever-increasing part in home decoration, it is said, and this industry has grown 200 per cent. in the last five years, according to a leading manufacturer. The greatly increased cost of real flowers since the war has resulted in a growing use of artificial ones for church and other decoration, department stores are rapidly building up a large demand for them. There is a wide range of prices, according to the quality of the workmanship. One house offers elaborate pieces, including vases and containers in all kinds of pottery and glassware.

Indications For Glove Sales.

Manufacturers of men's gloves report that the staple cape glove in the shades of tan is coming back strong. While the prevailing warm weather has had its effect on business general-

ly, indications are said to point to a fairly good holiday business. In the more exclusive shops the demand for pigskin and Swiss deer is keeping up, while there is some indications that the washable chamois will have an increased popularity next Spring. At present there is no change in prices, although the rise in the cost of raw materials may denote an upward trend in the near future.

For Corduroys and Velveteens.

The demand for corduroys and velveteens is reported as well up to normal in some quarters, although it is for immediate rather than future needs. One leading house reports a substantial increase in these lines over last year, and the feeling in the industry in general is optimistic. One manufacturer is having an unusual success with corduroy leggings for children, which were first shown about six weeks ago, and is unable to meet the many demands for immediate delivery. Prices are firm, although the increased cost of raw materials indicates a possible rise in the near future.

Embroideries in Favor.

The vogue for all-over English eyelet embroideries, on a bastite foundation is greater than ever before, it is said, and houses are showing a wide variety of white and colored merchandise of this character. It is used in the form of panelling, insertion, bands and for tunic blouses, often in combination with Chinese embroidery effects with crepe de chine and georgette. While white and ecru are at present most in demand, it is predicted that solid colors in all shades will be popular. Flouncings up to 38 inches are being utilized for children's frocks.

Notion Business Picking Up.

One of the largest notion houses is closing its season with a total business comparing not unfavorably with last year. Reorders are coming in satisfactorily, especially for fitted toilet cases, wide leather belts, stationery novelties and necklaces. Among the latter the "choker" has shown great activity after a period of eclipse last Summer. Wicker work-baskets, from \$8 a dozen up, are also in constant demand. Collections were reported as being somewhat slow up to three weeks ago, when considerable improvement was shown.

Market for Women's Hats.

The market for women's hats is still slow, and manufacturers are able to book orders only by offering unusually good values and immediate delivery for special sales. Small hats in the high colors are leading, soft turbans in crush effects in ribbon and satin being particularly strong. The favored material is Faille silk, with trimmings of embroidery and flowers. Spring styles are still an unknown quantity, as Paris manufacturers are also cautious in offering merchandise except for present demands.

If people who pause to look at your window display, come inside to see the goods, or go on with a definite thought of them in mind, the window display is a success.

Fall and Christmas Merchandise



Our stocks of all fall and Christmas items are now most complete. Order now, so as to profit by all the business it is possible to get.

No. Z102—Youths' Autumn Heather Sport Coats, two pockets—sizes 30 to 36—1/12 doz. in box -----\$34.50 Doz.

No. 135Y—Youths' shaker knit Sweater, button front, roll collar, in maroon & navy—sizes 30 to 36—1/12 doz. in box -----\$36.00 Doz.

No. 825—Infant's Knitted Sets, brushed wool, plain brown—cap, sweater, drawer, leggings and mittens—1/12 doz. in box -----\$45.00 Doz.

No. 200-5—Ace Cap, assorted colors—1 doz. assorted in box -----\$7.50 Doz.



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Wholesale Dry Goods
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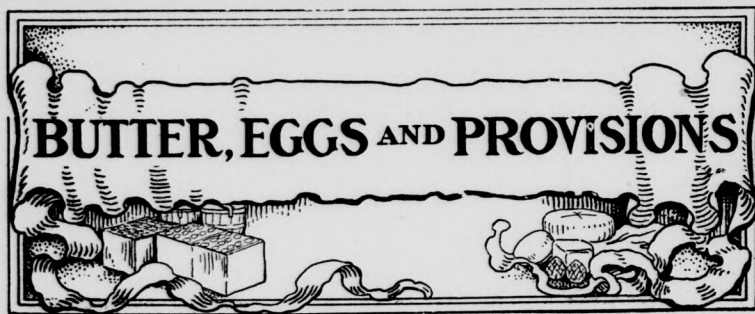
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Headquarters
333-4-5 Houseman Bldg.



"Have a Heart" Says the Meat Dealer

"Have a heart," says the meat dealer. Hearts have a high protein and vitamin content. Some are quite inexpensive. Those you purchase of your meat dealer cost but a few cents. When cooking a heart, whether it be a beef, pork or sheep heart, first of all rinse it thoroughly under water. They are then ready for stuffing and braising, if used en casserole, or they may be sliced, sprinkled with pepper and salt, dipped in flour, browned in fat and served smothered with onions. Why is it we all speak of something being smothered in onions? It is never "covered" or "sprinkled." It is always smothered, although the eater never dies of delight.

I almost forgot to say that hearts may be served with a rich brown gravy, and mashed potatoes are a good accompaniment to hearts, just like music is to singers.

Hearts as a food are perhaps new to you, but they were practically unknown in your mother's time. She knew of them only as part and parcel of a deck of cards, or things which flutter when men said complimentary things to them.

Hearts are but a few of the many sundries of meat animals which may be utilized and prepared in a delicious and appetizing manner for the table. You ladies should get your heads together and learn of oxtails. Oxtails are a delicious and important food article which have earned their reputation as a basis for the famous oxtail soup. Oxtails have steadily come from behind and are now recognized as a most important food commodity. Oxtails are equally good when grilled, braised, fried, prepared in a pot pie or served en casserole.

The homemaker who wishes to serve her family with inexpensive cuts of meat and at the same time add variety to the diet, may do so very easily if she is willing to use the unusual cuts of meat or the sundries. In serving meat sundries it does not mean that the homemaker deprives her family of nutritious food. In fact, when she gives her family these sundries she is supplying them with vitamins, those mysterious food elements that keep us in good bodily condition. She is also giving them protein and fat, both valuable food elements.

Do I hear you saying: "What are these sundries that you are talking about that are inexpensive and yet full of vitamins and protein?" Well, some of these sundries are the livers, the hearts, the brains, the kidneys and the tails. If every one of you ladies would only remember that there is a head and a tail for every animal and would learn to use these heads and tails intelligently we would have a

greater variety in the meat diet of the family.

Another sundry is tripe. Tripe is the stomach of the beef animal, and is one of the cheapest of meat foods. It is very easily digested, because of the large amount of gelatinous substance it contains. It is considered very nourishing, due to its high percentage of fat. It may be used in many ways, either fresh or pickled. When using tripe it should be rinsed off and then prepared as desired. A very nice way to prepare tripe is to simmer it for an hour in water to cover. Allow it to get cold, sprinkle with salt and pepper, and then cut in oblongs the size of an oyster. Dip these pieces in fine crumbs, then in beaten egg, then in crumbs again. Fry in hot fat until brown. Serve with a border of cold slaw, or slices of lemon with finely chopped parsley sprinkled over the whole dish. Tripe pepper pot is a popular dish, as is lyonnaise tripe and tripe a la creole.

Liver is a tender, nourishing meat. Liver contains a higher percentage of protein than any other meat product, and because of the freedom from waste is a highly concentrated food. Liver can be easily utilized to replace the more expensive cuts of meat. No matter what kind of liver is used, whether beef, pork or lamb, it must be thoroughly cleaned and scalded with boiling water before it is used. The membranes and outer skin may be easily removed and the liver sliced, ready for preparation in the way desired. Liver may be pan-broiled with onions; made into croquettes, into a pie, a loaf, fried with bacon, or baked.

Kidneys rank second only to liver in high protein content. Kidney stew is a dish that has been famous throughout history. Many other equally delicious dishes may be prepared from kidneys. Chefs of hotels and clubs use kidneys a great deal in preparing popular dishes. Beef, calf, pork and lamb kidneys give equally good results.

In whatever way kidneys are cooked, soak them first for one hour or more in cold water containing a little salt and baking soda. They may then be sliced, sprinkled with a little salt and pepper, dipped in fine dry bread crumbs, fried in fat and served with a tomato sauce. Kidneys and beef pie is a favorite dish among some families, as is broiled kidneys, kidney croquettes, kidney omelet and kidneys with scrambled eggs.

Brains have a delicate tissue that makes possible their use in many recipes that call for a tender product. Well seasoned dishes where oysters are often used may be made with brains at a great saving and with exceedingly satisfactory results. Brains

SUN-RAY

Pancake Flour

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

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Get our prices before placing your
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GRAND RAPIDS ~ LANSING ~ BATTLE CREEK
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GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

are a tasty, savory meat food. You may secure calf, beef, pork or sheep brains.

Brains may be blanched by soaking in salt water over night and skinned, or by boiling a few minutes in salt water, skinned and plunged into cold water. They are then ready to prepare in any of the following appetizing ways:

1. Separate them and cook with scrambled eggs.
2. Add the separate brains to a thick, white sauce and serve a la king.
3. Roll in flour and bread crumbs, cook in hot fat and serve with hominy cakes. This makes a hearty dish for luncheon or supper.
4. They may be stewed with dumplings, scalloped or prepared in a casserole, or made into croquettes or rissoles.

So, if the housewife has the courage to leave the beaten path of ribs, roasts and stews she can give a greater variety to her menu, which will prove appetizing and nourishing, as well as economical. I hope I have been successful in giving you a few ideas as to how this can be done.

John C. Cutting.

Uniformity of Bread Made By Modern Methods.

Bread is the result of behavior—of bacteria as well as bakers.

Industrialization of this ancient handicraft is one of the results of the biological triumphs, which have enabled man to control the heredity of microscopic life, as he has long controlled the heredity of the barn and henhouse.

In celebrating the triumphs of physics in the matter of steam, electricity, and the application of mechanical power to work, we are apt to overlook the importance of biology in our daily lives. But applied knowledge of heredity determines the flavor of the cigarettes we smoke, the quality of the rubber in the tires we ride on, the taste of the bacon we eat, and the wearability of the clothes we wear.

The quality of the bread we eat is very largely determined by the heredity of the yeast cells that make it rise. Modern baking, as distinguished from the older shop craft or kitchen practice, is a most undemocratic art. It is based upon exclusiveness.

Baking could probably never have been successfully industrialized until bread making was standardized. It could not have been standardized while it remained a gamble. Baking was a gamble as long as the baker was unable to control the behavior of the yeast cells.

That could not be done until it became possible to exclude the "bad little boys" of the yeast tribe from the oven parties.

That is why Louis Pasteur, to whom machinery and finance were of little interest, was the father of the machine bread industry and ultimately responsible for the listing of baking shares upon the stock exchanges.

The modern control of fermentation upon which industrialized baking rests comes from his discoveries, which even in his lifetime were rated as of more value to the wine and silk growers of France than the indemnity paid to Germany in 1871.

The housewife gambled every time she made up a batch of dough, because she never knew when a wild joy party of vagabond yeast cells would come out of the air and upset the whole arrangement. Of course, there were remarkably successful home bakers, whose rigid care and empirical methods produced toothsome results. Without knowing how or why, they accomplished, if they were fortunate, what the modern baker can count upon with certainty because of his control of yeast and his selection of the most desirable strains of yeast.

But the woman who could most easily match the product of the primitive bake shop day in and day out cannot duplicate the results of the modern bakery with its mathematical certain processes.

That is one of the reasons why she no longer cares to bake against the baker.

Control of the yeast is back of the giant bakeries of to-day with their \$100,000 ovens capable of turning out 6,000 standard loaves per hour, each exactly alike in crispness and flavor, with the result known in advance.

Until Pasteur discovered the swarming world within the rising loaf or foaming must, the processes of making man's food and drink had not changed from the day, when they carved the little models of Egyptian bakeries and breweries some 4,000 years ago.

A Canadian, who started in the baking business with an oven, the practical duplicate of those found in Pompeii is now the head of a \$5,000,000 corporation with three plants, not one of which probably cost less than \$500,000. There is one plant in Chicago worth \$1,000,000.

The Day of Thanksgiving.

Here is a Thanksgiving idea for November.

Have letters spelling the word "Thanksgiving" printed in small strips and then cut so that each is on a small square.

Insert the slips in small manilla envelopes.

Advertise that each customer who saves enough letters to spell out the word Thanksgiving can redeem them for a goose or turkey and quart of cranberries at a local grocers (Give name).

One envelope should be given out with each purchase and of course only a few of one certain letter should be inserted in the envelope if the stunt is to be made interesting, worth-while and profitable.

Quite True.

The teacher was giving the kindergarten class a lesson in natural history. Turning to one small tot, she enquired: "What do elephants have that no other animals have?"

"Little elephants," was the surprising reply.



ACTIVELY ADVERTISED

Now is the time

to buy

Michigan Onions
Cranberries - Walnuts - New Figs
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The VINKEMULDER CO.
GRAND RAPIDS, MICHIGAN

PREPAREDNESS

We believe in it, nationally and individually.

It will be tragic if you don't have enough candy for Thanksgiving and Christmas.

Just keep in mind that we are prepared to fill orders promptly—big or little.

Yours for service and quality,

PUTNAM FACTORY
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You Make
Satisfied Customers
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"SUNSHINE"
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The Quality is Standard and the
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NEW PERFECTION

The best all purpose flour.

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Pancake flour, Graham flour, Gran-
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I. VAN WESTENBRUGGE
Muskegon-Grand Rapids-Holland



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

Pointers For the Hardware Dealer Who Handles Implements.

Written for the Tradesman.
The question is sometimes asked, "Is it worth while for the hardware dealer to handle farm implements?"

That is a question which numerous hardware dealers are pondering, and for which quite a few positively assert that they have found an answer—the answer being sometimes "Yes, and sometimes "No," and all according to individual experience.

As a matter of fact, the question is not one which can be answered positively. No general answer will cover every case. A great deal depends upon individual circumstances; and circumstances differ.

The implement business is, of course, a business for the man who is within reach of country trade. But the hardware dealer who tackles implements must understand the business. It is very different from selling small hardware from behind a counter. The business does not come to the dealer; he must be prepared to go after it, and go after it hard.

Quite often a retailer in some recognized line of trade takes on a sideline for the primary reason that he believes there is a mint of easy money in it. He is quoted wholesale prices which show a very wide margin of profit, and he takes the plunge for the sake of the prospective profit, without in the least considering the incidental expense involved in doing business.

The hardware dealer who goes into the implement business purely and solely in the hope of making a mint of money without much extra work is going to be disappointed. If he isn't the kind of man who studies everything out, or if, neglecting to study the problem in advance he isn't the sort of chap who learns quickly as he goes along—well, such a man won't make a mint of money selling implements.

For selling farm implements is a business which has to be learned like any other business. The dealer in light hardware will find that, in selling implements, he is in a new game, and he must learn it thoroughly before he can make a success of it.

First, he must be prepared to go into the business wholeheartedly. A man has to give before he can receive; and the dealer who wants to receive business must give unstintingly, of himself, his time and thought and effort. The man who "just takes a fling" at the implement business, reflecting that "it won't cost much to try the thing,

and if it's a go I'll make a lot of money" isn't the sort of man to make a success of it. The business requires the man who will say to himself, decisively:

"I'm going into this business, and I'm going to make a success of it, and a big success."

Such a man will study every detail of the business, understand the workings of the implements he handles, and give to that branch of his business just as much care and attention as he gives to hardware proper.

The man who takes up implements in the hope that this branch of his business will attract trade in regular lines, and who makes a practice of "cutting under" the regular dealers, is merely wasting opportunities. A man, if he is willing to put his whole energies into the business, can sell implements without price-cutting; and the man who cuts has a big loss to make up out of the profits on his regular lines. Do implements pay the hardware dealer? Certainly not the dealer who sells them at a loss and imagines that the process is good advertising.

Then, too, there are the "implement scalpers" who carry practically no stock, selling largely by samples or by catalog with the most flagrant disregard of the cost of doing business. The dealer who sells by catalog is at a disadvantage. He can't show the goods; and the farmer who is putting a lot of money into implements is apt to reflect, "There can't be much demand for these things or the agent would keep a decent stock to show." No man enjoys buying a pig in a poke. The public nowadays insists on being shown the goods.

Of course there are individual exceptions, where implements of a special type are so rarely sold that it does not pay to stock them. But the general rule is so strong and compelling that it won't pay a hardware dealer to tackle implements unless he means to handle them on an adequate scale.

Business methods are absolutely essential in implement selling. The dealer must be prepared to show his customers a stock sufficiently comprehensive to choose from. He must study thoroughly the details of the business. He must go after his customers and prospects systematically, keep close tab on prospects, make sales on a business basis, and carefully watch his collections.

The last-mentioned is one of the most important points in the implement business. In most cases credit must be given, but collections should be made systematically, with a particularly keen eye always open for doubtful customers and to prevent careless purchasers depreciating the

United Motor Trucks

A SIZE
AND
STYLE

To Fit Your Business

SALES SERVICE

ECKBERG AUTO COMPANY

210 IONIA AVE., NW.

TAKING INVENTORY

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Foster, Stevens & Co.

WHOLESALE HARDWARE



157-159 Monroe Ave. - 151-161 Louis Ave., N. W.
GRAND - RAPIDS - MICHIGAN

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Wholesalers of Shelf Hardware,
Sporting Goods and
FISHING TACKLE



Rain through swinging windows

KEEP THE COLD, SOOT AND DUST OUT

Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof

Made and Installed Only by

AMERICAN METAL WEATHER STRIP CO.

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Citiz. 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

value of the goods before the lien notes are paid off.

The hardware dealer who handles implements must go after the business—personally if possible. Even if he has one or two good roadmen on his regular staff, it will pay him to get out into the country and meet customers himself. Good salesmen cost money. The implement agent who travels the country in all sorts of weather costs more than the clerk behind the counter; for the very simple reason that personal salesmanship is the deciding factor in the business. The customers who come to the counter know what they want as a rule; in the great proportion of cases they come with their minds fully made up to the purchase of this or that article; and the skilled salesman's work is largely to interest them in articles additional to the original purchase. But the implement salesman has, in practically every instance, to lead his customer up to the buying point, and skill is required to clinch the sale that often involves hundreds of dollars. Skill and tact, and intimate knowledge of human nature, and a willingness to hang on grimly until a sale is made, if it takes all day; or an equal willingness to come back again and again to the attack if it takes all summer.

To make a success of it the hardware dealer must put himself into the implement business wholeheartedly; must be willing to spend his money for first class salesmanship; and must be willing to stick to the business until he makes it a success. For, properly handled, it can be made a success, and a big one. But the merchant who goes into the business on such a scale as this is entitled to a full-grown profit on every implement he turns over. He simply can't afford to cut and, if he has studied the experience of others in the same field, he will know enough not to try cutting.

Victor Lauriston.

Does Not Refuse Returns.

Although returns of merchandise in the jewelry trade are fewer than those in the ready-to-wear industry, they exist to some extent. According to a well-known jewelry manufacturer, it does not pay to refuse them. He speaks from experience, for several years ago the refusal of a return cost him about \$800. He had received an order from a certain firm for that much merchandise and had shipped it on a four-months' dating. At the end of the fourth month the money was not forthcoming, but all of the goods came back. The manufacturer refused to accept the return, contending that it did not take that long to see if the goods were salable, and sent them to the retailer a second time. About two weeks later the retailer failed with heavy losses to all creditors. Since that time the manufacturer in question has never refused a return, figuring that it can never be told whether the retailer is sending the merchandise back with a good motive or a bad one.

Genius is a mild form of insanity that causes a man to toil incessantly without knowing what he will get for his labors.

Devastation By Forest Fires.

This is the open season for forest fires. Ordinarily the destruction each Autumn is bad enough. But this year, owing to the prolonged drought the damage has been unusually great. In Massachusetts alone nearly 400 fires have been reported during the month of October, and up-State in New York each day has brought word of fresh outbreaks. In Jersey the fire fighters have been endeavoring vainly to check the devastating flames. Massachusetts and Connecticut have suspended hunting privileges, and the same action now has been taken in New York. Only a long and drenching rain throughout the entire region can effectively prevent further damage.

How to check this annual waste is still a great problem. Rarely does any one deliberately start a forest fire. And yet in nine cases out of ten individuals are responsible, and, even though they should know better, hunters and campers must take the brunt of the blame. One of the things that continually surprise old woodsmen is the large number of persons who appear indifferent to or ignorant of the simplest rules of camp common sense. The smoker who is careless with his matches is a great offender. So also is the man who "thinks the fire will go out." Through laziness or carelessness he does not bother to bury or drown it, believing that because in the morning sunlight it shows no coals and only a wisp of smoke it is already practically dead. Unfortunately, such a fire as this hides smoldering embers under its apparently cold ashes which can be reborn by a fresh strong breeze.

In the "Amateur Immigrant" Robert Louis Stevenson described how even the forest fires in California, apparently over, would continue burning underground, silently and invisibly eating out the roots and hearts of the great trees. Worse still, they destroy the soil. Incidentally, Stevenson confessed to a personal act of vandalism which came near costing him his neck, and which may warn others, as it did him, against thoughtlessness. Anxious to see whether the long moss which drapes many of the California pines was inflammable, he touched a match to some without taking the precaution of removing it from the trunk. "The tree went off simply like a rocket," he wrote. "In three seconds it was a roaring pillar of fire." Stevenson ran, he adds, as he had never run before, and that night could see his own particular fire burning with even more vigor than those which the people of Monterey had that day been fighting.

Such is the difficulty of prevention that the only remedy would seem to be increasing the number of watchers and forest rangers throughout all our forests. These staffs are at present woefully undermanned. Only by perpetual vigilance can the Nation hope to save what remains of its forests from the casual destruction of those who, because they use them most, should cherish our forests most carefully.—N. Y. Times.

Another Chain of One-Man Jobbing Houses.

As an interesting development in the introduction of self-service jobbing

houses in Southern California, comes the announcement from Smart & Final, jobbers of that State, that a chain of "one-man" wholesale grocery stores will be established in that territory about Nov. 1. The exact number or location of these stores has not as yet been announced, but it is stated that they will be established in "convenient locations" throughout this territory. Smart & Final conduct wholesale houses at Santa Ana, Los Angeles Harbor, Pomona and Pasadena with headquarters at Santa Ana. The new stores, according to C. S. Smart, president of the company, will be established in response to "increasing demands on the part of the trade for facilities that will enable them to purchase staple groceries at prices that will be less the cost of service, by performing the service themselves." Going into further detail the announcement says:

These stores will sell those staple groceries that are persistently cut in price by the retail trade, at practically cost to us, provided the dealer will purchase the goods, pay for them when received, load and deliver the same without assistance from us.

As only one man will be in charge at each store, they will be closed from

12 to 1:30 p. m. to enable the manager to get his lunch and transact some clerical work.

If the trade will co-operate with us in this departure, we believe that it will solve the problem with which they have been confronted for the past ten years in meeting competition. We are establishing these stores with that end in view.

Service cannot be given free. If the dealers are willing to perform the service they should be relieved of its cost.

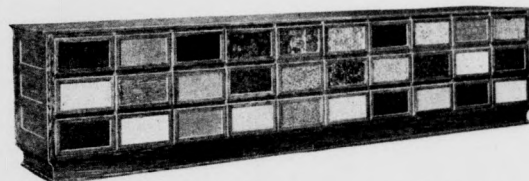
Under no circumstances will our regular houses sell any goods upon this plan, nor will we deliver, even if paid for the service C. O. D. or otherwise, any goods from these one-man stores or at the prices offered by them.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Southern Oil & Land Co., Grand Rapids. Walter C. Hartman, Inc., Detroit. Old Mill Camp Advertising Co., Flint. Wade Sales Corporation, Detroit. Palmyra Oil & Gas Co., Palmyra. Sturgeon River Land & Iron Mining Co. Stonder-Snyder Co., Detroit. Becker's, Inc., St. Clair. Owosso Real Estate & Improvement Co., Owosso. Robert D. Bond, Inc., Detroit. Meyer Avenue Land Co., Detroit. Vinson Coal Co., Detroit. Antrim Seed Farm, Ltd., Kalkaska. Harper Elevator Co., North Branch.

A Bargain in Grocery Counters

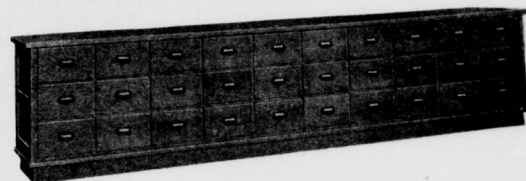
We have a limited number of grocery display counters like cuts, that we will close out at a bargain as we need more room. Length 8½ ft. Finish Golden Oak. Can ship at once—write for particulars.



Front view
21 glass
Displays

Monthly payments if desired.

Rear view
21 drawers



DETROIT SHOW CASE CO. DETROIT, MICH.

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.

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



News and Gossip Concerning Michigan Hotels.

Kalamazoo, Nov. 4.—It is reported that the New Hotel Montague, at Caro, replacing the old one which was destroyed by fire last fall, is rapidly approaching completion and will be opened with appropriate ceremonies within a very short time, by George Gidley, who operated the old establishment for several years. If possible the writer will be present at the dedication and make a report for the Tradesman.

Lew W. Tuller, owner of the Hotel Tuller, Detroit, seems to think the hotel outlook, particularly in Detroit, is comforting, and now announces that his latest—and third—new venture, the Park, will be proceeded with at once.

It will be most sumptuous in its fittings, architecture and equipment. The building, when completed, will represent an investment very close to \$2,500,000. It will be fourteen stories and basement, and will be erected on a lot, 90x125, on the southwest corner of Park avenue and Sproat street, opposite the Eddystone. The building was designed by Louis Kamper for the Park Avenue Realty Co., of which Mr. Tuller is one of the principal stockholders. In this hotel will be 252 guest living rooms with bath. It will be equipped with the latest designs of disappearing wall beds and built in chests of drawers. An outstanding feature of the Park Avenue Hotel is to be a spacious roof garden on which space will be provided for dancing, dining and concerts. The entrance lobby on the main floor will be attractively designed in the Tudor style, with imitation stone walls. The decorations, hanging and equipment for the lobby will provide for an entirely unique treatment. The lounge and dining rooms will also be on the main floor. On the main floor also will be space on the street sides for ten shops, in keeping with the plans of the organization behind this enterprise to build up a new shopping center in Detroit.

As was quite evident at the recent Michigan hotel convention, at Detroit, some weeks ago, one of the serious problems confronting the fraternity is the attitude of the public towards hotels in general. When I speak of the public in general I do not include the commercial contingent, who in a diplomatic way have laid their troubles before the hotel fraternity and found them reasonably responsive.

There still remains the impression, however, among the general public that the hotel is a gold mine, and many who do not analyze the situation carefully are inclined to complain unjustly of prevailing hotel rates. This is particularly true of such as cannot afford to stop at the more expensive hotels, yet insist on going to them, then telling themselves and the world that hotel men are robbers, many of them scheming some method whereby they may be able to place a crimp in the hotel business, and very many of our present laws governing this profession are really based on criticism no more substantial.

At a meeting of the Northwestern Hotel Association, held at Rochester, Minnesota, last week, President Eppley pointed out what he considered the greatest evil in hotel operation—

that of raising hotel rates in the face of capacity business on the part of a very few hotels:

"This is an injustice to the hotel doing it and to the hotel fraternity, and we should ask ourselves if we are treating the traveling public as we should ask them to treat us.

"In view of the dull days which come to many hotels, there is sound economic argument for the raising of rates when the demand is strong—permitting the law of supply and demand to operate—but however strong the argument may be, the practical arguments are all on the other side. A speaker at a recent convention declared 'that as a matter of law, your business can be regulated by the Legislature,' and this sort of thing is a direct incentive to legislative interference.

"It is important, therefore, that hotel men should, bend backward a little in giving full justice to the guest. Let him have not the slightest occasion for feeling that advantage has been taken of him. Then will the number of laws upon the statute books be reduced to a minimum and the pathway of the hotel man be a bed of roses with as few thorns as possible."

Away over in the Thumb, the other day, I ran across the Webber Hotel, at Minden City, kept by a very popular character, known to his many drummer patrons as "Bill" Webber. Now this good natured individual has the right idea about catering to his guests, which by the way keep his rooms and dining room in evidence as being busy during the major portion of the week. This is a typical country tavern where the guest finds real home cooking, with a genial landlord and landlady to make them feel that life is worth living.

Another hotel of this class is the Hansen Hotel, at West Branch. Its owner, John G. Rau, evidently has plenty of time over the week-ends to practice up on "cribbage" but come Monday evening, the commercial scouts begin to arrive, every bed is taken and the Hansen institution teems with activity. Home-made bread, the preparing of which is nearly a lost art—you find it there.

I had occasion to drop in on my good friend, Thos. C. Riley, who runs the Hotel Dresden, at Flint, the other evening, and partook of one of his famed dollar dinners. With service which cannot be excelled anywhere, this was what we had to select from, and without reservation either:

Oyster Cocktail
Cream of Tomato with Rice
Consomme Printaniere
Celery Hearts
Queen Olives
Steamed Finnan Haddie, Egg Sauce
Grilled Club Steak, Mushroom Sauce
Broiled Lamb Chops with Grape Jelly
Fried Pork Chops with Cream Gravy
Ham and Eggs, Country Style
French Fried Potatoes
Baked Potatoes
Sugar Corn
Head Lettuce, Thousand Island Dressing
Hot Rolls
Baked Apple Dumpling
Chocolate or Carmel Sundae with Cake
Hot or Cold Mince Pie
Orange Sherbet
Stewed Figs
Marmalade
American Cheese
Beverages

Under the management of Mr. Riley, the Dresden has been transformed into a most attractive hostelry and has prospered exceedingly, and all who enjoy the acquaintance of this most genial individual, know he deserves his success.

New Hotel Mertens

GRAND RAPIDS

Union
Station

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



CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

The Pantlind Hotel

The center of Social and
Business Activities.

Strictly modern and fire-
proof. Dining, Cafeteria
and Buffet Lunch Rooms
in connection.

750 rooms—Rates \$2.50
and up with bath.



Morton Hotel

YOU are cordially invited to
visit the Beautiful New
Hotel at the old location made
famous by Eighty Years of
Hostelry Service.

400 Rooms—400 Baths
Menus in English

WILLIAM C. KEELEY,
Managing Director.



Care free Billy Schultz, of the Ben Franklin, Saginaw, had his hands full with a banquet and a couple of conventions, but he stopped in his mad rush long enough to show me that magnificent new high-powered auto, given to himself and esteemed help meet, as a token of love and appreciation, by his son-in-law.

Nobody in Northeastern Michigan enjoys the acquaintance that this self-same Billy Schultz does. He was prominent in hotel operation years ago, when he was the right bower of the lamented Farnham Lyon, at the famous old Bancroft, and he still goes on forming new friendships and retains them. You ought to know him if you do not already.

John L. Hillman, formerly with the Hotel Mertz, Saginaw, has bought a hotel at Otisville, which will hereafter be known as the Hillman, renovated it thoroughly, added all modern conveniences, and is catering to the traveling contingent with visible success. This past summer and fall he has enjoyed an excellent tourist patronage and his fish and chicken dinners are much talked about.

John Schuch, operating the Hotel Schuch, Saginaw, and well known among the craft as the "Sheriff of Saginaw," was having a strenuous campaign on his hands for re-election, when I called the other day and I was unable to get in touch with him. By the time this is published it will be definitely known whether he is to serve his constituents another two years. John is a Democratic official in a county normally Republican by several thousand, with an additional handicap of a presidential year, but his many hotel friends certainly hope fondly for his success.

President Hodges, of the State Hotel Association, accompanied by the writer, has been making a campaign throughout the Northern part of the State for two purposes—to become better acquainted with his constituency and also to secure new members. W. G. Schindehette, Bay City, chairman of the membership committee, was of the party which made a handsome record in the way of securing new converts. This week they are operating in the Port Huron field. With the assistance of Earl Greene, Hotel Crystal, Flint, wonderful success was achieved in that locality last week.

I have mentioned in several instances where in my travels I have found hotels in the smaller towns serving real home-cooked meals. The other day one of my particular friends asked me just what I really intended to convey when "home cooking" was referred to. I admit the term "home cooking" has been a misnomer for so long that it is a somewhat arduous task to make myself clear, but I will say that it does not contemplate food swimming in grease, nor does it mean serving an unusual proportion of fried dishes to the exclusion of roasts, which are always more digestible if they are properly seasoned, and this should not be construed as an excuse for using unusual quantities of spices and herbs.

Home cooking really means the serving of simple meals with a change of program for every day of the week, and not the stereotyped "roast beef, roast pork, pork and beans" call every time you enter a dining room. Every little while someone tells me that so-and-so is falling down in his service, when the real facts are that patrons of the establishment are being served with the same quality of food they have always had, but they are surfeited with the same things daily.

What I try to analyze as "home cooking" is such you would expect to have served in your own home, with the same careful attention to variety, and the proper attention to the details of preparation. If you are operating a food establishment where you are feeding the same people three times a

day, seven days in the week, you will very soon discover from the returns to the kitchen whether your food is relished. If you are successful in this then you may consistently advertise "home cooking."

Naturally it is an undisputed fact that the housewife of the present period does not always measure up with mother's standards, and many get a wrong impression of the requirements of the situation. On the other hand, many women possess the ability to produce palatable and appetizing dishes, but the home demands are frequently so limited that they become careless and their preparation of food is haphazard. It is true that "mother" was not favorably disposed toward cook books and when she handed down to posterity her knowledge of what constituted good cooking, the proportions were largely a matter of guess work, and the essence of quality was lost in the shuffle.

There are still in evidence some of the old-fashioned cooks who pride themselves on their output, but if "home cooking" is not to become a lost art, they must be encouraged to broadcast their knowledge for the benefit of chefs still unborn.

Frank S. Verbeck.

Southern Oil Bubble Legally Buried.

Reports to the Tradesman from the Secretary of State are to the effect that the Southern Oil and Land Co. has wound up its existence and retired from business.

This organization filed incorporation papers with the Secretary of State July 7, 1921. The original capitalization was \$500,000, of which \$250,000 was alleged to have been subscribed and \$50,000 paid in. The stockholders of record were as follows:

H. C. Cornelius, 500 shares.
A. H. Brandt, 500 shares.
A. L. Dennis, 500 shares.
Colfax Gibbs, 500 shares.
Leo Young, 500 shares.

All of the original stockholders swore they were residents of Grand Rapids except Young, who swore he was a resident of Little Rock.

All of the original stockholders were directors.

The original officers of the company were as follows:

President—A. L. Dennis.
Vice-President—H. C. Cornelius.
Secretary and Treasurer—A. H. Brandt.

The operations of the company were to be carried on in Bradley county, Ark.

Sept. 23, 1921, the original articles were amended to increase the capital stock to \$1,000,000. The amended articles were signed by A. L. Dennis as President and D. G. FitzGibbon as Secretary.

This was one of the stock selling promotions of the notorious criminal, Colfax Gibbs, who is now fighting extradition from Illinois to Michigan to avoid prosecution on a charge of embezzlement.

All who invested in stock of the company, aside from the original stockholders, found themselves the victim of one of the biggest con game contraptions ever concocted and conducted in Michigan.

The Tradesman has a large amount of authentic information on file concerning this gigantic fraud, which will be presented to its readers in the not far distant future.

HOTEL BROWNING

150 Fireproof Rooms

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

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



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST MCLEAN, Mgr.

TO WHOM IT MAY CONCERN

Announcing W. F. Burns, former proprietor of Hotel Phelps, has again taken possession of the hotel, where he will be glad to meet all old friends and many new ones.

W. F. BURNS
Proprietor
GREENVILLE, MICH.

HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences
RATES from \$1.50, Excellent Coffee Shop
"ASK THE BOYS WHO STOP HERE"

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.

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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

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.

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.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



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

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

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon 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
85 N. Ionia Ave., Grand Rapids, Mich.

HOTEL CHIPPEWA

HENRY M. NELSON
Manager

MANISTEE, MICH.

European Plan
New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms
Hot and Cold Running Water and Telephone in every Room

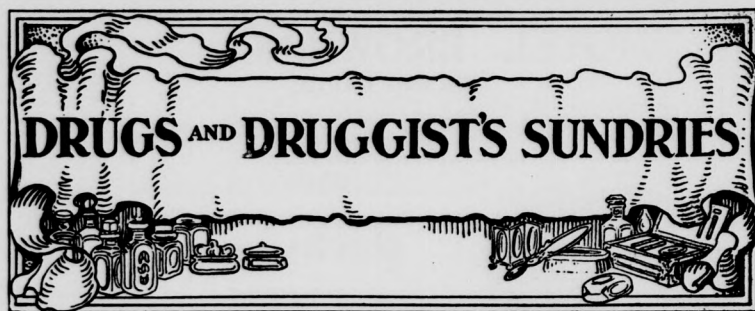
\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00

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.



Smile and Get More Than Your Share

This is not a narrative; it is an actual and true condition existing in an area of five square blocks in Detroit.

There is one drug store in this district, out of no less than eight stores, that enjoys a larger volume of business than any of the others. It is not a case of exceptional effort on the part of this druggist to down or put out of business his brother druggists. He probably has too much respect for their business ability to make an apparent effort in this direction. Here is the answer to the Why? of his greater success:

The little bud of his better business, and greater success is—

A polite Good Morning or a polite Good Afternoon with a Mr. Smith or Mrs. Jones added will secure the good will and friendliness of patrons. The particular druggist now does business on too large a scale and has too many patrons for adding individual names. When he opened, this was not so and he knew my name and the names of most all of his customers. To-day everyone entering his store is received cordially and none can buy without sampling a bit of human tonic, which costs him nothing and means so much: Politeness. He carries and his four clerks carry an abundance of it.

Much has been written about these little courtesies that mean so much, but still there is the druggist who thinks staidness and abruptness necessary to professionalism. It is not the purpose of this story to suggest that a serious and dignified business be conducted on a comedy show theory. However it is the desire to make plain the value of a word of politeness, a pleasant smile or a cheery time of day; a bit of information or a little advice or suggestion about the product purchased.

Conversations need not be lengthy. It is appreciated that the druggist is a busy man and does not have much time to devote to ordinary common gossip; neither is it good practice.

When one enters a drug store to have a prescription filled, and the druggist approaches with a drab expression, serious to the extreme, and says "What is it you want?" the customer is given a very poor impression of men who are more than merchants. The party in front of the counter may be a patient who has just returned from a visit to the doctor and is carrying in his mind more or less serious thoughts; probably of the concoction that you are about to make up for his benefit. Be cheerful and polite; the customer does not like to come to you for medicine, so why foster his dislike of drug stores, your drug store

and you by appearing inhuman and just a means to an end.

Regardless of what is asked about or purchased, let your patron have a smile, a word of advice or suggestion about the article or medicine purchased and watch him brighten up to meet your friendliness.

The patron will appreciate this and will entertain a liking for you, your store and what it stands for: service to a community.

Milford C. Ahrens.

Drugless Drug Store a Menace To the Profession.

When it comes to having nerve who possesses any more of it than the proprietor of a drugless drug store? Have you ever noticed how careful he is to display his attractive sign "Drug Store"? Judging from the outside appearance of his store one would consider him an eminent pharmacist, when in reality he is only a merchant.

The writer had an occasion one day to visit one of the so-called drug stores. Seating myself at one of the soda tables I decided to get a good look at this odd-looking drug store. Very soon a customer came in with a prescription to be compounded and upon entering the store he first gazed upon a bargain table loaded with Boston Bags, special price \$2.99. Turning towards the other side of the store a large display of electrical apparatus greeted him. He casts his eyes upon every side of the establishment; there was nothing to convince him that he was in a drug store, but in all probability he thought he had entered a cut-rate department store. Walking towards the front door in a hurry he was met by one of the clerks who shouted, "What'll you have?" "Nothing thank you," replied the customer, "I have made a mistake." Just as he was about to leave the store he asked a gentleman who was standing in the door-way to direct him to the nearest drug store. Overhearing the conversation I immediately called to the proprietor's attention the customer leaving the store with a prescription in his hand. Instead of appreciating the favor he replied, "Oh, H— let him go." Entering into conversation with him I asked, "How is the drug business?" "Pretty good, pretty good," he said, "I sold a customer a nice bill of paint this morning, and will probably sell him his wall paper for his new home." I then asked him what line of biologicals he carried in stock. "Nobody's," was the sarcastic answer. "Then you don't cater to the prescription trade," I remarked. "Heck no, I don't want any such nightmare around me," was his answer. I knew the character of his business but merely questioned him to find out just how

much interest he took in the drug business.

Is a man of this type a credit to the drug world? Is he loyal to the profession at large? What is he doing towards raising the standard of pharmacy? While the public is being greatly enlightened to the fact the druggist is more than a merchant they are not aware of the fact that this does not apply to the druggist who operates a drugless drug store. My opinion is that a druggist of this type is doing as much to lower the standard of pharmacy as one who operates a drug store solely for the purpose of dispensing liquors illegally.

Shall the progress of pharmacy, despite the many efforts being made to place it on a higher plane, continue to be retarded by the drugless drug store? Charles Henry Pinnell.

Can You Beat It?

"I want this bottle refilled," said the fat lady.

"This isn't our prescription; I can't fill it without the original," replied the bored-looking druggist.

"Can't you tell by the bottle?"

"I'm sorry, madam, but we don't go by the smell."

"It was kind of red."

"I can give you a bottle of red ink."

The fat lady was followed by a woman and a small girl.

"I want to get something for this breaking-out on Melba. You don't think it's measles, do you?"

"I'm not a physician, madam. I can't prescribe for the child. You'll have to see a doctor."

"But it's so expensive. I thought you ought to be able to give me something that would do."

A lady in a hurry rushed up to the counter and cut the interview short.

"I want to get a bottle of cleaner like the one Mrs. Smith got here last week."

"What was the name of it?"

"Well, I don't know the name, but it was in a bottle about so high."

"We generally go by the name rather than the size of a bottle."

By 8:10 he had sold 19 boxes of face powder, two eyebrow pencils, six boxes of rouge, four lip sticks, seven cans of face cream and 23 ice cream sodas. He looked at the clock and sighed for he knew that the evening had just begun.

Pharmacy For Pharmacists.

Let us have pharmacy for pharmacists. No more unregistered men compounding prescriptions and managing drug stores. Let us protect the public's health and interest by having professional pharmacists. You don't find the physician's office conducted by unregistered physicians. Why should the drug store be?

There are plenty of unregistered men who hide behind the license of some registered man to operate a drug store and often times bring disgrace and discredit to the professional pharmacist. Let us see to it that the fair name and profession of pharmacy shall no longer suffer from these unjust doings. All drug stores should be managed by registered pharmacists only. Kick out the unregistered cults who are destroying the fair name

of pharmacy and dispensing all sorts of junk to the public.

Suppose you were sick and one of these cults should compound your medicine, could you feel that you were in competent hands?

Let us all join hands and put this sort of practice out of business. There is no legitimate place in professional pharmacy for these men, so kick them out. I am with you when it comes to raising the standard of pharmacy.

Earl E. Pugh, Ph. G.

Won the First Prize.

Miss Nora Mitchell, registered pharmacist in the drug store of Milo Bolender, at Sparta, won the first prize (\$25 in cash) in a contest participated in by several hundred aspirants. The contest was conducted by E. R. Squibb & Son, of Baltimore, and covered sales reasons for the boric acid and tasteless castor oil manufactured by that house. Miss Mitchell has been a contributor to the drug department of the Tradesman for several years. Her contributions are always marked by originality and careful research.

Cooking is not to become a lost art in the home any time soon if the Girl Scouts are at all representative of girls in general. According to the national headquarters in New York City, more merit badges were awarded for knowing how to cook than for any other attainment. Nearly 4,000 girls passed the examination for a domestic science teacher. That is, they can build and regulate a fire in a coal or wood stove, select meat and prepare it for broiling, roasting or stewing, and plan the menu for a family, with at least three dishes in which use is made of leftovers. Next in number to the girls winning badges for cooking were those similarly rewarded for proficiency in laundering. The milliner badge was won by only a ninth as many girls as won the badge for cooking. Camping, their leaders contend, is not in it with home-making as a Girl Scout activity.

Born in Boston.

The first day of school a little girl presented herself who looked very much like a true daughter of Italy.

"You're an Italian?" asked the teacher.

"No'm," was the astonishing reply.

"But wasn't your father born in Italy?"

"Yes'm."

"And wasn't your mother born in Italy?"

"Yes'm."

"Well, you must be an Italian."

"No'm," she answered. "I'm Irish. I was born in Boston."



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Household
Ammonia

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

PARSONS AMMONIA
COMPANY, Inc.
NEW YORK

Keep the Windows Open.

"Keep the windows of your sleeping room open at night!" That is one of the best pieces of advice that we can possibly give, and particularly at the present time of the year, when the slow change from late summer to early winter is upon us, and when, as experience has proved, our population is particularly susceptible to being stricken with some disease seriously involving the lungs.

One of the greatest tonics for tired minds and bodies is fresh air. It is also one of the greatest disease preventives known. When we say that bedroom windows should be "open,"

we mean open top and bottom. Don't be afraid of night air. It won't hurt man, woman or child. It's good. Protect the body with sufficient bed-clothing, then breathe fresh air all night long. That means health.

A man subject to epileptic seizures was picked up unconscious on the street and rushed to a hospital, and when they took off his coat one of the nurses found a piece of paper pinned to the lining, upon which was written: "To inform the house surgeon that this is just a case of plain fit—not appendicitis. My appendix has already been removed twice."

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

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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.

Say to our Dept. C. "Here's a dollar. Send me five pound package." Try it!

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

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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

Canned Salmon
Farina
Evap. Apricots
Codfish
Horse Radish

DECLINED

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



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

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

BEECH-NUT BRANDS.



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



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

BREAKFAST FOODS
Cracked Wheat, 24-2 3 85
Cream of Wheat ----- 6 90
Pillsbury's Best Cerl ----- 2 20
Quaker Puffed Rice ----- 5 45
Quaker Puffed Wheat ----- 4 30
Quaker Brist Biscuit ----- 1 90
Ralston Farina ----- 3 60
Ralston Branos ----- 2 70
Ralston Food, large ----- 3 85
Saxon Wheat Food ----- 3 85

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

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

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

Shoe
No. 4-0 ----- 2 25
No. 2 ----- 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 50
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 25
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, 10 Mich 5 50@6 50
Pineapple, 1, sl. 1 80@2 00
Pineapple, 2, sl. 2 80@3 00
Pineapple, 2 br. sl. 2 75@2 85
Pineapple, 2, 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, Med. Alaska ----- 2 75
Salmon, Pink Alaska ----- 1 75
Sardines, Im. 1/4, ea. ----- 10 25
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/2, Albocore ----- 95
Tuna, 1/2, Curtis, doz. 2 20
Tuna, 1/2, Curtis, doz. 3 50
Tuna, 1s, 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. 1/2, Qua. sli. 1 75
Beef, 5 oz., Qua. sli. 2 50
Beef, No. 1, B'nut, sli. 4 05
Sap Sago ----- 35

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

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

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 4 60@4 75
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50@12 00
Green Beans, 2s 2 00@3 75
Gr. Beans, 10s 7 50@13 00
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20@1 35
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 45
Corn, No. 2, Fan. 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50@16 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels ----- 42
Mushrooms, Choice ----- 55
Mushrooms, Sur Extra ----- 75
Peas, No. 2, E. J. 1 65@1 80
Peas, No. 2, Sift. ----- 1 00@1 10
Peas, No. 2, Ex. Sift. ----- 2 60
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 50
Pumpkin, No. 10 4 50@5 60
Pimientos, 1/4, each 13@14
Pimientos, 1/2, each ----- 37
Sw't Potatoes, No. 2 1/2 1 60
Saurkraut, No. 3 1 40@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 10
Spinach, No. 2 ----- 1 35@1 75
Spinach, No. 3 ----- 2 00@2 40
Spinach, No. 10 ----- 6 00@7 00
Tomatoes, No. 2 1 40@1 60
Tomatoes, No. 3 2 00@2 25
Tomatoes, No. 2 glass 2 60
Tomatoes, No. 10 ----- 7 50

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

CHILI SAUCE
Snider, 16 oz. ----- 2 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 ----- 1 40
Chili, small tins ----- 1 40
Pimento, small tins ----- 1 40
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Wisconsin Old ----- 29
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 ----- 65
Beechnut ----- 70
Doublemint ----- 65
Juicy Fruit ----- 65
Peppermint, Wrigleys ----- 65
Spearment, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

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

COCOA.

Bunte, 1/4s ----- 42
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 ----- 23
Hersheys, 1/2s ----- 36
Huyler ----- 40
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 38
Lowney, 5 lb. cans ----- 31
Runkles, 1/4s ----- 32
Runkles, 1/2s ----- 36
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT.

1/4s, 5 lb. case Dunham 42
1/4s, 5 lb. case ----- 40
1/4s & 1/2s 15 lb. case ----- 41
Bulk, barrels shredded 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
Maracaibo ----- 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 80
Caroline, Tall, 4 doz. 3 40
Caroline, 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 dz. 4 40
Every Day, Tall ----- 4 50
Every Day, Baby ----- 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. ----- 75 01
Harvester Delmonico 75 01
Harvester Perfecto ----- 95 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 00
Starlight P-Club ----- 150 00
La Azora Agreement 58 00
La Azora Washington 75 00
Little Valentine ----- 37 50
Valentine Broadway 75 00
Valentine DeLux Im 95 00
Tiona ----- 30 01
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana ----- 75 00
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 2f
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. ----- 1 80
Nibble Sticks ----- 1 95
Primrose Choc. ----- 1 25
No. 12 Choc., Dark ----- 1 70
No. 12, Choc., Light ----- 1 75
Chocolate Nut Rolls ----- 1 75

Gum Drops Pails

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

Lozenges, Pails

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

Hard Goods, Pails

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

Cough Drops Bxs.

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

Package Goods

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

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints 37
Silver King M. Malloes 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, specially print front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 38

DRIED FRUITS

Apples
Evap. Choice, bulk ----- 15
Apricots
Evaporated, Choice ----- 21
Evaporated, Fancy ----- 17
Evaporated Slabs ----- 17
Citron
10 lb. box ----- 48
Currants
Package, 14 oz. ----- 17
Greek, Bulk, lb. ----- 16
Dates ----- 09 1/2

Peaches
Evap., Choice, unp. ----- 15
Evap., Ex. Fancy, P. P. 20

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

Raisins.
Seeded, bulk ----- 9
Thompson's s'dless blk 9 1/2
Seeded, 15 oz. ----- 11
Thompson's seedless, 15 oz. ----- 11 1/2

California Prunes
70@80, 2 5lb. boxes ----- 08
60@80, 25 lb. boxes ----- 09 1/2
60@80, 25 lb. boxes ----- 09 1/2
40@80, 25 lb. boxes ----- 14 1/2
30@80, 25 lb. boxes ----- 07 1/2
20@80, 25 lb. boxes ----- 04 1/2

FARINACEOUS GOODS

Beans
Med. Hand Picked ----- 06 1/2
Cal. Limas ----- 14
Brown, Swedish ----- 08 1/2
Red Kidney ----- 09 1/2

Farina
24 packages ----- 2 30
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
Fould's, 2 doz., 8 oz. 1 90
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
Split, green ----- 11

Sago
East India ----- 10

Tapoca
Pearl, 100 lb. sacks ----- 9 1/2
Minute, 8 oz., 3 doz. 4 00
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS

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

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

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

Jiffy Punch
3 doz. Carton ----- 2 25
Assorted flavors.
Mason, pts., per gross 7 70
Mason, qts., per gross 9 90
Mason, 1/2 gal., gross 12 05
Ideal, Glass Top, pts. 9 20
Ideal Glass Top, qts. 10 80
gallon ----- 15 25

FRUIT CANS.
Mason.
Half pint ----- 7 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

Jello-O, 3 doz	3 45	Pint, Jars, dozen	3 00
Knox's Sparkling, doz.	2 25	4 oz. Jar, plain, doz.	1 30
Knox's Acidu'd, doz.	2 25	5 1/2 oz. Jar, pl., doz.	1 60
Minute, 3 doz.	4 05	9 oz. Jar, plain, doz.	2 30
Plymouth, White	1 55	20 oz. Jar, Pl., doz.	4 25
Quaker, 3 doz.	2 70	3 oz. Jar, Stu., doz.	1 35
		6 oz. Jar, stuffed, doz.	2 50
		9 oz. Jar, stuffed, doz.	3 50
		12 oz. Jar, Stuffed,	
		doz. 4 50@4 75	
		20 oz. Jar, stuffed dz.	7 00

HORSE RADISH

Per doz., 5 oz.	1 20
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JELLY AND PRESERVES

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

JELLY GLASSES

1 ea., per doz.	35
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OLEOMARGARINE

Kent Storage Brands.

Good Luck, 1 lb.	25 1/2
Good Luck, 2 lb.	25
Good Luck, solid	24
Gilt Edge, 1 lb.	25 1/2
Gilt Edge, 2 lb.	25
Delicia, 1 lb.	22
Delicia, 2 lb.	21 1/2

Swift Brands.

Gem Nut	24
Special Country roll.	27

Van Westenbrugge Brands

Carload Distributor



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

MATCHES

Crescent, 144	5 75
Diamond, 144 box	8 00
Searchlight, 144 box	8 00
Red Stick, 720 c bxs	5 50
Red Diamond, 144 bx	6 00

Safety Matches

Quaker, 5 gro. case	4 75
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MINCE MEAT

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

MOLASSES.



Gold Brer Rabbit

No. 10, 6 cans to case	5 55
No. 5, 12 cans to case	5 80
No. 2 1/2, 24 cans to case	6 05
No. 1 1/2, 36 cans to case	5 00
Green Brer Rabbit	
No. 10, 6 cans to case	4 20
No. 5, 12 cans to case	4 45
No. 2 1/2, 24 cans to case	4 70
No. 1 1/2, 36 cans to case	4 00
Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to case	3 50
No. 1 1/2, 36 cans to case	3 00

New Orleans

Fancy Open Kettle	68
Choice	52
Fair	32

Half barrels 5c extra

Molasses in Cans.	
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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. Black L.	4 45
Palmetto, 24, 2 1/2 lb. L.	4 65

NUTS.

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

Salted Peanuts.

Fancy, No. 1	16
Jumbo	23

Shelled.

Almonds	48
Peanuts, Spanish,	16
125 lb. bags	32
Filberts	36
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	6 00

Dry Salt Meats

S P Bellies	18 00@20 00
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Lard

Pure in tierces	18 1/4
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 1/4
Liver	12
Frankfort	16
Pork	18@20
Veal	11
Tongue	11
Headcheese	14

Smoked Meats

Hams, 14-16, lb.	24
Hams, 16-18, lb.	25

Horn, dried beef

sets	@34
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California Hams

sets	@15
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Pineapple Boiled

Hams	30 @32
Boiled Hams	34 @36
Mince Hams	14 @16
Bacon	18 @30

Beef

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

Mince Meat.

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

Pig's Feet

1/4 bbls.	2 50
1/2 bbls., 35 lbs.	4 00
3/4 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 skein	1 75@2 00

RICE

Fancy Blue Rose 7 1/4@7 1/2	
Fancy Head	8@9
Broken	3 1/2

ROLLED OATS

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

RUSKS.

Holland Rusk Co.	
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Brand	
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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
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SAL SODA

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

COD FISH

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
Milkers, Kegs	1 10
Y. M. Kegs	1 05
Y. M. half bbls.	9 00
Y. M. Bbls.	17 50

Herring

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

Lake Herring

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

Tubs, 100 lb. fine fat	16 50
Tubs, 60 count	5 75

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING.

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

STOVE POLISH.

Blackine, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 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.	95
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 40
Med. No. 1, Bbls.	2 80
Med. No. 1, 100 lb. bz.	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.

100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 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:	
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AA-Butter	4 20
Plain 50-lb. blks.	52
No. 1 Medium bbl.	2 75
Tecumseh 70-lb. farm	
sk.	92
Cases, Ivory, 24-2 cart	2 35
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100-lb. sacks	70

SOAP

Am. Family, 100 box	6 00
Export, 120 box	4 90
Big Four Wh. Na. 100s	3 75
Flake White, 100 box	4 15
Fels Nanthia, 700 box	5 50
Grma White Na. 100s	4 10

rub No More	White
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Naptha, 100 box	4 00
Swift Classic, 100 box	4 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon	6 20
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm. 2	00
Grandpa Tar, 50 lge.	3 45
Quaker Hardwater	
Cocoa, 72s, box	2 70
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c.	
10 cakes free	8 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.	
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5 box lots, assorted	
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Ivory, 100, 6 oz.	6 50
Ivory, 100, 10 oz.	10 85
Ivory, 50, 10 oz.	5 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10

CLEANSERS.



80 can cases, \$4.80 per case	
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WASHING POWDERS.

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

Miracle C., 12 oz., 1 dz

2 25	
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Old Dutch Clean, 4 dz	3 40
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Queen Ann, 60 oz.	2 40
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Rinso, 100 oz.	5 75
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Rub No More, 100,

The Selection of Risks.

The so-called "factory mutuals" are careful in the selection of the risks which will be accepted for the issuance of a policy. Certain rules and conditions are laid down for the construction and equipment of buildings and the applicant who does not meet these requirements can place his insurance elsewhere. The protection of these companies is in great demand, and thousands of dollars are spent in order to get this almost free insurance. These companies return almost unbelievable dividends to their members, some of them having set their goal at a return of 100 per cent. of the premium to their fortunate members.

The same methods and practices have been followed by other successful class mutuals. Many applicants are refused, either because the physical hazard does not meet the approval of the company or because the moral hazard is not what it should be. They select their risks.

But, says "the National Underwriter," if this policy of the mutuals were followed in a general way the great majority of people would not be protected. The bad physical and moral hazards would be without insurance. Would this be a fault or a virtue? Are the people who are careless in their building or their business, or who are dishonest and criminally minded entitled to the same protection, at the same rates, as their more careful and honest neighbors? Some time since the Glen Falls Insurance Co., after thorough investigation, came to the conclusion that the honest insured is

paying for criminal losses with every premium. The elimination of the dishonest and careless should be attempted by every insurance company, not only as a duty to itself, but as a duty owing to the general public, which is predominantly honest and careful.

Men and concerns who have shown that they are dishonest in their dealings, violate the moral law in various ways are not good risks from a moral hazard standpoint. They may not have a dishonest fire, but their dealings in other lines will make it easier for them to take advantage of the insurance company. These are the risks that play havoc with the loss ratio. To reduce losses refuse them insurance protection.

The underwriting of insurance, under the system in vogue at present, is entirely too lax. It is altogether too easy for any Tom, Dick or Harry to get all the insurance he wants or is willing to pay for. These are the fellows who carry full coverage. Over insurance is the rule with the criminally minded. The investigation is made after the fire. The companies are too willing to take their 100-to-1 shot on any applicant, without any knowledge of the moral or financial condition of the man to whom they grant protection. The criminally inclined and the criminally careless find the insurance companies easy marks, and these gentry are taking full advantage of the opportunity. The duty of eliminating this condition rests with the insurance companies of the country. If losses are to be reduced, some applicants for insurance protection must

be refused. Every insurance company and especially a mutual company, should offer its indemnity only to the highest grade risks from a physical and moral hazard standpoint.

Halt Crime Wave By Restricting Revolver Sales.

To break the crime wave in America by throttling the revolver traffic is the purpose of an advertising campaign launched in leading Michigan newspapers by Clarence L. Ayers, of Detroit, president of the American Life Insurance Co.

Mr. Ayers is striking at the revolver through the United States mails. By prohibiting manufacturers and distributors from using the mails, he points out that the indiscriminate circulation of the weapons among irresponsible persons would be halted.

The campaign has the endorsement of many governors, senators, mayors, chiefs of police and other officials.

"It is a startling fact that whereas America is experiencing an epidemic of approximately 28 murders a day, or more than 10,000 in 12 months, England averages only about 26 murders a year and the principal in these crimes ends his own life in more than half of the cases due to his knowledge that detection and capital punishment are almost inevitable," explained the life insurance president.

"In England revolvers are under extraordinarily strict regulation. Even the police of London travel their beats unarmed. In the whole country there are less than 100 licensed revolvers."

"Until we have stamped out the re-

volver traffic in America we have not even made the first step toward the prevention of murder. Our system at present is to give the criminal the instrument of murder and then, after he has used it, scour the countryside in an effort to find him and bring him to justice.

"There is just as much sense to this order of things as there would be in placing a gun in the hands of a baby, allowing him to shoot himself, and then calling in the doctor and trying to save his life.

"The bandit who shoots in cold blood is a coward. Deprive a coward of a gun with which to shoot and you practically put him out of business.

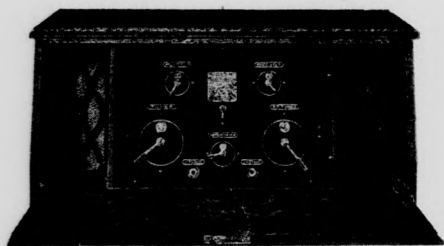
"After many years of study I have reached the obvious conclusion that by denying the use of the mails to the manufacturers and distributors of revolvers, the sidearm business would automatically be stifled.

"The manufacturer would be unable to advertise his products, sell them, or collect for them once he had sold them. And the minute that large volume business becomes impossible, manufacture must automatically cease.

The Random Shot.

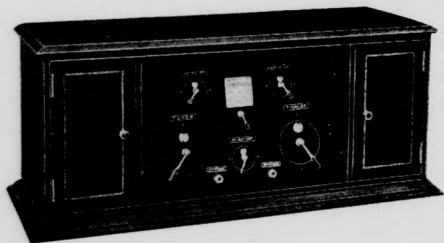
I shot an arrow into the air. It fell in the distance. I knew not where. Till a neighbor said that it killed his calf. And I had to pay him six and a half. I bought some poison to slay some rats. And a neighbor swore it killed his cats. And rather than argue across the fence I paid him four dollars and fifty cents. One night I set sailing a toy balloon. And hoped it would soar till it reached the moon. But the candle fell on a farmer's straw. And he said I must settle or go to law. And that is the way with a random shot. And the joke you spring, that you think it never hits in the proper spot. smart May leave a wound in some fellow's heart.

A Complete Line—Each the Best in its Class



Michigan "De Luxe" 4 tube receiver. 1 stage R. F. amplification. Built-in adjustable loud speaker. Solid mahogany case. "America's most beautiful set."

MRC-4 \$150



3 tube receiver in handsome case with inlaid panel door, and compartments for batteries, head phones, etc.

MRC-3 \$87.50

THE Michigan line is complete from the MRC-2 right through to the De luxe MRC-4.

A set for every requirement.

The beauty of the cabinet work. The superior electrical construction have won for Michigan receivers an enviable place in the minds of the purchasing public.

Michigan dealers are buying in greater quantities than ever before. They know from past experience that these sets are right, and give satisfaction.

Write for illustrated folder of complete line.

REX RADIO SALES CORPORATION

Wm. Alden Smith Bldg.

GRAND RAPIDS, MICH.

Exclusive Distributors For
STATE OF MICHIGAN



3 tube Regenerative Detector and 2 stages of amplification. The set we never could catch up on orders for last year.

MRC-12 \$57.00



Michigan two stage amplifier. Will operate any loud speaker. Gives any degree of volume desired without distortion. Can be used with any receiving set.

MRC-11 \$30.00



Michigan "Midget" 2 tube regenerative long distance wonder.

MRC-2 \$32.50

MICHIGAN RADIO CORPORATION, GRAND RAPIDS, MICH.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 30.—In the matter of Benjamin Harmelink, Bankrupt No. 2571, the funds for the first meeting have been received and such meeting called for Nov. 11.

Oct. 30. On this day was held the first meeting of creditors in the matter of John Kosten, Bankrupt No. 2556. The bankrupt was present in person and by attorney, William Gillett. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed at present. The first meeting was then adjourned until Nov. 6 to permit investigation as to the value of certain accounts receivable listed in this schedule.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Harry O. Anderson, Bankrupt No. 2573. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a laborer by occupation. The schedules list no assets except those claimed as exempt in the sum of \$250, with liabilities of \$607.52. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Adam Brown Co., Grand Rapids	\$148.78
W. F. McLaughlin Co., Chicago	59.90
Judson Grocer Co., Grand Rapids	86.97
National Grocer Co., Grand Rapids	166.54
Worden Grocer Co., Grand Rapids	103.00
Kent Storage Co., Grand Rapids	10.00
Henry Meyer, Grand Rapids	2.50
Vanden Berge Cigar Co., Grand Rapids	29.85

On this day also were received the schedules, order of reference and adjudication in the matter of Harry Hooker, Bankrupt No. 2574. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a laborer. The schedules filed list no assets of any kind, with liabilities of \$997. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

P. Steketee & Sons, Grand Rapids	\$190.00
Siegel's, Grand Rapids	40.00
Pope & Heyboer, Grand Rapids	45.00
Hub Clothing Co., Grand Rapids	30.00
Menter, Grand Rapids	35.00
Liberal Clothing Co., Grand Rapids	40.00
Frang's, Grand Rapids	25.00
Friedman-Spring Co., Grand Rapids	50.00
Wurzberg Dry Goods Co., Grand Rapids	25.00
Donovan Co., Grand Rapids	40.00
Floyd Everhardt, Grand Rapids	20.00
Mrs. D. Bastian, Grand Rapids	450.00
Walk-Over Shoe Co., Grand Rapids	7.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Coral L. Smith, Bankrupt No. 2575. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a laborer by occupation. The schedules filed list assets of \$397.25, of which \$328.35 is claimed as exempt to the bankrupt, and the balance of the assets are all covered by title contracts and secured claims. The liabilities are listed at \$1,080.21. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Young & Chaffee Furn. Co., Grand Rapids	\$185.00
Riverview Furniture Co., Grand Rapids	57.40
Adelbert Mosher, Lansing	40.00
Union Clothing Co., Lansing	31.00
Liberal Clothing Co., Lansing	unknown
G. W. Knapp Co., Lansing	30.00
Dr. Powers, Lansing	40.00
Shiveley Grocery Co., Lansing	40.00
Cahill Coal Co., Lansing	5.00
Wagner Grocery Co., Lansing	25.00
Dr. Cecil Mull, Lansing	50.00
Dr. Pinkham, Lansing	unknown
Peoples Credit Clothing Co., Lansing	40.00
Jewell Tea Co., Lansing	unknown
Stabler Bros., Lansing	43.00
Loftus Grocery Co., Lansing	15.00
Geo. Campbell Clothing Co., Lansing	13.04
Mrs. Floyd Williams, Lansing	15.00
Cook Clothing Co., Charlotte	18.00
Campbell & Lovell, Charlotte	unknown
McDonald Furniture Co., Mason	10.00
Federal Petroleum Co., Mason	5.00
Piegel, May Stern Co., Chicago	20.88
Martha Lane Adams Co., Chicago	12.00
McGowan Grocery Co., Williamston	23.00
Dr. McKenzie, Port Huron	30.00
Costlows, Grand Rapids	35.00
Prange, Grand Rapids	80.00
Wurzberg Dry Goods Co., Grand Rapids	30.00
Federal Clothing Co., Grand Rapids	10.00
Waters Shoe Store, Grand Rapids	14.00
West Side Beef Co., Grand Rapids	5.00
Mike's Tire Shop, Grand Rapids	12.00
Rich Seid, Grand Rapids	15.00
Randall Drug Store, Grand Rapids	

ids	unknown
Mrs. M. E. Smith, Battle Creek	75.00
Mr. Homer Boyle, Lansing	20.00
Wood & Post, Grand Rapids	2.00
Dr. Stewart, Flint	25.00

In the matter of Paul H. King, Bankrupt No. 2557, the trustee has filed in court his final report and account and a final meeting of creditors has been called for Nov. 11. The Trustee's final report and account will be passed upon and administration expenses paid as far as the funds on hand will permit. There will be no dividends paid to creditors.

Oct. 31. On this day was held the adjourned special meeting of creditors in the matter of Peterson Beverage Co., Bankrupt No. 2517. The bankrupt was represented by attorney. Several attorneys were present representing claimants and creditors. The trustee was present in person and by attorneys. The offer of the auctioneer to auction the property of the bankrupt was considered and accepted. The special meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Stanley C. De Graff, Bankrupt No. 2564. The bankrupt was present in person. Several creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed for the present. The meeting was then adjourned without date.

In the matter of Carolyn Stroh, Bankrupt No. 2543, the adjourned first meeting was further adjourned and held open pending the collectors report as to the value of the accounts receivable.

In the matter of Frank E. Blackall, Bankrupt No. 2572, the funds for the first meeting having been received, the first meeting of creditors has been called for Nov. 17.

In the matter of C. Delno Miller, Bankrupt No. 2570, the funds for the first meeting of creditors have been received and the meeting has been called for Nov. 17.

Nov. 3. On this day was held the first meeting of creditors in the matter of Christian Coffee Corporation, Bankrupt No. 2568. The bankrupt corporation was present by Mr. Christian, its president. Clare J. Hall was present as attorney for the bankrupt. Dilley, Souter & Dilley and G. R. Credit Men's Association were present for creditors. Claims were proved and allowed. The examination of Mr. Christian was had without a reporter. Howard L. Gogges, of Grand Rapids, was elected trustee, bond placed at \$500. The petition of Peter Hockema for reclamation of a certain coffee roaster was considered and allowed. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Gerald O. Shepard, Bankrupt No. 2561. The bankrupt was present in person and by attorney, M. Den Herder. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. There was no trustee appointed. The meeting was then adjourned without date and the case closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Andrew A. Stevenson, Bankrupt No. 2567. The bankrupt was present in person and by attorneys, Dilley, Souter & Dilley. There were no creditors present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. There was no trustee appointed. The meeting was then adjourned without date and the case closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Nathan H. Smith, Bankrupt No. 2540. There were no appearances on behalf of the bankrupt or creditors. The trustee was present. Claims were considered and allowed. The trustee's first and final report and account was approved and allowed. An order was made for the payment of administration expenses as far as the funds on hand will permit. There were no funds for the payment of any dividends. There was no objection to the discharge of the bankrupt. The meeting was then adjourned without date. The case will be closed and returned.

Nov. 3. On this day were received the schedules, order of reference and adjudication in the matter of William J. Wissink, Bankrupt No. 2578. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and by occupation is a furniture worker. The schedules list assets of \$331, of which \$250 is claimed as exempt to the bankrupt, with liabilities of \$1,104.71. 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 bankrupt is as follows:

Herold-Bertsch Shoe Co., Grand Rapids	\$163.43
Schwartzberg & Glazer Leather Co., Grand Rapids	54.96
Boss Leather Co., Grand Rapids	509.49
Hirth-Krause Co., Grand Rapids	155.90
J. B. Yunker & Sons, Grand Rapids	74.93
International Correspondence Schools, Scranton, Pa.	74.00
Dr. C. J. Powers, Lansing	37.00

Dr. J. D. Campbell, Grand Rapids—\$35.00
Nov. 4. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Judson E. Cobb, bankrupt No. 2577. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and is a mechanic by occupation. The schedules filed list assets of \$110, all of which is claimed as exempt to the bankrupt, with liabilities of \$868.23. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Muskegon Candy Supply Co., Muskegon	\$7.93
Fredericks Lumber Co., Muskegon	9.73
Muskegon Bottling & Beverage Co., Muskegon	53.96
Muskegon Heights Furniture Co., Muskegon Hts.	42.30
Alpha Creamery Corp., Muskegon	141.50
Mona Lake Ice Co., Muskegon	8.00
James Haan, Muskegon	20.04
Moukton Grocer Co., Muskegon	149.09
Hasper Baking Co., Muskegon	36.73
National Clothing Co., Muskegon	16.00
Dr. R. I. Bussard, Muskegon	200.00
Fischer Coal Co., Muskegon	26.00
N. G. Vanderlinde, Muskegon	55.00
New York Clothing Co., Muskegon	10.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Gilbert Isenhoff, Bankrupt No. 2579. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Byron town, and is a carpenter by trade. The schedules filed list assets of \$2,522, of which \$1,950 is claimed as exempt to the bankrupt, with liabilities of \$1,837.10. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Lubert Isenhoff, Byron Center	\$350.00
W. Kooyinga, Byron Center	115.50
Byron Center Bank, Byron Center	240.00
Henry Koops, Grand Rapids	28.88
Lemmon Auto Co., Lemmon, So. Dakota	65.30
Perkins & Co., Grand Rapids	677.40
Spears Lumber Co., Grand Rapids	340.52

Hosiery Business Is Improving.

Important among the week's developments in the local knit goods trade is the increased number of enquiries for silk and wool mixed hosiery for both men and women. A Middle Western mill reports to the National Association of Hosiery and Underwear Manufacturers that it is running every machine on women's seamless worsted and wool mixed hosiery. The special news letter of the association also says that salesmen returning from the Chicago district find business on the upward trend throughout the farm country. As for business in this market, a prominent firm had close to 130 buyers on the floor recently and now reports being sold up. Another concern, which carries a nationally known branded line, also reports a soldup condition, while a near-by mill that makes a branded line of men's socks, has a present distribution close to that reached during the boom period several years ago.

Will Not Go To the Consumer.

The Studebaker Brothers, well known manufacturers of the Studebaker wagon and Studebaker automobile, are owners of the South Bend Watch Co., South Bend, Ind. This company sells watches to the trade only. A short time ago it was reported that the company had decided to sell its watches direct to the consumer. The Tradesman wrote Col. Studebaker in regard to the report and has received the following reply:

South Bend, Oct. 30.—Answering your letter of Oct. 23, addressed to Col. Geo. M. Studebaker, will say that the South Bend Watch Company is not doing a mail order business direct to the consumer, neither is it handling a line of jewelry direct to the consumer. F. H. Wellington, Sec'y South Bend Watch Company.

A Prayer.

In the inner shrine of our hearts, there is a beautiful place of hopes and dreams, a place where we may enter alone and leave the world outside. To that holy place may we go frequently and gladly. May we slip silently within the hidden and invisible garden and find the divine spring where our souls may drink and forget—forget the care and anxiety, the fret and worry, and come to a deeper understanding of the unseen realities, of their actuality and power. In their great calm may we find the healing grace of goodness, be invigorated and strengthened in our search for truth, and made sensitive to the lightest touch of beauty.

May we realize that only when goodness clothes truth, does truth become effective and helpful; only when perfect action marks every day can wisdom travel unprotected in the world. May we seek to achieve integrity of mind and unity of spirit, for only thus can we be of enduring service to our fellows. May we search for the beautiful, and strive to find it everywhere—in the simplicity of children, in nature, and in science. May its radiant glory make us dream of a lovelier life than this, of man perfected. May these priceless qualities grow within us, send their roots deeper into our souls. As the days and weeks go by, may our knowledge of these divine qualities broaden and deepen, until at last we carry the precious burden about with us in our hours of toil and in our hours of rest. Thus may we come to know the great fulness and meaning of what men in all ages have called God. Amen. Earl F. Cook.

Speaking of the boarding house brand of tough steak the pieces are usually so small that they can be swallowed without chewing.

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.

WANTED—Live store salesman with experience in guns and fishing tackle. Give references, experience, salary, age, etc. Address No. 749, c/o Michigan Tradesman. 749

For Sale—One of the finest straight hardwoods in Ohio. City of twelve thousand. No implements, plumbing or tinning. Modern brick. Reasonable rent. Long lease. Gross business last year seventy-two thousand. Stock inventory about thirty thousand. Fixtures three thousand. Fifteen thousand cash required. Hunt magazine containing list of business opportunities mailed free upon request. Hunt Agency, Business Department, 339 Brisbane Bldg., Buffalo, N. Y. 750

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

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. Bes of reasons for selling. W. J. Hacker, Battle Creek, Mich. 743

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

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

One Law Which Cannot Be Repealed.

Grandville, Nov. 4.—There is one law that has not yet been repealed.

Democrats and Republicans alike have to date failed to repeal said law, and the chances are that it will continue to exist long after the present leaders of the old parties have paid the debt of nature and gone to their last long home.

Suppose one man had all the wheat in the world and his supply was unequal by half to the demand, what would be the consequence? Could an American congress by law make the price of that wheat 50 cents or \$1 per bushel when millions clamoring for bread were willing to pay \$5 or \$10 for the same?

Suppose a single farmer had raised the only pumpkin in the world, would not the demand for pumpkin pies enhance the price of that single pumpkin far above rubies?

And there you have this law of supply and demand in a nutshell. It is the most arbitrary law in existence. Kings, queens, presidents, even labor unions, how to its will without power to say it nay. It is the one law that no sort of legislation can change, and it is because of the working of this law that the bakers are already talking of raising the price of bread.

The law of supply and demand regulates prices.

There is no evading this natural law and all the partisan cant about helping prices here and there by legislation is a mere sop thrown to the disgruntled masses who feel that they are being discriminated against.

It is because of this law that tariffs are brought into service; tariffs which curtail the supply so that the demand will be sufficient to keep the price of different products and manufactured articles at a paying level.

When a politician, be he president or an aspirant for that office, goes to the people with a promise to create better prices to farmers, he is playing a bunk game, he is unfit for the position to which he aspires.

As regards our political battles, there are more false statements made to the square inch than in any other line of endeavor. It seems natural for an office-seeker to prevaricate where his interests are concerned. The law of supply and demand has no charms for him, and the reckless nature of the promises he makes is no credit to his common sense.

What sort of weather would we mortals have if every Tom, Dick and Harry had the making of it? In some respects it would be chaos worse confounded. So it would be with the law of supply and demand if political snipers had the say about it.

There was a time, not many years ago, when the supply of farm products seemed dangerously inadequate to the demands of the public. Supply and demand were well understood then and the farms were well tilled, with men flocking back to take up the shovel and the hoe.

After this, with the close of the kaiser's war, and the taking up of new duties the world over, products of the husbandman increased by leaps and bounds, until there was a threat of overproduction.

The safe course for every farmer to pursue is diversified products. The carrying of eggs all in one basket is never a safe plan to pursue, yet it has been the habit of too many tillers of the soil. To-day there is an upward tendency to the price of farm products.

A well-employed people makes for good times and a demand equal to the supply, and it is this condition which leads to the happiest results.

Very little if any good can result from direct legislation in favor of one class of our people. The business men of the Nation, both on the farm and in the factory, must watch the trend of things and govern themselves accordingly.

From the beginning of time the law of supply and demand has regulated prices. Everybody knows this. Then why seek unnatural boosting here and there by arbitrary laws of state or Nation?

In the days before the last war fruit prices were extremely low.

While on a farm in the nineties the writer carted strawberries ten miles to market and found it difficult to get even 3 cents per quart for the fruit, said fruit being of the very highest quality. What was the cause?

There was an oversupply. The market was glutted, hence no market at reasonable prices. That same fruit has sold for many hundred per cent. better prices during the past few years. One man on a cherry farm of less than six acres this year netted over \$12,000 from the crop.

Congress did not help him to this.

Prices depend wholly on supply and demand. When the farmer, merchant and manufacturer learns this fact there will be less howling at Congress and the President for help to raise prices.

Farmers and business men must help themselves. It is not the proper function for Congress to make prices to suit any business. An over supply of any product will as surely fix the price on that product as the sun is to rise to-morrow morning.

Watch the markets. Keep the supply even with the demand and fair prices will prevail. This country has listened too freely to political promises of price-fixing to properly estimate the real causes which go to make or break the market in any line of production. Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 4.—John Olds, one of our popular insurance agents, came very near having a number of friends to a duck dinner last week had it not been that the donor, a new friend of John's, got mixed on the number of comps given away on the large string of Mallards that he had accumulated during his stay at the Monoscong hunting lodge. John always was a lucky boy, getting what ducks he wanted without going after them. Norman Hill, editor of the Soo News, also held an order for a certain number of ducks gratis, but did not cash in until the string had disappeared, and now they are trying to find out who got the ducks.

Manistique is to have a new sauer kraut factory. Benjamin Pollock will be the proprietor. The machinery and equipment have been purchased and the factory will be in operation in the near future. There is plenty of cabbage raised around Manistique to keep the plant in operation all winter.

Ed. LaLonde is moving his second-hand stock from the Endress block, on Ashmun street, to the Old Anchor Mission building, on Ridge street, which will give him much more floor space.

Bob Cowan, of the Cowan & Hunt store, returned last week from Chicago, where he went on a purchasing trip.

George Comb, the well-known contractor and our former mayor, left last Saturday, accompanied by his wife, via motor for Miami, Fla., where they expect to spend the winter.

Patrick Sheedy, who for the past twenty years has conducted a grocery store on Ashmun street, has decided to retire and turn the business over to his son-in-law, who will continue the business.

The fox-farm of Richard Larke is now doing business. The foxes have arrived and developments will be watched with interest, as this is the first fox farm started at this place.

Epictetus said: "Difficulties are things that show what men are."

Rev. T. R. Easterday, the Soo's grand old man and also known as the marrying parson, celebrated his 87th birthday last week. In spite of his

old age, he is still hale and hearty and is seen daily on the street riding his bicycle. He has performed over 3,000 marriages and expects to officiate at many more.

Whether we will be able to get a skate on or not this coming winter remains to be seen. The Wolverine club, which has the matter of building a rink in hand, is having a time trying to find a desirable location. The place selected in the residential district caused so many protests that the matter had to be dropped for the present.

Mrs. L. Clairoux, who for the past ten years has been conducting a grocery and boarding house on Maple street, sold out to Mrs. Hodac, of Cedarville, who will take charge next week. Mr. Clairoux expects to remain at the Soo and may start in business elsewhere in the city.

We had our first snow Sunday, but not enough to keep the army of hunters from going out after game. Before long now a man will be coming to your door and ask if you want your walks cleaned off. You can begin putting away now for that slush fund.

William G. Tapert.

Was It Unfair Practice?

Ann Arbor, Nov. 4.—I was much interested in the letter from the manager of the Blue Valley Creamery Co., because I shipped cream to that company a good many times and considered them honorable in their dealings. Mistakes were rectified promptly if the cream shipper reported them. Of course, they had no right to solder brass plates on the cans owned by cream shippers without consent. Their mistake was in not securing each shipper's consent before doing so.

The creamery manager might well have said more in defense of their course. Not only was it intended to help hold customers to regular shipping and thus ensure a stable volume of cream for the creamery, but it was to protect the cream shipper—to keep him from shipping his cream to a different creamery every time he received flattering offers from this or that one?

From Jackson, Owosso, Detroit, Toledo and probably other places would come letters asking for trial shipments of cream, accompanied by printed tags. If the price offered was higher than that paid by the creamery to which he was then shipping, or if his cream test once or twice was lower than he expected, his next can of cream would go to the latest bidder. Almost invariably his check in return would be from one to two dollars per can more than he had recently obtained. Of course, he would think the Blue Valley Co. had not been doing right with him. But after a few weeks his tests would drop, prices lower or the check be smaller than he expected and he would resume shipping to the Blue Valley people, having gained nothing but experience.

The Michigan Agricultural college tests without charge any or all samples of cream mailed them. Cream shippers can thus keep accurate tab on the creameries competing for his shipments.

Why transportation companies wanted so many tags or marks I cannot understand. Besides the printed tag furnished by the creamery with every empty cream can and sent in letters frequently to the shippers, having sender's name and station typed on them, the name of the shipper was painted on the can, also his number (mine was 200), and the baggage agent at the station made out bills in triplicate, one of which accompanied each can. It need not go astray if tags were torn off.

If a merchant or other law-abiding citizen should once forget and drive by a stop sign in the city without a preceding pause and be fined for so doing, he would not like to be classed with bootleggers or bandits.

E. E. Whitney.

Stores Expecting Christmas Record.

Merchants and retailers are preparing this year for the largest Christmas in their history. The famous "silk shirt" Christmas of 1919, when the country went into an unparalleled era of buying at extravagant prices, will be bettered, according to department store forecasts, but the character of the 1924 Christmas will be vastly different. Muslins, flannels, broadcloths, woolen goods, pongees, etc., will be bought by many who in 1919 thought only in terms of silk.

Even at lower price levels prevailing to-day business men look for a total volume of department store sales and kindred lines that will exceed the 1919 record. In that year the rush for silk shirts carried the silk business into a billion-dollar year, making the first time that any country had taken leadership in silk purchases from the Chinese. Thereafter the return to muslins and flannels came swiftly, and in 1921 overall parades were the popular delight.

The 1924 Christmas, according to Wall street men who have been making a study of the Winter buying prospects, will represent a sort of middle ground between the 1919 and the 1921 Christmases. The American dollar, it was pointed out, now is worth at least half as much again as the dollar in 1919, and housewives are more frugal. Merchants have found them inclined to bargain more this year, but still ready to buy once their idea as to price was met; in 1919 price was secondary and luxury was first.

In anticipating a new record for Christmas sales, department stores have before them some extraordinary 1919 records. For three days before Christmas in the "silk shirt" year twelve department stores of New York and Chicago reported an aggregate of sales topping \$1,000,000 per hour. To eclipse this figure the stores will have to sell more goods, as prices now are much lower. But the 1924 Christmas season will be longer than the 1919 season. Quiet Christmas buying is already under way, and the "Shop Early" injunction is meeting with better response each year in the metropolitan districts.

The counters will present articles and novelties from several nations. A survey shows that England has already shipped over many tons of fancy woolen goods; France has consigned a great volume of novelty goods; Czechoslovakia and Italy have also joined the rush, and nearly every ship coming from Germany is bringing over a large amount of toys, many of the mechanical toy type, and among these goods also is the German doll, which has won many friends.

Popular also is the radio and radio equipment, and department stores as well as radio shops are enlarging their displays with aerial paraphernalia.—New York Times.

Detroit—The Durable Rubber Corporation, 1401 First National Bank building, has been incorporated to manufacture and sell rubber, rubber products and by-products, with an authorized capital stock of \$200,000, of which amount \$103,010 has been subscribed and \$101,000 paid in in property.