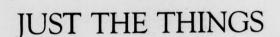
# PPUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS: LEST. 1883

Forty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 12, 1924

Number 2147



JUST a golden sunrise, just a word of cheer, Just a summer shower, just a rainbow clear; Just a crimson sunset, just a purple hill, Just a shaft of moonlight when the world is still.

Just a little fragrant breeze, just an azure sky; Just the murmur of the sea, just a baby's cry; Just a nodding flower, just a bird's sweet lay; Just some one to greet us at the close of day.

Just a haunting melody—a half-forgotten song, Just the glad warm sunshine through the whole day long;

Just the doing of our bit ever willingly, Just the chance of helping those across the sea.

Just a friendly handclasp, just a word of love,
Just the simple knowledge God is there above;
Just an act of kindness, just a sunny smile—
These are just the things that make our life worth while.

Jane Arden.

## SUPPLY THE HOUSEWIVES WITH

## Darowax

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



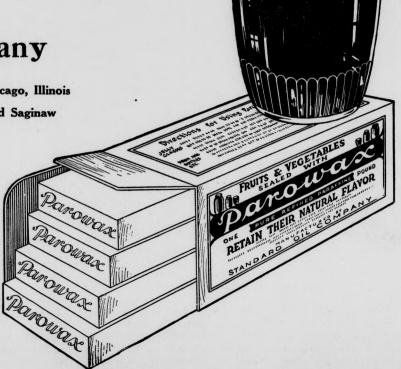
One of these two color counter display cartons is packed in each case of Parowax.

## Standard Oil Company

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw



Forty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 12, 1924

Number 2147

#### MICHIGAN TRADESMAN

Frank, Free and Fearless for the Good That We Can Do. Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN. Published Weekly By

#### TRADESMAN COMPANY Grand Rapids

E. A. STOWE, Editor.

Subscription Price.
Three dollars per year, if paid strictly advance.
Four dollars per year, if not paid in

advance.
Canadian subscriptions. \$4.04 per year, payable invariably in advance.
Sample copies 10 cents each.
Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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

#### FUTURE OF THE DIRIGIBLE.

Upon the success or failure of the ZR-3 hangs the fate of lighter-thanair craft in general and of rigid airships in particular. To the average man all this newspaper talk about this 'reparations" airship, this new leviathan of the skies, etc., is, no doubt, confusing. Nevertheless, whether he realizes it or not, it is up to him to decide whether the ZR-3 shall be the last of its type to be built during the lives of this generation and probably the next; or whether it shall be the first of a rapidly multiplying fleet of transcontinental and transoceanic air liners speeding up immeasurably, the world's traffic and commerce and, in the end, paying for itself over and over again. This may sound farfetched, exaggerated, but it isn't.

With the exception of the ZR-1, known as the Shenandoah, every Zeppelin, since they were first constructed, has been filled with hydrogen, a highly inflammable gas but with large lifting capacity and comparatively cheap. It can be found in many parts of the world, and hence it was used universally to inflate all types of lighter-than-air craft. Now this gas. hydrogen, in one way or another, has been responsible for the majority of trgic accidents which have occurred in the past. What might has been minor mishaps became horrible tragedies by the explosion of the hydrogen.

Thus it was that when the semirigid, Italian-built airship Roma, purchased by the United States, struck a highly charged electric wire, the hydrogen exploded and the ship was destroyed with heavy loss of life; when the English-built airship, ZR-2, destined for the United States, buckled over Hull, England, the loss of life would have been small had not the hydrogen ignited; had the French airship Dixmude been inflated with the non-inflammable substitute for hydrogen that the United States now possesses in large quantities, she would not have exploded over the Mediterranean with the loss of her entire

These tragedies, one after the other, have aroused a world-wide distrust of airships which has been only partly allayed by the recent performance of the helium-filled Shenandoah when she was torn from her mooring mast last January and the successful completion of the flight of the ZR-3 from Germany.

Now when we discuss helium we are discussing the single factor that promises to save lighter-than-air craft from falling into public disfavor and non-support. Helium is an absolutely non-inflammable gas lacking only 8 per cent. of the lifting capacity of hydrogen and a bit more expensive. Therefore it is an excellent substitute. What makes helium doubly interesting to the American people is the fact that the United States has a monopoly on it. This country holds within the hollow of its hand the fate of airship construction and transportation all over the world.

The ZR-3 is primarily an experimental, commercial air liner, but the tests will not be fair until the ZR-3 has been inflated with helium instead of the hydrogen she used in crossing the Atlantic. Although her cruising radius was determined by the number of her gas cells when filled with hydrogen, the American people are reluctant to see their airships filled with anything but the slightly heavier and absolutely safer helium-and the pitiable part of it is that this wealthy, powerful country hasn't produced enough helium to fill her only two rigid airships. One must be deflated before the other can be filled.

Meanwhile the American people will act as judges for the world. If they put the stamp of their approval on the performances as evidence of their satisfaction with the airships, commercial airliner companies will form and function and possibly the Government will begin a program of construction; and foreign countries, for military and commercial reasons, will do the same,

Coolidge sent his felicitations to a spry matron of ninety-eight in Massachusetts who had registered and voted last Tuesday. Word comes from Iowa of a soldier who at eighty-seven, though stricken with paralysis and blindness, had the will to live until he deposited his ballot. Such examplesnot exceptional but fairly numerousare an object lesson to the callous indifference of those who can plead no excuse of years or infirmities to keep them from the first and the clearest duty of a citizen. It is not for any man of voting age to define himself as a patriotic American until he has exercised that privilege of the franchise which is the consummation of his citizenship.

#### IMPROVED CONDITIONS.

Now that the elections are over, the the usual professions have come about the effect of the results on business. The statements given out merely reflect the political viewpoint of those giving them, all of whom happen to be of the dominant party. So far as mercantile business is concerned, it is difficult to see how it could be affected by the political situation. That is dependent on retail sales, which, in turn, are influenced by economic considerations and, to a very great extent, by the weather. No man waits for the decision of an election before buying an overcoat, underwear or a pair of shoes, nor does any woman linger in her purchases of similar feminine garb until she learns who is to be the next President of the United States. But let the thermometer get near the freezing point and sharp Northerly winds blow and there is at once a scurrying around for seasonable goods. The purchase of household necessaries and articles of adornment, whether of the person or of the home, of automobiles and radio outfits, is, in like wise, without relation to the success of any particular political organization. The pretext to the contrary is usually abandoned after election day, and this has now happened. Indirectly, the cessation of political talk may divert the minds of many toward taking an interest in personal needs, but that is about as near as the political situation can affect the course of shopping.

While economic conditions continue to improve in most directions, there are still some soft spots. A large purchasing power is assured because of the abundance of the crops and the generally high prices they are bringing. In the labor field unemployment is not great, with the possible exception of certain textile lines. The outlook in construction remains very promising. In the trading field there yet appear some disquieting signs, one of them being the number of business failures. Last month, for example, these were nearly 1,700 in number, with liabilities of over \$36,000,000. This exceeded the September total by almost 300 failures and by about \$2,-000,000 in liabilities. The October list was a little larger than that of the corresponding month last year and bigger than any since last May. Taking the first ten months of this year, the failures were nearly 1,800 more than in the same period of 1923, and the liabilities about \$30,000,000 greater. It may be that the large number of failures has something to do with the spirit of caution that is shown in commitments, especially in the primary markets. There still is no disposition to order much in advance of immediate needs, and this policy is apt to govern for some time to come. Even the prospect of a rising market for

some articles, such as woolens, has had little effect in altering the policy. Certain exceptions however, occur which are hardly more than enough to prove the general rule. The sales at retail of rugs and carpets have been on so large a scale as to warrant the expectation of good initial business.

There comes a time in the life of every man, if he lives beyond the scriptural limitation of three score years and ten, when he ceases to function with the old-time activity. No matter how keen he may have been in his earlier years or how dominant he may have been in his social and business relations, his mind ceases to work with the same degree of vigor and eagerness it did in the days of his youth and middle age. This condition naturally makes him an easy prey for the sharks who lie in wait for the time when they can ply their nefarious art with the greatest degree of profit to themselves and the greatest loss and disappointment to others. A fortunate feature of this situation is that persons who approach the end of life under these circumstances do not realize that they have ceased to function with the effectiveness and accomplishment of early days and go to their graves with the blind infatuation that the years have brought added brilliance and wisdom, instead of dimness of vision and alertness of discern-

Independence and prosperity have had a curious effect upon the poetical genius of the Irish. While under the control of the British, Ireland was full of poets. And good poets, too. But the effort of an Irish newspaper to obtain an anthem for the Free State has resulted in a crop of verses that shocked the judges. The verdict of the judges was that not one of the many contributions received was worth any part of a guinea. judges have suggested a new trial and urged the aspiring poets to study the an hems of other countries before sending in their verses. But that is hardly the way to create a stirring anthem. All the moving anthems of other countries have come out of times of stress. The experience of the Irish them cannot be produced in times of indica'es that a real soul-stirring angreat ease and comfort. It takes something more than a rhyming dictionary and fifty guineas to move a poet to produce verses that will stand the test

The idea that anyone has to set the c'ty afire in order to be patriotic or get drunk in order to celebrate Christ's birthday is passing.

It is easier to find fault in a boarding house than it is to find a square

#### IN THE REALM OF RASCALITY.

#### Cheats and Swindles Which Merchants Should Avoid.

In our issue of June 25 we made brief reference to the New York Bankers, Inc., which began operation Dec. 15, 1922, as a commercial financing institution. Subsequent investigation leads the writer to believe that the organization is apparently conducted on a substantial basis. The resources have steadily increased to \$485,371.96. Seven consecutive dividends have been paid on the preferred stock and a surplus has accrued.

A representative of the company states that the company was incorporated in New York on August 27, 1922. Authorized capitalization, \$1,000,000 8 per cent. cumulative preferred stock, par value \$100, and 10,000 shares of common stock, no par value. The fiscal agents (McIntire & Company, 342 Madison avenue) is to market the entire issue in units of two preferred and one common at \$230 per unit. They get 10 per cent. commission on the first \$300,000 of preferred stock sold; 5 per cent. on the next \$100,000 and no commission on the remaining However, the company states that the present arrangement with the fiscal agent provides that if the fiscal agent raises the selling price to the public, the increase, or "premium," is to go to the fiscal agent. This explains the small average commission stipulated. The company states that there is a trusteeship of 51 per cent. of the common stock between Gunther, president of the subject company, and McIntire & Company. This trusteeship is to continue until 1927 when the stock can be sold at whatever market price the fiscal agent sets for it, the latter getting the "prem-

It is further stated that the president of the company receives a salary of \$5,000 and the treasurer \$4,000; that no other salaries are paid, and that for each unit of stock held by the officers and directors, \$225 was paid into, the treasury of the company. The directors are to get 5 per cent. of the net earnings of the company as their compensation. The company does a commercial paper discounting and trade acceptance business. The company states that business was actively begun on Dec. 16, 1922, and the first dividend paid on April 1, 1923. About \$200,000 par value of preferred stock has been sold to date. Organization expenses have been about \$14,000. The gross business to date has amounted to approximately \$150,000 with earnings of about \$13,000 to \$14,000. The company is authorized to issue debenture bonds to the total of \$10,000,000, but states that these bonds will not be issued for some time to come.

The Federal Trade Commission has issued three separate complaints in which the respondents are charged with using unfair methods of competition in the retailing of furniture.

The first is directed to Jacques E. Greenberger and Carrie Greenberger, trading as the Big G Furniture Works, of 203 E. 76th street, New York City.

The second is directed to Louis W. Meyer, trading as the Grand Rapids Furniture Sales Co., and the Western Furniture Manufacturers' Exposition, Inc., of 225 Lexington avenue, New York City. The third complaint is directed to Jacques E. Greenberger, Ernst Greenberger, and Norman J. Greenberger, styling themselves the Grand Rapids Furniture Manufacturers' Warehouse Association, and the Grand Rapids Furniture Manufacturers Association, Inc., of 141 West 17th street, New York City.

In the three complaints the respondents are separately charged with misleading the public into the mistaken belief that they are either manufacturers of furniture sold by them or direct agents or representatives of such man-The complaint alleges ufacturers. that the misrepresentations used by respondents are accomplished by the use of slogans on signs and in advertisements to the effect that purchasers buying from respondents are dealing direct from the manufacturer to the consumer, and are thereby saving the middlemen's profits. This, the complaint states, is not true, as it is alleged none of the respondents either owns or operates a factory wherein furniture is manufactured.

Additional allegations are charged in the Western Furniture Manufacturers' Exposition and the Grand Rapids Furniture Manufacturers' Association, to the effect that the respondents cause erroneous impressions in the minds of prospective buyers concerning the place of origin of the manufacture of certain furniture sold by them. The complaints in these two instances allege that by the use of advertising material and in one instance the company's trade name, that prospective purchasers are misled into the erroneous belief that furniture sold by these two companies is made in Grand Rapids, Michigan, whereas, the citation states, the furniture sold by respondents is for the most part made at points other than the city of Grand Rapids, and by manufacturers not connected with the furniture industry of

Under the law whenever the commission has reason to believe that an unfair method of competition has been used against the public interest it shall issue its complaint. However, the question whether or not such method has been used is not passed upon by the Commission finally until after respondents have had thirty days in which to answer and the issue has been tried.

Complaints have recently come to this department regarding Kenneth Hackley, who claims to be conducting a glove factory at Earl Park, Ind. He claims to cut out the gloves and ship the material to 4,000 different people to be made up and returned to him for disposal. Pending the receipt of definite information this matter, delay is advised in closing any deal with this concern.

White Pigeon, Nov. 10—Will you please give me information about the Nile Art Co., of Ft. Wayne, Ind.? The advertisement of this company

was in the Home Folks magazine promising to give pay for work (such as lamp shades and pillow tops) done at home. Their proposition seems square enough and if you could give me any information concerning this company I would be very grateful?

Practically all of the work-at-home schemes seem fair until you part with your money and then it is another story. We repeat that nearly all of the work-at-home propositions asking for money in advance on any pretext are fakes and frauds. The mails are filled with these petty swindles at this season, preying upon the laudable ambition of good women to earn money in their spare time.

Mendon, Nov. 11—Will you let me know whether you are making any headway with my complaint against the Associated Tire Stores Corp.? I sent you a statement from the company I bought my car from stating my wheels were not out of alignment as they thought.

H. Y.

as they thought.

Notwithstanding the testimony of the disinterested automobile dealer the Associated Tire Stores Corp, insists that the worn tire shows the wheel was out of alignment which, however, the tire concern failed to mention in its first letter to the customer when he asked for adjustment. "Wheel out of alignment" is quite the stock excuse of automobile tire concerns when asked to make good their guarantee. The tire only gave 2,000 miles service out of the 10,000 guaranteed. We express no opinion as to the merits of this particular case, but state the facts as they appear in the record.

This is the story of a fraud perpetrated by two alleged music concerns of Celina, Ohio, upon a Pennsylvania grocer, Leon J. Carlin, of Southampton, Pa. Mr. Carlin managed to escape, but there is no doubt that the same fraud has been practiced upon many other grocers and general merchants and undoubtedly will be again. The expose which is here made may therefore be of some public service.

The main agent in the perpetration of the fraud referred to is a concern calling itself the Century Radio Co. and its ostensible headquarters are at Celina, Ohio. An agent of this concern who represented himself as P. J. Stephens, secretary of the Century Radio Co., called upon Mr. Carlin with a very alluring proposition. He represented that he wanted to place in Carlin's store three cabinet radio sets, the wholesale price of which was \$231.25 each. If by reason of standing there and being demonstrated any sales were made, Carlin was to deduct his profit and remit the proceeds to the Century Radio Co. Carlin is an intelligent man and insisted upon being shown in the contract which Stephens asked him to sign, some language which specifically supported the representations made by Stephens. Whereupon Stephens pointed to paragraph 1 of a very closely printed contract reading as follows:

The Century Radio Co. agrees to furnish me for one year (as ordered from time to time as provided for herein), Century Parlor Grand, four-tube cabinet radio sets (mahogany finish), including one panel with one step of radio frequency, one detector and two steps of radio amplification, loud

speaker and horn, at \$231.25 each, and does further agree to ship me at their earliest convenience the following goods upon the following terms and conditions, to wit: Three sample Century parlor grand radio sets of \$231.25 value, free from any delivery charges thereon, which I hereby agree to store and display in a suitable place and manner in my store.

While this paragraph did not specifically say what Stephens had said, its inferential meaning was the same and Stephens was quite emphatic that under that paragraph the whole transaction was simply one of consignment. Carlin was also convinced and signed the contract. He did not note before he signed it that down close to the end was paragraph 6, as follows:

I agree to acknowledge the receipt of delivery to me of three sample cabinet parlor grand radio sets f on the Century Radio Co., for which I agree to pay as sold to me for cash. The Century Radio Co. or order and for value received the sum of \$693.75

In due time the three radio sets were delivered and placed by Carlin in his store, according to arrangement. A

### Bigger Volume— Greater Turnover

All you subtract from overhead adds just that much to profit. You can decrease your overhead by increasing sales volume—selling nationally advertised quality brands for which there is a recognized demand.

Carnation Milk is one of these. It is increasing profits regularly for thousands of grocers. Its quality holds customers.

Carnation Milk Products Co. 1133 Carnation Bldg. Oconomowoc, Wis.



#### SKILLFULLY MADE BROOMS

PARLOR WAREHOUSE WHISK TOY

Quality—Prices—Service— Excellent, Attractive, Unexcelled

MICHIGAN EMPLOYMENT INSTITUTION FOR THE BLIND

Saginaw, Mich.

few days later another man, representing himself as L. W. Watson, also of the Century Radio Co., called on Carlin with a bill for \$693.75. Carlin objected, claiming to owe nothing and went over all the previous transaction with Stephens. Watson pretended to be very much shocked over the duplicity of the other representative of the Century Radio Co. and promised to look the matter up. Meanwhile he pointed to paragraph 6, reproduced above, and finally convinced Carlin that he owed the money. Carlin was not prepared to pay it at once, and Watson made the soothing suggestion that he could pay part of it by check and the balance by promissory notes. Carlin accordingly gave him a check for \$183.75 and two notes for \$250 each.

Watson then departed to cash the check, but inside of five minutes Carlin awoke to the fact that he had been swindled and immediately called up his bank and gave notice to stop payment on this check. He then sat down to await for developments. Developments came quite rapidly. The Century Radio Co. immediately endorsed the check and the two notes over to another concern calling itself the "Harponola Co.," also of Celina, Ohio, and the Harponola Co. presented the notes and check for paymeant, which was refused by Carlin. Thereupon the Harponola Co. placed the papers in the hands of a very reputable firm of attorneys, with instructions to issue a writ at once against Carlin.

Carlin also consulted an attorney, who after examining the matter, decided that since the papers had been endorsed over to a third party, presumably for value received, Carlin would have to pay, because under that principle of negotiable instrument law a defense that would have been valid against the original payee of the notes could not be raised against a third party holder. He accordingly advised Carlin to pay the \$693.75. Carlin was not satisfied and took the matter to another attorney who had more knowledge of the ways in which these fraudulent schemes worked. This attorney began an investigation and found first, undoubted fraud in the original negotiation of the contract. He found next that Watson in an unguarded moment had stated to Carlin, probably with no idea of its legal significance, that he had been for nine years an employe of the Harponola

The most significant discovery was made when a report on the two concerns was obtained from a commercial agency. The agency was not able to find any trace of the Century Radio Co., but did find the Harponola Co. and reported that it was owned by three men, Edward Brandts, Theodore Brandts and H. J. Beams, and that they sold talking machines and radios.

An examination of the notes and check which had been given to the Century Radio Co. showed that they had all been endorsed by H. J. Beams, of the Century Radio Co., who had also signed certain letters on behalf of the Harponola Co. Since this was the same Beams who appeared in the commercial agency report as one of the owners of the Harponola Co., the fact

was established that the two concerns were one and the same, that the Century Radio Co. was apparently simply a name coined by the Harponola Co. for the purpose of taking fraudulent advantage of the above-mentioned principle of negotiable instruments law, and that the Harponola Co. was not a third party holder who could claim the protection of that principle of law, but simply one and the same with the Century Radio Co. and open to the same defense which Carlin could have made had the papers been retained by the Century Radio Co.

As the attorneys who were pressing Carlin on behalf of the Harponola Co. were reputable and honest, all of the above facts were laid before them and the suggestion was made that the claim was not such that a firm of that standing would want to be associated with. The attorneys agreed with this and returned the claim as fraudulent. Carlin was then instructed by his attorney to return the three radios, prepaving the expressage. This was done. Next a registered letter was sent to the Harponola Co, reciting the evidence which had been gathered and threatening criminal proceedings both under Federal and Ohio State law in case any further effort was made to press the collection of the Carlin check and the notes. The final development was the receipt of a letter from the Harponola outfit agreeing to settle the matter by accepting the return of three radios, upon the receipt of which they would return the check and notes.

There is no doubt that this same outfit and other similar outfits have victimized thousands of retail merchants all over the United States. schemes are all worked in the same way; that is, the victim is induced by fraud to sign some negotiable instruments, usually promissory notes, which are immediately endorsed to an apparent third party innocent holder, who if he really is a third party innocent holder can collect the notes from the victim without regard to the defense which the victim would have had against the original payee. There is reason to believe that in ninety-nine cases out of a hundred the alleged third party innocent holder who gets these notes is in no sense innocent, and in no real sense a third party, but is really the first party trading under another name.

It is always very difficult to prove this or even to find it out in the beginning, but the success that has been had in the Carlin case shows what can be done by an investigation of the facts.

#### Wild Turkeys Use Indian Methods To Charm Snakes.

New York, Nov. 10—A flock of wild turkeys encountering a snake behave in the most extraordinary manner. At the sight of the snake, the birds will begin to dance slowly around it. As the turkeys dance they lower their wings, raise and spread their tails and utter a continuous querulous call. Single birds will sometimes break from the revolving circle to make frantic dashes at the snake. For an hour or more the dervish-like performance will continue, and if the snake is not too formidable the flock will probable kill it. Otherwise, they will leave dazed and deafened by their conduct and noise.



Barney Langeler has worked in this institution continu-

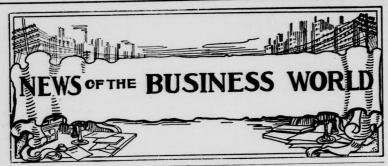
### Barney Says—

By Golly, every load that goes out of the warehouse has such a lot of QUAKER GOODS on it that I guess now most of the retailers appreciate the kind of goods we are putting into our QUAKER packages.

## WORDEN GROCER COMPANY

GRAND RAPIDS
KALAMAZOO—LANSING—BATTLE CREEK

THE PROMPT SHIPPERS



#### Movement of Merchants.

Maple Rapids—S. P. Horr has opened his new dry goods and grocery store.

LeRoy—T. F. Shelander succeeds Gustafsen & Shelander in general trade.

Quincy—A. T. Mallory is redecorating the interior of his drug store and installing new fixtures.

Laingsburg — Myron Hoard has opened a confectionery and tobacco store, also a lunch counter.

Lansing—The Lansing Lumber Co. is building an addition to its plant, also a modern office building.

Traverse City—L. G. Ball has purchased the fruit and confectionery stock of Peter Menagari, 149 East Front street.

Marion—Albert Kuipers has sold his general stock to John Ouiwnga, who will continue the business at the same location.

Kalamazoo—Ernest Trafford, who recently sold his coffee shop on Exchange Place, has opened a similar place on North Church street.

Lansing—The F. J. Blanding Co., 300-306 East Michigan street, autos, parts, etc., has increased its capital stock from \$40,000 to \$100,000.

Lansing—Fields & Smith have opened a modern drug store in the Cavanough building. Pine and Maple streets, under the management of H. A. Fields.

Iron Mountain—John E. Murphy, who conducts a hotel at Escanaba, has purchased the Blue Bird cafe, on Stephenson avenue and will conduct it under the same style.

Lansing—Maurice L. Klein has severed his connection with the Union Co. clothing store and assumed the management of the Butler Co. store, 209 South Washington avenue.

Lansing—Henry J. Fried, who has been conducting stores in the Union Co.'s chain of 118 retail stores for the past six years, has assumed the management of the local store, 105 South Washington avenue.

Muskegon Heights—The Broadway Oil Co., Broadway & Sixth street, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed, \$4,823.02 paid in in cash and \$4,990.48 in property.

Plainwell—Business houses were closed in Plainwell Monday during the burial services for Miss Lou Hitchcock, daughter of John Hitchcock, well-known merchant. Miss Hitchcock died in Minneapolis from small-

Detroit—Sutherland & Co., 1809 West Jefferson avenue, has been incorporated to deal in fruits, produce, vegetables, etc., with an authorized

capital stock of \$30,000, \$3,000 of which has been subscribed and paid in in cash.

Detroit—The Queen Quality Linen Supply, 658 Elizabeth street, West, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$2,750 in cash and \$2,250 in property.

Detroit—The Hackett & Ebert Coal Co., 2700 West Warren street, has been incorporated to deal in fuel of all kinds at wholesale and retail, with an authorized capital stock of \$25,000, \$8,000 of which has been subscribed and paid in in cash.

Port Hope—Albert Kriewall, for the past twelve years connected with Engle & Smith, hardware dealers, has severed his connection and purchased the William Esler hardware stock and store fixtures and will continue the business under his own name.

Detroit—The M. M. Gantz Co., 1323 Division street, has been incorporated to deal in canned goods, groceries, etc., at wholesale, with an authorized capital stock of \$10,000, of which amount \$5,500 has been subscribed and paid in, \$3,000 in cash and \$2,500 in property.

Detroit—Reynolds Brake Corporation, with business offices at 906 Dime Bank building, has been incorporated with an authorized capital stock of \$75,000 preferred and 10,000 shares at \$1 per share, all of which has been subscribed, \$1,000 paid in in cash and \$84,000 in property.

Detroit—The Milk Plant System, 2016 Atkinson avenue, has been incorporated with an authorized capital stock of \$15,000 preferred and 1,500 shares at \$1 per share, of which amount \$7,000 and 1,100 shares has been subscribed, \$3,000 paid in in cash and \$750 in property.

St. Johns—J. G. Mathews has resigned his position as manager of the Ovid Creamery Co. plant and leased a building here which he is remodeling into a modern butter and cheese plant. Butter and soft fancy cheese will be made and eggs, milk and cream purchased and sold.

Detroit—The Fishermen's Co-Operative Sales & Cold Storage Co., 1337-39 Winder street, has been incorporated to conduct a wholesale and retail fish and oyster business, with an authorized capital stock of \$100,000, \$75,000 of which has been subscribed and paid in property.

Jackson—The Reid & Carlton Co., 132-36 West Pearl street, implements, seed, vehicles, has merged its business into a stock company under the same style with an authorized capital stock of \$20,000, all of which has been sub-

scribed and paid in, \$5,000 in cash and \$15,000 in property.

Detroit—The Superior Forging Co., with business offices at 260 Penobscot building, has been incorporated with an authorized capital stock of \$500,000 preferred and 30,000 shares at \$1 per share, of which amount \$139,300 and 10 shares has been subscribed and \$14,010 paid in in cash.

Detroit—The Steeldraulic Brake Manufacturing Co., with business offices at 1530 First National Bank building, has been incorporated with an authorized capital stock of \$150,000 common and \$100,000 preferred, \$100,000 of which has been subscribed and paid in in property.

Marquette—W. C. Koepp. 213 West Ridge street, autos, trucks, parts, supplies, accessories, gasoline, greases, etc., has merged his business into a stock company under the style of the Koepp Motor Car Co., with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Jackson—The Aero Oil Co., 121 West Cortland street, has been incorporated to conduct a wholesale and retail business in oils, greases, gasoline, petroleum products, etc., with an authorized capital stock of \$15,000 preferred and 20,000 shares at \$1 per share, of which amount 15,000 shares has been subscribed and \$15,000 paid in in cash.

Lansing-Evidence that a fire which destroyed the home of Joe Kotek, grocer at 936 East Franklin avenue, was of incendiary origin, is being investigated by police. The fire, which started about midnight, gained headway so rapidly that the eight children of the family were roused from their beds and rushed to the street in their night clothes with difficulty. Investigators found a gallon gasoline measure in the ruins of the house which led to the theory that the fire might have been caused by a firebug. Numerous other smaller fires of undetermined origin in the city during the last month have lent color to the belief that some of the blazes may have been set.

#### Manufacturing Matters.

Allegan—Sign Arts, Inc., has been incorporated to manufacture and sell at wholesale and retail, signs made of metal, wood, cloth glass and paper, with an authorized capital stock of \$100,000, \$55,000 of which has been subscribed and paid in in cash.

Ann Arbor—The Cook Spring Co. has merged its business into a stock company under the style of the Cook Spring Co. of Michigan, with an authorized capital stock of \$50,000 common and \$50,000 preferred, \$1,200 of which has been subscribed and paid in in cash.

Detroit—The Michigan Replacement Parts Corporation, 1330 Majestic building, has been incorporated with an authorized capital stock of \$65,000 preferred and 35,000 shares at \$1 per share, of which amount 20,000 shares has been subscribed and paid in, \$15,000 in cash and \$5,000 in property.

Detroit—G. H. Sherman, M.D., Inc., 1'600 East Jefferson avenue, manufacturer of pharmaceutical and biological

products, vaccines, etc., has merged its business into a stock company under the same style with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$1,200 in cash and \$98,800 in property.

Detroit—The Federal Cooperage Co. has merged its business into a stock company under the style of the Federal Cooperage Corporation, 2583 Beaufiat avenue, with an authorized capital stock of \$200,000 preferred and 8,000 shares at \$1 per share, of which amount \$25,000 and 8,000 shares has been subscribed, \$16,025 paid in in cash and \$8,000 in property.

## Wheat in Strong Position. Written for the Tradesman.

Estimates of the world wheat crop were not changed materially during October. In other words, the world crop in 1923 equalled 3,413,000,000 bushels; in 1924, 3,045,000,000 bushels, a shortage this year compared with last of 368,000,000 bushels, which is practically in line with earlier estimates.

Liverpool cables have advanced materially, as well as Winnipeg prices. The United States crop is on an exportable basis; in fact, the price of our wheat is under the quotations named by some of the other export countries, which leaves room for additional advances in our domestic market.

There is no gainsaying the fact that wheat is in a particularly strong position and in all probability it will go somewhat higher between now and the first of March.

December wheat opened this morning at \$1.51@1.50, an advance of 11c per bushel in about a week, and really believe flour should be purchased in good quantity, or in sufficient quantity at least to cover requirements for six's days, on any material recessions in price from the above basis.

Lloyd E. Smith.

## 

 Calfskin, Cured, No. 1
 16

 Calfskin, Cured, No. 2
 144

 Horse, No. 1
 3 5

 Horse, No. 2
 2 5

 Old Wool
 1 00@2 5

 Lambs
 1 00@2 5

 Shearlings
 50@1 0

 Prime
 07

 No. 1
 06

 No. 2
 05

 Wool.
 Unwashed, medium

Mink, Large -Mink, Medium Mink, Small -

Don't let the old stuff accumulate in the store, whether it is fixtures, equipment or merchandise. Sell it. Get something for it if you can, but anyway get rid of it.

Society people make as much fuse getting married as theatrical people do in getting divorced.

#### Essential Features of the Grocery Staples

Sugar—Local jobbers hold cane granulated at 8.10c and beet granulated at 734c.

Tea—Sales are said to be increasing in volume, the high price of coffee being a possible reason inasmuch as the tendency with many is to substitute a lower priced beverage for that hailing from Brazil.

Coffee-The Brazilian situation is looked upon as being strong, daily receipts being under full control of the Sao Paulo government, with Brazilian shippers advancing cost and freight prices. Mail advices report the future Santos crop much reduced, perhaps as much as 40 per cent., with gossip that the present crop will fall below early estimates. Demand for spot coffee is good at unchanged prices. There is a considerable decrease in the total receipts of coffee from Central America. This decrease may be attributed to the fact that a greater percentage of the 1923-24 crop was shipped to European markets, where, it is stated, better prices were obtained than in the United States. Apparently the United States is maintaining its position in the Costa Rican market, imports from that country showing a slight increase in 1924.

Canned Fruits—First hand offerings of California fruits are very scarce. Much of the business passing on the Coast is from second hands and buyers are being forced to accept the ideas of sellers. Peaches and pears are being sought more than other varieties, but there is a very fair call for apricots, cherries and berries. Pineapple is steady, but not very active on the spot. Later wants are not being extensively covered. Apples are well maintained at the source.

Canned Vegetables-Some tomato canners who have a surplus and for some reason want to move a portion of their unsold stocks are meeting competition. That has brought about the lower range. The majority of canners are holding firm and hold to the opinion that their tomatoes will bring more money a little later on when these surplus stocks are out of the road. This idea is so general that there is no rush to unload. There are few first hand offerings on the Coast. Corn also is mostly a resale proposition. Canners are either out of all grades of No. 2s or are asking more than buyers have to pay to second hands. The latter, who bought early, are able to make a handsome profit which some of them are taking. The corn market, however, is light and is in line for further advances since the distributing trade here is understocked and will undoubtedly have to reenter the market later on and cover, no matter what quotations are then prevailing. There is a very healthy interest in peas for the season, which is never a very important time of the year for adding to stocks.

Canned Fish—Salmon drags as to future outlets, as dealers are not covering. There is a fair transient trade for reds and pinks, but nothing much is taken for later account. However, packers on the Coast refuse to make

any concessions. Maine sardines are firm at quotations and the prospective advance to-day created some additional buying during the course of last week. Factories have closed for the season and with concentrated selling the situation from a packers' standpoint is better. Crab meat and lobster are dull. Fancy shrimp is almost unobtainable and is tending higher. Choice and standards are being taken more freely as a substitute.

Dried Fruits-The confirmation of purchases of new or 1924 crop of raisins by buyers is said to be general, and in order to get supplies quickly it is reported that wholesale buyers are buying freely. The sale of the few kinds of the 1923 crop still remaining, at lower prices than the new crop, is said to be satisfactory. An independent packer of raisins has announced prices lower by 10 to 15 per cent. than the association prices, which they ask for their Sunmaid or advertised brand. But the buying is principally from the association, as its brand is wanted by the retail trade and the brands of the independents or scalpers of the market are unknown, while their qualities are said to generally leave something to be desired. The prune market is featureless. The spot market has not sagged, but the demand is indifferent. The remainder of the dried fruit line is also of little consequence. The unsold tonnages of peaches and apricots are not sufficient for free offerings from the source and the high range has prevented much trading at a period when neither peaches nor apricots are active in the consuming field. Currants are steady, but quiet. The unfavorable weather for the sale of dried fruits in the central West, which has lasted for about four weeks has changed and a cold wave or spell has arrived, with snow in several states. The demand for dried fruits is therefore expected to improve and distribution to become more active.

Nuts-The nearer the peak of the nut consuming period approaches the less it appears there will be any cheap offerings of unshelled or shelled nuts since the market continues its upward course. Importers bought foreign nuts sparingly this season and because of the nearness of the holiday outlets, it does not allow time for additional purchases abroad to make up some of the shortages which now exist in unshelled nuts. It is impossible to cover in domestic producing sections as California had light crops of walnuts and almonds. Instead of a surplus and subsequent offerings, packers on the Coast are making short deliveries. Interior cities which usually use domestic nuts exclusively are buying foreign almonds and walnuts in New York. An even greater stringency in filberts exists. Brazils are popular because they are one of the cheapest nuts on the market. Pecans are moving from the South where the crop yield is even more disappointing than anticipated. Pistachios and pignolias are in line with other nuts.

Too much matter in too little space is poor advertising. Too little matter in too much space is money wasted.

#### Review of the Produce Market.

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

Bananas-9@91/2c per lb.

Bagas—Canadian, \$1.50 per 100 lbs. Beans—Michigan jobbers are quoting as follows:

Butter—The market is about the same as a week ago. Local jobbers hold fresh creamery at 39c and June packed at 36c, prints 40c. 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—Late Howes are selling at \$6.75 per ½ bbl.

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

 Eggs—Local jobbers pay 50c 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.

Lemons—Quotations are now as follows:

California Iceberg, per crate \_\_\_\$5.50 Hot house, leaf, per bu. \_\_\_\_ 1.50 Onions—Spanish, \$2.50 for 72s and 50s; Michigan, \$1.50 per 100 lbs.

 Oranges—Fancy Sunkist Valencias are now on the following basis:
 \$8.50

 100 and 126
 \$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.

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

Spinach—\$1 per bu, for home grown.

Squash-Hubbard, 3c per 1b.

Sweet Potatoes—Virginia commands \$4.50 per bbl. and \$1.60 per hamper.

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

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

Heavy fowls	1
Broilers	1
Light fowls	1
Heavy springs	
Cox	
Turkeys	-
Donates and a soft following	2

Geese			 20c
			follows:
Fancy	White	Meated	 12½c
Good .			 11c
60-70	iair		 09с
Poor			 08c

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 11—Sidney F. Stevens and wife have returned from a three weeks' trip through the South which included stops at Chattanooga and Nashville.

J. H. Savage, Cedar Rapids, Ia., believed to be the oldest active traveling man in the West, has just celebrated his seventy-first birthday, and in a few weeks will round out forty-four years on the road, thirty-two of which have been spent with one firm. He uses the train exclusively. He was born at Cape Cod and spent his early life as a cook on his father's fishing boat. After he was graduated from college he traveled for a Boston shoe firm before going West in 1879. He hopes to round out fifty years on the

very bad practice-that of many retailers expecting traveling salesmen to sell certain of the customers direct when in their city—is growing up in the millinery trade, according to the the Retail Millinery Association of America. These retailers are getting into the habit either of taking or sending their hard-to-please customers to the salesmen's sample rooms in the hotels to make their selections. This is not only unfair to the salesman, the bulletin adds, but is derogatory to the best interests of the retailers themseleves. It continues. When a salesman goes into a town or city, he, as a rule, sells more than one account there. Miss Blank, a consumer, has found it impossible to secure a hat that exactly suits her in any of the stores in town, and nothing less will do. In despair she seeks the Jones Millinery Shop to let her know when the salesman for a first-class trimmed hat concern comes to town, as she would like to go with the buyer and look over the salesman's line to see if he has what she wants. It hapsee if he has what she wants. It happens often that she has told the same story to the Smith store, so when the salesman arrives, this store immediately notifies Miss Blank, and the buyer takes her to the sample room to be sold. The salesman, as an accommod The salesman, as an accommosold. dation to his customer, sells the wo-man a hat if she finds what she wants. man a hat if she hinds what she wants. Such an incident is rare, however, as she usually sees so many hats that she becomes confused and fails to purchase. Later in the day the salesman calls on the Jones Millinery Shop and the buyer telephones Miss Blank that the salesman is in town. Miss Blank tells the buyer that she saw his line cooling in the day having visited the earlier in the day, having visited the sample room with the buyer for the Smith store. The Jones buyer at once becomes disgruntled at the lost sale and, likely as not, will refuse to buy from the salesman on that trip. Thus the latter loses business through no fault of his own. The unfairness of such a situation is apparent.

Down in Cuba the telephone company officials display a preference for widows to take charge of small exchanges. A widow with a family of daughters receives first consideration: And here is the reason: The personal equation that is injected into the service by local managers and their daughter-operators. The New England Bureau of Public Service Information states that the company provides a centrally located dwelling for the family, the front parlor of which is converted into a telephone office. The mother is the local manager, the daughters are the operators; if there is a small boy in the family he becomes the messenger.

#### Canning Industry the Most Valuable Method of Conservation.

The subject of my address is "The Conservation of Our Resources," and I hold that the canning industry is the most practical and valuable of all our methods of conservation.

I am not going to occupy my time or weary you with a long history of the birth and progress of that industry, but will merely state a few facts, from which you can draw your own conclusions.

Next week, beginning Saturday of this week, is canned foods week in the United States, and this city of Louisville, which has some splendidly enterprising wholesale grocers and canned foods brokers and retail grocers, is making an early start here, at this luncheon—and this occasion is the "over the top" start of the campaign of that great National event.

There are more than 3,000 canners in the United States.

Most of the canning is done in a few states. A very small proportion of it is done South of the Ohio River. Illinois, Indiana, Iowa, Michigan, Wisconsin, New York, Ohio, Maryland, Delaware, New Jersey, Virginia, Utah, California, Oregon and Washington do most of the canning of foods. Other states do a small part of it.

The number of canneries in Kentucky is about seventeen, and they produce tomatoes and stringless beans chiefly. Kentucky has 120 counties and should have several canneries in each county.

The amount of canned peas produced in the United States in 1923 was nearly fourteen million cases of twentyfour cans each, or about three cans per annum to each person of our population.

The amount of canned corn produced in 1923 was about fourteen million cases of twenty-four cans each, or a little more than three cans per annum for each person.

The amount of canned tomatoes produced in 1923 was 14,672,000 cases, or about three and one-half cans per annum for each person.

The total production of canned foods in the United States, leaving evaporated milk out of the computation, in 1923 was about twenty-four cans for each person, or about two cans per person per month.

The production of evaporated and condensed milk in 1923 was about one can per month for each person in the United States, and the babies all cry for it, and many of them have been partly raised on it.

The production of that most delicious canned fruit—Hawaiian canned pineapple—aggregated about one and one-half cans a year for each person.

It is easy to be seen that the supply of canned foods we produce is insufficient for the requirements of our own country, and our people, when they begin to know more about them, will demand that canned food production increase.

Canned foods are fresh, for they are promptly gathered, prepared and sealed near the place of growth.

They are wholesome, for they are largely prepared and handled by machinery in inspected sanitary canneries

\*Address by John A. Lee, of Chicago, before Kiwanis Club of Louisville, Nov. 5.

and packed in steam sterilized cans, and preserved wholly by heat and air exclusion.

They are economical because all inedible portions of the food are trimmel off, and the contents of the cans are cooked in the can, and require no further preparation, and no waste in preparation.

Canned foods are convenient, as they will keep fresh and sweet anywhere, in any climate, and almost any length of time, and a supply in the pantry is an insurance against embarrassment when foods are needed, or when guests arrive.

Canned foods have been called woman's medium of emancipation, for they save her the drudgery of marketing and of tedious preparation, and enable her to use a portion of her time and talents in affairs away from the kitchen and the cook stove.

No preservative is used by canners, except heat, and the sealing of cans to exclude the air. Heat is a perfect preservative and is cheaper than any other. The use of chemicals or any artificial preservative would not only be illegal, but too expensive, and then chemicals would spoil the flavor of the foods.

Canned foods are sterilized foods, therefore the safest which can be used. No other foods are sterilized and, therefore, no other foods are as saafe.

More than 200 varieties of foods are canned now, and anything that is edible and good, may be had in cans, and an entire meal may be quickly served from cans. This dinner is entirely so.

When canning was first started in this country, a master can maker could turn out by hand only sixty empty can's per day. Invention of machinery has changed this rate of production, and there is a machine which turns out 100 cans a minute. Cans are no longer soldered as formerly, but are sealed by crimping and solder is no longer found inside the

Machinery husks and silks sweet corn, and cuts it from the cob, puts it in the can, seals the can, cooks it, labels it, marks each can for identification purposes, carries the husks to the silo, takes the cobs to the hungry cows, and then there is a machine which milks the cows. These last two processes are unethical, so a young canning man told me, and not an improvement, because the man who formerly carried the cobs to the cow sometimes got a chance to kiss the milkmaid. Now he has to kiss the

There is a machine in universal use with canners of peas, called a viner; the pea vines are cut with a scythe, brought to the cannery on hay frame wagons, fed to the viner machine, and the one viner shells as many peas as 300 persons formerly could when shelling by hand. Then the peas are graded by machinery, and not touched by human hands during the whole process of canning.

Canned foods preserve the proteids and vitamines of food—more completely and thoroughly so than they are preserved in foods in the raw state, which are sometimes kept for days or

## CONVENIENT DISPLAY ROOMS

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

IMMENSE STOCKS-LOW FRICES-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



SPECIAL BARGAINS FOR OUICK SALES

Come in person if possible

It Will Be Time Well

Spent

## Capitalize on the "good-will" enjoyed by the name "Domino"

The remarkable success of Domino Package Sugars is founded on the good-will enjoyed by the name "Domino" throughout America. Women everywhere have come to realize that they have absolute confidence in Domino quality. They KNOW that Domino Package Sugars are clean—convenient—economical—the best—the safest to buy.

Capitalize on this good-will by pushing the Domino Package Sugar line as a unit. You will find that it pays. It gives you an identified line, asked for by name and bringing business-building repeat sales. It places your sugar sales on the firmest and most profitable basis possible.

#### American Sugar Refining Company

"Sweeten it with Domino"

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

weeks or months before they are sold

Physicians used to be prejudiced against canned foods, but they are better informed as to canning processes, and they recommend canned foods as safe, wholesome and nutritious.

The heating of the foods in cans to a high temperature, in a partial vacuum, destroys spores and bacteria, which cannot be destroyed by the ordinary cook stove methods.

The canning industry is, in my opinion, the most practical, blessed, and beneficent of all our efforts at conservation. Greater than that of conserving the water power, the forests, the coal supply, the fish, the game, the soil fertility-all of which are very important. God in His mercy gives us the fresh, perishable food in great abundance, and it is our duty to conserve it and save it from being wasted. His people must eat to live and there are many thousands of them on earth now who are insufficiently fed.

Canned foods can be safely and cheaply transported to all parts of the earth and the hand of hunger and famine is constantly reaching out for succor and relief.

The promotion of canning in the glorious state of Kentucky is a pressing public duty. Your climate is perfect for the production of fruits and Your range of latitude vegetables. is from 36 to 39, and you can reliably grow most all fruits and vegetables. Your mountain sides can be used for fruits and your glorious valleys for Your State is well watervegetables. ed and needs no irrigation. It is a blessed State in that respect. The establishment of canneries in Kentucky would give your farmers opportunity to diversify their crops by furnishing them with a ready market right at hand, in their own counties, for fruit and vegetables, free from the risk and difficulties of transportation. Canneries are not very expensive to construct and the people who grow the raw products are usually willing to help capitalize canneries.

Canned foods going out from a state all throughout the world with their attractive labels and tasteful contents, advertise that state better than any other thing I know about. Canned foods are now being exported throughout the world from this country to every other civilized or uncivilized country.

Kentucky used to be famed for her distilleries. The distilleries are closed. There should be another industry substituted. Candidly, I believe I would rather that my state would be famous for her canneries than for her distil-

I believe that canned foods are a great boon and blessing to the world and that every one engaged in promoting the industry can well be proud of her efforts.

There is a distinction between canned foods and canned goods.

Canned foods are edible foods in cans, canned goods may be anything contained in tin cans-axle grease, soap, paint, face powder, lye, tobacco; anything, in fact, in a tin container. Make the distinction. When you say canned foods you will be definitely

I beg of you to treat the great canning industry seriously. given it to the world because the world needs it. Do not call its product "canned goods" because that term misrepresents the product and brings the industry into ridicule.

Those who ridicule or condemn or misrepresent or slander canned foods do so usually because of ignorance of their true value and merit and should be educated and informed. If they persist in doing so, they should be prayed for in the words of our Savior as to his crucifiers, "Father, forgive them, for they know not what they

#### Advertising Bad Debts.

Cherryvale, Kan., Nov. 7—W. A. Wharton, one of the well-known grocers of this city, has been sued for damages by Paul Camden, also of Cherryvale, on the ground that Mr. Wharton injured his reputation by advertising for sale an account which he claimed Mr. Camden owed.

According to reports, Mr. Wharton According to reports, Mr. Wharton had been trying to collect some of the accounts due him, and after repeated efforts had failed to secure anything from quite a number of debtors. He then notified them that unless they would pay up by a certain date, he would post their accounts in his store window and offer them for sale to the highest bidder.

Oute a number failed to respond to

Quite a number failed to respond to this warning, and so Mr. Wharton posted the list of names. One of the list was Paul Camden.

This action of Mr. Wharton greatly enraged Mr. Camden, and he came to the store and proceeded to mop things up, tore down the offending list, and ripped it into fragments.

Mr. Wharton then had Mr. Camden arrested for his rough and ungentle-manly conduct, and the police judge soaked him with a sizable fine.

This fed the flames of animosity in the breast of Mr. Camden and he hunted up a lawyer to see what he could do about it. The lawyer advised a slander action against the grocer, with a stinger attached in the form of a plea for several thousand dollars damages. And that is where it stands now. The action is pending in the district court at Cherrvale.

Mr. Wharton is naturally some stirred up over this case. If, however, he didn't let bad judgment get the better of him in the way he advertised these accounts in his window he does not need to be. A merchant is perfectly within his rights to offer his accounts receivable for sale, but he must do it circumspectly. He can give the debtor's name, the amount he owes, and the date of the account, but he cannot do more. If he does more, he may be convicted of libel. If he did not do more, Mr. Camden, the alleged dead beat in the above drama, will probably find his case going up in smoke very soon after it strikes the

#### Would Abolish Passports.

Benton Harbor, Nov. 10—There ought not to be any passports, or if any they should be issued free. The whole thing is iniquitous, an outrage on the traveling public whether native or foreign born, but especially villainous when imposed upon American citizens and taxpayers by their own Government. It puts the Nation itself in the class of grafters and extortioners. All power and success to Repreers. All power and success to Representative Sol Bloom in his most commendable efforts to have this particular disgrace wiped off the statute books.

F. E. Strickland.

## **Encourage Home Baking**

It means better baked foods and larger orders for

you.

Royal advertising is creating fresh interest in homebaking. Capitalize on this interestby displaying and recommending



## ROYAL **BAKING POWDER**

**Absolutely Pure** 

Contains No Alum—Leaves No Bitter Taste



## For Thanksgiving Trade

Tell your customers that

FRANKLIN XXXX CONFECTIONERS SUGAR in 1 lb. paraffine lined cartons is made especially for icings and uncooked candies, and

FRANKLIN OLD FASHIONED BROWN SUGAR in 1 lb. paraffine lined cartons for gingerbread, candied sweet potatoes and fudge.

The Franklin Sugar Refining Company PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered, Brown, Confectioners, Golden Syrup

#### TOWN NOW PAYING ITS WAY.

There have been times in history in which nations, cities and towns, like industrial plants and retail merchants, have found themselves in a situation of financial embarrassment. Such was the condition that faced Ashburn, Ga., ten years ago. The treasury was empty, bills were unpaid. At that time it lived off the farmers of the section. Today it lives for them, and this reversal of form, so to speak, is a reflection of the changed attitude.

In 1911 Ashburn had 2000 inhabit-Like the residents of many other small towns in the South they were living in some way off the efforts and production of surrounding farms. Some sold the farmer seeds and fertilizers. Others sold him food and feed for his live stock. Still others ginned his cotton and bought the cotton when it had been ginned, and handled his bank account. But did any one think of helping the farmer? No! And why? Simply because the farmer appeared to all as a sturdy, independent fellow, capable of making a living for himself and them, too!

This was the attitude when the boll weevil came along. At first it did not make much of an impression on the merchants and bankers, although it did on the farmers' output. The second year was a repetition of the first, and by the end of the third year things were desperate. For three years the farmers had lost their cotton crops. They had spent all the money they had in the futile effort to raise cotton in spite of the weevil. They were on the ragged edge of ruin. And the business men of Ashburn found themselves in a like condition.

Realization came to them. Hastily they raised money. They got the farmer to diversify by planting tobacco. This, however, only served to stave off bankruptcy temporarily, for so much tobacco was raised that the bottom virtually dropped out of the market.

Potatoes were resorted to as a means of again returning the section to prosperity. However, this, too, was a failure because the cotton and tobacco growers did not know how to grade them and the business men did not know how to cure and market them.

It was at this juncture that C. H. Bishop, president of the Ashburn Board of Trade, went to Salem, Ala., where business men's aid to farmers had saved the situation by resorting to dairying.

At once Ashburn decided to try it. Fifty business men subscribed a fund of \$50,000 to erect a creamery. Banks of Ashburn paid for a carload of purebred Guernsey cattle. Hogs and chicknes also were purchased through funds raised by the business men.

To-day Ashburn is prosperous. Its business men are aiding the farmer in the co-operative purchase of seeds and fertilizers. The banks are loaning funds for the purchase of stock. And the town, once broke, is now paying its way.

#### COTTON MARKET BETTER.

In cotton the spread between spots and futures is becoming smaller and the range in quotations is narrowing, now that the yield is pretty well determined. Thus, for example, last week's report from the Department of Agriculture indicated a crop of 12,816,000 bales, which is not much of a change from that of a fortnight ago, when the estimate was 12,675,000 bales. It is taken generally for granted also that there will be a good market for the article at or near the present quotations. This is one of the things yet to be determined, and upon it will depend the comparative stability of prices both of the raw material and of the articles fashioned from it. A better foreign demand, especially from Europe, is anticipated. One sign of this is the announcement from Great Britain that the spinners of American cotton there have increased the weekly working hours from twenty-six and one-quarter to thirty-two since Monday last. They apparently expect to be able to sell cotton fabrics based on raw material cost somewhere about that now prevailing. Firmness has been shown here in gray goods prices during the past week, and sales have been made for delivery after the turn of the year. There is also some quickening in the trade on certain finished fabrics. Prices were made during the week on percales which showed no change, except that dark-ground fabrics were put on the same basis as light ones. Rather more sensational was the drastic reduction on Eastern ginghams, cutting below those made by Southern mills, the decline being only partially met by the latter. The opinion in the trade seems to be that business in these fabrics will be stimulated by the lowered prices. In knit goods the principal feature appears to be rush order; for heavyweight underwear. Spring requirements continue to be neglected

#### WOOL AND WOOLENS.

Wool markets at the present are rather devoid of feature. Some auction sales at the Antipodes were marked by firmness in prices, though no great quantities were disposed of. Importations of clothing and combing wools into this country have taken a spurt after a long period of comparative quiescence. In the week ended Nov. 1 the imports of the two varieties ran well over 2,000,000 pounds, while those of carpet wools were relatively small. Contracting for domestic wool in advance of shearing has been larger than has been the case in recent years. Next Spring's clip is expected, from present indications, to show a large increase. The goods market has been rather dull during the past week and the effect of recent price advances is as vet undetermined. Some sellers report an excellent demand, but this does not seem to be the case in all instances. Sales of women's wear fabrics have also lagged during the past week or ten days. A very confident feeling, however, prevails as to the prospects for the next heavyweight season, the offerings for which will probably be shown shortly after the beginning of the new year. Commitments of retail clothiers for Spring goods are a little bit irregular as yet but are expected to show up better within a few weeks.

If a man be great even his dog will wear a proud look.

#### PLAN TO LICENSE GROCERS.

In another colmun appears an analysis of a proposed statute framed in the State of Washington with a view to compelling grocers to be licensed before they may sell human food. It is a form of legislation likely to prove infectious with local grocers' associations, and in view of its radical character deserves attention.

Presumably the idea of licensing grocers (and only after due examination and certification at that) arises from the same logic that requires the licensing of pharmacists. While there are not all the grounds for such control and certification as in the druggist's case, it is undoubtedly true that serving the people with food is a highly responsible service and not to be indulged in by novices or irresponsible parties. However, while it is true that one may be harmed by improper use of food, there is little ground for shifting the blame for it to the grocer; the individual consumer must be his own keeper. As for the proper kind of food the pure food laws have pretty effectively done that.

Nevertheless, there is some reason for making a grocer amenable to regulation, but whether along the lines suggested or not will be materially debated. For instance, why is a "citizen" any better fitted to serve food than an alien, or why is a boy of sixteen or seventeen less safe and dependable to "tend grocery store" than one of eighteen or twenty-one? And why is there a difference in this respect between an employed clerk or apprentice and a proprietor who may choose to be one of his own clerks—as thousands of grocers already do?

There is a good deal of nonsense in the act as drawn in Washington—evidence that the purpose of the act is not so much to conserve public health, as it purports, as to limit and restrict who may become a grocer. And in that direction a little document much overlooked and disregarded of late—known as the Constitution of the United States—might check any sweeping effort to say who shall and who shall not open a grocery store. And yet everyone knows in the land. Would such an act improve them?

#### WORLD SUPPLIES OF WOOL.

A reader of the Tradesman asks for fuhther information on certain aspects of the wool situation hitherto referred to in these columns. One of these refers to the propaganda of an alleged scarcity of wool supplies. Statements to this effect were issued to stimulate buying and to hold up prices before the closing of the auction sales of the pooled stocks held by the British Australian Wool Realization Association, whose supplies had been doled out at upset prices which resulted in huge profits to the holders. The predictions of future scarcity were sent out through trade channels and were quite extensively published abroad as well as here. Though no scarcity has since been shown, as has been evidenced by the large withdrawals of offerings at the public auctions, prices have been pegged up by the simple device of re-fusing to sell except at figures set by the holders. Meanwhile, the supply in Australia and elsewhere has been increasing, as was natural in view ofthe

high prices prevailing. But another thing has been happening. The hunger for wool in certain countries which had been deprived of supplies during the war and for some time thereafter was abating. More resort was also had to reworked wool or shoddy in different countries, as is shown by the increase in the production of woolens as against worsteds. In this country the use of reworked wool was 101.5 per cent. greater in 1923 than in 1921, according to Department of Commerce figures, and it has since increased more. It was an axiom before the war that the wool clip of any one year was not sufficient to supply the world's needs during the period, but, somehow, there was wool enough to go around. The same still holds true.

The body of Poland's great writer, Sienkiewicz, is being brought from Switzerland to Warsaw, and on the way it has lain in state at Prague, a city that reveres intellectual attainments. When "Quo Vadis" became the most widely read novel of its day it was not the fame of the author alone that was established. The country of the writer shared his glory and the world learned that in a history of turmoil and vicissitude Poland had her own cherished traditions of literature and art. He put Poland on the map of the reading world, as Blasco Ibanez put Spain by the might of "The Four Horsemen." Both writers followed men who for style and erudition excelled them; but they had the gift of telling a story that arrested and held the attention of mankind, and have won thereby a recognition that draws no line at a National frontier.

The movies have been at last recognized in the Nobel Prize awards. The "heart throb," which motion picture magnates are always seeking, is literally in the pictures taken by the cardiogram of Professor William Emthoven of Leyden University. For his apparatus reproduces the X-ray records of the palpitations of that organ. Who shall say that applied science is not a desirable element of the drama when it registers not merely a facial expression but an inward agitation? The next thing will be to combine with the cardiogram the sphygmometer, that discloses by the pulse rate whether a speaker is telling the truth. With the twofold evidence it will be impossible to feign an emotion one does not feel.

Ulster is wise not to attempt to make a martyr of De Valera. Trouble makers of this type thrive on persecution or prosecution-for both are alike to him-and nothing more unwelcome or disconcerting could have happened to the Irish agitator than a refusal to take him seriously. De Valera at liberty is far less dangerous to the peace of Ireland, a much lass formidable obstacle to an accord between North and South, than De Valera in jail would be. The French royalists fed the fires of Bonapartism and lost their chance to destroy Louis Napoleon by ridicule by giving him a state trial and sending him to prison under a life sentence. Since the wise action of the Irish Free State in releasing De Valera from prison he has been a negligent factor in Irish affairs.

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## Building a Shoe Business For Next Year.

The best thing any shoe merchant can do for himself or his store this particular year is to build for next year. Success of any store depends largely upon its repeat trade. If the merchant expects customers to come back for more merchandise he must know that the customer will surely be disappointed when he or she returns, failing to find exactly the kind, and type and quality of merchandise that was purchased the first time. It is because of the splendid performance of the first article bought that the return visit is made.

It costs as much money for a store to change lines as it does to change salesmen or executives. Every time a line is changed it is necessary for the merchant to begin building anew and establishing confidence in that new line. We have many lines that we have carried over a long period of years and will continue to carry too, providing the representative manufacturers continue to serve us with even quality merchandise and conduct themselves as befits modern merchandising.

We have a great many friends in the trade, traveling salesmen whom we regard very highly. Many times it goes against the grain to refuse to be swayed by their well-directed sales appeal. But we know that we must stick pretty close to home with representative lines and so we generally refuse to be swayed. Good will that is built to-day, followed by continued and honest service pyramids itself as years go by. The dealer who thinks only of to-day in his merchandising plans and endeavor is sure to come to ruin in due time. If we did not adhere steadfastly to our stand-by lines which have stood us in good stead over a number of years, we would go broke in a short time.

When shoes are judiciously bought from honest and representative factories, a certain group of customers become sold on the make, style of pattern, etc., and the customer may rightfully expect to find a continuous supply of the same kind of shoes at the store where the first pair was bought. If she should return for a second pair and finds it impossible to get the same kind of a shoe, it requires considerable real salesmanship to switch her to another line. Even though she does buy she nevertheless loses confidence in the store.

Right now we have twenty-five thousand pairs of felt slippers in cases in the warehouses on the floors above, and this represents only a small part of our shipment of felt slippers for the season. Had we not carried this same line of felt slippers for a number of years and been certain that many of our old customers will again be in the market for this same brand of felt slipper this year, which is the same kind that they bought last year, we could never find courage to buy in such quantities.

Our entire shoe business is departmentized and we merchandise each department as a distinct branch of the business. We specialize in felt slippers, that is why we sell so many pairs of them. We also specialize in shoes for college girls and shoes for out.

door wear. We specialize in shoes for formal evening wear and we have also developed an immense orthopedic department and it is only because of our specialization that these various departments have assumed such large proportions.

The same thing holds true about our men's shoes. We have certain lines of shoes that we have developed a tremendous demand for, in fact a country-wide demand. So, naturally, we would not be likely to switch these lines for others. A vast clientele have become sold on their particular merits and is likely to continue to buy the same brand of shoes for a number of years to come.

You will notice that in the many display cases on the floor of our women's department we have separated shoes into groups for various occasions of the day. These are properly identified by cards: and separating them thus enables the shopper to visualize our

same way as in the women's. We have shoes for outdoor wear, business wear, semi-dress and full dress and have our stock and displays arranged in conformity with such separation.

In our advertising we do not try in one advertisement to exploit the entire line of any department, we single out certain groups and emphasize the merits of same. In other words we address our message to just one class of people offering shoes which we feel are the right kind for style or utility occasions as the case may be.

W. J. Gibbs.

#### Think Before You Stock.

The Cream of Wheat Co. until recently has always sold its product in twenty-eight ounce packages, thirty-six to the case, at \$6.05. Now a smaller package has been brought outfourteen ounces, twenty-four to the case, at \$2.35. The first case contained 1,008 ounces, the second 336, just one-third of it, but the price was more

Some Men I Have Met in the Past.

My father conducted a book store in Hudson in the early days of that town His career as a book seller came to a sudden end on the breaking out of the civil war in 1861. I did not see much of my father from that time. until 1864, when he returned from the South, broken in health. The first person he enquired about on his return from Chattanooga was Will Carlton, who had been his almost constant companion in the book store from the time the lad was old enough to read. Carleton was a hungry reader and eagerly devoured every new book which came from the press as soon as it was placed on sale.

My father told me he gave Carleton a key to the store, so he could go there any time and peruse the books he loved so well; that he never went to the store on a Sunday or a holiday that he did not find Carleton there, alone with the treasures he prized so highly.

I was living in Lamont in 1870 and 1871, when "Betsy and I Are Out" and "Over the Hills To the Poorhouse" appeared in Harper's Weekly. They literally took the country by storm and firmly established the reputation which Carleton enjoyed until his death as the poet of the common people. He never struck the high notes of Longfellow, Lowell and Whittier, but he voiced the aims and aspirations of that great body of people who comprise a most substantial portion of our population. Preachers discussed Carleton's early poems in their pulpits, teachers read them from their desks, children recited them at their school and home entertainments and the farm house which did not have a copy of "Farm Legends" on the parlor table was the exception.

I do not know why, but in his later and maturer years Carleton never wrote anything which approached his earlier poems in popularity. As he grew older he produced more finished poems, like his beautiful Decoration Day ode, but nothing he wrote in later life received the universal appreciation of his earlier efforts. For nearly forty years he occupied the lecture platform, speaking in nearly every country where the English language is used and understood. He was a pleasing speaker, but appeared to be content with the role of entertainer, rather than assume the more rugged attitude of the reformer or special pleader for some great cause. Possibly this was due to the fact that his platform career came between the turbulent period of the civil war and the demagogic era of Bryan and La-Follette and that the great mass of the common people were more in a mood to be entertained than to be stirred by oratorical appeals in behalf of special causes. I kept in close touch with Carleton by correspondence until his death in 1912 and, if I can obtain the consent of his family, I will undertake to give the readers of the Tradesman a glimpse of Carleton, as disclosed by his letters, at some future time. He lived a placid life, devoid of the great events which make or mar many literary careers. E. A. Stowe,

#### THE FAIR

They brought the best and sleekest of their flocks The milkiest cow, the squarest-shouldered ox; The bull, with mimic thunder in his cry. And lightning in each eager, wicked eye; The sheep that had the heaviest garments worn, The cock that crowed the loudest in the morn; The mule, unconscious hypocrite and knave, The horse, proud high-born Asiatic slave; The playful calf, with eyes precocious-bright, The hog-grim quadrupedal appetite; The Indian corn-ears, prodigal of yield, The golden pumpkin, nugget of the field; The merriest-eyed potatoes, nursed in gloom, Just resurrected from their cradle-tomb; Rich apples, mellow-cheeked, sufficient all To 've tempted Eve to fall-to make them fall; The grapes, whose picking served strong vines to prune, The peach-rich alto of the orchard's tune; The very best the farmers' land had grown, They brought to this menagerie of their own. Will Carleton.

supply of styles of any certain group in which she may be interested.

This procedure also acts as an education for the men on the floor because exhibiting shoes in this manner frequently calls to the salesman's mind the variety of styles available for certain occasions and he therefore is in better position to suggest for particular needs.

Our men's shoe business is in excellent shape and we note an increase in pairage year after year. We are relying on representative lines to carry through for us as they have during many years and besides the men we have employed selling men's shoes have a very fair education indeed, on the refinements and requirements of dress, and are in position to suggest footwear likely to be in thorough accord with almost any style requirement or any occasion of the day.

In our men's department we have grouped our merchandise in much the

than a third. Multiplying the \$2.35 case by three you get \$7.05, the cost of 1,008 ounces of Cream of Wheat in fourteen ounce packages, as against \$6.05 for the same quantity when packed in twenty-eight ounce packages. The loss is an even dollar.

The thinking grocer will refuse to change to the new package for two reasons, first, because it costs more, with no equivalent benefit, and second, because it doubles the selling cost, twice as many packages having to be handled as before. Very possibly the differential between these two packages isn't excessive-smaller packages always cost relatively more, but the point is this: that it pays when some new thing is offered you, to carefully analyze it, both from your standpoint and your customer's, before you let yourself be stampeded in stocking it because you have been asked to.

The same heart beats in every human breast.



The Style Factor in Children's Shoes.

The development of the acute style situation in women's footwear has resulted in style becoming a big factor in children's shoes.

This for three reasons. First, mothers having come into a realization of style sense in buying their own footwear have come to look upon the old-fashioned plain staples for children as ugly and commonplace in comparison with their own dainty creations. Second, the child wants pretty shoes. Third, prosperity and a higher scale of living is reflected in a natural expression for better dressing of children.

In analyzing juvenile style we can divide them into classes in order of importance, materials, patterns, lasts and heels. The latter two are almost if not completely standardized, but the first two are just as important in juvenile footwear as in women's.

Patent and tan are the two outstanding leathers. While tan was for years considered the leader, to-day in most sections, patent has gained first place or at least is giving tan calf a hard battle for leadership.

Tan calf is still a good seller in types of footwear for school and play wear most months of the year, generally developed in welt or stitchdown shoes in lace blucher or straight lace styles and in oxfords.

The present season one of the big staples will be all patent blucher oxford or lace boots made with plain toes. Then, because there is a growing tendency for a longer stretch of the wearing of low-effects among children, turn low shoes in strap styles are good into the late fall and these are almost exclusively made from patent. White tops, once almost a staple, are losing ground in favor of the colors. Perhaps it would be closer to the truth to say that other styles have cut into the once almost universal sale for a white top patent boot.

After patent and tan, come a sprinkling for various materials varying in some sections. On the Pacific Coast, smoke leathers have always and still are a big favorite. This is becoming true in some other sections of the country, although this leather is looked upon as a warm weather material rather than a winter leather.

Tan and brown elk leathers have a good sale in some types of shoes for sturdy play and school wear. Black kid has almost disappeared and is only sold in the smaller shoes in the first step class. Gun metal calf or side is still a fair staple in some sections where cold weather starts early and severe winters are experienced.

In little tots' shoes, patent and tan are best, boots in button styles leading in the smallest run, giving way gradually to lace and blucher styles in

sizes 5 to 11; when what boots are sold in misses' are nearly 100 per cent. lace styles.

Small children's staples are patent with dull tops, field mouse tops, a few champagne in some sections, and some white tops, but not as many as formerly. All white shoes sell in boots up to misses' sizes, but in distinctly the smaller the run of sizes the larger the sale. Add a limited sale for a few novelty materials such as satin, bronze, suedes, a few boots with colored suede tops, and the range of materials is covered.

One thing is marked—juvenile footwear with extremes in combinations, such as patent trimmed with red kid, have proved a failure, and quieter combinations are the order of the day.

In sympathy with the nation-wide adoption of low effects as standard for year around wear among men and women, low shoes are gaining ground in juvenile footwear for more months in the year. Boots are becoming less and less a factor in the early seas mades except in sections of the country where the winters are the most severe.

There is very little change in the first run of sizes up to 5. In sizes 5/8 baby welts, stitchdowns, are freely sold in plain soft toe blucher effects in patent, tan, smoke, some plain tops, others with fancy lace stay trimmings or saddle effects if they are in the low style. But already there are whispers going the rounds that "every dog has and there is an increasing his day,' demand in sight for the trimmer-looking turn boot of other days. Some merchants are showing a revival of interest in turn boots made with some sort of fancy top material and a little decorative band at the top.

In sizes up to 11, heavier effects in welts and stitchdowns hold the lead still, but in the cities low effects in turns are selling in the fall months in greater quantities than formerly when Labor Day usually marked the time for changing into boots.

The low styles in sizes from 8 and up to misses' size 2 are in strap styles, cut-outs on sides, perforations all over, and these are in patent, a few gun metal and very few in turns. In welts low effects are chiefly confined to oxfords, made either in plain soft toes or with soft toes with tips in shield effect, plain or decorated with Up to size 11 blucher perforations. oxfords lead over straight oxfords, while in the misses' run there is a tendency to go heavier for straight oxfords as against the blucher. In both these runs there are plenty of contrasts shown such as a tan oxford with a saddle of a darker shade of tan and patents with trimming effect of dull calf or suede

Saddles are usually of the skeleton

type, and ball strap styles are one of the revivals of the season and probably will be even stronger for the coming spring.

In the misses' run of sizes straps are stronger than the oxford types. The larger the shoe the easier it is to get an "effect" in strap styles as there is a wider margin of material and distance to work on. These new straps are in one strap styles with side cutouts or perforations and closely approach the dainty styles in women's footwear.

To add variety, many new designs are brought out in two straps, and particularly clever styles worthy of special mention are the "cross strap" styles that are present favorites with children and misses and the easiest sellers of the season.

These cross-straps are made with and without front tabs. And while tab styles may be said to be on the decline in women's shoes, they are already a favorite with the younger set to whom they are an innovation when combined with the cross strap. In these pretty styles combinations of patent trimmed with dull calf are shown frequently which gives an additional "kick" to the pattern itself.

Vamp lengths, hard to get short enough to please the eye in juvenile shoes, are broken up with imitation stitch tip effects in straight and fancy designs, or with narrow strips stitched on the vamp in a tip effect.

Side cut-outs lead in popularity in the decorative effects, and perforations are used sometimes with good effect in place of the larger cut-outs. Some smart custom effects in welt and stitch down strap styles are shown, with the quarter, vamp and inset top freely perforated, and carrying a semi-wing or shield tip. These are in mild contrast designs, as tan with suede insert, patent with black suede or dull calf.

Boots up to size 11 are mainly in the blucher style. Misses' sizes in boots are more often in the straight lace style, with a few bluchers. Height of top has dropped to a conventional height between the old regular cut and the "pony" height in the misses' run, while in the sizes up to 11 there is a tendency to cut an even lower height proportionately.

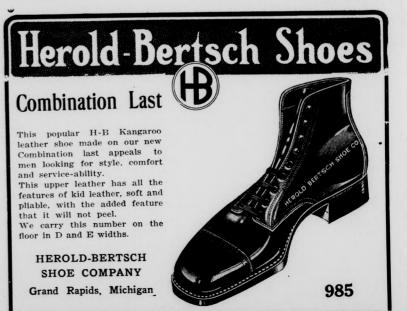
There is a general increase of interest in footwear by the average child to-day, especially girls. They no longer are satisfied with the old-time plain appearing staple, but want style. All this augurs well for the future, for the tot showing interest to-day will be more exacting as she grows up realizing the importance of footwear in dress.

#### This Man Must Be a Hustler.

With the lively competition of four branches of chain stores all around him, Val Bechtold, who runs the Victory Creamery, St. Louis, built up his store from sales on the first day of \$6.40 to \$6,000 in the fourth month, sold for cash strictly, discontinued trading stamps, cash register checks, advertising dishes and used five "leaders" as his drawing card. That in a nutshell is the story told by Bechtold. His first store was purchased June 20, 1921, and that he since has opened two other stores, where he is building up the sales from less than \$10 the first day to where they now average between \$3,500 and \$4,000 a month at each store. Mr. Bechtold commenced his commercial career as a grocery clerk in 1912 at \$8 per week, in the employ of a St. Louis grocer. Eighteen months later his salary had advanced to \$25 and he was manager of one of the stores owned by his employer. With \$600 saved during the eighteen months and borrowing \$1,900, he bought the store which he was managing. To-day Mr. Bechtold is owner of three stores. With sales averaging around \$6,000 per month, his operaing expense is reduced to the minimum and is 91/2 per cent., though his gross margin was 151/2 per cent., leaving a net profit of 6 per cent. With three clerks in this store, the sales per employe averages \$24,000 a year, and as selling expense is the largest item, he claims to be in a position to compete with the chain store without any difficulty whatever.

In society a man is often sized up by the make of his automobile, and in business by the quality of his stationery.

If you understand what you're trying to do, your job is half done.



#### Sending Canned Foods To Other Countries.

Exports of American canned foods are still on the up grade and give promise not only of a full recovery from the 1923 slump, but of a considerable increase over 1922, when a total of \$545,000,000 pounds were shipped abroad. The figures for the first eight months of the current year show an increase of about 27 per cent. over the corresponding period of last year. The most outstanding increase for the month was made by canned fruits. June saw a sharp drop from the heavy shipments of the first three months of the year, but the July and August exports with nearly a 100 per cent. increase over the same months last year, give every indication of recovery. Exports of canned sardines shipped during July and August once more brought the canned salmon in the lead as our foremost canned fish export. The steady upward trend of shipments of dried and evaporated fruits which was broken only by a comparatively small drop in July, continued on into August. Total exports for the first eight months of this year show the rather remarkable increase of 177 per cent. over the corresponding period of 1923. It is interesting to note that they have already exceeded the total twelve months' shipments in 1923 by almost 18,000,000 pounds. All dried fruit items show heavy increases, but none so heavy as that of the dried prune, occasioned principally by the re-entry of Germany into the market and also by the increased buying of other European countries. A most gratifying increase is shown also in the exports of dried apricots during the past eight months.

#### Novelties Lead in Handbags.

Novelties continue to dominate in the new offerings of handbags which wholesalers hereare making. types are being featured in great variety for the holiday trade. The buying is divided between leather bags and fancy silk and velvet ones, with wholesalers saying that the leather goods have somewhat of a lead in volume turnover. Under-arm bags retain favor with retailers in many centers. These are being shown in both leather and silk types and frequently present a highly decorative appearance in keeping with the vogue of the ensemble costume, which they are designed to match. Pouch bags with fancy filigree frames also figure strongly in the immediate demand.

#### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Cadillac Mantle & Tile Co., Detroit. Gage Furniture Shops, Inc., Grand Rapids.

ids.
Fuel Service, Inc., Detroit.
Melvin Realty Co., Detroit.
Henry Starke Land & Lumber Co., Arcadia.

cadia.
Michigan Iron & Wire Works. Detroit.
Bedford Erie Oil & Gas Co., Temperance.
McInnes Drug Co., Flint.
City Ice & Fuel Co., Cleveland, O.-Hillsdale.

dale.
Durant Boot Shop, Flint.
Integrity Investment Co., Ltd., Lansing, Grand Boulevard Realty Co., Detroit.
J. C. Wilson Co., Detroit.
Blyth Sales Co., Detroit.
Alco Products Corporation, Detroit, Hetchler-Raab Co., Flint.
Kleine-Crane Co., Cadillac,



Interior of H. G. Hill store, New Orleans, La., showing the complete McCray equipment, including two display case refrigerators.

#### LOOK FOR THE McCRAY NAME PLATE You'll find it on equipment in the better stores, markets, hotels, restaurants, florist shops and in homes. name plate gives positive assurance of foods

kept pure, fresh

and wholesome.

## "Our McCray Refrigerators Give Customers CONFIDENCE"

The general public-your customers-know McCray as the builder of "refrigerators for all purposes." They know, too, that "McCray" on a requality. frigerator means When they see a McCray in your store, therefore it increases their confidence and respect for you as a merchant.

In every McCray advertisement in important national magazines, including the Saturday Evening Post, the public is being taught to "look for the McCray name plate," as the mark of the up-to-date store and market. Every Mc-Cray user benefits from this national advertising.

McCray equipment pays for itself by

-building more business

for you

reducing spoilage losses to a minimum -cutting down operating

costs enabling better service to

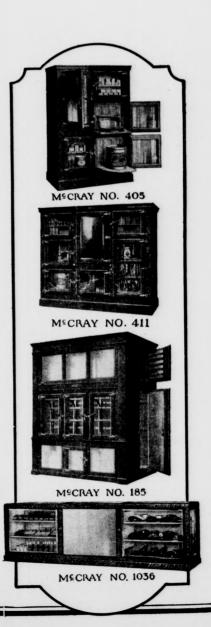
your trade -increasing your customers confidence

Free Book illustrates and describes McCray refrigerators, display cases and coolers for display cases and coolers for stores and markets of every size—explains exclusive Mc-Cray construction features. Send the coupon for your copy. We'll gladly suggest specific equipment to meet your needs. Ask about our term payment plan.

Kindly send Free Book and further information regarding refrigerators checked
( ) for grocery, delicatessen stores
( ) for grocery, delicatessen stores ( ) for homes ( ) for hotels and restaurants ( ) for markets
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, , , , , , , , , , , , , , , , , , ,
McCRAY REFRIGERATOR CO.
MICCRAI REFRIGERATOR CO.
2444 LAVE STREET KENDALIVILLE INDIANA

ms in all Principal Cities DETROIT SALESROOM 36 E. ELIZABETH STREET







#### Snappy Radio Talk About Sausage.

Every housewife welcomes a suggestion that permits her to add to the variety of tasty, wholesome dishes she can prepare for her family. Sausage offers greater possibilities than perhaps any other food, for it is made in many different forms, each with characteristics that distinguish it from all others, each lending itself to the preparation of many savory dishes. Clearly, there is a sausage dish for every taste. Really, you never sausage such varieties.

And so easy to prepare. And in line with this preparation stuff, just listen to this. According to the plans of the gas companies meeting in Atlantic City in convention, they are going to establish schools to teach men how to cook. Asked, "How come?" to this innovation, a gas company in St. Louis put this over the plate:

"Our experience in St. Louis is that men want an old-fashioned, freshly served, home-cooked meal once in a while, and if their women folk, through lack of knowledge or other causes, are not willing to get it for them they will do it themselves." If you ladies want to get a rise out of your husbands, I would recommend that you casually offer this suggestion to them. If he doesn't get mad it's a sure sign there's a loose connection in his aerial.

He'll probably come back at you with the information that Mary Pickford is herself preparing the meals for Husband Doug while they are so-journing in their bungalow awaiting the renovating of their palatial Beverly Hills home. I read this in the paper. So help me!

But to get back to the meat of the matter: Some of you ladies will probably contend that making sausage is just a skin game. I'll admit these products are not on the square, but they're the links between the meat dealer and a satisfied stomach. We'll soon have with us the frosty mornings. Fresh pork sausage, combined with griddle cakes. There's no tastier suggestion for such a meal. It appeals universally to appetites whetted by snappy, invigorating air.

But its adaptability is not limited to the morning meal—it is equally desirable for luncheon and dinner. The economy of sausage is two-fold; it is relatively low in price and high in food value. At prevailing prices, sausages are a "good buy" for the housewife who is seeking an economical and convenient, yet nutritious and palatable meat meal.

Well, I've talked for three minutes. It's time to tell a story. I didn't make this one up, but cut it out of the Butcher's Advocate. Here it is: The housewife had decided to have a

chicken dinner, and for fear that she would forget to order the chickens in time for dinner, throughout the forenoon she kept repeating to herself: "Chickens-butcher, chickens-butcher." When the hour approached to call up the butcher, she took up the receiver and asked:

"Have you any nice young butch-

"Why, yes, madame," came the surprised reply from the other end of the line

"This is Mrs. Allan talking," she went on, "and I want you to send me a couple dressed."

"Send you a couple dressed?" asked the puzzled butcher.

"Well, no; come to think of it, you had better send them undressed; than when my husband comes home he'll wring their necks and the cook can dress them." Laugh that one off.

Now, to get back to the sausage. Way back in the dark ages, when all men wore mustaches and ladies bedecked themselves in long skirts, there appears to have been some skepticism about the methods of manufacturing sausage. Some of the unfavorable criticism was not justified. But to-day, it is all different. Modern methods and equipment, a careful selection of choice meats, and their proper seasoning with the finest herbs and spices, have placed sausage in the front rank of our best foods.

In order to get first-hand material for this talk on sausage, I made a tour of one of the biggest sausage plants in It took five hours, and I saw everything from the time the hogs were unloaded from railroad cars until the sausage, packed in sanitary packages, was bundled into the wagons enroute to butcher shops. The young ladies who handled much of the product after the meat had been ground and spices added to it, were dressed entirely in white, from head to foot. They have their dainty hands manicured twice daily. Government inspectors watch every process carefully. Let me take you for a little verbal tour of this plant. I'll make it snappy, but I give you my word, if you don't think it interesting you can tune me out and laugh openly in the face of the loud speaker, and I won't mind a bit.

Now, as every butcher knows, the reputation of pork sausage rises or falls on its flavor. Once the flavor is satisfactory, uniformity is the next most important factor in the sale of the sausage. The story of how this flavor is created is of interest to every woman who purchases sausage, and to every man, woman and child who eats sausage. The meat used in sausage is all selected pork, trimmed from only the choicest cuts when they are

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Receivers and Shippers of All

Seasonable Fruits and Vegetables

prepared for the market. For example hams must be trimmed to a certain shape before curing and sampling. Some of the cuttings thus obtained are used in sausage. Then, too, meat that is run through an ordinary meat grinder loses much of the flavor because of the crushing, tearing action of the grinder. Many of the sausage makers now prepare their meat on large revolving hardwood blocks by automatic rocking knives. While this method takes a great deal more time, and adds to the expense somewhat, it is the only method that guarantees the full flavor. of the meat.

You know how fat dishes taste because of insufficient seasoning. Just so in sausages. As much attention has been given to getting the right blend of spices in the correct ratio to the pork filling as in the general preparation of the products. First, there are the peppers. Second, the sage; then the salt and sugar, both of which are of fine table quality.

Now, all packers realize the seriousness of obtaining the proper combination of all ingredients of the sausage. You can take the choicest of pork trimmings, the most selected spices, and unless you know the proper combination of putting all these together, you can manufacture a sausage which is simply mediocre in quality. It is just like twisting the dials on your receiving set. One point out of the way and you get large bunches of silence.

Careful attention is given to retrigeration, both while the sausage is in the sausage kitchens and while in transit to branch houses. I mean branch houses of the packer. For instance, a packer might manufacture his sausage in New York city, and deliver it to a half dozen branch houses within a radius of ten miles of the plant. Refrigeration is an important factor, because sausage is a perishable product, and must be carefully handled. It should always be kept under refrigeration.

The delightful aroma and the tasty appearance of pork sausages fried to a delicate brown whet the most lagging appetites on these snappy mornings. Prepare some fresh pork sausage as follows:

First: Place the links in a frying pan, cover with cold water, bring the water to a boil; then pour the water off, turn the sausages frequently in the pan over a slow fire until nicely browned.

Second: Brown the sausages in frying pan, and cool them; cover each link with left-over mashed potatoes, roll them in flour and brown them in a pan in the oven for about 12 minutes.

Add the following to the sausage fat in the frying pan: 4 or 5 table-spoonfuls flour and brown it, 2 small minced onions, 3 or 4 tablespoonfuls catsup, 13/4 cups water, and seasoning to taste. Cook slowly for five minutes, stirring to blend well. Lay the sausages on freshly made toast, and pour the gravy over them.

Third: Sausage Omelet: Brown two or three of the patties for about five minutes, mashing them together in the pan; or use bulk sausage meat. Place the brown meat in the middle of an omelet just ready to fold over.

Serve with a bit of tart jelly as a garnish.

Mothers who prepare lunches for their little ones in school are particularly careful of the food which they use. They insist that it be nutritious, clean, wholesome and tasty. Nothing suits their requirements better than good sausage. It is made from carefully selected meats, and prepared by methods and equipment that is most modern and scientific. It requires the minimum of time to prepare; it is appetizing, and its keeping qualities make it an ideal food for this purpose. It is highly important, however, that mothers insist that their dealers serve them with only good sausage. Quality is far more important than price.

John C. Cutting.

## Government Gives Aid To the Honey Industry.

Beekeeping is an industry under development in this country as public appreciation of honey as a food continues to grow and create a demand. Honey is a sweet as old as the race and always held in esteem. Its flavor and aroma vary with the predominating kind of flower which the bees visit. Besides its use for table purposes honey is much used in cooking to replace all or part of the sugar, and it serves a purpose like that of sugar in the diet—it is a source of energy in readily available form.

The research of the bee-culture laboratory of the Bureau of Entomology of the United States Department of Agriculture is intended to throw light on the problems which arise in the beekeeping industry, such as the diseases affecting bees and the factors affecting the flow, flavor, or color of honey. Practically all of the extension teaching in this field has been turned over to the several states, which have continued it almost without exception.

The correspondence of the laboratory is heavy. While the beekeepers of the country are at the present time contending with low honey prices in the general market they are as a rule still caring for their bees as well as ever and are sending as many enquiries to the United States Department of Agriculture as formerly.

Several other divisions of the department co-operate with the bee-culture laboratory in work which concerns the beekeeper. These include
the carbohydrate and microchemical
laboratories of the Bureau of Chemistry, three offices of the Bureau of
Agricultural Economics, and the Office
of Co-operative Extension Work. From
time to time various other offices and
bureaus contribute information.

#### Counting Flies.

Owing to lack of sanitary conditions following the earthquake, Japan faced the possibility of serious diseases which are always spread by an enormous increase of flies. The government offered the school-children of Tokyo and Osaka the equivalent of five cents a hundred for dead flies. So swiftly and effectively did the young army answer the call, that large numbers of clerks were kept busy with the counting. The flies were displayed in glass containers in a public sanitation exhibit.

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Genuine Buckwheat Flour Graham and Corn Meal

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The best all purpose flour.

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## QUALITY

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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.

#### Suggestions in Regard To Store System.

Written for the Tradesman.

For the smooth and easy operation of the hardware business-in so far as the hardware business ever can be made easy-system is a primary essential. It is absolutely necessary to systematize.

But just here let a word of warning be spoken. System, like all other goods things, can be carried to such extremes as to defeat its own purpose.

The purpose of system, in the store as elsewhere is, put briefly, to save waste motion. But with the system enthusiast, the tendency is to so overdo the thing, as to make double the work he saves.

Too much system is almost as bad as none at all. The hardware dealer who sets out to organize his business on systematic lines should go slowly, and should guard carefully against overburdening the business with needless red tape.

The aim of any store system should be, not to add to the work of the salespeople, but to save them time, confusion, worry and waste motion. The most successful system is that which saves its beneficiaries the most and, in its practical working out, consumes the least time and effort.

Simplicity and practicality are essentials to a successful store system.

There are many points in the organization of the average store where a little more system would result in vast improvement.

A first essential is systematic arrangement of the stock. The possibilities along the line of interior display-the attractive arrangement of the stock inside the store-will necessitate a frequent shifting of the goods most prominently displayed. But, underlying this shifting of the goods the dealer wants to feature from time to time, a definite arrangement of the various classes of stock should be maintained.

The up-to-date hardware store, for instance, allots a definite portion of its floor space to stoves, a certain section of its shelving to paints, other shelving to small hardware and tools and builders supplies, provides a table or two for household utensils and novelties, and devotes a silent salesman to cutlery. Within these limits the superficial arrangements shift, from time to time, as may be deemed desirable for purposes of display; but underneath a definite line up of the goods should be adhered to.

It is important, in selling, for every clerk to know just where to find the goods he wants. It is quite as important to have the goods so arranged that the new clerk will find it easy to learn and remember. But the less systematic the stock arrangement, the more difficult it is for the clerks to learn the stock.

The exact arrangement must depend, of course, on the size and shape of the store. The hardware dealer must simply plan his arrangement so that his business will make the most of his store's advantages, and suffer the least from its disadvantages.

System should also be observed in pricing the goods. The clerk should be able to tell, on the instant, the selling price of any article; instead of having to leave his customer and interrupt a fellow clerk in order to find Some hardware clerks try to do it. The results are often funny, some-

I remember one store where I bought paint-an initial order supplemented, later, by extra orders for individual cans. I bought that paint at three different prices from three different clerks. In a modern store, the onus of remembering prices should not be put upon the customer. It is too much of a temptation for most customers.

Knowing where to find the goods, and as a result of systematic pricemarking able to tell in a moment just what they should sell for, and (if necessary) just what they cost, the individual clerk isn't dependent on his fellows. He can give his customer better attention, and sell to better ad-

System should be employed also in returning goods to the proper department. Quite often a clerk will show half a dozen different sizes of hinges in making a single sale. Or, he may remove a dozen different pocket-knives from the silent salesman for the customer to examine. These articles should be put back promptly. The sale should not be delayed for this purpose, nor should a new customer be kept waiting while the clerk "mops up" after a previous sale; but at the earliest possible moment the unsold goods should be put back.

In some stores a specific counter space is provided on which such goods can be placed during rush moments, to be restored to their proper places immediately after the rush is over. But under no circumstances should goods be left over night, or piled upon the stoves and ranges, or thrust hurriedly into the wrong doors and show-"Put everything back in the cases. right place," is the watchword of the systematic store.

The wall-drawer system, with samples on the outside, facilitates intelligent arrangement as well as the proper

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

Wholesalers of Shelf Hardware. Sporting Goods and

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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

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144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

replacement of articles. Even where open shelves are used, the labeled boxes in which goods are packed help in stock arrangement. But even with the most elaborate equipment the stock arrangement will go to pieces if the human factor is not constantly on the

System should govern the advertising department of the store. The upto-date merchant may leave a great deal of detail work to his staff, but he himself maps out the selling program months in advance. He has, or should have, a program, in black and white, showing what goods will be seasonable at such and such a time; and he maps his advertising accordingly-the advertising program being of course modified by such unforeseen contingencies as an early spring, a late fall or a green Christmas.

Yet even where the seasons go wrong, the pre-arranged advertising program gives the merchant something definite to work from. If he knows that by such and such a date he must start advertising hunters' supplies, he will be able to keep on the lookout for helpful data, and to jot down ideas which occur to him or which he finds in his trade papers.

Advertising copy should be prepared well in advance. The merchant who, on Saturday night, has his newspaper advertising all prepared and his window displays mapped out for the week ahead, escapes the harassing worry of having to prepare an advertisement within a half hour of the dead line, and "just throw together" a window display that cannot by any possibility get the results it should.

changed Advertising should be regularly-daily, or every other day; or every week where there is only a weekly paper. Window displays should be changed at least twice a week. If you advertise by circular letter, send out your letters regularly (once a month is the most desirable plan) and select the topics to be discussed each month well in advance.

The great advantage of working to pre-arranged plan is that helpful ideas which would otherwise be lost can be collected and utilized. The dealer escapes the last minute rush. Then, too, a good share of the preparatory work can be delegated to the clerks, who thereby get valuable training which increases their efficiency and earning power for the business and for themselves.

System in the office should include at least the fundamentals of modern office equipment. A good typewriter enables orders, correspondence and accounts to be rendered in businesslike form; while carbon copies of everything can be kept as a safeguard

in case of dispute. A set of old fashioned files, or a vertical filing case, will facilitate the keeping in order of letters, invoices and similar material needed for future reference. This material can be weeded out at regular intervals. With such a filing device, also, helpful material can be accumulated and preservedprice lists, clippings from trade papers, market reports, memos of ideas for publicity, etc. Often a single vertical filing tray, costing a few dollars, will provide all the equipment a small store needs.

Catalogs and price lists should be systematically preserved until new issues appear. An index book or card index is a convenient way to keep track of price changes; the entries being posted from trade paper or news-With this paper market reports. equipment the latest quotation on any article can be found in a moment. Every merchant should closely watch the markets in any event; and, doing so, he might as well get the full benefit by keeping track of the information secured

The experienced merchant learns, not only to keep accurate track of drafts, but to so time them that he can meet them conveniently. On the other hand, collections must be carefully watched; credit never granted without some preliminary enquiry; and accounts rendered systematically, at the end of each month. If prompt payment is not made, it is time for a follow up collection campaign to round up the slow pays. Definite limits should be set to retail credits; here, also, system is important.

In two other departments system should be observed-keeping track of prospects, particularly in the stove and paint departments, and keeping a dependable want list.

Victor Lauriston.

#### Harvester Trust Again Assailed:

Great interest attaches to the action of the Attorney General during the past week in seeking "the most effective dissolution" of the International Harvester Co. in its alleged monopoly of the farm machinery business. The Attorney General's brief was filed in St. Paul and contends that the original consent decree obtained against the so-called harvester trust in 1918 did not go far enough.

The Attorney General contends that greater competitive conditions in the farm machinery trade should be obtained. The decree must be so amended, he demands, as to "give proper protection to the farmers and land owners who are dependent upon agricultural machinery and implements obtainable at reasonable prices."

The original consent decree, the Attorney General insists, failed to effect any successful competition. On the contrary, during the eighteen months' period following the issuance of the decree eight of the International Harvester Company's principal competitors went out of business, so that in 1922 the defendant company's percentage of the total business showed a substantial increase over that prevailing at the time the original suit was filed.

The Attorney General points to the sweeping decision of the court in the original proceeding to dissolve the trust, and declares that the decree of the court "stands unreversed and unmodified." Nearly two years ago, however, it became apparent to the Department of Justice that the practical working out of the decree was unsatisfactory, and in May, 1923, the Government began an investigation to determine the exact status of the farm machinery industry as enforced by the decree of 1918. The proceedings just begun in St. Paul represent the Attorney General's conclusions.

### Henry Smith Floral Co., Inc.

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PHONES: Citizens 65173, Bell Main 173

Citz. Phone 61366 Bell Phone 596 JOHN L. LYNCH SALES CO. SPECIAL SALE EXPERTS

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Nothing as Durable
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Makes Structures Beautiful
No Painting
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Fire Proof
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Warm In Winter
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#### Brick is Everlasting

Grande Brick Co., Grand

Saginaw Brick Co., Saginaw Jackson-Lansing Brick Co., Rives Junction.



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We make all styles and sizes. Get our prices and samples. We also handle Short account registers to hold sales slips. We pay the freight. Ask us about it.

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SALES BOOK CO.
Room 4
Moon-Journal Bldg.
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## Signs of the Times **Electric Signs**

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Citizens 4261 Rell M 797

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As belting manufacturers of twenty-four years experience, we are
in a position to render any kind of prompt belting service, either
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Leather Belting Manufacturers

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GRAND RAPIDS, MICHIGAN

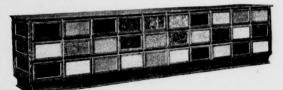
## USED SHOW CASES

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

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

## 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.

## Service Grocery Stores Still Thrive in England.

Written for the Tradesman.

It was on Wednesday, July 23, that we left London for Chaucer's pilgrim town of Canterbury. As accredited delegates to the World Advertising convention, we were the guests of the Southern Railway of England and traveled first-class. This is something which, generally speaking-speaking for the ordinary run of people, that is-is not done much in England. Frst class costs double what third-class does and, for the usual short runs in England, third-class is good enough for anybody except the few who think much of themselves.

We had the "carriage," as they call the little passenger coaches over there, to ourselves until just before we started. Then an exceedingly pompous male got in, settled himself with most austere exclusiveness in the farthest corner from my wife and me and proceeded to barricade himself behind his newspaper. He was a fine specimen of the Lord Nosehoo, with his tighthe zero temperature he radiated left ly buttoned coat and white spats; and no room for doubt that he wasn't going to mix with any vulgah Americans—if you get what I mean!

Of course, we were tenderfeet, all right, and we did not attempt to disguise it. Where he sat, our wide open windows sent a blast onto him. I was on the point of asking him whether he felt cold; but sensing that he wanted to feel as cold as possible toward us or any other folks whose social standing was unknown, I did not.

Presently we entered a tunnel. Somehow, I did not think what that meant, so when he jumped up and closed his window, I did ask him whether he felt the wind. He looked at me with greater savagery in his face than I had ever seen and barked: "No; but there are three tunnels coming," and relapsed into his exclusiveness. So I closed the other window!

Like some other strangers, we were frankly happy over what we saw along the way: the red roofed, red brick cottages, the charming kitchen gardens, the profuseness of the flowers with immense blossoms, and the roses of England—the most wonderful roses we every saw; and remember, we are Californians.

We really did not care a continental because our hard shelled fellow firstclass traveler had his habitual grouch Not at all! We exclaimed and admired and remarked to each other, oblivious of him of the spats, just as would any other sensible folks. But let me say right here and now that this was the only specimen of English exclusiveness we met up with. He was the exception that proved the rule to us that the English are a frankly kind, hospitable, helpful people who are plainly and simply happy to have the stranger within their gates and to have him get something in return for coming.

Arriving in Canterbury, finding the railway station evidently outside the town, we asked the guard at the station which was the best hotel. He directed us to one which he said was much favored by our countrymen.

That meant that we did not want to go to it. We wanted to see English things, and we knew that Americans would Americanize any place they favored. We could get all the American flavor we wanted after we got home again.

We walked up a by-street, lugging our luggage and refusing to ride. And we had our reward, for we fund the Falstaff Hotel. It was plainly a public house of the old school, with its tap room on the ground floor, left, and its little sitting room to the right. It was reputed to have been built in 1403, and nothing about it indicated otherwise. It was the quaintest, sweetest, most restful and delicious place we entered in our travels.

We were met by a round-bodied, rosy-faced little maid whose frank, sunny smile, springy step, alert courtesy and spotless white apron and cap would allure any traveler and insure him sold rest and comfort. And we were shown up into a room that for cosy comfort and true homelike beauty it would be difficult to find a counterpart. It was not hard to believe that the low doorways and twisted passages, through one room and a panel door, across another and through a passage into ours of the high, pointed vears

For lunch we had bread and butter, the famous English Stilton cheese-all we wanted of this-and generous allowances of such ale as took us back On our table was a a generation. vase of wildflowers-white, yellow and lavender-so large and brilliant as to surpass any hot house products; we were served by the pretty maid aforesaid, and she dimpled all over her face in response to the sixpenny tip. The charge for this lunch was two and eight" which translated into our money on present exchange values figured out about 61 cents-for two. Add the sixpenny tip and our bill was around 73 cents. Do you wonder that we felt rather satisfied with Canterbury's hotel?

I might tell you about Cornfoot, the chemist, whose name somehow seemed appropriate; the weavers; the drove of sheep which blocked the main road through the ancient gatewey of the town; and, of course, the Cathedral and the murder of Thomas a-Becket, plus all the antiques we did not buy—and some we did; the Tudor house of 1489, and all that. I would delight to tell you, too; but I know you want to know about the grocery stores. So here goes.

Canterbury is like other towns in Britain in that there are chain units -"multiple shops," as they say over there-scattered all over. Such shops as Lipton's, Ltd., is represented. Inlimited in Britain and cidentally, Canada, and, I suppose in other English countries, means what our "Inc. means-that the liability of stockholders is limited. It affords those folks the same protection from being ingulfed by the failure of any enterprise in which they may invest as our incorporation laws afford those of us who buy stocks and bonds, or, for the matter, life insurance.

One very interesting organization is the Maypole Dairies Company, with

some 1,200 units; specially interesting because it deals in five commodities. These are butter, margarine, milk, tea and eggs. It seems remarkable that specialization could be carried thus far, even where specialization is the rule, as in British countries. But-taking all sizes of packages, brands and labels, I suppose that chain of stores carries not to exceed fifty items. Yet it earns something like \$4,000,000 profits a year.

Now, if you took other chain units prominently located throughout that little, medieval looking town, where it is just no trouble at all for Mrs. Housewife to run in, you might think that the intensive "multiple shop" development would have wiped out the old line grocer long ago. That was the thought I had in the back of my head during all this trip—the question what of the regular grocer?

So I was immensely interested to find, right in that delightfully twisted, narrow, very-much-crowded, thoroughly ancient main street a grocery store as fully stocked and up-to-the-minute as could be found anywhere.

I found there a busy crowd of clerks, two cashiers, meat and grocery departments separate, though the whole store was only a two-front af-There was a wide range of Huntley & Palmer's biscuits. That is the British word for all the various cakes and crackers which make up such lines as the National Biscuit Co. and Loose-Wiles make. There were endless kinds of cheese. Del Monte was fully represented, and not only Del Monte, but private lines, like S. & W., of San; Francisco-lines which made me feel that I was back in a place like Fresno.

The stock consisted of fully 6,000 items, perhaps more.

When I asked if credit was extended, I was referred to the manager; and he hesitated, saying cautiously that "well, sometimes—." I cut him short by saying that I did not want credit—could not use it if I had it, because I lived too far away and made it plain that I was asking merely for general

Then I learned that here were all the old fashioned customs for old-fashioned customers: Credit, delivery, personal service, a full line of the finest foods. And this was a store which was no different—except for the odd language and strange trade expressions of the English, from any fine store in the U. S. A.

I think it is safe to say that elimination among service grocers is coming from the inefficient—those who charge for service not rendered—but he who really serves will survive.

Paul Findlay.

#### Too Late To Classify.

Owosso—The Field Body Corporation is now building sedan bus type bodies.

Jackson—C. W. Parker has purchased the 3rd Hub Pharmacy on Franklin street.

Detroit—David E. Love, shoe dealer at 516 Woodward avenue, has filed a petition in bankruptcy.

Detroit—Frank H. Wyckhuyse, shoe dealer at 10144 Warren street, has filed a petition in bankruptcy.

Detroit—Benjamin Deneberg, boot and shoe dealer, 7938 Ferndale avenue, has filed a petition in bankruptcy.

Muskegon—Consolidation of the No-Leak-O Piston Ring Co. with the Piston Ring Co. has been effected.

Kalamazoo—Charles R. Greene, proprietor of the Madison drug store, has opened a second store at the corner of West and Vine streets.

Brunswick—Dick Niensma has engaged in the grocery busines. His opening stock was supplied by the Hume Grocer Co., of Muskegon.

Hastings—Burdette A. Lybarker has sold the Hastings Drug Co. stock to H. Jay Thornburn, who will continue the business under the same style.

Reed City—The Farmers' Potato Exchange has purchased the E. L. Boyd potato warehouse near the union station which it has opened for busi-

Kalamazoo—Ernest B. Russell, engaged in the grocery business for over 40 years, died at his home, Oct. 20, following an illness of about ten days duration.

Holland—John H. Tues, who conducted a grocery store here for 35 years, died suddenly at his home, Nov. 4. He is survived by his widow and five children.

Detroit—The General Equipment Works, 1117 Ford building, has changed its name to the Industrial Works and its location to Bay City, 135 Washington street,

Dundee—A petition has been filed for the dissolution of the Dundee Foundry Co. and for the appointment of a receiver to wind up the company's business, according to the petition the total assets of the company are \$2,831.97.

Carson City—The Chamberlain Drug Co. stock has been taken over by Mr. Robertson, formerly connected with the Mercer Drug Stores, Flint. Business will be conducted hereafter under the style of the Robertson Drug Store.

Sturgis—The Sturgis Grocery Co., wholesale, has just completed a \$40,000 plant which it opened to the public for inspection, Oct. 30. It is modern in every detail and so constructed that with the growth of business more stories may be added.

Detroit—The Larned Co., 691 East Larned street, has been incorporated to manufacture and compound drugs, chemicals, medicines and to conduct a retail drug business with an authorized capital stock of \$1,200,000, of which amount \$1,200 has been subscribed and paid in in cash.

Quincy—The Buffet Products Co., located at Pleasant Ridge, has been incorporated to install and operate vending machines, designed for vending nuts, confections, tobacco, etc., with an authorized capital stock of \$4,500, all of which has been subscribed and \$1,800 paid in in cash.

Promptness is said to be the courtesy of kinds. Promptness in arriving on the job is something more than mere courtesy; it is common business honesty.

New Issue

\$11,700,000

## Continental Gas & Electric Corporation

(To be presently a subsidiary of The United Light and Power Company)

#### Collateral Secured 61% Gold Bonds

Series "A"

Dated October 1, 1924

Due October 1, 1964

Interest payable April 1 and October 1 in New York, Chicago, Cleveland without deduction for Normal Federal Income Tax up to 2%. Pennsylvania, Connecticut, Maryland, Massachusetts and New Hamphire tax refunds as described in the circular. Redeemable in whole or in part on any interest paying date, upon 30 days' notice, on or before October 1, 1959 at 195% plus accrued interest, thereafter at 100% plus accrued interest. Issued in denominations of \$1,000, \$500 and \$100, registerable as to principal. Principal payable in New York, Cleveland or Chicago.

#### THE CLEVELAND TRUST COMPANY, CLEVELAND, TRUSTEE.

The following information is summarized from the letter of C. S. Eaton, Esq., Chairman of the Board:

HISTORY: Continental Gas & Electric Corporation, organized in 1912 under the laws of Delaware, controls a group of electric power and light companies in 4 states and in Canada and serving 192 communities. The principal companies controlled are as follows:

Kansas City Power & Light Co., Kansas City Mo.

Columbus Railway, Power & Light Co.,

Columbus, O.

The Nebraska Gas & Electric Co.

The Iowa Service Co.

The Lincoln Gas & Electric Light Co. Lincoln, Neb.

The principal cities served, Kansas City, Mo., and Columbus, Ohio, and the Iowa and Nebraska territories in which subsidiaries serve 141 communities have for a long time been recognized as occupying an unusually high level of stability and prosperity. The Gross Earnings of Subsidiary Companies for the year ending June 30, 1924 were \$21,411,644, and Net Earnings after opertion, maintenance and taxes \$9,243,365. Combined Gross Earnings.of Subsidiaries increased from \$10,713,405 in 1919 to \$20,929,829 in 1923. There is an aggregate installed normal electric capacity of 236,780 KW.

PURPOSE OF ISSUE: Preferred and Common Stocks of Continental Gas & Electric Corporation have been sold at this time to provide over \$5,000,000 cash, which, together with the proceeds of this issue of \$11,700,000 of bonds, will be used to acquire practically the entire remaining outstanding shares and 25,000 additional treasury shares of the Kansas City Power Securities Corporation (owning 100% of the outstanding Common shares of the Kansas City Power & Light Co.), and not less than 75% of the Common shares and a substantial interest in the Preferred shares of the Columbus Railway, Power & Light Company, and to provide funds for the acquisition of additional securities of controlled companies.

CURITY: This issue will be the direct obligation of Continental Gas & Electric Corporation, and will be secured, under the Indenture securing this issue, by deposit and pledge of the above mentioned securities, acquired and to be acquired or funds impounded for the acquisition thereof.

The New Foreigner (often taxes and often maintaneous and description of the continuous continuous and often maintaneous and description of the continuous and cont SECURITY:

The Net Earnings (after taxes and after maintenance and depreciation at the rates to be provided in the indenture securing this issue) accruing directly to the collateral securing this issue for the twelve months ending June 30, 1924, were over 3 times the annual interest charges on this issue.

EARNINGS. Consolidated Net Earnings (as defined above)) of its subsidiaries accruing to Continental Gas & Electric Corporation for the year ending June 30, 1924, were \$4,336,453, equal to over 2½ times the interest charge on the entire funded indebtedness of the Corporation, consisting of this issue, \$5,700,000 Collateral Trust 7s and \$9,528,100 First Lien 5s and Refunding 6s.

EQUITY: These Secured Gold Bonds are followed by Preferred and Common Stocks which have a present market value aggregating more than \$24,000,000. Cash dividends have been paid on the Preferred Stock uninterruptedly since organization in 1912. Dividends in cash and in stock are being paid on the Common Stock.

SINKING FUND: The Indenture provides for an annual sinking fund payment for the retirement of this issue commencing October 1, 1926, equal to 1% of the maximum principal amount outstanding (less bonds retired by sale of pledged collateral) at any time preceding such payment during the first 8 years;  $2\frac{1}{2}\%$  during the last 5 years.

MANAGEMENT: The progressive and efficient management of the Corporation, including that of its subsidiaries, continues unchanged.

The United Light and Power Company has contracted to purchase not less than 75.000 shares of the 109,057 shares of Common stock of the Continental Gas & Electric Corporation outstanding on June 30, 1924, and 35,000 additional treasury shares, thus obtaining in excess of 75% of the entire outstanding Common stock capitalization; the stock to be held in the name of a subsidiary. Based upon the completion of the acquisition of all of the outstanding Common shares of the Continental Gas & Electric Corporation, the Preferred and Common stocks of The United Light and Power Company then outstanding, at present market quotations, will represent a value in excess of \$33,000,000.

All legal matters in connection with the issuance of these bonds will be passed upon by Messrs. Tolles, Hogsett, Ginn & Morley, Cleveland, Ohio, for the Corporation, and Messrs, Humes, Buck and Smith, New York City, for the Bankers. Audits of the Kansas City Power & Light Company by Marwick, Mitchell & Company; of the Columbus Railway Power & Light Company, by Price-Waterhouse & Company; and of the other subsidiaries by Ernst & Ernst. Appraisals of Kansas City and Iowa and Nebraska properties by Stone & Webster, Inc.

Bonds of the above issue are offered when, as and if issued and received by us and subject to the approval of proceedings by our counsel. It is expected that Temporary Bonds exchangeable for Definitive Bonds will be ready for delivery October 10, 1924.

Price 99 and interest to yield over 6.55%

Howe, Snow & Bertles, Inc. GRAND RAPIDS DETROIT CHICAGO NEW YORK

Statistics and information in this advertisement, while not guaranteed, have been obtained from sources we believe to be reliable.

#### THE NEW HOTEL DOHERTY.

## Most Complete Public House in Small Michigan City.

When Senator Doherty's neighbors at Clare spoke of his proposed hotel enterprise, in that charming little city, as a monument, he characteristically informed them that his preference would be for a memorial on a busy corner than a mausoleum in the cemetery.

The Hotel Doherty, in architecture and construction, is the resultant creation of the brain of this most remarkable individual.

Every traveling man in Central Michigan during the second decade of the present century probably enjoyed the acquaintance of "Tip" Calkins, who operated the Calkins House, at Clare, up to the time of its destruction by fire, four years ago. Up to this time Clare had a reputation for its hotel accommodations and the brand of hospitality dispensed. The new hotel has an ideal to live up to and is not found wanting.

Much as I had been told about the wonders of the Hotel Doherty, I was nevertheless unprepared for the magnificence which was revealed to me upon being ushered into its lobby a few weeks ago. Environment considered, it is not to be equalled anywhere.

Imagine, if you please, a quarter of a million dollars invested in a city of 1,500 in an enterprise which would do credit to a city of ten times its size, and conducted in a manner that would amply meet the requirements of a metropolis.

While Senator Doherty's original plan was to expend possibly \$60,000, he ultimately went many times beyond that amount and erected a four-story steel, brick and terra cotta structure, which is modern in every way and strictly fire proof.

An Otis elevator, spacious sample rooms for traveling salesmen, complete laundry and refrigerating plant are among its special features, while for the comfort of the guests who will at times be occupying its bedrooms—sixty in number—provided with every known convenience, including room phones, are its cafeteria, dining and ball room, topped off with a mezzanine floor, adaptable as a parlor, equipped with piano, phonograph and a complete radio equipment.

The main floors are of tarrazzo. The halls and guest rooms of plastico, covered, in turn, with exquisite rugs. The furniture is of mahogany and walnut blending artistically with the interior finish of the building. The lighting fixtures are exceedingly artistic as well as are the draperies.

A spacious kitchen, scientifically equipped, is an adjunct to the exceptionally attractive coffee shop, which is enjoying a most wonderful patronage, and the main dining room, which is available for large parties, and which is readily converted into a ball room whenever occasion demands.

The approach to this wonderful establishment which is especially attractive, through its lobby, excites the admiration of all visitors. Especially noticeable are the reed furnishings which prevail there,

Many of the guest chambers are arranged in suites, with ample provisions for single occupants. Thirty-six of these rooms are provided with either tub or shower baths, of the very best construction and vitrified fittings.

The Doherty was formally opened to the public, through the medium of a banquet given last May by the Clare Chamber of Commerce, with Senator and Mrs. Doherty as guests of honor, and the institution has already had its capacity tested on numerous occasions.

Of the administration of this institution I could say much and truly. Mr. and Mrs. Fred Doherty (the former a son of the Senator) are host and hostess, both well cast for the posts they occupy, although neither of them have ever had previous experience in hotel operation. They possess sound good sense, are ever on the alert trying to discover some service which will prove pleasing to their patrons, and there is an atmosphere prevailing there at all times which adds to its popularity daily. Though far in advance of its surroundings, I will greatly miss my guess if these genial and thoughtful young people do not erty, for his possession of great political sagacity, and the added fact that he was a born leader, and wielded much influence in legislative affairs.

Mr. Doherty has built as many as eight business blocks and many residences in Clare, has performed many other acts of loyalty which have been a credit to himself and a benefit to his fellow townsmen, the building of this most magnificent hotel being the latest evidence of his patriotism. I may add here that he gets as much enjoyment out of his hotel as his most enthusiastic guests.

I cannot close this article without acknowledging the many thoughtful kindnesses bestowed upon me during the period in which I was an honored guest of the Doherty family—big and little.

Frank S. Verbeck.

#### Tribute To Policy of Conserving Cash Resources.

What a wonderful organization the United States Steel Corporation is! Depressions come and go. Even the largest independent manufacturers pass their dividends. But the Steel Corporation continues serenely on its

In August it was \$10,107,000, and in September \$10,180,000.

This evenness in earnings forms something of a contrast to the rate at which plants were operated. In July the rate probably averaged below 50 per cent. By October it had risen to approximately 65 per cent. Production clearly picked up sooner and more sharply than earnings.

The explanation of this seeming discrepancy is to be found in the fact that shipments and not production make earnings. It is not the amount of steel finished but the amount that is shipped and billed that governs income. The relative steadiness of shipments probably is due in part to the less violent nature of fluctuations in consumption and to the exigencies of mill operation.

Declaration of another extra dividend of 50 cents does not add greatly to our knowledge of the corporation's dividend policy. Earlier in the year Judge Gary was careful to explain that the extra was not a regular and would be declared only as earned. During the past quarter the extra, or all but 3 cents of it, was earned. Consequently its declaration, particularly with manufacturing on an improved scale, is merely in line with what the Judge said before.

There is a sense, however, in which to-day's events suggest that the stock may be on a 7 per cent. annual basis. If the corporation can earn the extra in a quarter such as the last it has a good chance of earning it in succeeding quarters. One thing is certain, United States Steel can earn and distribute an extra dividend when the common stockholders of its largest competitors are forced to go without any dividend at all.

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



New Hotel Doherty at Clare.

succeed to a degree greatly in excess of their anticipations.

Of the cusine of the Doherty I have previously spoken.

I believe in closing this article nothing could be more appropriate than a brief biographic sketch of this most outstanding character, A. J. Doherty, who, with his esteemed wife, have, as it were, grown up with Clare.

Coming there from New York in the '70s, they were in possession of but a meager share of the world's goods. He engaged in the mercantile business in a small way, ran in debt for a modest home, which was promptly paid for as his business prospered, and his ultimate success was phenomenal.

In 1901 he was elected to the State Senate, from the 28th district, and reelected in 1903 and 1905. Some time later he was appointed to the State Board of Agriculture. He was a director of the Michigan State Fair, in which he has always displayed an active interest. His political career was a most strenuous one. In the Senate he was known as "Bellwether" Doh-

way paying its regular dividend, and, in the present instance, 50 cents a quarter extra.

The corporation's ability to do these things is, of course, a wonderful testimonial to the policies and the men that have built it up. There is nothing accidental about the fact that the Corporation is able to pass through depressions with equanimity and to adjust itself to the eight-hour day without serious effects on earnings and dividends. The secret of the thing is embodied in the management's longcontinued policy of plowing back earnings into the property and keeping very strong in quick assets. Conservatism in distributing earnings has made the corporation a lower cost producer than its competitors and has enabled it to stabilize its operations to a remarkable degree.

One of the interesting things about the earning statement that has just been released is the stability of profits during the three months of the third quarter. The balance after paying interest on the bonds of subsidiary companies amounted to \$10,430,000 in July.

#### Child Salesman.

If you want to give your sales a tonic make it worth while for children to work for you. These little folks (through the natural desire of their friends, relatives and adult acquaintances to help them) can bring you more trade in a few weeks than you could attract through personal solicitation or the standard forms of advertising.

Children always want Christmas money—they will want it this Christmas. Offer them the opportunity to earn it by becoming a "sales promoter" for your store. Offer them one per cent or two per cent of the total sales made to customers sent to the store by them. You will have record cards size about 4 x 6 inches, ruled on both sides on which entries similar to "12-24 purchases—\$4.20" can be entered, until the card is filled.

At top of the card should be printed: "I was recommended to your store by Sales Promoter— who is entitled to the credit for my purchases.

When a card is complete it should be given by the customer to the sales promoter who in turn issues a new card to customer. All cards are to be turned in on Dec. 15, on which day payments will be made to the children. Try this one—it will bring you new customers as well as a large volume. y io

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THOMAS K. KELLY

PRIVATE OFFICES .... WINNISHIEK BLOCK 2548 NICOLLET AVENUE WINNEAPOLIS WINNEAPOLIS

PRESIDENT OF: LIBERTY STATE BANK OF ST. PAUL FIPELITY STATE BANK OF MINNEAPOLIS PRESIDENT OF
26TH STREET ST. BANK OF MINNEAPOLE
T. K. KELLY INVESTMENT COMPANY

#### JUST IMAGINATION

Some merchants imagine that there is a long swing between success and failure, and they are always envying the man who is successful.

Why don't you, Mr. Merchant, reverse this philosophy? I know you will find it a wonderful asset if you will study the situation and analyze why some merchants fail.

The gospel I have preached for the last thirty years makes sure your stepping over the pitfalls of failure and guarding against the errors of the merchants who have failed.

There's over twenty thousand merchants doing business along successful lines in the United States and Canada, who have experienced Kelly Service. The merchant who starts in early waving the banner of success along the advertising route will create a substantial foundation for the biggest fall and winter trade ever.

We do not ask unconditional surrender of your of your own opinion, but you will just inquire of any reputable wholesalers, manufacturers, your own banker, or Dun's or Bradstreet's--

They will tell you that we could not conduct an organization of over four hundred people, all wrapped up in the promotion of better business for the retail merchants, unless our campaigns were successful like the one just completed for Kessell & Purdy of Pontiac, Mich., for whom we sold some \$15,000 worth of merchandise profitably with total overhead including all expenses running just 12% of gross sales.

Business and prosperity don't come to him who sits back and waits--it is the sincere, aggress-ive merchant who makes the biggest success.

We can work with you to bring about a banner fall business--just write fully about your situation and full details will be sent you.

Sincerely yours,

T.K. Kelly.











# FIRST IN A HOTEL PA

-Was the

First Large Hotel in America
First Large Hotel in America to insta
First Large Hotel in America with
First Large Hotel in America

and now offers for the find Daily Changes of

Daily Changes of National Dishes Served by Attend November 10th

## PANTLIND (

IN THE FOLLOW!

SPANISH— Mor HOLLAND—Tue

FRENCH— West

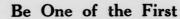
GERMAN— Fric

The Regular

American will be served every day as of the service counter, while will be served from the opposite

## Epicurean Delights from the Cafes of the World

Brought to you in daily variety, including dishes made famous by World renowned Chefs from the Boulevard Cafes of Paris, Sevillian Patios, brilliant Italian Villas, the Wayside Inns of Holland and Germany, and from Chinese Temples, prepared in their native styles and flavored with wonderful sauces, discovered by the cooks of the Old World.



To enjoy this newest feature of Pantlind Service. It is said that

variety is the spice of life, and this new service offers the utmost in variety to the jaded appetite. In this program of national dishes you will find numberless new and delectable foods, which you have never till now had the opportunity to enjoy.





## I AMERICA PANTLIND

-Was the-

America in a city of this size
a to install 7-foot beds for tall people
America with an All-Electric Grille
America to operate a Cafeteria

## the first time in America

s of National Dishes

oy Attendants in National Costumes—Starting Monday, mber 10th—in the



## OLLOWING ORDER:

H- Monday

ND—Tuesday

H— Wednesday

SE Thursday

N- Friday

N- Saturday

Regular Menu of merican Dishes

d every day as usual, from one end counter, while the National Dishes from the opposite end.







CHINESE

#### Complete Menus

Including everything from relishes, soups, meats, salads, and vegetables, to drinks and desserts, will be on the Service Counters each day, for your selection, so that you may choose a complete and well balanced meal from the Special National Dishes, or you may choose one or more dishes from the National Menus to complete your regular American meal.

See—Try—and you are quite sure to come again and again for the special dishes.

The CAFETERIA affords you the opportunity to see the tempting variety and when you try them, your taste will tell you to try them again.



ITALIAN

THE COSTUMES are very fine reproductions of the native costumes worn in the countries represented. The Flags of the Country represented each day will decorate the walls of the Cafeteria, making a striking and colorful scene.

OTEL COMPANY
FRED Z. PANTLIND, President

#### THE RESULT OF SPEED.

## Problems Which Confront the American Business Man.

I asked Theodore Roosevelt once what one fundamental quality he believed was more glaringly lacking in the American character than any other and which, of all other qualities, he would add if he had the power to do

Without a moment's hesitation, he answered: "A greater efficiency born of thoroughness. We don't know what thoroughness is."

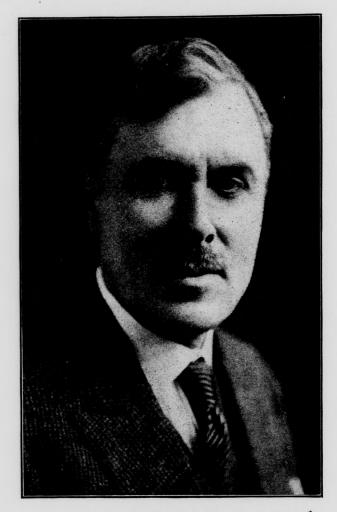
I felt it was the Dutch ancestry in him that spoke, and, as a Dutchman by birth, it naturally struck a keen responsive chord with me.

Each of us has our own notion as to the greatest deficiency in our modern life, and I doubt if any two men would instinctively name the same lack which is uppermost and really most deplorably vital in its absence in the American character.

But when you think it over calmly, did not Theodore Roosevelt put his finger on the one dominant and vital curse, because that is what it really is, in our American life when he said, "We don't know what thoroughness is."

Now, the American's lack of thoroughness is not because he does not want to be thorough, but because thoroughness is not taught him as a child. On the contrary, the gospel of quantity and not quality is brought home to him the moment he reaches a point of understanding. He must learn so many words; he must do so many examples; he must be able to read so many lines. It is always quantity-quantity from the start. He may learn these words and sums and lines as a parrot learns, so long as he learns them, and the boy who learns the largest number in the shortest given space of time is considered and told that he is the bright boy. The far more important fact of how well and thoroughly he has learned what he so glibly recites enters not into the question. As he progresses through boyhood, the same lack of thoroughness meets him everywhere, and sinks deep into his consciousness. He sees his father at the simple task of reading his newspaper; but he sees his father read not the newspaper, but the headlines. The magazines, the boy finds, present everything in tabloid form; the most popular periodicals being those where the articles are shortest, and whose chief bid for public patronage is that they review, digest or epitomize the great happenings of the world. "We are a very busy people," he hears his father say, "we haven't time, you know, to read much. I like the writer who boils things down."

The boy sees his mother's house-keeping also all boiled down for her in predigested cereals, canned goods and prepared foods. "All you have to do is to add milk and serve," says the advertisement. "Pour some hot water on our preparation and there you are." "Put our food on the stove, heat it for five minutes and your meal is ready." Whether the food is really good, she does not know. She has been taught to believe in the integrity of advertisements. But what appeals



Probably nobody in Battle Creek will fail to identify the person referred to in the following poetical tribute to a town institution. And few if any who know the subject discussed in the poem will fail to agree with the author's estimate.

#### 

## The Optimist

Ever get up sad and weary—
Sun don't shine—the days dawns dreary;
Outside there's a raw wind blowing—
Rain seems ever colder growing?
Meet a man—He's walking briskly,
Wet, yet calls out gayly—crisply,
"Morrnin', fine for the potato crrop,"?
That's John I.

Hot days—hot nights—no retiring—Sticky—sweaty—cross—perspiring.
Fretful at the world about you—
Think 'twould get along without you.
Phone rings—you snap curtly, "Hello,"
Back there comes the voice you well know—
"Ain't this now some fine corrn weather?"
That's John I.

Winter comes and ice comes creeping;
Frost through crack and cranny seeping;
Snow lies banked where strong winds blew it;
Grumbling, you go wading through it;
Comes the man who likes it creaking—
Cheerfully he hails in greeting
"Won't this make the apples pippins?"
That's John I.

Has no quarrel with Fate or weather;
Thinks things all work out together—
Thinks the Lord has ways of knowing
Just what winds there should be blowing.
Heavenly hosts will greet him some day;
Pause and smile to hear his voice say:
"Evening, Don't they make the halos fine now?"
Our John I.

Mrs. Fred W. Gage.

to her most is that it saves time; it is a road to simplified housekeeping. No matter in what direction the boy looks, he sees a nation in a hurry, everybody is rushing to do a thing, not in the best way that it can be done, but in the quickest way. All are seeking short cuts to achievement. He sees automobiles madly speeding; people crushing and pushing into subway and street cars; long journeys annihilated on fliers; men speeding through the air and boasting of the minute and second they can cut from some previous record. So the boy naturally falls in with the rest. He speeds through school, rushes to college, races through his four years, and approaches the business of life with every fiber in his being attuned to haste.

When he gets into business he finds the gospel of quantity attuned to the nth degree. Every step of manufacture is gaged by the amount of a day's work and how far below or above it is compared with the quantity produced on the same day last year. If the "room" has produced more, the executive is praised; if the cutput is less by comparison, it is either received with silence or he is asked why the production is falling behind. Rarely is the question asked: "Is the product better?" A man's efficiency is gaged and based on how much he can produce. Never mind if our cloths can bear no comparison to English cloths; our looms produce so many yards to their lesser quantity. No matter if our automobiles cannot stand up on the road as long as those of foregin makes; our boast is that we produce ten to one. Naturally, the boy imbibes the spirit that everywhere envelopes him-unless he thinks it out, and few do. But where one does, invariably he rises above his fellow men. Quality has always "paid" in America wherever it has been tried. But it is not tried and maintained often enough. Quantity is an easier accomplishment, and so we go on madly producing quantity.

That is why in our education we are so deplorably lacking. The American wants to know, he wants to be intelligent, but he will not dig for it; he will not go to the source of information. "Why should I read that long-winded article in an encyclopedia," he asks, "when it is all here in this article which presents the essential facts?" But in the latter article it is not "all" there. He gets a smattering of the subject—a smear, but that is all. The result is that as a nation we have an amazing quantity of general information, with an equal amazing amount of misinformation

The fundamental ignorance of the average American is staggering, as it must of necessity be where there is no desire to be thorough in the information acquired. We are keen to read a book we have heard about. We rush to get it: and then we hasten to read it and to get through with it, so that we can say we have read it. We are full of a desire to see a play that others are talking about. We rush home, jump into our clothes, speed through our dinner, bolt for the theater, go restlessly out between the

acts, look at our watches to see how late it is getting to be, grab our hats, and we are out in the aisle before the curtain drops, rush home, jump into bed, impatient if we do not immediately go to sleep-and we have gone through a day! Next day or next week we go through exactly the same scramble to see another play or read another book-and always a new play or a new book. And this is our pace on the royal road to learning! What is the result of it all? We acquire a certain facility, but it is superficial. Our knowledge does not go deep; its roots are close to the surface. leave ourselves no time to think. It would seem sometimes as if thinking had gone out of fashion with conversation.

But the doer of things exclaims, "Consider what we are—the greatest nation in the world." In what respect? Let him tell us! He recites that:

We have the financial dominance of the world.

We have the commercial supremacy in bulk.

We have the tallest buildings.

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the n the We have the record for mass production.

We vie with the bird in the air and push the eagle out of its path with the aeroplane.

We dive under the water with the submarine and vie with the fish in speed and distance.

Space is as naught to us; we annihilate it with the telephone, the wireless and the radio.

We dig under the water and run trains below the bed of the river.

We tunnel under great buildings and millions ride like moles to the mart in the morning and back to their homes in the evenings. We pride ourselves on the fact that a man need not inhale a single breath of the oxygen of the air from door to door.

We speed over the rails sixty miles an hour and complain loudly if we are half an hour late in a journey which required a week for our forefathers.

We even obliterate the stars in that we write messages in the sky with each letter miles in length.

"Yes, son, marvelous," said a visitor from "Main Street" as he was shown all these wonders by his son in New York City, "marvelous what man does, isn't it? And yet," added the visitor, "he cannot make a worm!"

It is always difficult to preach to a man who has made a success, and so is argument difficult with a great nation of strength and power. But, after all, much depends on the interpretation of the word "great."

When we think of a great city we think of the number of population; not of the greatness of its people.

We pride ourselves that we are more interested in to-day than in yesterday.

"Yesterday," we jubilantly say, "ended last night." Which, according to the almanac, is true. But in our yesterdays lie our lessons. The present can only be rightly judged by the past. Experience does count for something. History is not "bunk," contrary to the maker of the ford car, who, while he said it, forgot that he

was making history himself, even to the extent of changing the American Sunday.

Man has done marvels, but in the doing of them his own undoing must be reckoned. We achieve always at a price; we specialize always at the expense of some loss. Man has created it, what is his actual gain? Has the span of life lengthened? After all, that is the end we all hope for and endeavor to attain; to live long. Has the machinery which man created slowed up his own pace? The frightful increase in heart-failure would not point to such a result. And certainly with the missing heart-beat, man can scarcely be happy. Has he earned for himself more repose, more quiet, more moments of rest? His life would not bear out such a gain. What, then, has he gained by the acceleration of What his goings and comings? profits it him now that he has gained the whole world by a financial, econimoc, and inventive dominance?

"But all this," says some one, "is Certainly you national progress. would not contend, would you, that we should stop this progress?" for the very simple reason that you cannot. But, I ask you, do we honestly realize that all progress is really not progressive-for ourselves, our mental poise, our serenity and our contentment? We are breaking rapidly down every citadel of leisure. We regard leisure as something fo: the idler. We hail the man who rushes, and look askance at the man who believes in the truth of all the ages of "forward, but not too fast." The pressure under which a people work gives color to the national life, and certainly psychology teaches us that we cannot have ripeness of thought and mellowness of decision at a hair-trigger pace. We must have leisure and repose in order to grow wise. It is the only soil out of which wisdom springs.

If we school ourselves to go somewhere in a hurry, we naturally have a place that we want to reach, a goal. And now that we are in such a hurry as a nation, where are we going? We are certainly all dressed up, all tuned up to go somewhere. Where have we to go? Where has our hurry led to? To our dominance," is the answer. Very well. Now where? We have this dominance, let us concede. Now what? We have certainly been up and doing: we have been and are constantly in flux. In a ceaseless round, we travel. The East travels West; the West travels East. We pour throngs from one end of the continent to another. Even the American who never leaves home is constantly in transit: the city in which he lives having been made so large that the only way he can get from one part to another is to be in transit. We are eager; we are filled with exhiliaration; we are engrossed; we are excited so that our nerves are at the bursting point-even our voices are tense. We are athirst for further experiment and greater adventure. "More doing" becomes our watchword. We strive to make life what the cynic called it, "one damned thing after another." Moreover, we insist that each thing must be larger than what went before, and must follow close on its heels, lest

we grow stale and ineffectual. Precedent? We are intolerant of it. Economy? We have a dislike for the word. Deliberation? "Old Stuff," we call it! No, we must be catapulted through our days, never taking account at the end of a day, but only eager for the next. To-morrow, to-morrow, is our cry!

Suggest that we look over what we have done, and do that better; that we solidify what has been accomplished: that we make permanent what has been quickly and superficially created—and we are told that such a method is going antiquated. "What we have done is good enough," or "it will do"

"Does it sell?" said a merchant to his son in a lesson in merchandising. "That's the only point there is: that is the acid test."

"But suppose it isn't well made, and it won't stand up?" asked the son.

"The buyer buys again, and that keeps up the market," was the advice.

"Shouldn't an article, however, be made the best it can be made?" persisted the son.

"So far as its cost will allow and there is a market for it. But the final test is 'Does it sell?' If it does that ends it."

That does end it and has ended it in the case of many an American business man whose affairs have not gone according to his plans and who fails to understand why.

We have succeeded as a nation not because of our lack of thoroughness, but in spite of it. Here and there stand out evidences of how much farther we could go if the idea of quality nationally took first instead of second place with us. Naturally, the fundamental basis of engineering must be the most minute thoroughness and accuracy, but see the rank that American engineering has taken in the world. Wherever thoroughness has entered into the production of any article, it has opened for itself a market and maintained it. It is constantly argued in extenuation that as we grow older as a nation the lesson of thoroughness and its resultant efficiency will be borne more strongly upon us. But is it not time that we should begin to think of ourselves as a nation no longer in its infancy? America has outlived its period of swaddling clothes. It may not have reached its point of maturity, but it will reach that point with far better reputation for solidity if, at this time of its history, it begins to think of how well instead of how fast a thing can be done.

I have been very successful in placing in the minds of a number of young people the kernel of thoroughness by the very simple method of teaching them the avoidance of all abbreviations in their letters, compositions or I have anything written by them. urged that each letter should be complete in and of itself, and that it should give out to the recipient the feeling that it had received careful thought and not, as many a letter now indicates, that it was "dashed off." For this reason, I have impressed upon them that there are no such states as "N. Y.," "Penna.," "Mass.," "Md., "Ill.," etc.; no such cities as "N. Y. City," "Kas. City," "Phila.," etc.; that they do not live on a "St." or "Ave.";

that they do not live in the year "24"; that there are no such months as "Jan.," "Feb." or "Dec."; that there is no such holiday as "Xmas"; that a professor is not a "prof."; a president not a "Pres't" and that they are not "Y'rs resp'y." Invariably wherever I have got the lesson home, the young people, having had instilled into their minds the idea of thoroughness in what we call little things, have practised thoroughness in their larger affairs. But there is no use of preaching this doctrine of thoroughness in writing to a son or daughter if the son sees abbreviations rampant on his father's business letterheads and practised by him in his letters, or if the daughter sees her mother's letters riddled with similar abbreviations. We must practise ourselves what we preach to our children. The feeling will arise, particularly with the man of affairs, that a business house has no time for these "frills," forgetting that carelessness in correspondence is never a good advertisement for any business house and that one of the strongest commendations for a commercial house is the physical appearance and care shown in its correspondence. The letter emanating from a business house can be its surest advertisement of care and accuracy; but it can also be its surest revelation of haste and condemnation. Because an idea is simple we sometimes dismiss it as inconsequential; we forget what it signifies, and how great it can be in its potentiality. We flick a snowflake from our coat and yet, multiplied, that little atom can render helpless the most powerful engine conceived by mind of man. We see a bird and we think of it as but an atom in the sky, overlooking the fact that a bird, multiplied, constitutes the most important economic factor in our lives and that without the birds the people of the United States would in a space of five to seven years, starve to death and be effaced from the earth. So the seemingly small lesson of an avoidance of abbreviation may well be the harbinger of a system of thoroughness which would alter the entire fabric of American life and make of the United States within a generation a nation known for that quality of thoroughness which to-day it so sadly lacks.

The time for a greater national regard for thoroughness is here.

For it could so easily be, particularly in the days when all eyes are on us, that America's best could be the world's best.

Edward W. Bok.

#### The Pet Sale.

A variation from the usual type of gift sale is to use pets for the gift articles.

Goldfish, rabbits, white mice, etc., can be given away with purchases totalling a certain number of dollars. A canary, monkey or any more valuable pet can be given to the customer making the largest purchase during the day.

By communicating with an animal or goldfish store in your nearest large city you will learn that many pets are practical in cost for use as give-away articles. There is no better trade attraction—especially for women and children.

150 Fireproof



#### News and Gossip About Michigan Hotels.

Kalamazoo, Nov. 11—The other day I was informed that Tupper Town-send, manager of the Whitcomb Hotel, send, manager of the Whitcomb Hotel, St. Joseph, had been injured in an auto accident while motoring through Northern Michigan with Mrs. Townsend and a party of friends, Immediately communicating with Mr. Townsend, I learned that the mishap was not as serious as imagined by my informant, the facts being that the hotel man's high-powered car suddenly developed aboriginal tendencies and displayed a desire to attempt pole climbing. No one was really seriously hurt, a bunch of strained tendons resulting to Mr. Townsend and a general shaking up Townsend and a general shaking up by the remainder of the party.

Travelers are broadcasting informa-tion to the effect that B. J. Cairns, who recently acquired the Hotel Char-lotte, at Charlotte, has greatly improv-ed the physical condition of that property, as well as the operation of same.

This forty room institution has been completely remodeled and redecorated, bath rooms have been added, and the culinary service is now wonderfully satisfactory. This hotel has been in-cluded in my itinerary for future inspection and report.

The Wisconsin Hotel Association, in recent meeting in Milwaukee, adopa recent meeting in Milwahket, adopted resolutions instructing the secretary to prepare and send out to its members periodically a list showing its members who are in good standing, the name of their hotel and address, and further instructed its executive beard to arrange for sectional meet and further instructed its executive board to arrange for sectional meetings at short intervals.

The annual printed roster of members in good standing was an idea originated by the Michigan Hotel Association in 1921 and consists in supplving a complete list for posting in all Association hotels in suitable frames heretofore provided for that purpose. The sectional meeting, while by no means an original idea, was by no means an original idea, was adopted by our own Association near-ly two years ago, the first one being a joint affair between Kalamazoo and Hartford.

Reminding me that the next sec-Reminding me that the next sectional meeting will be held at the Hotel Pantlind, Grand Rapids, Dec. 10 and 20—sectional in name only, for the reason that Mr. Pantlind insists that all members of the Association from every corner of the State be notified to come and bring that notified to come and bring their relatives by marriage." Later on a program will be arranged and sent out with an official announcement.

Just at this writing Bliss Stebbins and his uncomplaining wife, who operate the Grand Lake Hotel, situated erate the Grand Lake Hotel, situated near Alpena, are voyaging on the Pacific ocean en route to Japan, China, Philippines, Siam, Java, Burmah, India, Egypt and other oriental countries with intention of finally spending some weeks in Paris. These worthy people, who not only operate a popular resort hotel, but make a profit also, are very popular with their fellow members in the Michigan Hotel Association the Michigan Hotel Association.

George Gidley, who is to operate the new Montague Hotel, at Caro, on its completion, advises me that no definite date has been fixed for the formal opening of that institution, but intimates it be around Nov. 21.

J. P. Oberlin, formerly conducting the Hotel Whiting, Traverse City, re-cently acquired the eighty-five room Stilwell Hotel, at Anderson, Indiana, stilwell Hotel, at Anderson, Indiana, and took possession about two weeks ago. In a communication received from him a few days ago he imparts that business is good, both in housing and feeding. Mr. Oberlin, who is an experienced and successful landlord, now has a new and well equipped institution and will undealthedly prostitution and will, undoubtedly pros-

Another boniface we are all interested in is Charley Renner, well-known as a Michigan operator and at present as a Michigan operator and at present owner of the Edgewater Beach Hotel, at St. Joseph. He has acquired by outright purchase the Hotel Misha-waka, at Mishawaka, Ind., which he has been operating on a lease for the past three years. This, with the ad-dition of the Urbana-Lincoln, a mil-lion dollar proposition, at Urbana, Ill., already a propourced financial success. already a pronounced financial success, makes Charley a close follower of E. M. Statler. He is much beloved by his colleagues in the Michigan organization.

W. F. Burns, has recently regained possession of the Hotel Phelps, at Greenville, and I am glad of it. Frank is one of a very few country hotel men who has for some years past been op-erating on the European plan with a la carte service and making good. His charges for cafe service are remarkably reasonable and a satisfying meal is provided at about the rate for table de hote service.

One of the most prominent hotel architects in the country forsees an era, not far off, when it will be unusual wealthy Americans to have homes of their own.

"It is an architect's business to study the habits and customs of the rich. That is why I feel that I am not far wrong in my expectation of a general change in their way of living. The hotels are going to be the homes of the wealthy in this country. Aside from heing measurements to a great ferrome. being monuments to a great fortune, great family seats are no longer useful to rich people.

ful to rich people.

"Home, to the wealthy American, must be defined as the city where his financial interests are centered. His fireside is always on the move, to California for the winter, where he needs no fire, to Europe in the summer, or maybe farther, and to some club or hotel at home. At a hotel the rich can have all the service they want cheap, according to their outlook, and be saved the trouble of shifting servants about. vants about.

"You can see the drift of things in the new apartment hotels where even some of the rich can hardly afford to live, and in the gilded suites which are being provided as the best rooms in the palatial inns contemplated in the country's hotel building program."

President Stevenson, of the Great Lakes Tours Association, Hotel Stevenson, Detroit; President Hodges, of the Michigan Hotel Association, Burdick Hotel, Kalamazoo, and W. L. McManus, Jr., Cushman House, Petoskey, have been touring Northern and Eastern Wisconsin, with a view to the extension of future Great Lakes tours. The trip wound up with a business meeting of the former association, at Chicago, last Saturday, at

### HOTEL BROWNING

**GRAND RAPIDS** 

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

## Dark-American Gotel

Headquarters for all Civic Clubs

Excellent Cuisine

Luxurious Rooms ERNEST McLEAN, Mgr.

#### MORTON HOTEL

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

At Rates from \$2.50 400 Rooms-400 Baths

W. C. KEELEY, Managing Director.

#### The Center of Social and Business Activities

THE PANTLIND HOTEL Everything that a Modern Hotel should be.

With Bath \$2.50 and up. Rooms \$2.00 and up.

#### HOTEL CHIPPEWA

HENRY M. NELSON

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

### 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"

### CODY HOTEL

GRAND RAPIDS

RATES \\ \begin{array}{ll} \\$1.50 \text{ up without bath} \\ \\$2.50 \text{ up with bath} \\ \text{CAFETERIA IN CONNECTION} \end{array}

## One half block Fast of the Union Station GRAND RAPIDS MICH

#### 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

## Hotel Whitcomb

**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 Cafteria in Connection Rates \$1.50 up E. S. RICHARDSON, Proprietor

#### OCCIDENTAL HOTEI

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

Muskegon :-: Michigan

#### **TYPEWRITERS**

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

#### 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.

#### 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

which plans for next year's advertis-

which plans for next year's advertising campaign were outlined.
Writer was the guest of Mine Host Swett, Occidental Hotel, Muskegon, at his country home, on election night, where returns were conveniently reported by radio, interspersed by musical and other programs by the principal broadcasting stations of the country. It seems hardly necessary to state that the news transmitted was satisfying and convincing.

American Restaurant Journal (edi-

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American Restaurant Journal (editorially): "Dou you feel irritable and aggressive when you need food? Most people do, especially those having nervous temperaments. As soon as they satisfy the cravings of the stomach, they relax and feel at peace with the world.

"All this is inherited from the ancient times when man was in the animal state or not far removed from it. Nature made animals and primitive man aggressive and wrathful when they needed food so they would be incited to go out into the jungle and kill.

kill.

"Hunger appeased, they relaxed, became drowsy—nature again, asserting her cunning by making them want to lie down and doze, giving the stomach unrestricted blood supply to aid digestion and rebuild the exhausted cells gestion and rebuild the exhausted cells

of the body.

"We no longer have to go out and kill animal life with bow and arrow or spear or hand-to-hand combat. We simply go to a restaurant or open the lunch peaiil—and get what we want. If the service is slow and appetite ferocious, we occasionally revert to jungle type and feel like going out

jungle type and feel like going out and manhandling the chef and waiter to rush our meal. "Obviously, there is no longer any physical or other necessity of irritabiland aggressiveness accompanying Those unpleasant sensations are superfluous. But nature has not quite kept up with our rapid advancement. Jungle days are gone, but she has not eliminated jungle emotions.

has not eliminated jungle emotions.

"In many other ways civilized man has outgrown his physical body. We have become civilized fast. Nature's evolution is slower, so we have not shaken off jungle emotions and jungle physique. Our bodies and emotions are like driving a stagecoach in an age of airplanes.

of airplanes.
"That is what the highbrows mean when they claim the machinery and systems of civilization have developed faster than man's ability to handle them." Frank S. Verbeck.

#### Hats Not So Simple.

A tendency on the part of "smart" women to veer away from the simple hat, with next to nothing for trimming in favor of more elaborate chapeaux is reported from Paris. Aigrettes and other trimmings forbidden in this country are now seen there in abundance, according to cable information received by the Retail Millinery Association of America. In fact, the finest of cross aigrettes, brushing the cheek in luxuriant abundance, are regarded the top of the mode in hat decorations at the moment.

"Ostrich in many luxuriant forms is smart, and new ideas are constantly introduced," the bulletin goes on. "Cora Marson varies the conventional black plush Directoire with an exaggerated arrowhead covering most of the front and standing three inches above the crown. She makes this fantasy of minature arrowheads of gold striped with bands of kolinsky

"The new Napoleonic shape, which is called 'gendarme,' is creating a vogue for itself with its becoming wideness at the side. Jane Blanchot

splits the brim at the center and inserts there a stiffened triangular cocarde of soutache braid and black and white monkey fur. Cora Marson places gray and black imitation aigrettes very effectively in an outstanding position at the sides of a deep-crowned hat of panne velvet.

"Paul Poiret is making a very charming version of the small Chinese hat, trimmed with four small strips of chipmunk fur. These are attached about two inches from the bottom of the upstanding brim, and are fastened by means of loops over a single large, round button that is covered with the velvet of the hat and placed at the center top of the crown. Flora and Marguerite are treating the Napoleon tricorne in an original way by crimping the standing brim in large undulations from end to end. They trim it with only a ribbon fob hung over the brim revers and ending in a large ivory beetle."

#### N. Y. Canners Short on Corn Contracts.

The New York Canners, Inc., own and operate canneries in that and other states, have announced that delivery on canned corn from the 1924 pack on contracts on standard sweet corn will be 20 per cent., on extra standard sweet corn, 25 per cent., on fancy Country Gentleman corn 30 per cent., and on fancy sweet corn, 60 per cent. These figures indicate the effect of the unsatisfactory weather conditions this season.

The New York Canners' Golden Bantam corn was better, and they are delivering 100 per cent. in all size The deliveries noted on other grades above are all in No. 2 size cans.

The Marshall Canning Co., of Iowa has announced delivery of canned corn of 56 per cent. on standard and 87 per cent. on extra standard and 80 per cent. on fancy sweet corn in No. 2 size cans.

Canned salmon is selling better than usual, as the warm weather has prolonged the picnic and cold luncheon season almost thirty days. The prices of canned salmon on the Pacific Coast are steady and the export demand is said to be good.

Canned pumpkin is in brisk demand for Thanksgiving and holiday trade, not alone for pies but for many other uses, such as soups, griddle cakes, sunshine biscuits, and ginger bread. It has been suggested that pumpkin is merely a pie filler and that it is tasteless. It is, on the contrary, a fine food and contains protein, fat, and carbohydrates, comparing favorably also with other vegetables in lime, phosphorus, magnesium, and other mineral salts. It has a considerable sugar content. Baked pumpkin, buttered, is a popular food in many localities. If it is considered tasteless, which it really is not, so are wheat flour, corn meal, potatoes, and other valuable food John A. Lee.

The clerk who makes himself more valuable to the store will inevitably make himself more valuable to himself. If not appreciated by his present boss, he will be discovered by some other.



## Immediate Profit

often means

## Eventual Loss



IF some one said to you "I'll give you one dollar now or two dollars tomorrow"—which would you choose? Naturally you'd wait and get the two dollars.

It's the same thing when you are offered the choice of an inferior product at a low price or a known product at a fair price. The immediate "profit" on the inferior article is more than offset by the smaller margin, multiplied by many sales, on the quality product. The quality product has a much faster turn over because it satisfies the consumer.

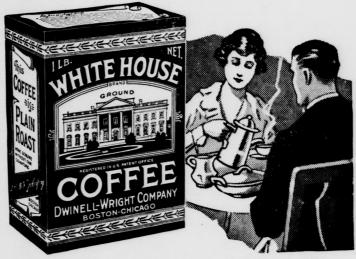
Armour's Quality Products assure you of consumer satisfaction. Their exceptional excellence will build a permanent following for you—establish a dependable

Display the complete line of Armour's Canned Meats. Veribest Pork and Beans, Veribest Evaporated Milk, etc.

Show Them and You'll Sell Them

ARMOUR AND COMPANY

CHICAGO

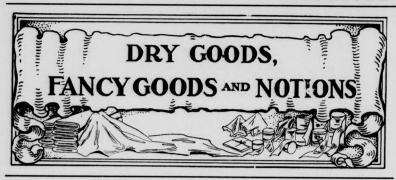


Until You have this splendid coffee on Your Own table, you cannot know just how good coffee can be.

## What We Are Telling YOUR CUSTOMERS

Distributed at Wholesale by

LEE & CADY - Detroit



Michigan Retail Dry Goods Association.
President—J. B. Sperry, Port Huron.
First Vice-President—Geo. T. Bullen, Presucent President — Geo.

Albion.

Second Vice-President—H. G. Wesener,

Mulrine,

cretary-Treasurer—H. J. Mulrine, Battle Creek.
Manager—Jason E. Hammond, Lansing.

#### Line It Up-Too.

From the weeks in November until the day before Christmas it is recommended that you run a corner card, paneled off, in your advertisement, the space being given over to a Christmas suggestion-a- short newsy item about Christmas. Do not write your copy around merchandise items altogether but vary with short paragraphs similar to:

The time when Christmas was first observed is not known to an absolute exactness but as it is spoken of in the beginning of the third century by Clement of Alexandria, we know it is a ancient Christmas festival."

"Have you read Dicken's 'A Christmas Carol'? If you have not read it, do so at once. You will find it a tonic of Holiday spirit."

In this way you will soon have the following of readers and their comments to friends will develop other readers. The merchandise offers which will be described between these newsy suggestions will then be of more import.

The suggestion paragraphs can be set in "panels" or "boxes" surrounded by two point printers rule.

#### Prices of Silks Are Lower

A chart analysis of the wholesale prices of broad silks, cotton cloths and woolen fabrics for the first nine months of this year, made by Cheney Brothers, indicates that the wholesale quotations of the silks to-day are well below those prevailing on cottons and woolens. The graph is based on Cheney Brothers' own records and on figures of the Federal Bureau of Labor Statistics. It traces the price history of silk, cotton and woolen cloths from 1913 to the present date and shows that, throughout the fluctuations of this period, silk ones have remained almost consistently on a lower comparative price level than either cotton or woolen cloths. It is also brought out that, practically throughout the whole period, the prices of the latter have risen more rapidly than those of silk and have reached much higher levels. Silk fabrics are to-day according to the company, about 25 points below cottons and woolens on a comparative basis and are the lowest levels they have been for two years.

#### Winter Resort Blouses Ready.

The approach of the Winter resort season has been recognized in the

waist trade by several formal openings of lines especially designed for wear at the various resorts. The tunic blouse is strongly featured for Southern wear and, according to a bulletin sent out by the United Waist League of America, is shown in many gay and distinctive prints. Sleeves in many of these models are very short and the lengths of the tunics vary from 36 to 40 inches. There is a minimum of trimming, as the prints are mostly allover designs. For wear with the tailored suit the manufacturers of tailored blouses have adhered to the general lines laid down last Spring. However, they have introduced such novelties as the insertion of fine, narrow Swiss embroidery and faggoting in the seams. Tucks are much in evidence and are used both horizontally and vertically.

#### Ombres Lead in Scarfs.

Ombres in the so-called "double" effect are featured in the new fringed scarfs being shown. have a broad stripe of graded color at each side, the middle being entirely white. High shades are used in their development. Scarfs having simulated leopard and chipmunk patterns are also well to the fore and are selling very well to leading stores. Hand-blocked floral patterns are likewise being featured in varied color combinations, the latter in some cases running as much as eight different colors in one scarf. These scarfs are not fringed. Roman striped merchandise, it was said yesterday, continues to hold favor. For evening wear, printed chiffon in many designs is Wholesalers here look for the scarf vogue to continue strong for the Palm Beach season and well into the Spring.

#### Coat Demand Is Irregular.

Cranberry, ox blood and penny brown continue dominating shades in women's Fall coats, with the interest of retailers centered strongly in garments of suede finish fabrics. Over the last ten days, wholesalers say, the buying by retailers has been of a Auctuating character, increasing dropping behind in keeping with the vagaries of the weather. The stores are beginning to get some real action in their sale of this merchandise, but apparently consider their present stocks adequate until the onset of real cool weather. On the other hand, coat stocks in the market are not large and the prediction continues to be made that when retailers acutely want merchandise they will not find it altogether easy to cover their requirements. This condition is also a strong factor in keeping wholesale prices firm.

#### Much Call for Handkerchiefs.

Earlier predictions that the forthcoming holiday season would be one of the biggest in recent years, as far as women's handkerchiefs are concerned, are being amply borne out. The consumer demand has already set in strongly, and at the moment retailers find it somewhat of a problem to secure delivery. In many instances retailers made exceptional preparations for a large handkerchief business and they consider themselves fortunate. A good part of the stimulated business in this merchandise is traced to the great variety of patterns and the profuse color decorations shown, in addition to its customary appeal as a gift merchandise at this time of the year. In fact, the novelty goods enjoy practically the whole demand, as there is very little call for the former staples.

#### Dyed Furs in Millinery.

Dved furs are in active demand by retailers as an item of millinery trimming. Fur banding, which combines three colors and which was originated by Reboux, is still being sold both as banding and in the form of ornaments. Its success has been such that novelties of this type, especially in unusual colorings, will be much wanted for the winter resort season. Beige and brown combinations in fur trimmings are selling well, from all acounts. They are especially featured in bandings, such for instance, as a summer ermine band with a darker fur running in a narrow strip through the center.

## Outing Flannels

Flannels of all kinds are in greater demand this year than ever before. Check over your supply, and then let us furnish you with your requirements. We have both 27 inch and 36 inch widths in a wide range of prices and qualities.

#### PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

## Holiday Merchandise

The holiday season is at hand and you undoubtedly will need novelties to take care of your Christmas trade. Our stock is very complete on such items as:

Purses and Vanity Cases Shirred Elastic

Fancy Arm Bands Suspenders

Garters

Silk and Silk & Linen Umbrellas

Fancy Boxed Handkerchiefs

Dolle

Bobbie Combs and Barretts

Stamped Goods

Table Runners & Scarfs Christmas Boxes

We call your attention to the new Norida Loose Powder Vanity Case and the Wilsnap Lingerie Clasps in Holiday

We suggest that you pay us a visit now while our stock is complete.

#### GRAND RAPIDS DRY GOODS CO.

Wholesale Only

#### Sobering Effect of Responsibility on a Radical Statesman.

Last March, when the French franc was plunging downward and was approaching the 3 cent level, Premier Poincaire's government did a perfectly sound and patriotic thing. It pledged itself to increase taxation and to balance the budget. With these assurances and the earmarking of an equivalent amount of gold in the Bank of France as security, it secured the famous \$100,000,000 credit from a syndicate of American bankers headed by J. P. Morgan & Co.

What followed makes one of the most thrilling chapters in financial history. Armed with the new credits and with the government's undertaking to balance the budget, the Bank of France entered the exchange market and put the short sellers to rout. A tremendous accumulated demand for francs came in. The price doubled within a fairly short time. The franc was saved. Big speculators in Central Europe were ruined. Reselling at the higher levels, the Bank of France not only recovered the total of its credit, but realized a handsome profit as well. The operation was one of the outstanding financial successes of all time.

One might have assumed that all shades of French opinion would have hailed the government's action. But no; the vagaries of politics would not permit so logical a result. The radical element in the Chamber criticized the government severely. Even the amiable M. Herriot, as leaders of the opposition, took the Poincaire government to task for binding the country in the

matter of internal policy. He condemned what he called the severe terms inflicted on France. All of which furnished a pretty example of the practice of trying to manufacture political capital.

The ironies of fate are not always separated by large lapses of time. Poincare fell; Herriot took his place. In six months the original credit had expired. The franc had attained a reasonable degree of stability. The improved position of the country and the stronger European situation justified confidence. Nevertheless, M. Herriot and his advisers began to think about that credit. The franc was not likely to be attacked again; nevertheless, it would be safer, perhaps, to have the money available. What was wicked in the previous administration became a perfectly desirable thing. In due time the credit was renewed. One can see the Poincarists making notes on their calendars.

Now comes the reopening of the French Chamber. The inevitable happens. A member of the opposition asks M. Herriot why the government renewed a loan it had Jeriticized so vigorously.

M. Herriot is quick to reply. He disclaims all embarrassment. The conditions of the new loan are quite different from those of last spring. Then the government gave engagements regarding its expenditures. "This time," he is reported as saying, "our American friends have proposed a renewal of the whole operation, but without Cross-examination is cut condition." off by a ten-minute rule.

The incident leaves one with the feeling that M. Herriot turned a corner pretty quickly. Perhaps more of the matter will be heard in the Cham-The credit, it must be remember. bered, is a bankers' credit. It was secured by gold in the Bank of France before; would the bankers accept less security now? Would bankers make an unsecured loan of this size to any foreign banking institution?

Besides, the bankers were quite emphatic last spring, and properly so, on the necessity for assurances that the French budget would be balanced. They held that the credit would be wasted if proper fiscal policies were not adhered to. Are they likely to be less impressed with the necessity of fundamentals now? We know that they were quite insistent on the importance of principles when the German loan was discussed at the London conference. They held that cash is useful only when used in a sound situation.

Possibly we should be prepared to believe that the bankers are so impressed with the Dawes plan and with the strength and sagacity of the Herriot government as to wave aside the protections demanded when the French credit was established last spring. Frankly, such a thing seems pretty doubtful. Or shall we conclude that when M. Herriot felt the thump of the boomerang against his skull his words came hastily and in a not particularly revealing manner?

Whether that be so or not, the fact remains clear that a radical statesman soon turns into a conservative when

the question is one of his country's finance. Further, it seems pretty clear that, whether the record so states or not, the radical Herriot government is just as fully committed to sound fiscal policy as was the conservative Poincare regime.

F. Schneider, Jr.

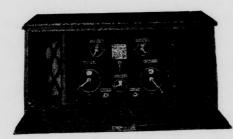
#### Boys Build Unique Business.

Boys in a California city have formed an organization and have proved themselves such good craftsmen that a profitable business is the result of their ingenious efforts. So accurately, so exactly true to scale have they constructed models of railroad cars, engines, and steamships, that the companies thus cleverly represented are glad to buy the entire output of the young craftsmen for exhibition and advertising purposes. Beginning in the smallest way, the boys have by patience and true workmanship built up a prosperous business with a waiting list of orders.

#### To Restore Chestnut Tree.

Joseph F. Rock, recently returned to this country from China, tells of various discoveries which he made in a hitherto unexplored canyon of the Yangtze River, a canyon deeper even than the Grand Canyon of Colorado. Among his most valuable finds is a species of blight-resisting chestnut trees with which he will make an effort to restore the exterminated chestnut timber in this country. Mr. Rock is confident, also, that he has discovered a tree which yields an oil beneficial in the treatment of leprosy.

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

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#### Odd and Intimate Comment on Business Events.

Henry M. Dawes, Controller of the Currency, has spoken forcefully. His words concerning the National banking system have received the indorsement of a majority of executive officers of National banks. They are:

"I cannot see how we can reasonably expect the continuance of a National banking system, with all of its obvious advantages, if, instead of offering competent bankers incentive to enter it, we load them with handicaps and bind them by laws made to conform with conditions which no longer exist. The question of the passage of the banking legislation as proposed in the McFadden-Pepper bill seems to be a matter of critical importance, and it means quite as much to the State banks as it does to the National banks, because it involves the preservation of the Federal Reserve System."

Mr. Dawes, speaking in general terms, asserts that there is no provision in the contemplated legislation which is not conservative and which has not been thoroughly tested under varying conditions by the operation of institutions under State charters.

This proposed legislation would enable the National banks to compete on a more even footing with State-chartered institutions. Among the handicaps under which the National institutions are now laboring are branch banks, limited charters, real estate loan limitations, capital, etc. These restrictions have in the last six years resulted in forty-seven National banks being absorbed into the State system in California, in New York twentyfour, in Ohio nineteen, and in Pennsylvania fifteen.

The labor point of view of bankers and banking generally is set forth by Warren S. Stone, president of the Brotherhood of Locomotive Engineers Co-operative Trust Company and a director of the Empire Trust Company of New York, in an article in the Labor Banker. He says the present banking system is not really a system, but simply is the beginning of one. One of the problems before bankers, he said, which commercial banks as a class should attack is: How best can we go about establishing the honesty and character of a poor man as an actual commercial asset? He continues:

"We know that an honest man, who has done big things and who is being pressed to the wall very frequently obtains assistance simply because his word is good; because his character is security.

"But the path is not smooth for the

obscure man who is as honest as the day is long; who would work his fingers to the bones to pay his debts. Such a man frequently has no place to turn for assistance.

"The problems of the banker have not been solved until legitimate banking has done at least everything for the deserving man that those who exact usury are willing to do. One of the obligations of legitimate banking is to drive usury from the field.

"Finally, our banking problems have not been settled until the time has come when legitimate building enterprises, buildings, railroads, hydroelectric plants, all legitimate endeavor, are never halted because of lack of funds. No farmer should ever be compelled to mortgage his prospective crop at exhorbitant rates of interest in order that he may buy needed supplies. A banking system which piles up idle funds in one section of the country, while another section starves for capital, is not really a system. It is simply the beginning of one."

The Eighteenth Amendment, it was supposed, would destroy the hotel business, says Frank A. Dudley, president of the United Hotels Company of America, in System. However, he points out that it did nothing of the kind, but instead turned hotel management into a science. Whereas in the days before prohibition hotel profits were so large, especially from one department, that it was unnecessary to apply ordinary business principles to the purpose for which a hotel is built -the renting of rooms-to-day it is different. A hotel, to earn a profit, must be conducted on the same merchandising plans as any other merchandising concern, according to Mr. Dudley, who has ten set questions for determining how much business a city or street where it is planned to locate hotel is really good for. Among them are:

The number of commercial transients, number of automobiles that pass given point, particular attention being paid to license plates to note the number of tourists; convention possibilities of the city, banking resources of the city, condition of its industries, retail conditions, building permits, how leading business men and bankers feel about the establishment of a new hotel, buying habits of the people, number of social events which can reasonably be expected to come to the hotel.

The trouble with the folks who loudly proclaim that "no man can earn \$100,000 a year" is that they don't mean that at all, according to the Na-

## An Easy Matter

F YOU made a will sometime ago and named an individual as your executor, and if you have since learned from the experience of others that such a plan is a serious mistake, you can easily change the appointment.

Your attorney can quickly make the desired alteration, and at the same time it would be advisable for you to read through your will with him as there may be other points you might wish to change.

Be sure your will names a trust company as executor and trustee in order to assure the trustworthy management of your estate and the happiness of your dependents.

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

THE BELLEVUE STATE BANK, C. D. Kimberly, Cashier. tion's Business. "They mean," it says, "that any man can live on less than

Some of the large salaries paid ofttimes are the subject of considerable debate. Will Hays, for instance, left a President's Cabinet to straighten out the tangles in the moving picture industry. He is said to get more than \$100,000, but those in the industry assert that he has more than earned his salary by the money he has saved film producers.

The Florida citrus fruit industry tried to enlist the services of Secretary of Commerce Hoover in its organization. They wanted to pay him \$200,-000 annually, but those making the iffer expected he would save them mil-

Henry R. Towne, head of the large lock manufacturing company of Yale & Towne, made it plain in dictating his will that he was one who practiced what he preached. He never lost an opportunity to proclaim the United States as the greatest industrial nation in the world. When he died his will disclosed that his millions of dollars made in the lock manufacturing industry will eventually be devoted to the erection of industrial museums in New York. His reason for this is explained in the following statement:

"We do not possess any permanent exposition of American achievement in the peaceful arts, including agriculture, industrial chemistry, animal industry, forestry and woodworking. mining and metallurgy, transportation and communication, engineering and architecture, idustrial chemistry.

The old question as to whether property owners directly benefited by the extension of improvement of transportation facilities should pay part of the cost of such work has been reopened in various communities by the recent vote of citizens of Detroit in favor of such a procedure, and under which the cost of that city's rapid transit program is apportioned among property owners, car riders and all taxpayers.

Figures furnished the Real Estate Magazine by Detroit authorities show that locally benefited property will pay 51 per cent. of the cost of the permanent way and the city at large will pay 17 per cent. The car rider will pay 32 per cent. of the total cost, which will be represented in equipment, in the fare charged.

The assessment on locally benefited property varies from 7 cents per square foot at a station to 1 cent per square foot a half mile away from the rail line. These local assessments must be paid annually during the seven years of the construction period by all property owners within one-half mile of the rapid transit lines.

In presenting the plan to car riders the city pointed out that the cost of the equipment was all that the car rider had to carry and pay back, because he would have no interest to pay on the 51 per cent. of the total cost assessed against locally benefited property and no interest to pay on the

17 per cent. paid by the city as a whole.

MICHIGAN TRADESMAN

Such a system as that approved by the Detroit voters was submitted as one of the solutions of the Philadelphia transit problem by Thomas E. Mitten, chairman of the Philadelphia Rapid Transit Company, several years ago, when he stated that the cost of added transit should be properly apportioned as between general taxation and assessment of benefited property.

It is possible for the United States Treasury to retire all United States bonds bearing the National bank note circulation privilege by April 1, 1930, and do away with the National bank notes, according to the American Banker. This publication, writing on the possibility of the passing of the "When National bank notes, says: on February 1, 1925, the Treasury Department redeems the \$118,000,000 old United States 4 per cents, there will be left outstanding the following bonds bearing the circulation privileges: Two per cent. consols \$599,724,050; 2 per cent. Panamas, \$48,954,180; 2 per cent. of 1915, \$25,947,400.

"The 2 per cent. consols are of indefinite maturity, but may be retired at the pleasure of the Government after April 1, 1930. The 2 per cent. Panamas could have been reduced at any time after August 1, 1916, and are now subject to redemption at the pleasure of the Government. They mature August 1, 1936. The 2 per cent. bonds of 1915 are also redeemable at present, but do not mature until August 1, 1938.

Thus, in addition to the old 4 per cents. called for redemption on February 1, there are \$74,901,580 of United States bonds bearing the circulation privilege which the Treasury can redeem at will, but nothing can be done about the consols until 1930. However, if recent reports that it is the

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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.

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Treasury Department's policy to retire circulation bonds as rapidly as the occasion will permit are correct, it is conceivable that by April 1, 1930only five and a half years hence-the end of National bank notes will be witnessed

"National banks are thus confronted with the possibility that the circulation privilege may definitely pass by 1930, and it is up to them to estimate how much they care about retaining the circulation privilege."

Japanese business men in Seattie have received first samples of the new Japanese typewriter. It has but one key, yet prints 7,026 characters. An operator with brief training can write sixty words a minute, which is almost double the speed of hand work. The machine makes carbons and prints from the bottom upward of the page to the top and from right to left. In addition to the Japanese alphabet it has the English alphabet in one corner. The characters are single bits of steel type adjusted on a movable tray, so as to be pushed from the botton into contact with a ribbon and the paper on which the writing is being done. A directory similar to a city street guide helps the operator to locate an unusual character, indicating under the word wanted a description of the row in which the character is to be found and how many letters it is from the top to the bottom of the row.

#### What Reduction in Fire Loss Would Mean.

Inasmuch as our economists tell us that the Nation's annual increase in wealth amounts to about nine billions per year, estimated in dollars, that is wealth that can be plowed back into our railroads, industries, housing, etc., we get a way of measuring the loss chargeable to fire. It is seen that while we take eighteen steps forward, we take two steps backward, and the point that I wish to make is that through our fire losses we diminish by just that much the base upon which investment credit powers of the Nation rests.

When we consider that some of our premier industrials are paying better than 7 per cent. for well-fortified loans, when we look at the bond market and see premier bonds at the low prices ruling; when we look at Japan, a nation of nearly eighty millions of the most industrious people of the world, and see what they had to pay to secure investment credits in the sum of a few hundred millions of dollars; when we look at the impoverished condition of our railways and the difficulties they have had in securing investment credits, we can not but be impressed with the fact that there is an actual shortage of investment credit.

The credit man, when he looks at the vast annual fire losses can not but see that if we could reduce the loss by one-half (and that fraction is well within possibilities), we would have an accumulation year after year at the rate of between 250 and 300 millions of dollars of added wealth upon which investment credits might rest. It is a matter of simple mathematics to see what this would mean in the course

of a few years to the added wealth and credit powers of the Nation. W. W. Orr.

Poor Stopping Places for Incendiaries.

That a city can make itself relatively immune from incendiarism and arson has been proved by the city of Detroit with a special arson squad. This city which, through the Fire Marshal Department, makes a rigid investigation into the origin of every suspicious fire had but thirty incendiary fires in 1923. This contrasts with 117 in 1921. The secret of success has been to place responsibility for prosecution and conviction of incendiaries into the hands of two men, whose sole business it is to keep incendiaries out of Detroit. Those who come in are sent to prison but many never come These special investigators respond at once to every fire of suspicious origin; they take photographs of objects which should be introduced as evidence and have competent engineers take notes as to the exact location of these objects so that there may be no slip-up when time for presenting the case in the courts arrives. Long specialized experience in the handling of arson cases has given these men an unusual sharpness in dealing with the criminal, has enabled them to know just where to turn for corroborating evidence that may be necessary and has made them experts in preparing cases for trial.

The expenses of a special arson investigating squad are small, indeed, in comparison with the possible advantages to a city. The great effect is deterrent. The professional fire bug learns to avoid the city where he knows he is going to be subjected to a particularly rigid investigation and he moves on to fields where the "picking" is easier. Thus the city which fa's to protect itself makes its community doubly attractive for those who are seeking to defraud insurance

#### Convicted of Arson.

Samuel Kaufman, manager of a shirt factory at Avon, Lebanon county was convicted of arson at a recent term of criminal court. Testimony on the trial of the case developed that some 700 dozen shirts, which were alleged to have been in the building at the time of the fire, and a loss for which was claimed from the insurance companies, were not in the building at all. Circumstantial evidence against the manager was so strong that the jury convicted him.

#### Ben Said It All.

That wise old bird, Benjamin Franklin, looked over his spectacles one day, and noting that one of his printers was trying to fix a break in the press with a piece of rope or a two by four or some other make-shift, suggested that it be repaired in a proper manner. He then remarked to a customer who happened in: "Men take more pains to mask than to mend." And what was true in Benjamin's day is true in this year of grace.

A Sunday paper makes the best regulated living-room look like a theater after the audience has left.

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

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## Americans Should Patronize American Insurance Companies.

According to Alfred M. Best, one of the foremost insurance authorities, the total volume of American fire and marine premiums approximates \$1,-000,000,000 annually. The total volume of casualty insurance premiums is somewhat more than one-half billion dollars. Almost one-third, or \$500,000,000 of this great amount is written either directly in foreign insurance companies or foreign owned companies or indirectly as reinsurance. These foreign companies are admitted to transact business in America upon the same terms and conditions as American companies. In some cases they are permitted even more liberal conditions than are permitted to American companies. Companies are admitted here from France, England, Germany, India, Russia, China and Japan. That fact that America as yet has been unable to furnish the capacity for its own insurance requirements is a matter of grave concern to American business in general and should be humiliating to every American insurance

In the event of war between America and any other country, all contracts between the citizens thereof, including insurance contracts are immediately vitiated. It will be recalled that during the late war the insurance written by companies of enemy countries was immediately voided and American citizens were instantly deprived of the protection of such insurance. Insurance companies require detailed information of the properties insured by them. This information would be of great value to any enemy country in event of war and a possible invasion of the United States. During the war with Great Britain in 1812, all insurance contracts were immediately void-Legislation was enacted by a number of states prohibiting British insurance companies from transacting business in America and these companies were not even permitted to operate for quite a number of years. Conditions may again arise under which America may find it necessary to defend herself from an alien enemy. Patriotic motives, if no other, should prompt us to meeting their insurance requirements without dependency upon foreign insurance institutions. Insofar as insurance is concerned the Battle of Bunker Hill has not yet been fought. The early American Colonists strove for independence in business and finance in no less degree than they strove for political independence. It was no more their intention to pay insurance tax to foreign institutions than it was their intention to pay the import tax on tea levied by George the III. The organizations of the early American Insurance companies was brought about as largely for the purpose of developing American financial institutions independent of foreign institutions of the same kind as it was for the purpose of protecting itself. American Insurance has not yet performed its duty, nor will it have reached its destiny until every dollar of insurance premium written on American property and for American citizens be handled by American Companies. It is both the duty and the destiny of

Mutual Insurance to make this result a fact at the earliest possible date.

#### Depreciation.

Every once in a while when we are making an attempt to fix a valuation on a property which we insure, we have an argument over just what constitutes depreciation. Most property owners consider only the physical depreciation, whereas really the term depreciation includes inadequacy or the condition by which the property in question is not exactly suited to the needs of the station and obsolescence. Here is about the best definition of these terms we have ever heard, for which we are indebted to Mr. George W. Robinson, appearing before the Iowa Independent Telephone Associa-

"You are a man of family. As head of the family you lay aside clothing because it has worn out. That is physical depreciation. Your children lay aside their clothing because it is outgrown. That is inadequacy. Your wife (Note: don't let her see this) layas aside her clothes, not because they are worn out or outgrown, but because they are out of style. That is obsolescence."

## Working on Cost Accounting Prob-

The Chamber of Commerce of the United States is making a very laudable effort to clear up the twilight zone which now exists among trade associations regarding the attitude of the Federal Trade Commission toward uniform cost accounting. The first step taken has been the organization of a conference on cost accounting



#### THE PICTURE!

#### A MATCH

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300 Homes Burn A Day In U. S. FIRE PROTECTION IS CHEAP! LACK OF IT IS COSTLY.

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Write To-day For Our Proposition

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which began in Chicago during the past week under the auspices of the Department of Manufacture of the national chamber.

Uniform cost accounting has not been directly and independently the subject of a court or Federal Trade Commission review, except in one case, the case brought by the Commission against the United Typothetae, concluded about a year ago. During the past few months there has been an exchange of correspondence between the attorney for the Typothetae and

the Chairman of the Commission, Huston Thompson, in interpretation of the order.

#### A Social Climber.

"This bootlegging must be a good business. You're probably making a fortune."

"Aw, it ain't de coin what counts so much wit' me, lady. It's de people you meet."

No one can write clearly until he has learned to think clearly.

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Utility, durability and beauty are the most influential governing purchase of a home. Is this house in its arrangement and location adapted to the use of my family. Is the house well constructed so that maintenance expense will be low and years of service are possible from it? Does the house make a pleasing appearance within and without? Most buyers of residence property are likely to stop at enquiries about these factors of utility, durability and beauty.

It seldom occurs to the prospective home buyer to satisfy himself about the safety of his purchase. Yet this is a most important factor. The same business man who will give serious thought to the safety of his employes may forget about safety entirely when purchasing a place which is to house his dearest and most precious possessions, his wife and children.

What can be done to prevent the start and spread of fire, the most dread of house destroyers? Observance of a few fundamentals in construction, prevention and protection will go far forward eliminating this danger in our homes.

First comes use of the right materials and correct construction for the roof and chimney. Sparks alighting on the wood shingle roof and the defective flue cause from 40 per cent, to 60 per cent. of dwelling house fires. Where wood shingle roofs are widely used, the percentage sometimes goes higher than that. Of nearly 4.000 dwelling house fires which occurred in Indiana in a single year, 58 per cent. were due to these two causes alone. A fire resistive roof covering brings the home buyer utility, durability and beauty and the fourth important factor of safety.

Have chimneys constructed to conform to the requirements of the National Fire Protection Association, then have them examined once each year, correcting any defects discovered-and defective flue fires become a thing of the past. This has been proved in more than one American com-

To prevent spread of fire in a dwelling, special attention should be given during construction to fire stopping between studs, placing of fire resistive materials on ceilings under inhabited floors, particularly above heating plants, coal bins, or garages, at chimbreasts, around flues and back of kitchen ranges, also under and These are the points most likely to be attacked by fire or by such heat as will start fire.

It is now possible to obtain construction which will resist passage of fire for at least one hour without greatly increasing the cost of home building. Be sure electric wiring conforms to the National electrical code.

Study dwelling house fires and you will find that when you have taken from your list of causes sparks from the chimney, defective flues, lightning and defective wiring almost every other possible cause may be charged to immediate human carelessness.

Carelessness in operation of stoves

and furnaces will come first. Carelessness with matches, kerosene, gasoline, gas and materials subject to spontaneous ignition will have a prominent place. The rules of safety in the handling of these hazards are too numerous to be mentioned in detail, but ordinary precaution and constant carefulness in their use will remove them from the home fire cause list. Most of these hazards also involve an immediate danger to human life.

Gilbert Chesterton has immortalized the careless acts of the kind referred to here in an oft-quoted lim-

There was an old lady in Antrim,
Who looked for a leak with a glim,
Alack and alas,
The cause was the gas,
We will now sing the forty-fourth
hymn.

The law now requires the placing of fire-extinguishing devices in many locations, but, as always, the home has been regarded as man's castle where he shall do as he pleases.

Many more than half the fires which occur within the walls of the home could be extinguished easily before the arrival of the fire department if homes were equipped with fire extinguishers. These extinguishers are easy to operate and are far more effective on the usual dwelling house fire, where the fire is confined to comparatively small rooms, than on the fires which occur in factories, stores and workshops, where they are now almost exclusively seen.

Thousands of home owners to whom the purchase of an extinguisher would not be an item of financial consideration are wagering home, wife and children against its purchase.

Last, but not least, protection for the home should include knowledge of the location and method of operation of the nearest fire-alarm box.

Ralph E. Richman.

#### Statuettes as Lamp Standards.

One of the large importers of Oriental art objects reports great success with carved figure statuettes for use as lamp standards. They are made of semi-precious stone, including genuine and imitation jade, lapus lazuli, malachite, rose quartz, crystal and agate. They are of Chinese manufacture from the Tsinan Fu district. The importer in question says that in his case the Chicago Cloisonnes are at present in greater demand than the Japanese, as is also the Chinese brass-Among the leading articles are the Chinese shawls, which are still in great demand, even the more expensive types ranging in price up to \$250 wholesale.

The Merchants' Creditors Association, 208-210 McCamly Bldg., Battle Creek, Mich., have a Collection Service that Collects at a small cost and the subscribers get every Dollar collected. Try it and be convinced! References: Chamber of Commerce and Old National Bank, Battle Creek, Mich.

## Michigan Shoe Dealers Mutual Fire Insurance Co.

## Organized for Service, Not for Profit

ПП

We are Saving our Policy Holders 30% of Their Tariff Rates on General Mercantile Business

For Information, Write to

L. H. BAKER, Secretary-Treasurer

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MICHIGAN

## The Mill Mutuals

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STRENGTH ECONOMY



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Fire Insurance - All Branches

TORNADO - AUTOMOBILE - PLATE GLASS

DAL I

#### Western Plan To License Grocers.

The much discussed plan for compulsorily licensing grocers, often debated in retail circles without fruition, has taken tangible shape in Washington State, where the Washington Grocers' and Merchants' Association has framed a bill and will seek to have it enacted at the next session of the Legislature. Since it is likely to be used more or less as a model for similar legislation in other states it is worthy of consideration here, although publishing it in full is impracticable.

The bill opens by defining a "grocer" as "any person, firm or corporation engaged in buying and selling at retail or to the consumer articles used for human food at a fixed place of busi-

A "grocer's clerk" is a person "over twenty-one years of age engaged in selling articles used for human food as an employe of a grocer and who has had not less than three years' experience in selling such articles."

A "grocer's apprentice" must be over eighteen years of age and other than a "grocer's clerk," engaged, etc.

Having defined these three, the act proceeds in substance as follows:

"The drector of licenses shall have the power and it shall be his duty, with the advise and assistance of the supervisor of food, feeds, drugs and oils and the supervisor of weights and measures in the Department of Agriculture and the supervisor of purchasing and the State dietitian in the Department of Business Control, to, from time to time, establish and provide for courses of study in the subjects of foods and food values, commercial English, commercial arithmetic, elementary book-keeping, laws relating to pure food and sanitary methods of handling the same, methods of business and such other kindred subjects as may be deemed expedient to be pursued by grocers' apprentices and applicants for certificates as grocers' clerks and grocers.

"To formulate and promulgate rules and regulations for examnation of and the granting of certificates of qualification to persons desiring to be registered as grocers' apprentices or to be granted certificates as grocers' clerks or grocers.

'With the assistance of a board of examiners consisting of three grocers of at least five years' experience, to be appointed by the Governor from time to time, to hold written examinations of applicants for such certificates, at least semi-annually, at such places as the director may designate.

"To grant certificates of registration to grocers' apprentices and certificates of qualification to such applicants as may, upon examination, be found qualified to act as grocers' clerks or grocers.

To charge and collect from all applicants for registration as grocers' apprentice a fee of five dollr (\$5), and from all applicants for examination and certification as grocers' clerks or grocers a fee of ten dollars (\$10). To revoke for cause any certificate issued, after written notice to the holder, and a hearing being had thereon.

"Any citzen of the United States, or

any person who has declared his intention of becoming such citizen, reresiding in the State of Washington, being over the age of eighteen years, of good moral character, and having the requisite educational qualifications to successfully pursue the course of study required of grocers' apprentices, may apply to the director of licenses and be issued a certificate of registration as a grocers' apprentice, which certificate shall entitle the applicant, for a period of not more than three years, so long as such certificate shall remain in force and unrevoked, and so long as he shall pursue the courses of study prescribed for grocers' apprentices and shall be continuously employed as a grocers' apprentice, to be known as and to wear a badge or other identification prescribed by the director of licenses indicating that the holder of such certificate is a 'registered grocer's apprentice.'

"Any citizen of the United States, or any person who has duly declared his intention of becoming such citizen, residing in the State of Washington, being over twenty-one years of age and of good moral character, etc., sellng food for not less than three years, may apply for the issuance to him of a certificate of qualification to act as a grocer's clerk upon successfully passing the examination, etc., and wear a badge or other identification prescribed by the director of licenses indicating that the holder of such certificate is a 'certfied grocer's clerk.'

"Any citizen of the United States. etc., or any copartnership, members of which are citizens of the United States, etc., or any corporation, the stockholders of which are citizens of the United States, etc., doing business as a grocer in the State of Washington, being over the age of twenty-five years, of good moral character, and who has been engaged in the grocery business this State for at least three years, may apply for examination and for the issuance to him of a certificate of qualifications to act as a grocer, and such certificate shall entitle the holder to be known as a certified grocer and to advertise his business as that of a certified grocer.

"Provided, That no person, firm or corporation shall be entitled to receive and use a certificate or to be known as a certified grocer until all of the employes of such person, firm or corporation engaged in selling articles used for human food shall be certified grocers' clerks, or registered grocers' apprentices.

"It shall be unlawful for any person, firm or corporation, other than the holders of the certificates provided for in this act, to assume or use the title or advertise or use any words, letters or figures to indicate that the person using the same is a registered grocer's apprentice or certified grocer's clerk or certified grocer.'

Any person who shall fail to comply with or violate any of the provisions of this act shall be deemed guilty of a misdemeanor. It is specifically understood that any certificate granted under this act shall not be trans-

#### The Days of the Yellow Literature of Long Ago.

Grandville, Nov. 11—I see by the papers that the author of the Nick Carter stories has passed on, he being at least the third who is said to have originated that series of detective

Some mistake somewhere, of course.

Undoubtedly the series was not the work of a single brain, any more than were Old Cap Collier yarns.

"Old Cap Collier" quitted this world some days ago, in a small Ohio town, the newspaper says. Well, did he? some days ago, in a small Onio town, the newspaper says. Well, did he? Hardly possible, since that series of stories was written by at least half a dozen different authors. The one who passed on in Ohio, T. C. Harbaugh, was 'a writer of Old Cap Colliers stories, but these were a small part of his output, were in fact a small factor in his writer's life. writer's life.

As a dime novel writer, Mr. Harbaugh had no equal. The writer was acquainted with the Ohio fictionist and knew him to be a man of high character, strictly honorable in all his dealings, and one who never wrote a line which could in any way offend the most fastidious.

He wrote half dimes as well as dimes and Old Cap Colliers also con-

tributed numerous numbers t Chicago Nickel Library. It was lutely safe to put these tales numbers to It was absohands of youth, not one of them being half as offensive to decency and good taste as are the highbrow novels of

taste as are the highbrow novels of the present day.

A friend of the author of numerous Old Cap Collier stories has been shown a score of these written by a man who never laid claim to being the originator of Old Cap Collier. Fact is, most of those rattlnig adventure yarns of the past were written, not by one man, but by several as a reference to the catalogued works will show.

The movies have driven the old libraries of light fiction from the news

libraries of light fiction from the news stands. Wild and wooly fiction, with a sex trend, has taken the place of wholesome stories of adventure. There wholesome stories of adventure. There is no comparison between the works of the Dime and Nickel library and those in the flamboyant, flashy, sickly, nauseating drivel of our present day

Magazines.

What is taught in schools is in a measure supplanted by these cheap picture magazines which play on the sympathies of the boy and girl, interesting them in something which leads downward and never inward. In fact esting them in something which leads downward and never upward. In fact, they make it almost impossible to bring up a child in the way he should go. Placing temptation before the young people at every turn.

We need another censor in place of we need another censor in place the one who passed on a few years ago. The news stand is not the place for these erotic purveyors of trash. The work of school and church is certainly being undermined in every village and city in the land. Yellow-land literature was once inveighed. backed literature was once inveighed against, branded as unfit for general reading, and yet it was very far in advance of present day literature.

Some light fiction writers of a past generation were worthy of commendation. Laura Gene Libby, who lately passed on, was contemporary with Mrs. D. E. N. Southworth, one of the most D. E. N. Southworth, one of the most prolific and sensational of America's story tellers. With her might be placed Mary J. Holmes, May Agnes Fleming and Mrs. Harriet Lewis, all light fictionists of the first order, yet not one but what held a high place in the hearts of the common people.

the hearts of the common people.

One of the leading light fiction leaders in his time was Sylvanus Cobb, Jr., who was the New York Ledger's right bower, a man who wrote good, wholesome stories. The Ledger was for many years the leading literary publication of America. Bonner, the pubcation of America. Bonner, the publisher, catered to the great common people. The Ledger was found in the farm house, out West in the settler's cabin, and in the homes of the well-

Mrs. Sigourney, N. P. Willis, James Parton, Fanny Fern and many other well-known literary lights contributed to the Ledger.

Edward Everett contributed the "Mount Vernon Papers," the rewards of which, some ten thousand dollars, were turned over to the Women's Mount Vernon Association to be used in caring for the home of Washington.

"Recollections of a Busy Life" by Horace Greeley came also into the Ledger hopper, and for a time Bonn's Ledger was the one and only great fictional weekly in the country. There were others, feeble imitations, which flourished in an indifferent manner. flourished in an indifferent manner. To get into the Ledger, however, was acme of every fictionist who as-

A short serial, written expressly for e Ledger by Charles Dickens, was printed, and later the great pulpit ora-tor, Henry Ward Beecher, contributed a story, "Village Life in New Eng-land," which failed, however, to en-hance the fame of the illustrious preacher.

writer to gain entrance to the Ledger columns must needs win his spurs outside, since Bonner did not introduce any new writers.

Mrs. Southworth, with her "Hidden Hand," added to her reputation and earned a handsome competence from her contributions to the Ledger, Next in importance, and one of the truly worthy pushers of the pen, was Syl-vanus Cobb, Jr. The son of a min-ister, he early manifested a clarity of vanus Cobb, Jr. The son of a minister, he early manifested a clarity of expression in the realm of fiction. His "Alaric or the Tyrant's Vault," won him a place among the highups of the profession of letters, and this followed rapidly by "Harry Montford," "Wolfgang" and other thrilling fiction made Cobb a name never since excelled in a name never since excelled in the light fiction world.

Although some there are who affect to sneer at the yellowbacks of a bygone age, even the poorest of them were far superior to the present day literary scavengers. Old Timer. literary scavengers.

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE WEST-ERN DISTRICT OF SOUTHERN DIVISION.

In the Matter of ADAM DRACH COMPANY.

IN BANKRUPTCY No. 2559

Bankrupt.

Bankrupt.

Notice is hereby given that pursuant to the order of this Court, I shall sell at public auction and to the highest bidder, on Friday, November 21, 1924, at 2 P. M., Central Standard time, at the store formerly occupied by the Bankrupt, No. 106 W. Ludington Avenue, Ludington, Michigan, all of the stock of merchandise of said Bankrupt estate consisting of an inventoried and appraised at cost price, as follows: follows:

Dept. A. Silks, velvets, wool goods, coatings, linings, sat-

goods, coatings, linings, sateens, etc. \$4,654.12

Dept. B. Wash goods, linens, towels, draperies, curtain materials, curtain, etc. 4,887.99

Dept. D. Domestic cottons, bed
spreads, sheeting, pillow cases,
curtain rods, blankets, outing
flannel, oil cloth, etc. 1,407.16

Dept. G. Ready-to wear, coats,
dress, baby sweaters, bootees, caps, etc. 3,333.47

Dept. K. Hosiery, underwear,
gloves, corsets, etc. 4,619.50

Dept. L. Notions, lace, ribbons,
embroidery, neckwear, initials,
etc. 5,814.05

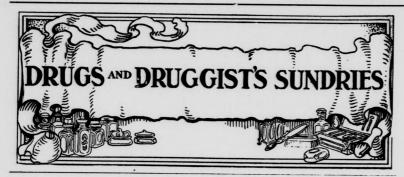
etc. 5,814.05
Patterns 1,059.42
Total \$\$\frac{1}{2}\$\$\$25,775.71
Furniture and fixtures, appraised at \$\$4,708.75\$

the Bankrupt (not appraised.)
Sale will be for cash and subject to confirmation by this

An itemized inventory of said assets may be seen at the office of K. B. Matthews, Attorney, Ludington, Michigan, and will be at the premises of the Bankrupt on the date of sale.

rupt on the date of sale.

CHARLES B. BLAIR,
Referee in Bankruptcy.
FRANK J. MARTIN, Trustee.
c/o Burnham, Stoepel Co.,
Detroit, Michigan.
HILDING & HILDING, G. R. National
Bank Building, Grand Rapids, Michigan,
Attorneys for the Trustee.



Has Special Sale a Place In Drug
Stores?

Written for the Tradesman.

In the drug business, the special sale is often helpful—if used judiciously.

The merchandising of drugs and drug sundries should, as a whole, rest upon a strong foundation of quality. In the popular mind the drug store stands for quality goods, goods that may cost a little more but are pretty certain to give thorough satisfaction. To disabuse the popular mind of the belief that drug stores charge more without at the same time injuring their reputation for selling quality goods is the misison of the special sale. And it is for these very reasons that the special sale should be handled with a fair degree of conservatism.

The average druggist probably takes the view that the special sale is the sole prerogative of the dry goods store. For that matter, the type of special sale which is associated with dry goods merchandising is something which the druggist doesn't need to touch. Even in the dry goods business, "slaughtering" in this more enlightened age does not carry as much weight with the public as it used to. "Everything going at less than cost" no longer convinces a skeptical public. People who read the flaring advertisements of "prices shot all to pieces" wonder: "If this man is selling everything for less than cost, how in thunder can he keep on doing business?"

The special sale in the drug store does not need to be a big clearance sale, a fire sale, a closing out sale, a 10 per cent. off sale, or anything of that type. There should be no general cut on the entire stock, or even on any large part of the stock. The great essential is a single attractive bargain—something that will catch the eye and serve to bring new customers to the store.

A single article, or a combination of two articles, advertised at a specific price, will prove more convincing to the average customer than a flaring advertisement of "10 per cent. off" covering a wide range of unspecified goods.

It is often possible to put on a special offer which will attract attention, bring in new customers and help to draw business without deranging the whole fabric of the store for months to come. Combinations are frequently featured in this way. A familiar combination is that of a tooth brush and a dentifrice at a reduced price. Often a pipe and a package of smoking tobacco are offered in this way; or two cigars of some specified brand for the price of one. Talcum powder is another feature that can be used

in this way, in combination with a little "vanity box" or a face chamois. Now and then a single article can be put on at a special price. But, as a rule, the combination gives better satisfaction and better results.

Occasionally the druggist will find it a paying proposition to go outside his regular line of business to some extent. Thus, the offer of a doll with every box of a certain soap sold will interest the children. The doll is a feature outside the regular stock; the soap is regular stock. Or, a sheet of 10 cent music and a cake of soap, combined, for 10 cents—here the music is an outside line. In such instances the druggist avoids specific cutting on lines which he handles regularly.

The limited offer is frequently used. Thus, a feature will be advertised Friday mornings only" or "From 10 to 11 a. m .- one hour only" such and such a combination will be sold at a special price. Here the druggist secures the advertising value of the special and yet limits the sale. Such offers for a limited time only can be used to draw a crowd and stimulate sales on days when business ordinarilv is very dull. At the same time the special is useful on busy days when the merchant wants to draw in more than his fair proportion of the passing crowds.

A very catchy propositions is the "25 cent article for one cent." This is a combination of two of a kind, at a special price. Thus, every purchaser of one tube of tooth paste (kind specified) at the regular price, 25 cents, is entitled at the same time to purchase a second tube of the same tooth paste on paying one cent additional. two 10 cent cigar can be offered for 11 cents; or two 15 cent tooth brushes for 16 cents. The proposition should, of course, be specifically explained in the advertising; to lure a customer to your store upon the strength of the bald assertion that he can purchase a cake of soap for one cent and when he comes to explain to him that there is a "joker" behind your proposition and that he must first purchase a cake of soap at the regular pricesuch a procedure is bad business. Be straightforward in your advertising.

Nor does it pay to advertise the goods for what they are not. Do not offer "the best tooth brush on the market for 9 cents" when, as a matter of fact, what you are offering is a cheap brush, good value for the money, but inferior to the lines you ordinarily carry in stock.

The "special" is often merely a stepping stone to the sale of regular goods at regular prices. It interests the customer—it is up to you to take advan-

tage of his interest. Thus, to take again the tooth brush instance, your offer of a tooth brush for 9 cents will bring a good many people to your store. Some will buy the 9 cent brush without question. But others will hesitate and say: "Will this brush give good service." You can truthfully say: "It is good value for the money"-but at the same time there is an opening to show that customer a better brush at the regular price. Many a customer approaches the proposition in his own mind with the argument: "I need a tooth-brush. I'll look at this 9 cent brush, and, if it doesn't suit, why, I can buy something bet-It's up to you to sell that customer the sort of goods that will satisfy him.

The same thing is true all down the line; the customer who is attracted by your special offer will often prefer to buy the regular goods at the regular price. Yet the special has served its purpose which was, to attract attention and draw people to the store.

Flaring advertising is not necessary, nor is it as a rule advisable. The drug store, as previously stated, stands for quality in the average person's mind; there clings to it a certain degree of professional dignity. This is a valuable asset from the purely commercial point of view. And hence a certain conservatism in advertising specials is usually good business.

It is a safe rule to use the advertising which will reach the people whom you are most anxious to reach. If you are advertising for the purpose of filling your store on a quiet day, use newspaper space the evening or two or three evenings before. If you want to draw in a share of the marketday crowd, put on a big window dis-Of course, it is better still to use both forms of advertising, since. the one helps the other. Frequently a special interior display of the goods will prove sufficient for your purpose. Price cards and show cards can always be used liberally in connection with such displays. Often a special announcement mailed to a number of customers is sufficient for your purposes. The advertising end of the sale should be carefully studied; and advertising should be thoughtfully plotted out, and never frantic.

As a rule, the specials themselves can be so handled as to yield the merchant a very slight profit, or at least, they can be put out without entailing actual loss. The druggist does not need to throw away money in order to attract attention. Often it is sufficient to offer a limited number of the advertised articles, on the basis of "First come, first served." The druggist who is a good buyer and alert in matters of this sort can often pick up a small quantity of some article which will make an attractive "special" and which need not be carried regularly in stock.

Many of the specials featured by the 10-cent stores are of this nature odd lots bought so that they can be turned over at a very low price, excellent value for the money—but things which the store does not regularly handle and probably won't stock again for years. The business gets all the benefit of giving first class value in the bargain and at the same time doesn't get the rebound which comes when some customer kicks at having to purchase the same thing at the regular—and higher—price. Frequently, too, a novelty which has been stocked and proved a slow seller at the regular price and which it is desired to clear out entirely, can be utilized as a special.

In selecting specials the druggist should carefully consider their pulling power, and particularly their appeal to the women, who are most keenly interested in bargains and most likely to be attracted thereby.

Victor Lauriston.

#### Flannels Are Again Featured.

Flannels are again coming to the fore in men's shirts. As novelty merchandise, these garments with collars attached are said to be taking well at the moment with many retailers. Neat broken stripes lead, the gray. blue and tan colors being favored. In madras shirts, stripes are also receiving much attention. White and other solid colors, however, continue to be wanted in volume. The popularity of broadcloth likewise is strong and these, together with fancy silk merchandise for the holidays, are moving more actively. Pleated bosom models are being shown by the more exclusive trade.

Japanese colonization in Mexico cannot be said to be a direct outgrowth of the American exclusion law. In the past a number of schemes for it have been proposed. A word from the State Department to Mexico City, however, was all that was needed to forestall them. At that time Japan, because of the gentleman's agreement, with the United States, did not feel in a position to press the matter. The United States, of course, is opposed to any large settlements of Japanese so near our borders. They might be a source of trouble in case of strained relations with Japan. Besides, many of the colonists would be merely making Mexico a stopping place on their unlawful way over the United States border. Whether the United States Government, since the abrogation of the gentleman's agreement, will attempt to prevent this colonization remains to be seen. But with Japan under no obligation to refrain from pushing the matter, the American position is distinctly weaker.

Domestic science, learned in the curriculum of home, is no substitute for a public school education, the Chicago superintendent rules in the case of two girls who married at fifteen to get out of school-going. They exchanged the rule of three for the rule of one. But if their husbands do not send them back to schools they deserted, then they—the husbands—must go to jail. The moral easily derivative is that girls at fifteen are not ready to create a home and care for a family.

IMPORTED MEDICINAL LEECHES, assorted sizes, One Dozen \$1.25, 3 Dozen \$3.50, Fifty \$4.50, Hundred \$8.50, Postage Paid. Check with order please. David Neuburger, 112 Forsyth St., New York.

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Walker

Makes Good hocolates

## HOLIDAY GOODS

NOW ON DISPLAY

The Most Complete Line of HOLIDAY GOODS NOVELTIES BOOKS

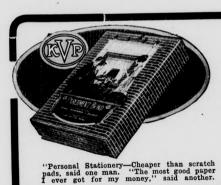
STAPLE SUNDRIES, ETC.

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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Michigan



Parchment Bond

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Nice, white writing paper for pen or pencil

5 lbs. Letter Size \$1.00

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."

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KALAMAZOO VEGETABLE PARCHMENT CO., Kalamazoo, Mich.

The home of Quality Papers

# Brooks

BITTER SWEETS

### WHOLESALE DRUG PRICE CURRENT

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

Prices quoted are i	iominal, based on market	ine day or issue.
Acids	Lavendar Flow 8 00@8 25 Lavendar Gar'n 85@1 20 Lemon	Cinchona @2 16
ric (Powd.) 15 @ 25	Lavendar Gar'n 85@1 20	Colchicum @1 80
oric (Powd.) 15	Linseed, bld. bbl. @1 10	Cubebs @3 00 Digitalis @1 80
tric 59 @ 70	Linseed, bld less 1 17@1 30 Linseed, raw, bbl. @1 08	Digitalis @1 80 Gentian @1 35
tric 59 @ 70 uriatic 34.@ 8 ltric 9 @ 15 kalic 15 @ 25 ulphuric 34.@ 8	Linseed, ra. less 1 15@1 28 Mustard artifil oz @ 60	Ginger, D. S @1 80
calic 15 @ 25	Neatsfoot 1 35@1 50	Guaiae @2 20
alphuric 3½ 0 8 artaric 40 0 50	Olive, Malaga,	Gualac, Ammon.
Ammonia	yellow 2 75@3 00 Olive, Malaga,	Iodine, Colorless @1 50
ater, 26 deg 10 <b>@</b> 18 fater, 18 deg 8½@ 13 ater, 14 deg 6½@ 12 arbonate 20 @ 25 hloride (Gran.) 10½@ 20	green 2 75@3 00	Iron, Clo @1 35
ater, 14 deg 61/2 0 12	Origanum, pure @2 50	Kino @1 40
hloride (Gran.) 10 1 20	Origanum, com'l 1 00@1 20 Pennyroyal 3 00@3 25	Myrrh @2 50 Nux Vomica @1 55
Balsams	Peppermint 8 00@8 25	Opium @3 50
ppaiba 60@1 00 ir (Canada) 2 55@2 80 ir (Oregon) 65@1 00 eru 3 00@3 25 olu 3 00@3 25	Rosemary Flows 1 25@1 50	Opium, Camp @ 35
ir (Canada) 2 55@2 80 ir (Oregon) 65@1 00	I 10 00@10 25	Opium, Deodorz'd @3 50 Rhubarb @1 70
eru 3 00@3 25	Sassafras, true 2 50@2 75 Sassafras, arti'l 80@1 20	
Barks	Olive, Malaga, green 2 75@3 00 Orange, Sweet 4 50@4 75 Origanum, pure 02 50 Orange, sweet 4 50@4 75 Origanum, com'l 1 00@1 20 Pennyroyal 3 00@3 25 Rose, pure 10 50@10 90 Rosemary Flows 1 25@1 50 Sandalwood, E 10 00@10 25 Sassafras, true 2 50@2 75 Sassafras, arti'l 80@1 20 Spearmint 5 00@5 25 Spearm 1 80@2 05	
assia (ordinary) 25@ 30	Spearmint       300@3       05         Sperm       180@2       05         Tansy       600@6       25         Tar, USP       50@6       65         Turpentine, less       104@1       17         Wistermeen       17       104@1       17	Paints.
assia (ordinary) 25@ 30 assia (Saigon) 50@ 60 assafras (pw. 50c) @ 55 oap Cut (powd.) 30c 18@ 25	Turpentine, bbl. 95½@1 15	Lead, red dry 1514@1534
oap Cut (powd.)		Lead, white dry 15% @15% Lead, white oil 15% @15%
30c 18@ 25	leaf 6 00@6 25 Wintergreen, sweet	Ochre, yellow bbl. @ 2
Berries	birch 3 00@3 25	Ochre, yellow less 21/2 6
ish 25@ 30	birch 3 00@3 25 Wintergreen, art_ 80@1 20 Wormseed 7 50@7 75 Wormwood 8 50@8 75	Red Venet'n Am. 3½ 7 Red Venet'n Eng. 40 8
rickly Ash W 30	Wormwood 8 50@8 75	Putty 5@ 8
Extracts		Whiting, bbl @ 41/2
icorice 60@ 65	Potassium	Whiting, bbl @ 4½ Whiting 5½@ 10 L. H. P. Prep 2 80@3 00 Rogers Prep 2 80@3 00
dicorice powd @1 00	Bicarbonate	Rogers Prep 2 80@3 00
Flowers	Bromide 69@ 85	
rnica 25@ 30 Chamomile Ger.) 20@ 25 Chamomile Rom 1 75	Bromide 54@ 71 Chlorate gran'd 23@ 30	Miscellaneous
chamomile Rom 1 75	Chlorate, powd.	Acetanalid 47@ 55
Gums 50@ 55	Cyanide 30@ 50 Iodide 4 66@4 86	Alum 08@ 12
Cacia, 1st 50@ 55 Leacia, 2nd 45@ 50 Leacia, Sorts 20@ 25 Leacia, Powdered 35@ 40 Lloes (Barb Pow) 25@ 35 Lloes (Soc. Pow.) 65@ 70 Asafoetida 65@ 75	Iodide 4 66@4 86 Permanganate 20@ 30	ground 09@ 15
cacia, Powdered 35@ 40	Permanganate 20@ 30 Prussiate, yellow 65@ 75 Prussiate, red @1 00 Sulphate 35@ 40	trate 3 70@3 90
loes (Barb Pow) 25@ 35 loes (Cape Pow) 25@ 35	Sulphate 35@ 40	Borax xtal or powdered 07@ 13
Aloes (Soc. Pow.) 65@ 70		Cantharades, po. 2 00@2 25
Pow 1 00@1 25	Roots	Capsicum, pow'd 48@ 55
Suaiac @ 70	Alkanet 25@ 30 Blood, powdered_ 35@ 40	Cassia Buds 25@ 30
Soc. Pow.   65@ 70     Saafoetida	Calamus 35@ 60	Chalk Prepared 1400 16
Kino, powdered @ 90	Elecampane, pwd 25@ 30 Gentian, powd 20@ 30	Chloroform 55 @65
Myrrh, powdered @ 65	Gentian, powd 20@ 30 Ginger, African, powdered 30@ 35	Cocaine 10 60@11 25
Opium, powd. 19 65@19 92 Opium, gran. 19 65@19 92	Ginger, Jamaica 60@ 65 Ginger, Jamaica,	Corks, list, less 40\alpha 50\alpha
	powdered 55@ 60	Copperas 2% @ 10 Copperas Powd 4@ 10
Fragacanth, pow. @1 75	powdered 55@ 60 Goldenseal, pow. 5 50@6 00 Ipecac, powd 3 75@4 00	Corrosive Sublm 1 43@1 64
Fragacanth, pow. @1 75 Fragacanth 1 75@2 25 Furpentine @ 25	Licorice 35@ 40	Cuttle bone 400 50
	Orris, powdered 30@ 40	Dover's Powder 3 50@4 00
Insecticides Arsenic 15 @ 25	Ipecac, powd.	Emery, All Nos. 10@ 15 Emery, Powdered 8@ 10
Arsenic 15 @ 25 Blue Vitriol, bbl. @ 07 Blue Vitriol, less 8½@ 15 Bordea. Mix Dry 12½@23½	Rosinwood, powd. @ 40 Sarsaparilla. Hond.	Epsom Salts, bbls. @ 3
Bordea. Mix Dry 12½@23½	ground @1 00 Sarsaparilla Mexican, ground @ 60 Squills 35 @ 40 Squills 35 @ 40 Squills powdered 60 @ 70 Tumeric, powd. 17 @ 25 Valerian, powd. 40 @ 50	Ergot, powdered @ 75
Hellebore, White powdered 20@ 30 Insect Powder 75@ 85 Lead Arsenate Po. 24½@39	ground @ 60	Flake, White 15@ 20 Formadehyde, lb. 14½@ 30
Lead Arsenate Po. 24½@39	Squills, powdered 60@ 70	Glassware. less 55%.
Lime and Sulphur Dry 9@201/2 Paris Green 32@ 48	Tumeric, powd. 17@ 25 Valerian, powd. 40@ 50	Glassware, full case 60%
Paris Green 32@ 48		Chloroform 55
Buchu 1 35@1 50 Buchu, powdered @1 50 Sage, Bulk 25@ 30 Sage, powdered @ 35 Sage, powdered @ 35 Senna, Alex 75@ 80 Senna, Tinn 30@ 35 Senna, Tinn pow 25@ 35 Uva Ursi 20@ 25	Seeds	Glue, Brown Grd 15@ 20
Buchu, powdered @1 50	Anise @ 35	Glue, white 2740 35 Glue, white grd. 25@ 35
Sage, Bulk 250 30 Sage, ¼ loose @ 40	Anise, powdered 35@ 40 Bird, 1s 13@ 17	Glycerine 25@ 45
Sage, powdered @ 35 Senna Alex 75@ 80	Caraway Po 30 25@ 30	Iodine 6 45@6 90
Senna, Tinn 30@ 35	Cardamon @3 00	Lead Acetate 1860 25
Uva Ursi 20@ 25	Coriander pow35 27@ 30	Mace @1 15 Mace powdered @1 20
Ollo	Dill 12½@ 20 Fennell 25@ 40	Menthol 19 50@19 85
Almonds Bitter.	Flax 07½@ 1	Nux Vomica @ 30
Almonds, Bitter,	Foenugreek pow. 15@ 2	Nux Vomica, pow. 17@ 25 Pepper black now. 32@ 35
true 7 50@7 75 Almonds, Bitter, artificial 4 00@4 25 Almonds, Sweet, true 1 00@1 25 Almonds, Sweet,	Lobelia, powd @1 2	Glauber Salts less 04
true 1 00@1 25	Mustard, yellow 15@ 2 Mustard, black 20@ 2	Quassia 12@ 15
imitation 60@1 00	Poppy 22@ 2	Rochelle Salts 30@ 35
Amber, rectified 1 75@2 00	Rape 15@ 2	o Saccharine 11@ 22
Bergamont 5 75@6 00	Anise	0 Saccharine @ 34 Salt Peter 11@ 22 Seldlitz Mixture 30@ 40 Soap green 15@ 30 Soap mott cast. 2214@ 25
Cassia 1 50@1 75	Worm, American 30@ 4 Worm, Levant 60	Soap mott cast. 221/6 25
Castor 1 90@2 15		case @10 80
Citronella 1 50@1 75	Tinctures	Soap, white castile less, per bar @1 30
Coccerus 250 35		Soda Ash 31/4 @ 10
Cocoanut	Aconite @1 8	Soda Bicarbonate 34 @ 10
Cod Liver 1 65@1 85 Croton 2 00@2 25	Aconite @1 8	Soda Bicarbonate 3½ 0 10 Soda, Sal 03 0 08
Cod Liver 1 65@1 85 Croton 2 00@2 25 Cotton Seed 1 50@1 76 Cubebs 7 50@7 75	Aconite @1 8 Aloes @1 9 Arnica @1 1 Asafoetida @2 9	30 Soda Bicarbonate 312 10 45 Soda, Sal
Almonds, Sweet, imitation 6001 07 Amber, crude 1 5001 75 Amber, rectified 1 7502 00 Anise 1 0001 25 Eugamont 5 7506 00 175 Cassia 4 2504 55 Castor 1 9002 15 Codar Leaf 1 7502 00 Citronella 1 5001 75 Cocoanut 250 35 Croton 2 0002 2 2 Cotton Seed 1 5001 75 Cubebs 7 7 5007 77 Eige.on 3 0003 2 Eucalyptus 1 2504 5 Eucalyptus 1 2504 5 Eucalyptus 1 2504 5 Eucalyptus 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Aconite	15 Soda Sal 03@ 08

Buchu \_\_\_\_\_Canthraradies \_\_\_ Capsicum \_\_\_\_\_Catechu \_\_\_\_

#### 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
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Farina Molasses Pickles Coffee Pork Beans

DECLINED

Beef Lard



48.		Ib.				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
	BA	KING	POV	VDE	26	
Ar		. 7 oz				

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 ocket, 16 oz., doz. 1 2 BEECH-NUT BRANDS.



Mints, all flavors 60
Gum70
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
Franut butter, 16 oz. 4 70
l'eanuts butter, 10½ oz 3 25
1'-anut butter, 61/4 oz. 3 00
Peanut butter, 3½ oz. 1 25
Prepared Spaghetti 1 40
Raked beans, 16 oz 1 40



BREAKFAST FOODS
Cracked Wheat 24-2 3 85
Cream of Wheat 1 80@3 45
Pillsbury's Best Cer'l 2 20
Quaker Puffed Rice... 5 45
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Quaker Brfst Biscuit 1 90
Ralston Purina ... 4 80
Ralston Purina ... 2 70
Ralston Proot, large 3 85 Raiston Food. large 3 85 Baxon Wheat Food \_\_ 3 85



Chard Wheat Dismit and	ъ.
Shred. Wheat Biscuit 3 85 Vita Wheat, 12s 1 80	Be
	De
Grane-Nute 24e 2 80	De
Grane-Nute 100e 9 75	Ha
Postum Cereal 12s 2 25	C
Post Toasties, 36s _ 3 45	Pot
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	Pot
Post's Bran, 24s 2 70	Pot
PPOOMS	Pot
Parlor Pride, doz 6 00 Standard Parlor, 23 lb. 7 00	Pot
Standard Parlor, 23 lb. 7 00	Vie
rancy Parior. 23 Ib. 8 00	Vea
Ex. Fancy Parlor 25 lb. 9 25	
Ex. Fey. Parlor 26 lb. 10 00	
Toy 2 25 Whisk, No. 3 2 75	a
	Can
BRUSHES	Qua
Scrub	Snie
Solid Back, 8 in 1 50 Solid Back, 1 in 1 75 Pointed Ends 1 25	Sni
Solid Back, 1 in 1 75	Van
Pointed Ends 1 25	Van
Shaker 1 80	
No 50	
Peerless 2 60	CA
No. 50 2 00 Peerless 2 60 Shoe	
No. 4-0 2 25	No.
No. 20 3 00	No.
BUTTER COLOR	W.
Dandelion 2 85	W.
Nedrow, 3 oz., doz. 2 50	Gre
CANDLES	Gr.
Electric Light, 40 lbs, 12.1	L.
Electric Light, 40 lbs. 12.1 Plumber, 40 lbs 12.8	Lim
Paraffine, 6s 141/2 Paraffine, 12s 141/2	Bee
Paraffine, 12s 141/2	Beet
Wicking 40 Tudor, 6s, per box 30	Bee
Tudor, 6s, per box 30	Cor
CANNED FRUIT.	Cor
Apples, 3 lb. Standard 1 50	Cori
Apples, No. 10 4 00@4 50	Cor
Apple Sauce No 10 7 75	LION

Wicking 4	772
Tudor, 6s, per box 3	ŏ
CANNED FRUIT.	•
Annles 3 lh Standard 1	50
Apples No. 10 4 00@4	50
Apples, 3 lb. Standard 1 Apples, No. 10 4 00@4 Apple Sauce, No. 10 7	75
Apricots No 1 1 35@1	an
Apricots, No. 2 2	85
Apricots, No. 2 2 Apricots, No. 2½ 2 60@3	75
Apricots, No. 10 8 Blackberries, No. 10 12	00
Blackberries, No. 10 12	50
Blueber's, No. 2 2 00@2	75
Blueberries, No. 10 11	50
Cherries, No. 2 3 Cherries, No. 2½ 4	80
Cherries, No. 21/2 4	25
Cherries, 110. 10 10	75
Cherries, No. 10 10 Loganberries, No. 2 3 Peaches, No. 1 1 10@1	00
Peaches, No. 1 1 10@1	80
Peaches, No. 1, Sliced 1	40
Peaches, No. 2 2 Peaches, No. 2½ Mich 2	75
Penches 91/ Cel 2 Mich 2	25
Peaches, 2½ Cal. 3 00@3	75 50
Peaches, 10, Mich 5 50@6	00
Pineapple, 1, sl. 1 80@2	00
Pineapple, 2 sl. 2 80@3 P'apple, 2 br. sl. 2 75@2	95
Papple, 2½, sl. 3 80@4	25
P'apple, 2, cru. @2	90
P'apple, 2, cru @2 Pineapple, 10 cru 14	00
Pears, No. 2 3 Pears, No. 2½ 4 25@4 Plums, No. 2½ 1 75@2 Plums, No. 2½ 2 Raspberries, No. 2, blk 3	25
Pears, No. 21/24 25@4	50
Plums, No. 2 1 75@2	00
Plums, No. 21/2 2	90
Raspberries, No. 2, blk 3	25
maspus, Red, No. 10 13	00
Raspb's, Black,	
No. 10 11 50@12	50
No. 10 11 50@12 Rhubarb, No. 10 4	75

No. 10 \_\_\_\_ 11 50@12 50
Rhubarb, No. 10 \_\_\_\_ 4 75
CANNED FISH.
Clam Ch'der, 10½ 0z. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 80
Clams, Steamed, No. 1 2 50
Finnan Haddie, 10 0z. 3 30
Clam Bouillon, 7 0z.. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small \_\_ 1 35
Cod Flsh Cake, 10 0z. 1 85
Cove Oysters, 5 0z. \_\_ 1 90
Lobster, No. ½, Star 2 70
Lobster, No. ½, Star 2 70
Shrimp, 1, wet 2 10@2 25
Sard's, ½ 0il, ky 5 75@6 00
Sardines, ¼ 0il, k'less 5 10
Salmon, Red Alaska... 3 10
Salmon, Red Alaska... 3 10
Salmon, Pink Alaska 1 75
Sardines, Im. ¼, ea. 10@28
Tuna, ½, Albocore \_\_ 95
Tuna, ½, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 3 50
Facon, Lge. Beechnut 2 70
Bacon, Lge. Beechnut 2 70
Bacon, Lge. Beechnut 2 75
Beef, No. 1, Corned ... 2 75
Beef, No. 1, Pont, sli. 2 50
Beef, No. 1, Brut, sli. 4 05
Sap Sago ... 35

Beefsteak & Oniona, 8 2 75 Chili Con Ca., 1s 1 35@1 45 Deviled Ham, ½s - 2 20 Deviled Ham, ½s - 3 60 Deviled Ham, ½s - 3 60 Hamburg Steak & 3 15 Potted Beef, 4 02. 1 10 Potted Meat, ½ Libby Potted Meat, ½ Libby Potted Meat, ½ Rose Potted Ham, Gen. ½ 1 35 Vienna Saus., No. ½ 1 35 Veal Loaf, Medium - 2 30
Baked Beans       Campbells     1     1     1     2       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.  No. 1, Green tips 4 60 \$\pi\$ 4 75 No. 2\psi_L Lge. Green 4 50 W. Bean, cut
CATSUP.  B-nut, Small 2 25 Lilly Valley, 14 oz 2 35 Libby, 14 oz 2 35 Libby, 8 oz 1 75 Lilly Valley, ½ pint 1 75 Paramount, 24, 8s 1 45 Paramount, 24, 16s 2 40 Paramount, 6, 10s 10 00 Sniders, 8 oz 1 85 Sniders, 16 oz 2 85 Nedrow, 10½ 1 40
CHILI SAUCE  Snider, 16 oz

CHEESE	
Roquefort Kraft Small tins Kraft American Chib. small tins	1 4
Pimento, small tins_ Roquefort, small tins Camenbert, small tins Wisconsin Old	1 4 2 2 2 2 2 9
Wisconsin new Longhorn Michigan Full Cream New York Full Cream San Sago	24 23 26

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

CHEWING GUM.

#### CHOCOLATE.

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

#### COCOA.

Bunte, 1/8	43
Bunte, ½ lb	35
Bunte, lb.	32
Droste's Dutch, 1 lb 9	00
Droste's Dutch, 1/2 lb. 4	75
Droste's Dutch, 1/2 lb. 2	00
Hersheys, 1/8	33
Hersheys, ½s	28
Huyler	36
	40
	40
	38
	31
	32
Runkles. 1/58	36
	75
Van Houten, ½s	75

#### COCOANUT.

	-
1/8s, 5 lb. case	Dunham 42
1/4s, 5 lb. case	40
4s & 1/2s 15 lb	. case 41
Bulk, barrels sh	redded 24
48 2 oz. pkgs., pe	er case 4 15
48 4 oz. pkgs., pe	r case 7 00

#### CLOTHES LINE.

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



#### COFFEE ROASTED Rulk

Rio	274
Santos 331/2 @	354
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

Conee Extracts	
M. Y., per 100	12
Frank's 50 pkgs	4 25
Hummel's 50 1 lb	101/2
CONDENSED MILL	

#### ONDENSED MILK Leader, 4 doz. \_\_\_\_\_ 6 75 Eagle, 4 doz. \_\_\_\_\_ 9 00

## MILK COMPOUND Hebe, Tall, 4 doz. \_\_ 4 50 Hebe, Baby, 8 doz. \_\_ 4 40 Carolene, Tall, 4 doz. 3 80 Carolene, Baby \_\_\_\_ 3 50

#### EVAPORATED MILK



Quaker, Tall, 4 doz. \_\_ 4 15 Quaker, Baby, 8 doz. 4 05 Quaker Gallon. ½ 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.			
Every Day, Tall	4	50	
Every Day, Baby	4	40	
Pet. Tall	4	50	
Pot Rahy 9 ng.	4	40	
Borden's, Tall	4	50	
Borden's Baby	4	40	
Van Camp, Tall	4	90	
Van Camp, Baby	3	75	
CIGARS			

Worden Grocer Co. Brands

Master Piece, 50 Tin_ 37	50
Henry George 37	50
Harvester Kiddies 37	50
Harvester Record B. 75	00
Harvester Delmonico 75	
Harvester Periecto 95	UU
Websteretts 37	50
Webster Savoy 75	
Webster Plaza 95	00
Webster Belmont110	00
Webster St. Reges_125	
Starlight Rouse 90	26
	00
Starlight P-Club 150	00
La Azora Agreement 58	
La Azora Washington 75	
Little Valentine 37	54
Valentine Broadway 75	00
Valentine DeLux Im 95	00
Tiona 30	00
Tiona 30 Clint Ford 35	00
Nordac Triangulars,	
1-20, per M 75	00
Worden's Havana	
Specials, 1-20, per M 75	no
	50
	197
CONFECTIONEDY	

CONFECTIONERY	
Stick Candy Pails	Med. Hand
andard 17 mbo Wrapped 19 ure Sugar Sticks 600s 4 20 g Stick, 20 lb. case 20	Cal. Limas

## Mixed Candy

Kindergarten	
Leader	17
X. L. O.	
French Creams	19
Cameo	
Grocers	12

#### Fancy Chocolates

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

Gum Drop	s 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 Tabets	_ 19

	Cough	Drops	В	xs.
Putna: Smith	m's Bros.		1	30 50
	Backae	o Coods		

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

#### Specialties.

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

#### COUPON BOOKS

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 20 Evaporated Slabs 17
Citron
10 lb. box 48
Currants
Package, 14 oz 17 Greek, Bulk, lb 16
Dates
Hollowi 09½
Peaches
Evap., Choice, unp 15 Evap., Ex. Fancy, P. P. 20
Peel

#### Lemon, American \_\_\_\_\_24 Orange, American \_\_\_\_\_24 Pairing

· · · · · · · · · · · · · · · · · · ·	
Seeded, bulk	9
Thompson's s'dless blk	91/2
Seeded, 15 oz.	11
Thompson's seedless,	
15 oz	111/2

## California Prunes 70@80, 25 lb. boxes -\_@08 70@80, 25 lb. boxes -\_@099½ 60@70, 25 lb. boxes -\_@11 40@50, 25 lb. boxes -\_@14 20-30, 25 lb. boxes -\_@17 20-30, 25 lb. boxes -\_@23

#### FARINACEOUS GOODS

Cal. Limas	
Red Kidney	4.60
Farina	-
24 packages	2 30
Bulk, per 100 lbs	06

#### Hominy Pearl 100 lb

I call,	100	ID.	back		00
	N	laca	roni		
Domes	tic.	20	lb. I	xoc	69
Armou			oz., 8		

#### Quaker, 2 doz., 8 oz. 1 90 Quaker, 2 doz. Pearl Barley

Chester 00 and 0000 Barley Grits	. 7 25
Scotch, lbSplit, lb. yellow	. 08
Split green	11

		Sa	go	
East	India			10
	1	ap	loca	
Doonl	100	11.	an also	01/

## Pearl, 100 lb. sacks \_\_ 9½ Minute, 8 oz., 3 doz. 4 to Dromedary Instant \_\_ 3 50

#### FLAVORING EXTRACTS



Doz. Lemon		v	Do	s.
1 50 7/8	ounce		2	00
1 80114	ounce		2	65
3 2521/4	ounce		4	20
3 002	ounce		4	00
5 504	ounce		7	20
9 008	ounce		12	00
17 0016	ounce		24	00
32 0032	ounce		48	00
Arctic Vanilla	or Le	mo		00

0.	2 00 32 · ounce 4	ð	UU
	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		7.

Assorted flavors.	-	
Mason, pts., per gross	7	70
Mason, qts., per gross	9	00
Mason, 1/2 gal., gross 1	12	05
Ideal, Glass Top, pts.	9	20
Ideal Glass Top, qts. 1	LO	80

#### ---- 15 25 FRUIT CANS

	Mason.	
	Half pint 7 One pint 7 One quart 9	70
)	Half gallon 12	00
3	One pint 9	20
	One quart10 Half gallon15	25
3	Good Luck 75@	80

4,

~

1

1/2

1/2

3/4 1/2 1/2

30

00

80 90 80

1/2 00 50 TS

 $\frac{00}{00}$ 25

@80

4. 2.

November 5, 1924		MICHIGAN
GELATINE  Jello-O, 3 doz 3 45 Knox's Sparkling, doz. 2 25 Knox's Acidu'd, doz. 2 25 Minute, 3 doz. 4 05 Plymouth, White 1 56 Quaker, 3 doz. 2 70  HORSE RADISH Per doz., 5 oz. 1 20 JELLY AND PRESERVES Pure, 30 lb. pails 1 90 Pure 6 oz. Asst., doz. 1 20 Buckeye, 22 oz., doz. 2 20  JELLY GLASSES 8 oz., per doz. 35  OLEOMARGARINE Kent Storage Brands. Good Luck, 1 lb. 25 1/2 Good Luck, 2 lb. 25 Jelicia. 2 lb. 22 Delicia. 2 lb. 22 Delicia. 2 lb. 22 Delicia. 2 lb. 22  Van Westenbrugge Brands Carload Distributor	Bel Car-Mo Brand  8 oz., 2 doz. in case 24 1 lb. pails 25 lb. pails 27 lb. pails 28 lb. pails 29 lb. tins 29 lb. tins 20 lb. tins 21 lb. pails 22 lb. pails 23 lb. pails 24 lb. pails 25 lb. pails 26 lb. tins 27 lb. pails 28 lb. pails 29 lb. tins 20 lb. tins 20 lb. tins 20 lb. tins 21 lb. pails 21 lb. pails 22 lb. pails 23 lb. tins 24 lb. pails 25 lb. pails 26 lb. tins 27 lb. pails 28 lb. pails 29 lb. tins 20 lb. tins 20 lb. tins 20 lb. tins 21 lb. pails 21 lb. pails 22 lb. pails 25 lb. pails 26 lb. tins 27 lb. pails 28 lb. pails 29 lb. tins 20 lb. tins 20 lb. tins 20 lb. tins 21 lb. tins 21 lb. tins 22 lb. pails 23 lb. tins 24 lb. tins 25 lb. pails 26 lb. tins 27 lb. tins 28 lb. tins 29 lb. tins 20 lb. tins 21 lb. pails 22 lb. pails 25 lb. pails 26 lb. tins 27 lb. tins 28 lb. tins 29 lb. tins 20 lb. tins 21 lb. tins 21 lb. tins 22 lb. tins 24 lb. tins 25 lb. tins 26 lb. tins 26 lb. tins 27 lb. tins 28 lb. tins 2	Dry Sait Meats   S P Bellies   18 00@20 00   Lard   17½ 60 lb. tubs   advance
Nucoa, 1 lb 25½ Nucoa, 2 and 5 lb 25  MATCHES  Crescent, 144 5 75 Diamond, 144 box 8 00 Red Stick, 720 1c bxs 5 50 Red Diamond, 144 bx 6 00 Safety Matches Quaker, 5 gro. case 4 75 MINCE MEAT None Such. 3 doz 4 85 Quaker, 3 doz 4 85 Quaker, 3 doz 3 60 Libby, Kegs, wet, lb. 22  MOLASSES.	Medium 61.2 Heavy 64.2 Special heavy 66.2 Extra heavy 99.2 Fransmission Oil 59.2 Finol, 4 oz. cans, doz. 2.00 Parowax, 100, lb. 7.7 Parowax, 40, 1 lb. 7.9 Parowax, 20 1 lb. 8.1	\( \frac{\chi_{0}}{\text{bolls, s}} \) pollors (0.5) \( \text{Hogs, per lb.} \)
Gold Brer Rabbit  No. 10, 6 cans to case 5 80 No. 5, 12 cans to case 5 80 No. 2½, 24 cans to cs. 6 05 No. 1½, 36 cans to cs. 6 05 No. 1½, 36 cans to cs. 5 00 Green Brer Rabbit No. 10, 6 cans to case 4 420 No. 5, 12 cans to case 4 45 No. 2½, 24 cans to cs. 4 00 Aunt Dinah Brand. No. 10, 6 cans to case 3 00 No. 5, 12 cans o case 3 25 No. 2½, 24 cans o cs. 3 30 No. 1½, 36 cans to cs. 3 30 No. 1½, 36 cans to cs. 3 30 No. 1½, 36 cans o cs. 3 30 No. 1½, 10 cans o cs. 4 50 No. 1½, 1	Salon kegs	Tablets, 1 lb. Pure 1942 Tablets, ½ lb. Pure doz. 1  Wood boxes, Pure 28 Whole Cod 11  Holland Herring Mixed, Kegs 1 10 Queen, half bbls. 3 Queen, bbls. 16 Queen, half bbls. 9 Queen, half bbls. 9 Queen, half bbls. 9 Y. M. Bbls. 17 S. M. Malf bbls. 9 Y. M. Bbls. 17 S. M. Bbls. 16 Cut Lunch 9 Boned, 10 lb. boxes 27 Lake Herring ½ bbl., 100 lbs. 6 Mackerel Tubs, 100 lb. fncy fat 16 Tubs, 60 count 5 Mackerel Tubs, 60 count 5 Tubs, 60 count 5 Tubs, 60 count 15 Tubs, 100 lb. fncy fat 16 S. Mackerel Tubs, 100 lb. fncy fat 16 S. Combination, 62 1 in 1, Paste, doz. 1 S. STOVE POLISH. Black Silk Paste, doz. 1 Black Silk Liquid, dz. 1 Black Silk Liquid, dz. 1 Eramaline Liquid, dz. 1 Eramaline Paste, doz. 1 Eramaline Paste, doz. 1 Eramaline Paste, doz. 1 Eramaline Paste, doz. 1 Eramaline Liquid, dz. 1 Eramaline Liquid, dz. 1 Eramaline Liquid, dz. 1 Eramaline Liquid, dz. 1 Stovoli, per doz. 2 SALT. Colonial, 24, 2 lb. Log Cabin 24-2 lb. case 1 Log Cabin 24-2 lb. case 2 Med. No. 1, 100 lb. bc. Farmer Spect. 70 lb. Sect. 18 Sect. 15 Sect. 16 Sect. 16 Sect. 16 Sect. 16 Sect. 16 Sect. 17 Sect. 1

M	I	C	H	I	G	A	N	Т	R
S P	Bel	llie	Sal	_ 1	18 (	00@	20	00	Ba 100 60, 30.
Pure 60 lb. 50 lb. 20 lb 10 lb. 5 lb 3 lb Comp	ti. ti. pi	ubs ubs ails ails ails			adv adv adv adv adv	and and and and and and	ce ce ce ce	14 14 34 78	28
Comp Bolog Liver Fran	gna r _	ort	aus	ag	es		- 1	2 ½ 2 ½ 2	
5 lb 3 lb Comp Bolog Liver Fran Pork Veal Tong Head Ham Ham Ham	ue	ees	ie ke		Mea	. 18	@2 - 1 - 1 - 1	0 1 1 4	
Ham Ham Set Calif Picn	is, is, is,	14- 16 irie	16, -18, d t	lb l ee	b.		@	24 25 234	Pe
Calif Pien Ha Boild Mind Bacc Bone Rum Cone Cone Mois	ic ams ed ced	Boi Ha H	iled	 S -		30	1 6	932 936 915	Pe Fi Io
Bone	eles	ss, ne	run W	ee	f 18 18 Mea	000 000	@ 22 @ 22	00	
Cone Cone Mois	den den st	sec in	l N l B gla 'ig':	ak ss s F	ers ee	br	r. 2 rick	31 30 30 2 50	
1/2 b	bls.	., :	35 1	bs.			4 7	00	R
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Stee Silv Qua Qua Mot	el (erakei	Flant Flant	, 10 ake 18 1 12s 12s	Rei Fa	lb. 2 gul am Ill	sk Far ar ily I'nu	s. n. N	3 50 2 50 1 85 2 75 3 25 1 60 3 40 3 50	B B R
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Gra Gra Gra	n a	late	BAL ed, ed, ed,	an b 100	bs. 0 11	er A os.	cs lb.	4 25 2 15 4 75 2 40 3 75 1 80 2 00 2 25	F
Mid	dle	es es,	1 1	b.	Pu	re		16 19½	4000
Wo	oz. ood iole	be C	od	3,	Pu	re		- 28 - 11	1
Qu Qu Mil Y.	een ker M.	i, i	hali bbl keg	s s.	bbl	s.		1 10 8 <b>25</b> 1 <b>6 0</b> 0 1 10 1 05 9 00 17 50	
Y. Y. K 8 1	M. M. K.	K I	Bbls H K,	eri	ring	ay	1	20 00 1 40	
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Lo M M F:	ed. ed. arn ack	Cal	o. 1	24 1, , 1 per Iea	Bb 100 c.,	ls. lb. 70 56	bg	e 1 9 2 8 5 9 6 6	0 0 5 5 3
) B	uttellock	am er ks,	Salt 50	00 t, :	1b. 280	lb.	bb	1 4 5	0 2

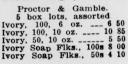




Bbls. 30-10 sks 5	40
Bbls. 60-5 sks 5	55
Bbls. 120-21/2 sks 6	05
100-3 lb. sks6	05
Bbls. 280 lb. bulk:	
A-Butter4	20
AA-Butter4	20
AA-Dutter	=0
Plain 50-lb. blks	34
No. 1 Medium bbl 2	75
Tecumseh 70-lb. farm	
sk	92
Cases, Ivory, 24-2 cart 2	35
Bags 25 lb. No. 1 med.	
Dags 25 Ib. No. 1 med.	40
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100-lb. sacks	70

#### SOAP

SUAP		
Am. Family, 100 box	6	00
Export, 120 box	4	90
Export, 120 box Big Four Wh. Na. 100s	3	75
Flake White, 100 box	4	15
Fels Nantha, 700 box	5	50
Grdma White Na. 100s	4	10
with No More White	-	
Naptha, 100 box	4	00
Swift Classic, 100 box	4	40
20 Mule Borax, 100 bx	7	55
Wool, 100 box	6	50
Fairy, 100 box	5	50
ap Rose, 100 box	7	85
Palm Olive, 144 box 1	i	00
Lava, 100 box	4	90
Octagon	6	20
Pummo, 100 box	4	25
Pummo, 100 box	5	70
Sweetheart, 100 box -	.0	00
Grandpa Tar, 50 sm.	4	4
Grandpa Tar, 50 lge.	0	*
Quaker Hardwater	0	70
Cocoa, 72s, box	4	00
Quaker Hardwater Cocoa, 72s, box Fairbank Tar, 100 bx	4	00
Trilby Soap, 100, 10c, 10 cakes free	0	0.0
10 cakes free	8	00
Williams Barber Bar,	98	51
Williams Mug, per do	Z.	48
Proctor & Gamble		



#### CLEANSERS.



80 can cases, \$4.80 per case

WASHING POWDER	RS	
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



Allspice, Jamaica @13	
Cloves, Zanzibar @35	
Cassia, Canton @25	
Cassia, 5c pkg., doz. @40	
Ginger, African @15	
inger. Cochin @25	
Mace. Penang @85	
Mixed, No. 1 @22	
Mixed, 5c pkgs., doz. @45	
Nutmegs. 10-80@64	
Nutmegs, 105-110@60	
Pepper, Black @15	
Pepper, Black @15	
Pepper, Black @15 Pure Ground In Bulk	
Pepper, Black@15 Pure Ground in Bulk Allspice, Jamaica@16 Cloves, Zanzibar@42	
Pepper, Black@15 Pure Ground in Bulk Allspice, Jamaica@16 Cloves, Zanzibar@42	
Pepper, Black@15 Pure Ground in Bulk Allspice, Jamaica@16 Cloves, Zanzibar@42 Cassia, Canton@25 Ginger, African28	
Pepper, Black         @15           Pure Ground In Bulk         Bulk           Allspice, Jamaica         @16           Cloves, Zanzibar         @42           Cassia, Canton         @25           Ginger, African         28           Mustard         @28	
Pepper, Black         @15           Pure Ground In Bulk         Bulk           Allspice, Jamaica         @16           Cloves, Zanzibar         @42           Cassia, Canton         @25           Ginger, African         28           Mustard         @28	
Pepper,         Black         @15           Pure         Ground         In Bulk           Allspice,         Jamalca         @16           Cloves,         Zanzibar         @42           Cassia,         Canton         @25           Ginger,         African         _28           Mustard         @28           Mace,         Penang         @90           Nutmegs         @60	
Pepper, Black         @15           Pure Ground In Bulk         Bulk           Allspice, Jamaica         @16           Cloves, Zanzibar         @42           Cassia, Canton         @25           Ginger, African         28           Mustard         @28	

Pepper, Black	@	18
Pepper, White	@	30
Pepper, Cayenne	@	32
Paprika, Spanish	@	38
Seasoning		
Chili Powder, 15c	1	35
Celery Salt, 3 oz		95
Sage. 2 oz		90
Onion Salt	1	35
Garlic	1	35
Ponelty, 3½ oz	3	25
Kitchen Bouquet		50
Laurel Leaves		20
Marioram, 1 oz.		90
Savory, 1 oz.		90
Thyme, 1 oz		
Tumeric, 21/2 oz		
		-
STARCH Corn		
Wingsford 40 lbs	1	11/4

Argo, 48, 1 lb. pkgs. 3 75 Cream, 48-1 7 80 Quaker, 40-1 7 Gloss Argo, 48, 1 lb. pkgs 3 75 Argo, 12, 3 lb. pkgs 3 75 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 ls 11¼ Elastic, 64 pkgs 5 00	Powdered, bags 4 50	2
Cream, 48-1 4 80 Quaker, 40-1 7 Gloss Argo, 48, 1 lb. pkgs 3 75 Argo, 48, 1 lb. pkgs 3 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 ls 111½ Elastic, 64 pkgs 5 00	Argo. 48, 1 lb. pkgs. 3 75	
Gloss Argo, 48, 1 b. pkgs 3 75 Argo, 12, 3 lb. pkgs 3 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 ls 1114 Elastic, 64 pkgs 5 00	Cream. 48-1 4 80	
Argo, 48, 1 lb. pkgs 3 75 Argo, 12, 3 lb. pkgs. 2 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 1s _ 11¼ Elastic, 64 pkgs 5 00	Quaker, 40-1 7	
Argo, 48, 1 lb. pkgs 3 75 Argo, 12, 3 lb. pkgs. 2 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 1s _ 11¼ Elastic, 64 pkgs 5 00		
Argo, 12, 3 lb. pkgs. 2 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 1s 114 Elastic, 64 pkgs 5 00		
Argo, 12, 3 lb. pkgs. 2 74 Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 1s 114 Elastic, 64 pkgs 5 00	Argo, 48, 1 lb. pkgs 3 75	
Argo, 8 5 lb. pkgs 3 10 Silver Gloss, 48 ls 11¼ Elastic, 64 pkgs 5 00	Argo, 12, 3 lb. pkgs. 2 74	
Silver Gloss, 48 1s 111/4 Elastic, 64 pkgs 5 00	Argo, 8 5 lb. pkgs 3 10	
Elastic, 64 pkgs 5 00	Silver Gloss, 48 1s 111/4	
Tiger, 48-1 3 DU	Tiger, 48-1 3 50	
	Tiger, 50 lbs 051/2	

#### CORN SYRUP.



OCEDER CRISINETHINE HOUSE	Traps
Penick Golden Syrup	Mouse, wood, 4 holes 60
2 10 11 2272 2 20	Mouse, wood, 6 holes 70
6, 10 lb. cans 3 20 12, 5 lb. cans 3 40	Mouse, tin. 5 holes 65
12, 5 lb. cans 3 40	Rat. wood 1 00
24, 2½ lb. cans 3 50	Rat, wood 1 00 Rat, spring 1 00
24, 1½ lb. cans 2 38	Mouse, spring 30
Contact Milita Cumum	Tubs
Crystal White Syrup	Tubs
6, 10 lb. cans 3 70	Large Galvanized 8 50 Medium Galvanized 7 50
12, 5 lb. cans 3 90	Small Galvanized 6 50
24, 2½ lb. cans 4 05	
24, 1½ lb. cans 2 73	Washboards
Penick Maple-Like Syrup	Banner, Globe 5 75
6, 10 lb. cans 4 45	Brass, single 6 00
12, 5 lb. cans 4 65	Glass, single 6 00
12, 5 Ib. cans 4 80	Double Peerless 8 50
24, 2½ lb. cans 4 80 24, 1½ lb. cans 3 23	Northern Queen 5 50
	Northern Queen 5 50
Unkle Ned.	Universal 7 25
6, 10 lb. cans 3 55 12, 5 lb. cans 3 75	Window Cleaners
12, 5 lb. cans 3 15	12 in 1 65
	14 in 1 85
24, 1½ lb. cans 2 59	16 in 2 30
6, 10 ib. cans 3 20	Wood Bowls
Corn	13 in. Butter 5 00
	15 in. Butter 9 00
Blue Karo, No. 11/2 2 43	17 in. Butter 18 00
Blue Karo, No. 5, 1 uz. 5 45	19 in. Butter 25 00
Blue Karo, No. 10 - 3 25	
Red Karo, No. 1½ 2 78 Red Karo, No. 5, 1 dz. 3 95	WRAPPING PAPER
Red Karo, No. 10 3 75	Fibre, Manila, white 05% No. 1 Fibre 08
Red Karo, No. 10 3 15	No. 1 Fibre 08
imt. Maple Flavor.	Butchers Manila 06
Imt. Maple Playor.	Kraft 08
Orange, No. 11/2, 2 dz. 3 25	Kraft Stripe 09½
Orange, No. 5, 1 doz. 4 65	YEAST CAKE
Orange, No. 10 4 45	YEAST CAKE Magic, 3 doz 2 70
Maple.	Sunlight, 3 doz 2 70
Green Label Karo, Green Label Karo 5 19	Sunlight, 11/2 doz 1 35
Green Label Karo 5 19	Yeast Foam, 3 doz 2 10
Maple and Cane	Yeast Foam, 11/2 doz. 1 35
Kanuck, per gal 1 50	YEAST-COMPRESSED
Mayflower, per gal 1 75	
Maynower, per gar 1 10	

_	
	Maple   2 50   2 80
	TABLE SAUCES. Lea & Perrin, large_ 6 00
	Pepper 1 60 Royal Mint 2 40 Tobasco, 2 02, 4 25
	Sho You, 9 oz., doz. 2 70 A-1, large 5 20 A-1, small 3 15
	Pepper
)	Japan. Medium 25@30 Choice 35@44
	Japan.   25@30   Choice   35@44   Fancy   52@59   No. 1 Nibbs   53   1 lb. pkg. Sifting   13   Gunpowder   28
3	Choice 28 Fancy 38@40  Ceylon Pekoe, medium 52
5 0 5	Pekoe, medium 52 English Breakfast Congou, Medium 28
5 2 5	Congou, Choice 35@36 Congou, Fancy 42@43
105	Oolong           Medium         36           Choice         45           Fancy         50
<b>6</b> 2	
5 8	TWINE Cotton, 3 ply cone 47 Cotton, 3 ply balls 50 Wool, 6 ply 17
0 0 8	VINEGAR Cider, 40 Grain 22 White Wine, 80 grain 22 White Wine, 40 grain 17
2 8	WICKING  No. 0, per gross 75  No. 1, per gross 1 10  No. 2, per gross 1 60  No. 3, per gross 2 00  Rochester, No. 2, doz. 50  Rochester, No. 3, doz. 2 00  Rayo, per doz. 80  WOODENWARE
5	No. 1, per gross 1 10 No. 2, per gross 1 60 No. 3, per gross 2 00
0 3 5 3 5	Rochester, No. 3, doz. 2 00 Rochester, No. 3, doz. 2 00 Rochester, No. 3, doz. 2 00
25	WOODENWARE Baskets
90	Bushels, narrow band, wire handles 1 75 Bushels, narrow band,
•	wood handles 1 80 Market, drop handle 99 Market, single handle 95
14 50 75	Baskets Bushels, narrow band, wire handles 175 Bushels, narrow band, wood handles 180 Market, drop handle 95 Market, single handle 95 Splint, large 850 Splint, medium 750 Splint, small 650
7	Splint, small
75 74	3 to 6 gal., per gal 16  Egg Cases.
14 00	No. 1, Star Carrier 10 00 No. 2, Star Carrier 10 00 No. 1, Star Egg Trays 6 25
1/2	Trojan spring 2 00
	Echipse patch sping 2 00 No. 2, pat. brush hold 2 00 Ideal, No. 7 ———————————————————————————————————
	16 oz. Ct. Mop Heads 3 00 Pails  10 ot Galvanized 2 35
	Palls 10 qt. Galvanized 2 35 12 qt. Galvanized 2 60 14 qt. Galvanized 2 90 12 qt. Flaring Gal. Ir. 5 00 10 qt. Tin Dairy 4 50 12 qt. Tin Dairy 5 00
20	Mouse, wood, 4 holes 60 Mouse, wood, 6 holes 70
50	Rat, wood 1 00 Rat, spring 1 00 Mouse, spring 30
70	Large Galvanized 8 50
0: 7: up	Small Galvanized 6 50  Washboards  Banner, Globe 5 75
4 6 8	Brass, single
2	Northern Queen 5 50 Universal 7 25
5 7 8 5	5 12 in Cleaners
5 2	9 16 in 2 30
4 4 2 7	5 17 in. Butter 25 00
7	WRAPPING PAPER Fibre, Manila, white_ 05% No. 1 Fibre 08 Butchers Manila 06
	Butchers Manila 06 Kraft 08

#### La Folletism Exploded Into the Dust of Nothingness.

Grandville, Nov. 11—The elections of Tuesday settled governmental affairs in a most effectual manner. It is good for the Nation that there was emphatic pronouncement which cannot be gainsaid.

cannot be gainsaid.

The promised delivery of the labor vote to the malcontent, La Follette, failed of accomplishment. In fact, labor refused to be led by the nose to gratify the wishes of Gompers and others of his ilk. It must be evident by this time, even to the most prejudical excitation of the control diced socialist, that labor and capital are one in sympathy, and will look after the interests of the United States of America as seems to them best.

La Follettism exploded Nov. 4 into the dust of nothingness. It was found to contain no dangerous dynamics since the good sense of the American

since the good sense of the American people would have none of it.

Mixed with red element, the death to the Constitution radicals, were a few conscientious citizens who, though sorely disappointed to-day, will live to see their mistake in the aftermath of a glorious resurrection of old-time patriotism such as our fathers had in the early days of the republic.

The American voter refused to be led caicled or pushed into antagonism

The American voter refused to be led, cajoled or pushed into antagonism against the best government on earth.

The result of the election was long foreshadowed, and hence was not a surprise to thinking men. It has been some time since we have had such a man as Calvin Coolidge at the head of affairs of state, and that he will prove in full measure, the man of character and executive honesty his countrymen have adjudged him is confidently expected.

Farmers and working men general-

ly were long ago convinced that, given a fair show, the Coolidge administra-tion would prove advantageous to the country, hence the unanimity of the vote, a striking fact being that even in Democratic strongholds the Repub-Democratic strongholds the licans made wonderful gains.

Plainly speaking, Coolidge was much stronger than his party, which is cer-tainly an asset when it comes to brass tacks in a political contest.

In New York Al Smith proved stronger than his party. Although Roosevelt polled a telling majority upstate, the metropolis overdid itself in voting for Al simply snowing under all opposition.

Great names are oft times a detri-ment to candidates, and no doubt, if the Republican gubernatorial candi-date had borne the name Sam Brown he would have held up his end much

When Calvin Coolidge used the veto power so freely it was prophesied that the silent man in the White House had signed his political death warrant. Per contrary, he emphasized the fact that he was not fishing for votes, but

that he was not asking for votes, but doing what he considered the best for the whole people.

Calvin Coolidge is a man to be reck-oned with, a man who has a mind of his own and is not afraid to exercise

it.

The effectual squelching of the La Follette idea will prove a godsend to the country which has heard so much of rascally political chicanery as represented by such men as this one who could not lend a hand in defense of his country in time of war, preferring to set himself up as superior to both Constitution and country.

The Russianized Americanism advocated by La Follette has had its day.
The election crushed out the last firebrand of that ilk, and doubtless there will be less "progressive" Bolshevickism and more stalwart Americanism to the square yard hereafter in this coun-

try of ours.

Candidate Davis has proven his crushsportsmanship by conceding his crushing defeat, sending a congratulatory dispatch to the President elect.

This makes it unanimous, and everybody seems satisfied

Such unanimity of thought has never before been expressed at a National election, and this is the really gratify-ing part of the outcome. Business has a right to look up, to take heart and move forward with assured belief in a successful future.

Two parties are a necessity to the carrying on of a free government. Good Democrats will turn in with Republicans and make the Coolidge administration the success it deserves to

be.
The signal defeat of the red element in this country must be as gratifying to Democrats as Republicans. The thorough eradication of third partyism will give new incentive, and in the long run makes the losers in this year's battle all the stronger for a battle of principles at the end of an-

other four years.

One country and one flag for all.

Coolidge has been in a way carrying out what he believed to be the ideas of the late President Harding. His new administration, backed as it is by the overwhelming voice of the American overwheiming voice of the American people, will now prosecute a policy strictly its own. Doubtless a turnover in the cabinet will occur, and the hand of the silent man in the White House will come into full play on the assembling of the new Congress.

It is cheering to know that the Vice-President elect is a man of mark one

President elect is a man of mark, one President elect is a man of mark, one who will not prove a nonentity in the presiding chair of the Senate. His name has become a household word, even in Europe. At the head of the American Senate he will prove a firm supporter of the policies to be advanced by the new President.

Business may well buck up, draw a long breath of relief that the campaign is over and start the wheels of indus-

is over, and start the wheels of indus-try moving as never before in the history of the country.

Old Timer.

#### Circulation Which Does Not Circulate.

The Sunday edition of the Chicago Tribune delivered to Grand Rapids purchasers is the biggest joke of the It comprises about half of the regular edition served to Chicago readers and the news section looks as though it went on the press about 9 o'clock Saturday morning. Local people who buy a Chicago Tribune to secure a glimpse of Chicago advertising find that feature of the regular paper very much curtailed. General advertisers who expect to reach Grand Rapids readers through the Sunday Tribune have a bump coming to them, because the scanty sheets sold here for 10 cents contain very little adv tising. These skeleton papers may be figured as circulation in the A. B. C. reports, but such figures tend to bring all circulation estimates into disrepute.

Speaking of circulation, it is only a short time since four carloads of Curtis publications, including the Saturday Evening Post, were dumped on a junk dealer in a neighboring city. This represented the accumulation of unsold copies in the hands of local news dealers. Advertisers paid enormous prices for space in these papers which were never opened by a prospective reader or purchaser. People who patronize so-called National mediums seldom get what they pay for because of the enormous waste circulation which is involved in distribution.

What this country needs is not a job for every man, but a real man for every job.

## Favoritism Is Unfair Anywhere and Everywhere

We always have and always will condemn it. That's why the only trade discount allowed on FELS-NAPTHA soap is the carlot discount—the saving the large buyer actually

Competition should start right and then keep right. So far as he can, we feel that a manufacturer owes it to his distributors to make competition fair to everyone. .

Whoever knows of one of our salesmen resorting to discriminatory practices will confer a favor on us by reporting him immediately. He will be instantly discharged.

FELS-NAPTHA soap cannot afford to be any less fair to its distributors than it is to the housewife. Its reputation is built on honesty; alike in the home and in the grocery store.



## Fels and Company — Philadelphia

"The Golden Bar sold on the "Golden Rule"

## -that sign on Main Street

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

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

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

Why not write us about it?



Chase & Sanborn Chicago

#### Suggestions on Holding the Regular Customer.

Written for the Tradesman.

Aggressive methods of securing new customers are always in order, and always merit careful attention. But the wholesaler or manufacturer who wants to keep things moving will do well to give equal attention to the customers already on his books. It is quite as important to hold the business of the old customers as to add new customers to the list. Otherwise, the gains made in new fields will be neutralized or worse by the losses sustained in old fields.

Systematic supervision is essential in this branch of the sales department's work. And, in this connection, the sales department can co-operate advantageously with the book-keeping department, with resulting profit to both.

A simple yet very effective system has been adopted by one large firm. This firm maintains a statement file which lists, not merely statements of active accounts, but a statement for each customer, past as well as present. Thus, the statement file is, even to the tabbed guide cards, a complete duplicate of the books.

The work is considerably minimized by the use of an addressing machine. Toward the close of each month, a clerk or stenographer-even the office boy can do the work-takes the books, and on this addressing machine fills in one bill head and addresses one envelope for every customer on the books, whether or not the account is active. These blank statements, with the accompanying envelopes, are filed in the "statement file," until with the close of the month, the time comes to send out the monthly statements to every customer of the firm.

With the statements already addressed, it is an easy matter for one of the book-keeping staff to go through the file, and, from his loose-leaf books in which every one of the blank statements is exactly parallelled, to fill in on each statement the amount of indebtedness. As each statement is filled in, the statement and its accompanying envelope are placed to one side.

The completion of this task leaves in the statement file only the blank statements of customers who have, during the current month, failed to These are immediately turned over to the sales department.

An initial process of editing takes place, as a precaution for business failures, or altered financial conditions, may occasionally render an individual account undesirable. But, after the occasional undesirables have been weeded out of the list, the names remaining are those of people whose continued business is worth having, and worth going after energetically and whole-heartedly. Here is where the skill of the sales department should be exerted to its utmost.

These letters are written for the primary purpose of stimulating the recipients to new purchasing activity. "We want your continued businesswhy aren't we getting it?" is the gist of the letter, but far more tactfully ex-

Why a formerly active account has suddenly or gradually dwindled or be-

come inactive is something which it will pay the sales department to Therefore, in these letters, every effort is put forth to induce the recipient to "speak up." To draw from the customer his reasons for not purchasing further is what the sales department is after. With these reasons disclosed, it is an easy matter for the sales department to give the complaining customer the individual attention best suited to his particular The information thus secured case. is valuable, not merely for the help it gives in dealing with individual customers, but in that it protects the firm against a repetition of those conditions which result in inactive accounts.

It is helpful, too, in these letters, to call attention to lines that will be of particular interest. With large firms the letters must, usually, be mere duplicates; but, if it is at all possible, it is well worth while to inject a measure of individuality into each communication, adapting it to the individual customer. Where the firm is only of moderate size, and the list of inactive customers each month is comparatively small, the letters sent to these customers by the sales department can be individually typewritten from start to finish. Often it is worth while to prepare a form letter or a number of form paragraphs; with these as a basis the sales manager or one of his assistants can dictate a few words additional designed for each customer, and likely to appeal particularly to the recipient of the letter. Even where duplicated letters are used the address of the recipient should always be filled in and a personal signature at the bottom of the sheet is also good business. But, above all things, the letter, even though it be only a duplicate, should be made vital with interest to the recipient, and optimistic in every sense of the word.

In the individual instance referred to, business has been considerably stimulated; while, at the same time; the labors of the book-keeping department have been eased somewhat. As soon as the blank statements and envelopes are handed over to the sales department, the clerk and the addressing machine can be again put to work preparing the "statement file" for next month. This process, continued from month to month, ensures a close and careful supervision of old customers, and lessens the danger to the firm of losing any considerable amount of trade

Each month's letter, of course, is differently worded from that of the previous month. Beyond the regular letter, it is often advisable to utilize a follow-up series; but in the instance given the follow-up letters are individual, sent to only a portion of the list of inactive customers and based upon the individual information possessed by that department regarding the recipients.

The system is one which can be readily adapted to businesses of any Not merely the wholesaler or manufacturer, but the retailer, will find some such system of advantage in holding the trade of his old customers. In fact, in retail merchandising, it is easier than might be supposed to overlook the fact that some

customer who at one time bought largely is no longer purchasing. Under such circumstances, it is time for the man who sells to get busy.

Victor Lauriston

#### Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 6—In the matter Harry Hooker, Bankrupt No. 2574, the and for the first meeting have been evived and such meeting has been call-for Nov. 20.

In the mater of Judson E. Cobb, Bank-rupt No. 2577, the funds for the first meeting have been received and the meet-ing has been called for Nov. 20.

In the matter of William J. Wissink, Bankrupt No. 2578, the funds for the first meeting have been received, and the meeting has been called for Nov. 20.

meeting have been received, and the meeting has been called for Nov. 20.

Nov. 6. On this day was held the adjourned first meeting of creditors in the matter of John Kosten, Bankrupt No. 2556. The attorney for the bankrupt was present. C. C. Woolridge was appointed trustee for the purpose of abandoning the accounts receivable listed in the schedules, a collector having been working the same for some time past and having found them to be worthless. The case will be closed and returned to the district court as a no asset case.

Nov. 7. On this day was held the adjourned first meeting of creditors in the matter of Carolyn Stroh, Bankrupt No. 2543. The attorney for the bankrupt was present. The balance of the accounts receivable, having been found to be worthless were abandoned by the trustee and the case closed and returned without assets.

Nov. 8. On this day were received the schedules order of services.

and the class closed and retained and the case closed and retained and could asserts.

Nov. 8. On this day were received the schedules, order of reference and adjudication in the matter of Augustus F. Lemon, Bankrupt No. 2581. The bankrupt is a resident of Hartwick township, Osceola county, and is a farmer. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules filed list assets of \$7.217.50, of which \$1.976.50 is claimed as exempt to the bankrupt, with liabilities of \$9.553.71, most of which liability is represented by secured claims on the assets. A list of the creditors of the bankrupt is as follows:

Merchants Life Insurance Co., \$2,675.00
Des Moines
Geo. Roxburg, Reed City 1,045.00
First National Bank of Manistee 2,881.00
Farmers & Merchants Bank, Dighton Farmers & Merchants Bank, Dighton
Marion State Bank, Marion
A. M. Grinnell, Evart
First National Bank, Reed City
Davy & &Co., Evart
Harvey Peel, Marion
William Rogers, Evart
Evart State Bank, Evart
Sandberg & Allison, Reed City
Jud Roe, Evart
Adrian De Windst, Evart
Charles Smith, Evart
Davy & Co., Evart
Salvenus Thompson, Marion
Deacey & Thompson, Evart
Ernest Dine, Marion
Sid Cooper, Marion
Walter Smith, Evart
Capitol Mutual Fire Ins. Co., Lansing
William Shore, Evart

#### Starting Palm Beach Season.

Some of the leading sports garment houses are already beginning to show their Palm Beach lines. So far, only a few are entirely ready, but it is expected that the wholesale season in this class of women's garments will be well on its way by the middle of the month. The strong sports tendency that is very evident will be a potent factor in the more liberal sale of the merchandise this year, in the opinion of leading wholesalers here. As far as silhouette is concerned in the lines, it was said yesterday, there is no substantial change indicated. Treatment of fabric is paramount, both as regards combinations of plain and fancy weaves, border effects and half-andhalf patterns. Above all, it was added, there will be very lavish use of color.

#### Offer Novel Rubberized Silks.

In line with the growing vogue for young women's "slicker" raincoats in colleges and elsewhere, novelty rubberized silks of unique patterns are being offered. Prominent among them are leopard skin and chipmunk effects. The unique markings of the pelts are reproduced with remarkable fidelity in these rubberized cloths, which, however, are also obtainable in plain colors. The fabrics while very light in weight are said to be waterproof. Besides being used for the slicker coats they are also offered for beach capes and parasols for sports use. The goods are sold in the piece or as finished garments and parasols by a wholesaler

## Clerk in Swift Plant Has Chicken With Human Face.

Columbus, Nebr., Nov. 10—'The chicken with the human face!" It's an ordinary two-year Rhode Island Red hen sold by a Platte County farmer with a flock of other birds to Swift & Co.'s poultry house here. Delbert Smith, receiving clerk at the Swift plant, bought it at market prices. He plant, bought it at market prices. is going to sell it to some firm that supplies the show world with freaks. Where the customary bill adorns a chicken's face, there isn't any.

## **Business Wants Department**

Wanted—To rent modern hotel in good own. 751, c/o Tradesman. 751 POTATO BUYER WANTED—We have good location for a potato buyer. Are ou interested? C. F. Mansfield, Lake-iew, Mich. 752

view, Mich. 752

FOR SALE—Remarkable opportunity opurchase a long-established profitable and going business. Dry goods, ready-to-wear, shoes, clothing and furnishings, doing a volume of \$200,000 annually. 100 per cent location. Store 40x150. Good Michigan town of 13.000, reasonable rent. III health only reason for selling. Inventory between \$40,000 and \$50,000. Address No. 753, c/o Michigan Tradesman.

NOTICE MANUFACTURERS! SITE NEAR GREAT ELECTRIC POWE PLANT. LOW POWER RATES, FRE TAXES. TWO RAILROADS. GOD BUILDING SITES. ADDRESS SECRETARY CHAMBER OF COMMERCI BURGIN, KENTUCKY. 754

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.

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, fur nishings, bazaar novelties, furniture, ect LOUIS LEVINSOHN, Saginaw, Mich.

Subscriptions having been received in excess of the entire amount of this issue, this advertisement appears as a matter of record only.

NEW ISSUE

## \$6,500,000 Central Iowa Power and Light Company

First Mortgage Gold Bonds, 6%, Series "A"

Dated November 1, 1924.

Due November 1, 1944.

Interest payable May 1 and November 1. Coupon bonds in denominations of \$1,000 and \$500, registerable as to principal only and interchangeable as to denomination. Redeemable at the option of the Company in whole or in part on any interest date on forty-five days' prior notice, at 105 and accrued interest up to and including November 1, 1934, this premium of 5% of the principal decreasing at the rate of ½ of 1% of the principal on each May 1 thereafter. Principal and interest payable at the option of the holder at New York, Chicago, or Philadelphia.

CENTRAL TRUST COMPANY OF ILLINOIS, Chicago, Trustee

Interest Payable Without Deduction for Normal Federal Income Tax Not To Exceed 2%

Pennsylvania Four-Mill Tax, Connecticut Four-Mill Tax, Maryland Four and One-half-Mill Tax and Massachusetts 6% Income Tax refundable to holders resident in those States.

#### THESE BONDS ARE LISTED ON THE CHICAGO STOCK EXCHANGE

The following information is summarized by Mr. M. W. Stroud, President, from his letter to us, and from auditors' and appraisers' reports and other reliable sources:

BUSINESS: Central Iowa Power and Light Company will own and operate the electric and gas properties now owned and operated by the Citizens Gas and Electric Company, Cedar Valley Electric Company and Northern Iowa Gas and Electric Company, now furnishing, without competition, electric light and power in forty-seven communities in central and north central Iowa, including the cities of Waterloo, Hampton, Charles City, Eagle Grove, Clarion and Humboldt. The Company will also manufacture gas in Waterloo and Eagle Grove, and will distribute it in these cities and in Cedar Falls. The total population of the territory to be served by the Company is estimated at approximately approxim mately 200,000, and the aggregate number of gas and electric customers is in excess of 35,000.

SECURITY: The First Mortgage Bonds will be secured by a direct first mortgage on all the fixed property to be owned by the Company. The reproduction cost new, less accrued depreciation, of the property to be owned by the Company, as recently determined by independent public utility engineers and appraisers, is \$14,189,837.

EARNINGS: The earnings of the properties to be owned by Central Iowa Power and Light Company, for the twelve months ended August 31, 1924, were as follows:

\$1,912,386 Gross Earnings \_\_ Operating Expenses (including current maintenance and taxes other than Federal Income \_\_ 1,130,660 Taxes)

Net Earnings \_\_\_\_ Annual interest charges on outstanding First

Mortgage Gold Bonds, 6%, Series A (this issue)

Net Earnings as shown above were thus more than twice these annual interest charges.

MANAGEMENT: The Company will be controlled by The American Gas Company, which has had a long and successful experience in the operation of public utility properties. The American Gas Company controls and operates electric light and power and gas properties located in seven states, serving a population estimated at 1,000,000, including The Fhiladelphia Suburban Gas and Electric Company; The Luzerne County (Pennsylvania) Gas and Electric Company; the Rockford (Illinois) Gas Light and Coke Company; the Rockford (Illinois) Gas Light and Coke Company. The Cantral Love Power and Light Company. Company. The Central Iowa Power and Light Company is thus assured of efficient management of its properties.

These bonds are offered for delivery when, as and if issued and accepted by us, and subject to the approval of all legal details by our counsel. It is expected that interim receipts of the Trustee, exchangeable for definitive bonds when prepared, will be ready for delivery about November 25, 1924.

All legal details in connection with this issue are subject to the approval of Messrs. Pam and Hurd, Chicago, for the Bankers, and Messrs. Townsend, Elliott & Munson, Philadelphia, for the Company. All properties have been reported upon and valued by Day and Zimmermann, Inc., Engineers, Philadelphia.

Books and accounts have been audited by Arthur Anderson and Co., Chicago, as to the properties now owned by the Northern Iowa Gas and Electric Company, and by John Heins and Co., Philadelphia, as to the properties now owned by the Citizens Gas and Electric Company and the Cedar Valley Electric Company.

Citizens Gas and Electric Company (of Waterloo and Cedar Falls, Iowa) First and Refunding Mortgage 5% Gold Bonds, due January 1, 1926, will not be called for payment prior to maturity, but will be accepted by A. C. Allyn and Company at 101 and accrued interest in payment for bonds of the above issue

Price: 100 and Accrued Interest, to Yield 6%

#### Howe, Snow & Bertles, Inc. GRAND RAPIDS DETROIT CHICAGO

The statements made above are not guaranteed but they are based upon reports and other information we believe to be entirely reliable, being the data upon which we have acted in purchasing these securities for our own account.