

MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 26, 1924

Number 2149

Hurrah for the Pumpkin Pie



OVER the river and through the wood,
To grandfather's house we go;
The horse knows the way
To carry the sleigh
Through the white and drifted snow.
Over the river and through the wood—
O, how the wind does blow!

It stings the toes
And bites the nose
As over the ground we go.

Over the river and through the wood,
To have a first-rate play.

Hear the bells ring,
"Ting-aling-ding!"
Hurrah for Thanksgiving Day!

Over the river and through the wood,
Trot fast, my dapple gray!
Spring over the ground
Like a hunting hound!
For this is Thanksgiving Day.

Over the river and through the wood,
And straight through the barnyard gate
We seem to go
Extremely slow—
It is so hard to wait.

Over the river and through the wood—
Now grandmother's cap I spy!
Hurrah for the fun!
Is the pudding done?
Hurrah for the pumpkin pie!

Lydia Maria Child

SUPPLY THE HOUSEWIVES WITH

Parowax

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

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

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

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



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

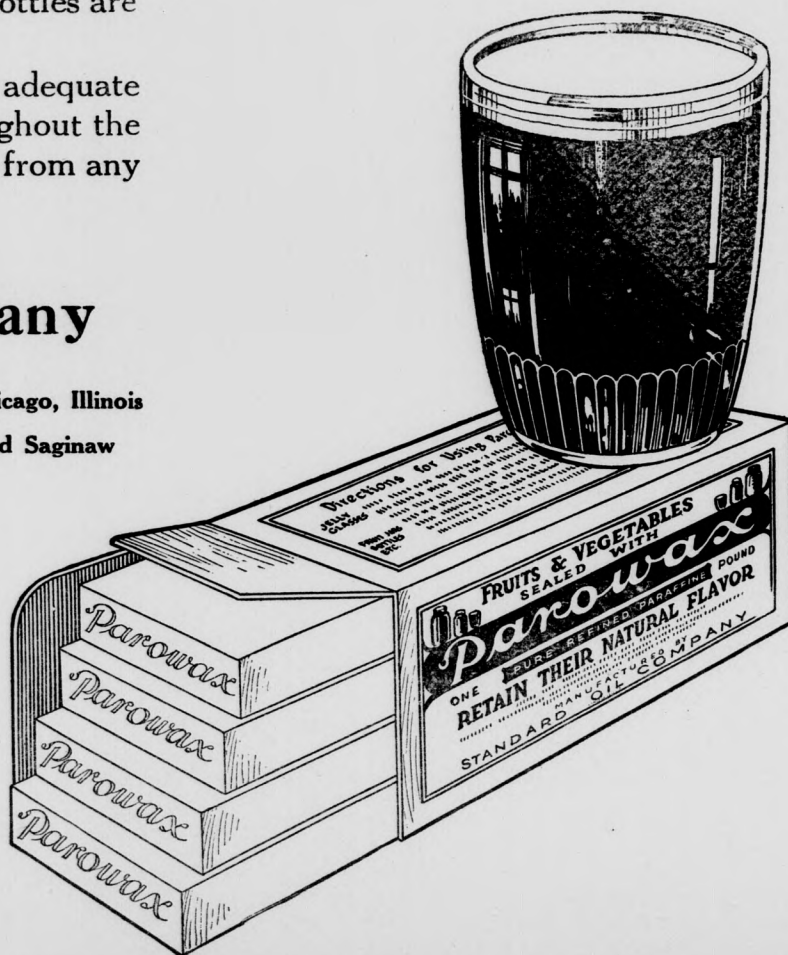
Standard Oil Company

(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw



MICHIGAN TRADESMAN

Forty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 26, 1924

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MICHIGAN TRADESMAN

(Unlike any other paper.)

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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five years or more old 50 cents.

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As the Russian Bolsheviks enter upon their eighth year of power the propaganda both in their favor and against them has subsided to a minimum. Even the Muscovites themselves no longer seek to compare their regime with that of the world's progressive countries. They do, however, invite comparison with the Czarist regime, which the world is willing to acknowledge as about the worst possible. The surprising point is that, save for the fact that the working class is now the ruling class, the change has admittedly been for the worse—the average standard of living is lower, education is less attended, the very necessities of life are scarcer. The Bolsheviks, admitting these things, still contend the revolution was worth while because it got rid of Czarism and delivered a blow to capitalism. If this makes Russians happy, few will be inclined to deny them for consolation. But it is significant that the Reds and Pinks in other countries have not a leg left to stand on. They do not dare argue any longer that Bolshevism's seven years have wrought any real improvement in Russian conditions.

The passing of Florence Kling Harding calls attention to all that is best and strongest in American home life. Mrs. Harding became the representative of the highest type of the womanhood of this country. Married in her youth to a poor newspaper man, she assumed charge of the finances of a struggling newspaper in a small inland town. To pilot such an enterprise to success required both work and skill, and through it all she kept step with her husband to the Capitol of their native State, to the United States Senate, and to the highest place in the political world. The universal respect she commanded throughout her life is evidence of her intelligent appreciation of the public duties to which she was called. From managing the

revenues of a struggling newspaper in a country town to the post of "First Lady of the Land" is a long step. To be successful in both indicates a high degree of character and mentality, and makes Mrs. Harding a splendid example of the intelligent adaptability of American womanhood.

The Association of Railway Executives tells the world that the rail lines of the country mean to spend more than a billion dollars in 1925. In spite of all the badgering and dragooning to which our railroads have been submitted in recent years they look forward with relief to a year of prosperity. The election bade farewell for the present to such confiscatory and predatory schemes as the enemies of big business (which always includes little business) love to devise. The American body politic is satisfied that the framework of society is not to be dislocated by subversive maneuvers. By no means does it imply that men have sunk to a gross, crass and sordid materialism, looking no higher than gain "and with no god but self," when they want business to go, and expect from the even course of industry their own fair profit. It is only the loafers and disturbers of the peace who complain when business is good and wages are paid in return for work performed.

"The birds can fly, why can't I?" That was the archaic lament of poor Darius Green—and it was before man had conquered the air on any terms. Now that motor-driven wings have brought the upper spaces under control new Darius Greens are sighing new interrogatories. In other words, the condors can fly without flapping their wings and the aviation inventors will not be comforted. Maurice Boel, a Belgian aviation engineer, has been studying these unrivaled artists of the heights. The condor spreads his ample feathered planes and soars almost endlessly, and with never a flap or motion of either of them. It is a marvelous performance. Aviator Boel says he could not get near enough to the condors to take pictures of them, much less to catch the secret of their magic art. He did discover, however, that the condors have to reach high altitudes to do their stuff for any length of time—which dashes all hopes of motorless aviation near the ground.

German chemists have invented a new finish for cotton threads by a process called "philanizing," according to a report to the American Chemical Society. New articles of this material, it is expected, will be put on the market. "If cotton is treated with highly concentrated nitric acid in the presence of products formed by the action of nitric acid on cellulose,

starch or protein a shrinking of the fabric takes place, but at the same time a crimping and roughening of the threads occur," says the report. The fabric so treated resembles in appearance and feeling more a woolen fabric than a cotton one. This new process, which was discovered by Charles Schwartz, produces a new form of finish to the cotton threads. The threads so treated show a greater affinity for dyes, as is the case with mercerized threads.

Cincinnati having adopted at the recent election an amendment to its charter reducing the Council from thirty-two to nine members, to be elected on a non-partisan ballot by the proportional representation method, another large city has been added to the roll as an object lesson of a reform which has an ever-increasing number of advocates. Following the example of Cleveland, which adopted proportional representation in 1921, Cincinnati is likely to adopt also the city manager plan of administration, a program that has been described as "the last word in city governmental efficiency." The credit for the success of this movement in Cincinnati is given in great measure to the women, who did the most of the organization work, having a woman captain for every election precinct in the city.

Charles M. Schwab is entitled to the post of National cheer leader, which he has already filled by a sort of right of eminent domain for some time. Things are going to boom, says the steel maker. "Business is going ahead on the firmest foundation I have ever known." Mr. Schwab says business men generally have been imbued with confidence and are making their plans accordingly. "I believe the United States is due for its greatest period of prosperity," he says. All of which sounds at once plausible and true. Why shouldn't we have both prosperity and the confidence and courage which make it and guarantee it? Is there any good reason visible at the moment to prevent a great people going forward with all their works and ways—and going strong?

That the Japanese have staged an elaborate unknown soldier celebration around the man who committed suicide on account of our Immigration Act reveals anew the strange contrast between Orient and Occident. No man on this side of the world laughs when the death sentence is pronounced upon him, no man seeks revenge by killing himself upon the doorstep of his enemy, and armies of the West neither carry umbrellas against the rain nor parasols against the sun nor lanterns by night when they go to war. Whether or not these formalized incon-

gruities of the Orient are true, as reported, it would be impossible in America to build a patriotic memorial around an unknown suicide.

There are more than 1,500,000 patents registered every year in this country, which leads the world in inventions, yet conflict, which, in the opinion of the National Industrial Conference Board, is avoidable, results in the frequent loss of patents to this country. However, trade associations are making rapid progress in eliminating trade friction in the question of patents, so that it is the hope of those engaged in this work that eventually court action affecting patents will be reduced to a minimum. One of the most noteworthy plans for interchanging patents within an industry, authorities say, is that of the National Automobile Chamber of Commerce, adopted some years ago. It embraces more than a thousand distinct patents.

Cross-word puzzles as a means to the end of cultivating a larger English vocabulary are commenced by Thomas L. Masson. Not every fad of the hour can offer a similar intellectual benefit as excuse for being. It proves engrossing to young and old alike, and the pastime is insidious and insinuating, winning to the ranks of its devotees many who at first insisted that it was a sheer waste of time. With Mr. Masson's good word for it as "the most healthy development of present-day journalism," those who have already formed the beneficial habit will feel that they have been vindicated by a good authority and need no longer invent excuses of their own.

Apple growers meeting in Atlantic City find that, although the population of this country increased 15 per cent. in ten years the consumption of apples fell off 7 per cent. in that period. "More and better apples at better prices" is henceforth the rally slogan. Some of the old favorites deserve to be revived in favor of certain kinds whose rosy faces promise what the pitiless tangless inwardness does not provide. The eloquent paen which John Burroughs wrote in favor of the most versatile and wholesome fruit is justified by its supreme examples.

The U. S. Commercial Co., Chicago, which is about the cheapest gang of scoundrels yet unhung, is sending out claims against its victims to collection attorneys throughout the State. No reputable collector will touch this kind of swindling claims. Readers of the Tradesman who are pestered by this practice should report the circumstances to the Tradesman, so that the attorneys may be promptly and effectively informed as to the true character of the Chicago sharks.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

In writing the matter in this department a couple of months ago I mentioned the Fireside Industries, of Adrian, and consigned it to the category of concerns of similar character which are operating in all parts of the country—concerns which promise to supply work at home to their victims, but which are almost invariably robbers, prevaricators and worse than the lowest type of thug. The Adrian institution demurred to this classification and requested me to investigate its methods, a request I cheerfully complied with. The result of the investigation convinces me that this concern is absolutely on the square and does as it agrees. It gives me much pleasure to make this statement voluntarily, because any concern which enters a field which is teeming with cheats and frauds and conducts itself decently and conscientiously is certainly entitled to especial commendation.

E. A. Stowe.

Among the concerns which are conducting the work-at-home propaganda under disreputable methods are the following:

- Hazen A. Horton, Marshall, Mich.
Continental Sales Co., Ft. Wayne, Ind.
Belfast Textile Co., Huntington, Ind.
Fashion Embroideries, Lima, Ohio.
Nile Art Co., Ft. Wayne, Ind.
Underwood Art Goods Co., Portsmouth, Ohio.
Home Profit Hosiery Co., Rochester, N. Y.
Tryon Stores, Inc., Lowell, Mass.
Employers Service Co., Indiana Harbor, Ind.
Wm. A. Heacock, Lockport, N. Y.
Press Reporting Syndicate, St. Louis, Mo.
Globe Music Co., Windsor, Ont.
National Distributors Association, Chicago.
Literary Bureau, Hannibal, Mo.
A. Scott, Cohoes, N. Y.
Universal Scenario Corp., Hollywood, Calif.
Producers League, St. Louis, Mo.
Omaha Tapestry Paint Co., La Grange, Ind.
Paramount Institute, New York.
Hoosier Institute, Ft. Wayne, Ind.
Downs Co., St. Paul, Minn.
Pier, Cortland St., New York.
Goodwear Cloth Co., Asbury Park, N. J.
Leslie Jones, Olney, Ill.
Kenneth Hackley, Earl Park, Ind.
Rica Company, 1658 Broadway, N. Y. City.
West Angus Show Card Service, Toronto, Can.
American Show Card System, Toronto, Can.
Ella Agency, New York City.
Home Industries Co., Inc., Bloomfield, N. J.
- All easy-money fake schemes to get money from women on false pretenses. If there are any meaner petty swindles than this class of work-at-home schemes we do not know of them. They are designed to take money from

women to whom the loss of even a small amount means depriving themselves and their families of food to sustain life.

The Control Division of the Kansas State Board of Agriculture has issued a warning to merchants that all the stock and poultry remedies made by the following firms are barred from the State and must not be sold, offered for sale or distributed within the State:

- Burrell-Dugger Co., Indianapolis, Ind.
Fairbury Stock Remedy Co., Fairbury, Illinois.
Fleming Brothers, Chicago, Ill.
Giles Remedy Co., New York City.
H. Clay Glover, New York City.
Homeopathic Medicine Co., New York City.
Iowa Stock Remedy Co., Jefferson, Ia.
Magis Food Co., Chattanooga, Tenn.
Moorman Manufacturing Company, Quincy, Illinois.
Raisall Remedy Co., Blackwell, Okla.
Spohn Medical Co., Goshen, Ind.
John Robbins Co., Greensburg, Ill.
Wells Medicine Co., Lafayette, Ind.
- This is in accord with the live stock remedy law enacted at the last session of the Legislature. The Control Division consists of F. M. Aiman, C. E. Buchanan and A. E. Langworthy, with W. L. Latshaw as chemist.
- The law requires that the English name of each ingredient in the remedy, the actual per cent. of certain very active drugs, and the maximum per cent. of any ingredient used as a filler shall be shown on the label. It is not required that the exact formula be divulged, only the actual per cent. of the "active drugs" used.

The following is an extract from a bulletin issued by the Music Industries Chamber of Commerce:

A fraud order closing the mails to the New York Melody Corporation, Broadway Composing Studios and World Music Corporation of New York City, has been issued by the Post Office Department on following a hearing held in the office of the Solicitor General in Washington, when charges were presented by Inspector R. P. Allen of the New York Post Office. The principals of the above firms, Albion S. Keller and Geo. Graff, Jr., are already under indictment in Federal Court for using the mails to defraud, but until now the song sharps have continued to operate. Their activities are now stopped by the fraud order.

This is the second group to be stopped within the month, the other being in St. Louis, operating under the names of the New Era Music Co. and Music Sales Co., both owned by R. A. Bell.

The New York case is the first decisive victory against the song sharks in their greatest center of operations, since the campaign of exposure was undertaken by the Music Industries Chamber of Commerce two years ago. The Chicago situation was cleared up earlier this year by the energetic investigation of Inspector R. N. Davis, who was successful in securing sentences of fines and imprisonment for all the important song sharks there by Federal Court action. The St. Louis case disposed of the chief offender outside of New York and Chicago, and except for a few small operators the remaining song sharks are operating

from New York. These are under investigation by Inspector Allen, who is giving all the attention he can to the activities exposed by the Better Business Bureau of the Chamber of Commerce on behalf of the legitimate music publishing business.

The reputation of Geo. Graff, Jr., as a song writer was used to promote the scheme of the Broadway Composing Studios, and later the New York Melody Corporation, to take money from unsuspecting amateurs. About 6,000 of these amateur song writers paid money for the Graff "music" in amounts ranging from \$30 to \$96. If the larger amount could not be secured a systematic follow-up offered the "services" until the price got as low as \$30. None of the songs was ever successful, it was admitted to the Post Office authorities.

This class of song sharks has been swindling amateur writers for many years. The Post Office Department is always vigilant in running down frauds of this sort when proper evidence can be secured. The song sharks are in the same class as the literary sharks, who lead amateur writers to believe that a market will be found for their writings. Writers of songs and fiction should be on their guard with reference to such easy-money schemes.

Complaints reach this department regarding the Thrift Bond Corporation of New York, which sells "premium cards," which it agrees to redeem in Oneida Community Plate silver. A letter from the Oneida Community says:

Oneida, N. Y., Nov. 21—We have your letter of Nov. 18 enquiring about the Profit Sharing Thrift Bond Corporation.

We have no connection with this concern and never had, and recently brought an action against them in the State of New York and on Feb. 7, 1924 obtained an injunction against them which directed them to change their name from "Community Thrift Bond Corporation" and to cease to use the name "Community or Oneida Community" in any form in connection with their business.

We are informed that they have now changed their name to "Profit Sharing Thrift Bond Corporation" and are located at 1824-26 Woolworth building, New York City.

We regret that we have no further information in regard to how to how they are fulfilling their contracts.

Oneida Community, Ltd.
E. M. Santry.

There is one absolutely safe and sane rule to follow, and that is to always turn down agents for silverware schemes, trading stamp schemes, and premium schemes of every kind, until you have carefully investigated them, and the concern selling them.

The Consolidated Merchants Syndicate of 458-460 Broadway, N. Y., is sending letters to retail merchants in this part of the country, asking them to join the "syndicate" and buy collectively. This "syndicate" purports to represent retail merchants who have an aggregate buying power of \$25,000,000 annually. It is supposed to have its buyers scouring the New York markets for bargains for its patrons, and it sends out daily quotation sheets, which give the name of the house from which the goods can be bought, and the price asked. Any merchant who invests \$300 in this scheme will never cease to regret his action as long as he lives.

Christmas Toys



MECHANICAL FRICTION TOYS

75c to \$8.50 Doz.

Among these are the famous "Sandy Andy" toys—and the famous German wind-up toys.

MUSICAL TOYS

75c to \$8.50 Doz.

In this line are Zellephones, chimes, etc.

AMERICAN FLYER SETS

\$15.00 to \$32.00 Doz.

Each set complete with track and packed in separate box.

STUFFED ANIMALS AND TEDDY BEARS

\$8.50 to \$18.00 Doz.

IRON TOYS AND GAMES

75c to \$9.00 Doz.

This line includes trains, banks, checkers, chess, dominoes, quoits, etc.—very complete.

Now is the time to buy.
Come in and select from our complete line.



Paul Stekete & Sons
Wholesale Dry Goods
Grand Rapids Michigan



MCCRAY REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

- No. 95 for Residences
No. 53 for Hotels, Clubs, Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.
2444 Lake St., Kendallville, Ind.

Formal complaint has been issued by the Federal Trade Commission against the National Remedy Co. of Maumee, Ohio, Chas. S. Jones, Sadie E. Jones and R. C. Snell, alleging unfair practices in the consignment of stock and poultry remedies to retail merchants. This is the concern against which this department has repeatedly exposed as fraudulent to the nth degree. The complaint of the Commission alleges that Chas. S. Jones and R. C. Snell, representing the National Remedy Co., visit retail dealers in various states and solicit the privilege of placing with them the concern's remedies on the understanding that such dealers as agents are to receive a certain percentage of compensation on sales. The complaint charges that the representatives claim that the dealers assume no responsibility except to account for all sales. After the dealers agree to accept the agency the National Remedy Co. agents present a contract for their signature which, the Commission alleges, Jones and Snell falsely represent and assert to be an order for the company's commodities on the terms as explained and, "by divers and other false and fraudulent statements and concealments" obtain the signature of the retailers. In order to intimidate and coerce dealers to make such payments, the Commission charges, the company sends out letters purporting to be written by and to be a demand of a collection agency named The Hannah Agency, whose headquarters are supposed to be at 660 Federal street, Toledo, of which Maumee is a suburb. The Hanna Agency claims, it is alleged that the claim of the National Remedy Co. has been placed in its hands for collection and threatens legal proceedings to enforce payment. The Commission charges that, "in truth and fact, no such collection agency exists, "but that the National Remedy Co., Snell and Jones, act directly in the premises by using "the name and stationery of such pretended and fictitious agency in the manner and for the purpose above set out."

The Hercules Hosiery Mills, of Philadelphia, Pennsylvania, in an order issued by the Federal Trade Commission, is required to discontinue advertising or representing in any way the ownership, control, or interest in any factory in which are manufactured the products sold by respondents unless they are in fact the manufacturers of such products. M. G. Berg and S. S. Sanson are named as respondents in the order and as partners in the Hercules Hosiery Mills. Further prohibition contained in the order is that respondents must not advertise, label, or represent hosiery as being "Fashioned" or "Full Fashioned" unless such hosiery is actually made by joining the opposite sides of a fabric which has been woven or knitted flat and open in a form so that it makes a shaped hose when closed, or in which the fabric so knitted flat and open has been cut so that when closed it makes a shaped hose. The Commission's findings disclosed that the respondents sold hosiery direct to consumers through house to house salesmen and

canvassers and by the mail order plan. Respondents in offering this product for sale to the public both by the use of their trade name, Hercules Hosiery Mills, and statements indicating that the Hercules Mills was a manufacturer, gave the impression to the purchaser that respondents sold direct to the consumer from the manufacturer with a single profit, thus eliminating the middleman. Trade literature was furnished respondents' salesmen containing statements tending to cause purchasers to believe that respondents were selling direct from the mill. Respondents, it was found, used various designations containing the words "Fashioned" or "Full Fashioned" on hosiery which is known to the trade and public as "Seamless" hosiery. This product is knitted over a cylinder in one piece, and the shape is given by either cutting out a portion or by shrinking the stocking at the ankle. The findings state that hosiery made by this method does not retain its shape after it has been washed. The Commission found that respondents' methods deceived the public and were unfair to competitors who truthfully describe their products.

Branding and advertising "seamless" hosiery as "fashioned" or "full fashioned" is charged by the Federal Trade Commission in a complaint issued against the B. Z. B. Knitting Company, a manufacturer of hosiery with its place of business in Rockford, Illinois. The respondent company, the citation states, advertised its product as "Rockford Fashioned Hosiery" or "Rockford Full Fashioned Hosiery." It is alleged however, that the hosiery so designated is not woven flat, shaped and sewed up the back, as is the method of making what the trade and public generally understand to be "fashioned" hosiery. Respondent's hosiery, the complaint charged, is what is termed "seamless" hosiery and is knit over a cylinder and made to conform to the shape of the leg by means other than used in the manufacture of "fashioned" hosiery. Respondent's hosiery, it is alleged, has a mock seam and is made to simulate fashioned hosiery. The complaint further alleges that the use by the respondent of the word "fashioned" in describing its product in its advertising matter and on the brands or labels attached to its products deceive purchasers into the mistaken belief that the product is "fashioned" hosiery and causes such purchasers to purchase the hosiery in that belief, thereby diverting trade from truthfully marked goods. 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.

It is fairly safe to judge a theatrical manager by the company that keeps him.

Success won at spiritual sacrifice is failure.

Don't Be An Ostrich

The ostrich in the face of danger, hides his head in the sand and imagines himself secure from his enemies whom he cannot see.

Some retailers to-day, in the face of highly competitive conditions, sit on a cracker barrel and complain about business and seem to reason like the ostrich.

We must realize that new forms of competition are with us to-day and the worst of these is not the Bug-A-Boo. It is very apparent that those merchants who will continue in the game will be those who are aggressive.

Bright stores, clean aprons, well arranged stores, attractive windows and all of these things are the weapons at your hand. They are yours at very small cost in comparison with their value.

You also have your acquaintance, your friends, your interests in the community and the interests of the citizens in your undertakings, and all of this helps to give your store its brightness.

And if your store is dark, dingy and untidy, you are hiding your head in the sand.

Don't be an ostrich—be a merchant.

WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years.

The Prompt Shippers



Movements of Merchants.

Central Lake—Thomas Clark has engaged in the shoe business.

Union City—Harry Stephens has engaged in the shoe and boot business.

Detroit—Charles Hollway has opened a meat market at 5412 Lincoln avenue.

Detroit—Berman Brothers have opened a meat market at 17853 John R street.

Alma—The Look-Patterson Drug Co. sustained a loss by fire, Nov. 19, of over \$500.

Detroit—Sidney R. Mahn has engaged in the shoe business at 1200 Western avenue.

Trenton—The Trenton State Bank has increased its capital stock from \$25,000 to \$50,000.

Detroit—The Tuller Hotel Co. has increased its capital stock from \$1,000,000 to \$1,300,000.

Detroit—Louis J. Asher opened a grocery store at 9631 Grand River avenue on the 15th.

Detroit—The Mayflower Millinery, 7620 Michigan avenue, Irene Gill proprietor, opened a few days ago.

Imlay City—Paul Becker has engaged in business, carrying lines of boots, shoes, shoe accessories, etc.

Detroit—The Sheridan Drug Co., 4403 Second boulevard, opened Nov. 21. Paul Goldstein is the proprietor.

Detroit—A meat market opened at 13109 Gratiot avenue recently under the ownership of Hanewald & Plotzer.

Detroit—Theodore Shore succeeds Sidney Langer in the grocery and delicatessen at 5531 Beaubien street.

Grand Rapids—The DuBois-Munn Co., wholesale millinery, has increased its capital stock from \$50,000 to \$175,000.

Detroit—The Imperial Art Furniture Co., 9840 Twelfth street, opened recently. Steven Grieger is the manager.

Detroit—Boesky Brothers, operating a delicatessen at 5145 Hastings street, have opened another at 8900 Twelfth street.

Detroit—John Monk succeeds John Little and Ruth Boyd, grocers, operating as Little & Boyd, 8325 Linwood avenue.

Detroit—Frank Smeltzer is succeeded by H. C. Vanderlip in the confectionery store at 10416 Warren avenue, East.

Detroit—Louis W. Goucher is now conducting the grocery store at 5700 Sixteenth street, formerly run by George Gallos.

Detroit—The Pfefferl Sign & Advertising Co., 141 East Jefferson avenue, has changed its name to the Pfefferl Sign Co.

Detroit—Leslie E. Cromie has

bought out his partner, Arnold T. Rein, in the Rein & Cromie Drug Co., 14251 Gratiot avenue.

Lansing—S. A. Reeder has purchased the cigar, tobacco and pool business of C. C. Cook, East South street and will continue the business.

Flint—Robert Kostoff, dry goods, shoes, etc., 419 Asylum street, is reported offering to compromise with his creditors at 75 per cent.

Detroit—The Universal Automatic Oil Burner Corporation, 238 Larned street, West, has increased its capital stock from \$25,000 to \$125,000.

Adrian—The Harklin Company of Adrian, 138-40 North Main street, department store, has changed its name to the Adrian-J. G. Kline Co.

Detroit—Sam Adelson has changed the name of his fruit and vegetable stand in the Cadillac Square Market to the Capitol Food Market.

Ishpeming—Harry P. Pierce has purchased the stock and fixtures of the Fred Held meat market, North First street, taking immediate possession.

Detroit—The Luscombe Shoe Co., 1224 Library avenue, is the object of an involuntary petition in bankruptcy filed recently, listing claims of \$2,458.13.

Pontiac—An involuntary petition in bankruptcy has been filed against the Van Kamp Shoe Co., 15 North Saginaw street. The bills presented total \$621.21.

Detroit—Ferdinand Ursprung has sold a half interest in his business to Elsie Ursprung. They conduct the Charlevoix Hardware, 14336 Charlevoix avenue.

Pontiac—The J-V Pharmacy, for several years at 7 North Saginaw street, has moved to 42 North Saginaw. Melvin Jameson and M. P. Vereeke are the owners.

Monroe—Sturn & Kull, Front street, clothing, men's furnishings, etc., are remodeling their store building, thereby adding considerable floor space to the lower and upper floors.

Petersburg—The Farmers Market & Supply Co., has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in cash.

Detroit—William Bailies, who has been conducting his shoe store at 4624 Michigan avenue under the style of Wm. Bailies & Co., has changed his firm name to the Bee Shoe Co.

Detroit—Ora Huffman, confectioner, formerly of 2146 Gratiot avenue, has bought out Wm. J. Corrigan, at 4739 Hamilton avenue, and will conduct the confectionery at that address.

Detroit—Andrew J. Sager, formerly partner with Peter C. Sager in the

Sager Pharmacy, 15001 Grand River avenue, has opened the Grandmont Pharmacy at 16811 Grand River.

Detroit—The Schmitz & Schroder Co., 1127 Farmer street, clothing, men's furnishings, etc., has increased its capital stock from \$100,000 to \$100,000 and 5,000 shares no par value.

Detroit—An involuntary petition in bankruptcy was filed here a few days ago against Harry Wangrow, dry goods dealer at 5347 Chene street, by three creditors who claim \$1,347.84.

Pontiac—The Baldwin Rubber Co. has been incorporated to deal in rubber products, with an authorized capital stock of \$150,000, \$11,000 of which has been subscribed and paid in cash.

Kalamazoo—Julius Dreidoppel has sold the furniture and furnishings of hotel Julius to William Creed and will spend the winter in California. Mr. Dreidoppel has not sold the hotel building.

Kalamazoo—The formal opening of the new store of the Sam Folz Co. is being held this week. The store is one of the most attractive and best appointed retail establishments in Kalamazoo.

Monroe—The Monroe-J. G. Kline Co., 14-16 East Front street, department store, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in cash.

Comstock—The Sonny Boy Co. has been incorporated to deal in garden produce, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$18,000 paid in in property.

Detroit—The Division Road Lumber Co., Division road and Fullerton street, has been incorporated with an authorized capital stock of \$50,000, of which amount \$35,000 has been subscribed and \$12,500 paid in in property.

Deerfield—The general store of Frazer Rustling was entered and a quantity of goods taken. The thieves were unable to open the safe, although the combination was knocked off. The stock was ransacked and sheepskin coats, shirts, caps, gloves and ties were taken.

Manufacturing Matters.

Detroit—The Ride-Easy Shock Absorber Co., 3752 Cass avenue, has changed its name to the Detroit Aero Flex Stabilizer.

Caro—The Comet Coaster Wagon Co., St Clair, has taken over the plant of the Miller Top & Body Manufacturing Co. and will occupy it with its own business.

Detroit—The Fabric Body Corporation, 12-224 General Motors building, has increased its capital stock from \$200,000 to \$1,000,000 and 1,000,000 shares no par value.

Detroit—The Detroit Die Casting Co., 442 East Jefferson avenue, has been incorporated with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in cash.

Petoskey—The Petoskey Foundry Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$7,000, all of which has been subscrib-

ed and paid in, \$365.44 in cash and \$6,634.56 in property.

Birmingham—The Evans-Jackson Motor Co. has been incorporated to deal in autos, auto parts, supplies, accessories, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$723.83 in cash and \$9,276.17 in property.

Ludington—William Palman, of Tecumseh, purchased the stock, fixtures and lease of the Adam Drach bankrupt stock of dry goods, etc., for \$18,510, at the auction of the property. Mr. Palman has taken possession and will continue the business under his own name.

United States Wheat On An Export Basis.

Written for the Tradesman.

There were those who were presumptuous enough at the time the new crop wheat began to come on to the market in July to predict that wheat would sell for \$1.50 per bushel before the first of the year. Their prophecy has become a fact and is now history.

Many of these same interests are now predicting that wheat will go to \$2 per bushel before the first of next May and, of course, it remains to be seen whether this prophecy also will be fulfilled.

That United States wheat is in a strong price position goes without saying. A year ago this time Chicago May wheat was selling at only 3 cents per bushel under Liverpool, 10 cents per bushel over Winnipeg and Chicago December wheat was 6 cents per bushel over Buenos Aires February quotations. At this time Chicago December wheat is 24 cents under the Liverpool basis, in other words, 21 cents more under Liverpool now than a year ago; Winnipeg is 4 cents a bushel over our market instead of Chicago May being 10 cents over Winnipeg and Buenos Aires February price is 8 cents over Chicago December against our price of 6 cents over their price last year, so our wheat from a price standpoint for export business is much more favorable this year than last, ranging from 14@21 cents cheaper now compared to world basis than last year.

Actual clearances of United States wheat on this crop are materially above 125,000,000 bushels, which, together with sales for deferred shipment, will practically absorb what the trade generally considers as our available surplus for the 1924-1925 crop.

Recent reports indicate the Argentine crop will be short between 50,000,000 and 60,000,000 bushels of last year, the Canadian crop is short over 200,000,000 bushels compared to a year ago, and while our domestic flour buyers have been skeptical over advances in the price of wheat, the fact remains these higher prices are positively warranted and undoubtedly before the first of February will have reached a higher point than they have yet attained on this crop.

Were we offering advice to the trade, it would be: "cover requirements for sixty to ninety days on any material breaks and watch the market very closely." Lloyd E. Smith.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 8.10c and beet granulated at 7¾c.

Tea—The demand for tea during the past week has continued active, referring to first hand business. The consumptive demand for tea is naturally no different from what it usually is at this season. As to the first hands business, there is still a belief on the part of some buyers that prices are going to be lower, but there is very small ground for such a belief. The undertone of the entire tea market is very strong. Congous are particularly wanted at firm prices and show an advancing tendency. Formosas are also active. Indias, Ceylons and Javas are all higher for the week with a good active demand.

Coffee—Early in the week the future market for Rio and Santos coffee took a slump on account of news from Brazil which seemed to indicate a larger supply. Later, however, the market recovered and closes the week just about as firm as it was before. This flurry has not materially affected spot Rio and Santos coffee, although these coffees did decline somewhat. As the week closes they are firm, with prices not far from previous quotations. As to milds, they also show a slight decline for the week. There is no reason to hope that these declines will be followed by many more material.

Canned Fruits—A minimum amount of trading in California fruits is going on because of the lack of offerings. First hands are virtually out of the market in all lines and other holders see no reason to liquidate when they can get more money later on by carrying their stocks. What business is passing is in resales to round out stocks and all items are readily taken. The slower sellers are taken along with the more popular packs in order to obtain the latter. No material change in the market is expected until inventories are over. Pineapple is firm and in fair jobbing demand. Replacements are not conspicuous.

Canned Fish—Maine sardines are steady in tone, not freely offered and only taken for nearby wants, as this is not an active selling period of the season. Cannery, through their co-operative system, are working in harmony and have succeeded in creating more confidence in American sardines among brokers and dealers. California fish are firm, but quiet. The demand for salmon is nominal. Spring wants are ignored, but the market on the Coast is maintained and packers prefer to hold rather than to make concessions. Transient outlets are no more than ordinary. Shrimp is scarce and firmly held here and at the factory. Tuna is doing better on the Coast and unsold stocks are in strong hands and are light in all varieties. Lobster and crab meat are dull.

Canned Vegetables—The canned vegetable market is uneventful as offerings from first hands are uniformly light and second hands are demanding top prices where they release part of their holding. Moreover, dealers do

not face acute shortages at the moment, such as they will meet later on and it is natural to postpone buying now when the market is unfavorable to them and when they are nearing their inventories. Items they want are hard to get and others are not so needed. It is a natural lull, but there is nothing to rob the market of its latent strength or to minimize the prospect of general shortages among distributors toward late winter and spring. In view of the circumstances holders are not willing to liquidate when they know that they will later on need the identical goods. Tomatoes were steadier in tone last week in the South and with no pronounced drift toward a higher factory basis it was noticeable that the offerings of odd lots at inside prices were less frequently encountered. Distributors have not been adding to their stocks in a big way, but have been picking up some of the cheaper 2s and 3s. Tens have been firmer in tone than the smaller sizes. California tomatoes remain firm at the source without much additional buying. Italian tomatoes are being readily taken by interior markets over a wide area and what stock has reached the retailer has given satisfaction. Corn remains firm and almost wholly a resale item since canners are out or are holding for advances over what resale stocks can be picked up at on the open market. Peas are moving in fair jobbing volume, with the call largely concentrated upon the popular sittings in standards, which are not freely offered by canners. Minor vegetables are all more or less in sellers' favor.

Dried Fruits—Dried fruit operators are agreed that the distributing markets have reached the long expected turning point and that a material betterment in the scope of trading and in values is bound to occur in the near future in prunes, apricots, peaches and raisins. Not alone are dried fruit packers optimistic, but their views are shared by distributors even though the latter are not ready to say that the change has already occurred sufficiently to cause them to greatly alter their method of trading. Dried fruit stocks in second hands are moderate. The low priced items have disappeared to a considerable extent so that no longer is it possible to undersell the Coast to keep the spot market below a parity with the source, rendering it unnecessary to go to packers for replacements. Although local traders have not been buying for forward shipment, interior dealers and exporters have done so, enabling packers to maintain their quotations. The prune situation looks decidedly better. California and Northwest packers are bullish and they have statistics to back up their position and their statements. Facing what they consider a favorable market outlook they are inclined to hold their stocks and feed them out to the trade later on at advances. Carryover California has been exhausted in California and from now on new prunes will dominate the situation. Raisins were quiet all of last week. There was a steady and continuous movement of carryover but it is of

such a routine nature that an observer is apt to minimize the volume moving from the Coast and from local distributors because there are no fireworks going off. New pack is held firm and some items were marked up during the past week. Peaches and apricots are firmer on the spot while currants are steady.

Beans and Peas—The demand for dried beans during the week has been dull, but the market has been maintained on a fairly steady basis. Red kidneys, however, are dull and weak, so are white kidneys; other beans unchanged. Black-eyed peas are steady to firm, but with light demand.

Cheese—The demand for cheese has been quite moderate during the week, but the market has firmed up considerably over the easy condition that characterized it up to a short time ago, and has been firm.

Pickles—The new pack pickle quotations named some weeks ago have not only been maintained, but substantial advances are effective on dills, sours and mixed pickles. A very short crop of pickle timber is the principal reason for soaring pickle quotations.

Salt Fish—The demand for mackerel shows an increase for the week and throughout the trade there is a heavy movement, particularly of shore mackerel, which is plenty and of good quality. Moreover, prices are very moderate. This amounts to a good everyday active business, although nobody is speculating in mackerel. The general mackerel situation covering both domestic and foreign, is firm, other varieties of salt fish are unchanged and steady.

Review of the Produce Market.

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

Bananas—9@9½c per lb.

Bagas—Canadian, \$1.50 per 100 lbs.

Beans—Michigan jobbers are quoting as follows:

C. H. P. Pea	.....\$5.40
Brown Swede	..... 6.15
Dark Red Kidney	..... 9.40
Light Red Kidney	..... 8.75

Butter—The supply of fine creamery butter has continued to be very small during the week and, in consequence, the market has made a phenomenal advance, probably aggregating 7c per pound. The demand has been very good for this grade of butter and as the finest butter has decreased in volume and increased in price, it has brought a better demand for grades nearer the best, but the medium and under-grades have been dull. Local jobbers hold fresh creamery at 49c; June packed, 42c, prints, 50c. They pay 24c for packing stock.

California Fruits—Bartlett pears, \$4.75@5 per box for either 135 or 150; Emperor grapes, \$2.35 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 \$7.50 per ½ bbl.

Cucumbers—Illinois hot house command \$3 for fancy and \$2.50 for choice.

Eggs—The receipts of fine fresh eggs have varied considerably from day to day, but at no time have they been sufficient to take care of the demand. This grade of eggs is scarce and receipts are constantly absorbed every day. The market for this class of eggs is firm, with some holders asking a premium. Under-grades of fresh eggs have been dull. Fine storage eggs in fair demand, at unchanged prices. Local jobbers pay 52c for strictly fresh. They resell as follows:

Fresh, candled	..... 55c
XX	..... 40c
Candled firsts	..... 38c
X	..... 36c
Checks	..... 30c

Egg Plant—\$1.25 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$3.75@4.25, according to quality.

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:

300 Sunkist	.....\$9.00
300 Red Ball	..... 8.50
360 Red Ball	..... 8.50

Lettuce—In good demand on the following basis:

California Iceberg, per crate	....\$3.50
Hot house leaf, per bu.	..... 1.25

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

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

100 and 126	.....\$6.00
150	..... 6.00
176	..... 6.00
216	..... 6.00
252	..... 6.00
288	..... 6.00

Red Ball, 50c lower.

New Navels will begin to arrive the latter part of the week. They will range in price from \$5.50 to \$7.25.

Pears—Bartlett command \$2.25 per bu. 9njous and Clapp's Favorite, \$1.50; Keefer, \$1.25.

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

Poultry—Wilson & Company pay as follows, this week:

	Live	Dressed
Heavy fowls	.....18c	22c
Broilers	.....18c	22c
Light fowls	.....13c	17c
Heavy springs	.....18c	22c
Cox	.....10c	14c
Turkeys	.....28c	33c
Ducks	.....18c	23c
Geese	.....18c	22c

Radishes—75c per doz. bunches for hot house.

Spinach—\$1 per bu. for home grown.

Squash—Hubbard, 3c per lb. **Sweet Potatoes**—Virginia commands \$4.50 per bbl. and \$1.60 per hamper; Carolina, \$2.75 per box.

Veal—Local dealers pay as follows:

Fancy White Meated	..... 12c
Good	..... 10c
60-70 fair	..... 08c
Poor	..... 06c

Where there is no water one cannot sail ships.

Is There No Way To Stop Such Fallacy?

The Associated Advertising Clubs of the World is a worthy organization. Its aims are high, its purpose pure. It is going after abuses for the purpose of correcting them. But its trouble is that of many others—it goes off half cocked on many things. The result is a half result, worse, in some cases, than if it had made no effort at all.

Recently, it set out to secure a proper use of the word "profit" by manufacturers and all others in advertisements. To that end it issued a bulletin as follows:

In order to check the tendency to designate margin as profit in advertising to dealers, the National Vigilance Committee takes this opportunity to clearly define these two distinct terms, and solicits the co-operation of advertisers in the elimination of a widespread abuse.

Margin: The difference between cost and selling price of an article, taken as that from which expenses must be met and profits derived.

Profit: The excess of the price received over the cost of purchasing and handling, or of producing and marketing, commodities.

The following example illustrates the misleading manner in which the word "profit" is often used:

You make 83 per cent. profit on your investment.

It costs you \$31.20.

You sell it for \$57.05.

Your profit is \$25.85.

The 83 per cent. described in this copy as profit is margin, and should be so designated.

If ever there was an example of ignorance in high places, here it is. If we seek a result of the blind leading the blind, we find it here. A time ago a National advertiser commented on the utter want of real knowledge among advertising experts in New York in my presence. Let us back up his conclusion by such effusions as I have quoted. In the light (?) of such "educational copy" many of us may find justification for the opinion that some of those committees should have less capitals in their names and more on the collective bean.

Now it happens that nothing, practically, about all that stuff cited as an example will bear careful examination. First, taking the margin which results from \$25.85 figured against the investment and we shall find that it is not 83 per cent. but only a trifle over 82.5 per cent. Next, there is no investment in such a transaction—ever. There is cost of goods, plus expenses and all other burdens. To get at the real investment would be a process so complicated as to stagger an expert in calculus. Investment in such pseudo examples is a term used because it listens good, because it has an allure-ment common to all indefinite things, which enables the vendor of an argument more plausible than sound to skate around the facts.

But it is when we turn this demonstration around and face the problem from the correct standpoint that we gain a true conception of the pernicious character of such bunk. For then we find that, taking the sale of \$57.05 and dividing it into the marginal \$25.85, we have a true margin of \$41.31 per cent. plus; and that results in a deficit of nearly 38 per cent. But, as I say, what's a little matter of 38 per cent.

between such friendly fellows as a wholesale seller and a retail buyer always should be?

One of the troubles with all those quasi-experts is that they lean always toward the large view of things. They were all right, y'understand, in talking of carloads, factory output and other nice, mouth-filling terms; so much so that little matters of half per cent. here and there in a merchant's margin are simply beneath their notice; and I am now assuming that the margin is correctly stated.

But consider a grocer who does a business of \$100,000 a year—not such a smallness of a business in our line, at that. Suppose that man makes an error of ½ per cent. blanketed on his business, what will happen? He will be out \$500 a year or ten dollars a week—that's all.

Such a grocer will make sales throughout the year. His total individual sales will be around \$300,000. If his calculations are slipshod and easy going, he can easily figure ½ per cent. short on many items. How easy it will be for him to drop half a cent of legitimate earnings on each sale. If he does that, he will be out \$1500 in the year—and he will never know what hit him.

Little things? There are no little things in the retail business. Or, if you wish to state it the other way, the whole business is all little things, so you cannot afford to take chances with any of them.

Now, let me say emphatically that my own knowledge of mathematics is the most rudimentary in character. I know a little—very little—arithmetic and that is confined to the few principles needed to figure grocers' problems. So I do not set up as an expert in anything. But I do think it would be wise for the membership of the National Vigilance Committee to submit its merchandising problems to somebody like me for check-up before a publication which shows up so badly as this instance does. Agree? All right; that makes it unanimous. Let us go on to the next question.

Every little while I run across a story that backs up my contention that the elements of success do not change. This time it is the tale of Vinton Nance, Ironton, Ohio. Here is a man who keeps a small store so well that he has become an institution in his community and makes money at his job. Ohio is the home of many successful merchants—witness Garver Brothers, Strasburg—as well as being the crucible wherein a big proportion of our Presidents seem to be refined. But proportion always must be taken into account, and in that way we shall be able to get a true slant on what Nance has done.

The writer of the Nance story tells it well, approximately thus:

"Vinton Nance is one of those grocers who does a little business in a big way. His store is 27 feet long by 12 feet wide and \$400 worth of groceries fills it so full that there is only space enough for Nance and two or three customers. But Nance turns his stock so fast that it makes one dizzy.

"Nance invested \$250 in staples and opened his shack. He had not a full

Are you getting your share of BUSINESS?

You can get it easily with
SPECIAL SALE ITEMS

Try this one in your
Store

5 Quart
Pure Aluminum
Colonial
TEA KETTLE



Mirror polish finish, welded easy filling spouts, no burn knobs, bailiest ears, wide quick heating bottoms, sturdy rivets. Colonial angles give added strength and beauty. Each packed in carton and 1 dozen in shipping case.

FIVE QUART PURE ALUMINUM TEA KETTLE \$9.⁹⁶
THIS WEEK'S SPECIALPER DOZEN

CONVENIENT DISPLAY ROOMS

20,000 Square Feet of Sample Tables Showing
SPECIAL BARGAINS FOR QUICK SALES

IMMENSE STOCKS—LOW PRICES—PROMPT SERVICE

H. LEONARD & SONS

Fulton St., Cor. Commerce

GRAND RAPIDS

Forced Sale of Safes and Fixtures

Having purchased the Commercial Savings Bank Building we have for sale for delivery January 1st, 1925, the following:

1 Cary double door fireproof safe 45 x 55 x 20 inside measurement with steel chest 16 x 12 x 20.

2 Herring Hall Marvin safes each 47 x 55 x 20 inside measurement.

1 Hall Safe & Lock Company 32 x 55 x 20 inside with steel chest 32 x 16 x 20.

These safes will be priced low AS THEY STAND, buyer to pay costs of removing.

Also: 3 Cutler standing desks (with drawers) 2 ft. 8 in. x 8 ft.

1 marble top Cutler Cashier Counter 2 ft. 4 in. x 14 ft. with cage and four openings.

Other furniture consisting of desks, chairs, etc.

**GRAND RAPIDS MUTUAL
BUILDING & LOAN ASSOCIATION**
WIDDICOMB BUILDING

line but confined himself to coffee, tea, sugar, lard, soap, tobacco and such other items as folks must have daily. Nance had a few handbills printed and distributed in the immediate neighborhood. The bills simply told the fact of the new store and invited folks to come and try. He made regular customers of fully 50 per cent. of those who came—not because he had a great variety nor because he sold cheaper, but because his rugged honesty and courtesy appealed to them.

"During the first year, Nance saved \$1000, notwithstanding that he kept his family of four, paid \$10 per month rent and soon had to employ a boy at \$10 a week to deliver.

"Vinton Nance would probably fail as manager of a large store, but he has demonstrated that it is possible to make a big success of a small store—provided one is willing to work and has the proper regard for the feelings and rights of the people on whom he must depend for his trade."

That is about all there is to that tale but notice that the lesson is in the time-tried, old-fashioned factors that are covered in the provided portion of the story. Hard work, close application and readiness to consider others—there is no substitute for these.

When the hard work results in gradual acquisition of knowledge of the business, concurrent with its growth, we have the elements of which big merchants are made.

Paul Findlay.

Why We Should Be Thankful This Year.

Grandville, Nov. 25—Thanksgiving day follows so soon after armistice day one scarcely has time to separate the two, although the latter is of brief existence, while our National feast or fast day is more than half a century old.

Abraham Lincoln first established Thanksgiving as a National day to be observed by fasting, thanksgiving and prayer.

Under the skies of war, with the fate of the Nation trembling in the balance, the then President issued his proclamation calling the Nation to its altars for a talk with the maker of nations, supplicating Him for His aid in saving the Union of the States.

The Union was saved through the efforts of a loyal soldiery and the guiding hand of the greatest man of any age, the immortal Lincoln.

The observance of a day of thanksgiving came to our shores with the pilgrim fathers. Almost the first thing these immigrants from persecution did on landing at Plymouth Rock was to fall on their knees and give God the praise for the success of their enterprise. Sometime later they fell on the aborigines which made trouble for many long years thereafter.

Although a day of thanksgiving was long observed in New England, and perhaps in some of the other states, it was never a National day until, under the stress of war, Abraham Lincoln made it a National holiday.

Thanksgiving, fasting and prayer. Such was the idea of the President. Now the idea of feasting instead of its opposite has grown to be a custom more fully observed.

The United States has reason to feel thankful to-day of all days in its political history, and no doubt the families of our land will come together this Thursday in November in a happier mood than has been the case at any time since the close of the world conflict.

Our country is at peace with all the

world "and the rest of mankind," as was the announcement of one of our early Presidents. That peace is, seemingly, sure to abide for many years, despite the rank pacificism and maudlin senility of some of our milk-and-water statesmen and clergymen of the day.

The outlook for National peace and plenty was never better. All harsh feelings over National politics have vanished; the whole Nation is plainly one happy family, intent on making the most of the pleasing prospects now confronting the country.

Back in pioneer times the backlog, with its heaped up firebrands, is again sending out flickers of happiness which warm the cockles of the heart and bring members of the human family in closer touch than at any other time.

Thanksgiving.

How the hearts of the American people warm toward that day, the most solemn, yet at the same time the most joyous day in all the year. Even under sorrow such as afflicts the Nation to-day because of the departure of that queen among women, Mrs. Warren G. Harding, we may not cease being thankful, since the giving to the Nation of two such noble characters as Warren G. Harding and his wife has softened the most callous natures and bound up anew the kindly reverence we have for the good and true in American manhood and womanhood.

The idea of peace at any price does not come into our speculations this day, but the assured fact that because of a sane and safe policy of preparation the United States is bound to keep the peace, because foreign countries have no desire to attack a well armed and patriotic people, that peace is practically assured in advance makes for the thankfulness of Americans on this day of thanksgiving and prayer.

Peace and plenty have a firm hold on the land. Business is looking up as never before, and there are no dark clouds on the horizon of our National life. We certainly have much cause to rejoice and feel thankful as never before in our history.

On such a day as this the churches ought to canonize their faith by bringing into the various worshipping places a large majority of the people thankful that the goodness of a benign and divine Providence has saved us a Nation in which the most liberal provisions have been made for the government of the masses.

The sun does not shine upon another country like ours, so free in its guidance of the people along pleasant paths toward that life of happiness which is the right of mankind.

Other countries have their problems yet to solve. We have solved the most perplexing of ours and are on the high road to a future of National prosperity which fairly dazzles by its brightness. Here, under the benign government of a free people, there is no place for feuds, clans, cliques and parasites of any nature. For all this we are truly and trustfully thankful to the All Father, without whose kindly care and support we could accomplish nothing.

Faith, hope and charity should reign in our hearts to-day.

Faith in the steadfastness of that government founded by Washington and saved by Lincoln. Hope in the future of our country, whose flag of stripes and stars is respected on every ocean. Charity for those of the world who have not yet been able to see the truth and recognize the benefits to be derived from a government of the people, by the people, for the people.

On this Thanksgiving day let us have charity for poor, old, ignorant Russia, which may in time be brought to a sense of right and mend her anarchistic ways.

Old Timer.

Chocolate Fruit The Cooky with the CANDY FLAVOR!



The combination flavor of chocolate—imported figs—milk cake crust makes Chocolate Fruit a winner and a money maker for the Grocer.

Ask your wholesale grocer today for samples and prices.

Zion Institutions & Industries
ZION, ILLINOIS

-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

RETAIL TRADING IN FORCE.

A few days of lowered temperature during the past week put, as was expected, much vim into shopping. While this affected more particularly the apparel lines, it was by no means confined to them. As a matter of experience, anything that brings people into the stores, even though on a special mission, inures to the benefits of other departments of the business. Stores catering to men as well as those patronized by the gentler sex shared in the increased trade. In men's apparel the call was for both outer and inner clothing as well as for shoes and divers articles of haberdashery. Women's wants were more varied and extended through a long range, including garments for young and old, articles of personal adornment and finery and the miscellaneous household requirements. Jewelry sales were said to be a little halting as yet, but are expected to improve as the holiday gift season approaches. Up to the present the prices of the goods offered seem quite reasonable, there being no evidence of the inflation that was confidently predicted. Preparations had been made by some stores to handle the opening of holiday goods, but the more active buying of seasonable and staple merchandise has served to postpone this, except in the case of toys, which have become an all-the-year-around proposition. Another week of buying similar to the last one will help to make up a fairly satisfactory fall season.

Primary markets are showing the effects of the retail business revival. More confidence is exhibited in entering into commitments beyond the turn of the year, partly due to the belief that prices in general are not likely to go down for some months to come, while the chances of a rise in them amount to more than a possibility. The depleted stocks in the hands of jobbers is another item calculated to foster the belief that considerable buying will be needed in the next two or three months to meet even an ordinary demand. The jobbers meanwhile are having sales in various parts of the country to dispose of all the stocks they can before taking inventory. Their offerings, which are based on purchase prices rather than on replacement costs, are meeting with much favor, being needed by retailers, who have been inclined to starve their stocks under their piece-meal method of buying. Much of the belated purchasing is for immediate resale, and there is yet a great deal to do for spring, which is ordinarily over at this date. The volume of reorders for that season will depend much on the outcome of this fall's business and somewhat, also, on the prices prevailing. Thus far advances in prices for spring have been made only in comparatively few instances. In others there have been some recessions. The intimations of decided advances are for the middle of next year and beyond. Whether or not these materialize will depend on circumstances not yet altogether clearly defined.

Two factors continue to pull in opposite ways in the business and gen-

eral economic situation. One is the tendency to capitalize in advance a prosperity still somewhat in the future. Those inclined that way, however are rather given to advising others to act in accordance with what they profess to believe than to do so themselves. Their optimism is too often confined to conversation, but the reiteration of their opinions creates an atmosphere in which hope looms up like a substantial certainty. It is used as a pretext for advancing price levels, with an intimation that still higher ones are bound to come in the not distant future. Plausibility is given to the notion by the enhancement in cost of some raw materials, although this is not generally the case. As against this view of things are the views of others who are plainly afraid of a tendency toward inflation. That condition, they are convinced, can be only temporary and calculated to result in depression and a crop of business failures such as occurred a few years ago. The worst of such a reversal is that the depression is invariably much more prolonged than the period of activity. The decisive and controlling element, however, affecting a disposition to inflation is the attitude of the general public. The assent of that body must be obtained to ensure its success. The ultimate consumer may concur in the belief that higher prices are justified in some specific instances if matters are explained to him. But all the indications point to his dissent from advances in general, and his way of showing dissent is by refusal to buy.

HOUSEHOLD LINENS SELL.

Business in bleached damasks, pattern cloths, napkins, towels and other linen household goods has shown material improvement since election. One of the features of the situation is the broader assortments of goods that are now being taken by the retail trade, complete lines being purchased in many instances where former orders called for only one or two special lines.

Another feature is the lessened price resistance of retail buyers, many of whom feel that prices, on their present basis, are about as low as they will go. Barring inflation forced by wholesale concerns wanting to get big profits after a period of comparatively small returns, the opinion among importers is that business in linens will show a steady and marked improvement for some time to come.

AT THE END OF THE ROPE.

It is a matter of congratulation that the Federal Trade Commission has apprehended Farmer Jones and his two criminal associates in the National Remedy Co., with the purpose of putting an end to their criminal careers. A peculiar feature of the situation is that these crooks were permitted to ply their nefarious trade so long before being brought to time by the strong arm of the law.

The Tradesman has also brought to the attention of the Commission the vile creature who is pursuing a criminal career under the name of F. W. Beatty and hopes to see him apprehended soon.

COTTON MARKET STABLE.

From the course of cotton prices during the past week it was rather evident that nearly everybody concerned had little or no doubt as to what the Government estimate on the size of the crop would show. That report, issued on Friday, put the yield at 12,992,000 bales, just a little above that of a fortnight before, and the cotton actually ginned up to Nov. 14 at 11,147,524, or nearly 86 per cent. This is a larger percentage than ordinary, and it may yet be that the crop will be somewhat in excess of the present estimate. But this will not be material, except as a basis or pretext for speculation. The main question—that of an adequate supply, was assured some time ago. How much will be used will depend on how large a volume of goods can be disposed of at the prices prevailing for the raw material. Thus far there has been a quickening of activity in sales of both unfinished and finished fabrics, especially the latter. Contemporaneously have come cuts in wages in Eastern mills to meet competition with Southern ones, and others are said to be in prospect. Gray goods were in fairly active request most of the week at firm prices, except just before the issuance of the official report on cotton, when second hands sold some a little lower. Percalés have gone so well that their withdrawal is said to be imminent. Narrow prints of one large concern were withdrawn during the week as being sold up. Fruit of the Loom bleached muslins were withdrawn and placed "at value" production for the next three months having been covered by orders. Other constructions like sheets, pillow cases and the like are said also to be going well into distributing channels. Hosiery sales have been improving, and more business is doing in underwear. Southern lines for Fall of the last-named were opened during the past week at concessions that brought a fairly large amount of initial orders. Sweater lines for next Fall also are meeting with a good response.

WOOL PRICES AND CONDITION

Recent public sales of wool in Australia and New Zealand were attended by buyers for American account, who aided in pushing up prices. The quantities offered, however, were not large enough to cut much of a figure. There is a disposition to dole out supplies, which indicates that holders are not so sanguine in being able to maintain or force up prices as has been contended. The selling season in Australia is to be spread from January to June to dispose of the record clip of 1924-25. Meanwhile, apparently in anticipation of higher wool cost, domestic manufacturers of woollen fabrics have been advancing prices on all varieties of both men's and women's wear. Some worsteds have gone up 20 per cent. or so, rather to the dismay of cutters-up who failed to put in initial orders for a large enough percentage of their requirements. It is the general impression that the advances will prepare buyers for the higher quotations which will be made for fabrics for the next heavyweight season. Spring business

from retail clothiers has been coming forward in a fair volume, but there is still much to be desired. The recent cold snap added materially to the sales of the retailers and is regarded as an encouraging sign. But they are still inclined to be cautious in buying, although delay may mean that they will be compelled to pay higher prices later on.

WOMEN SMOKERS.

Women who are heavy smokers lose their fair complexions much more quickly than non-smoking women, in the opinion of Dr. R. Hofstatter, a Viennese physician, who has written a book about it. The features of the smoking women, he contends, are usually much sharper than those of non-smokers. The more women smoke, the sharper the nose and chin are outlined. The skin becomes taut, the lips lose their rosy color and become pale, while the corners of the lips show wrinkles prematurely.

The Carnegie Foundation is making a study of leisure and what are the fruits of the effort of men who made a success in business and upon retirement became devoted altruists. A good many men have made a study of how to avoid work; but that investigation had an inferior, selfish objective. The Foundation aims to discover to society the good example of men who, having affluence, wisely directed its expenditures to useful public ends or gave their personal effort in research financed by their own means. More and more men are finding the pleasure there is in helping their fellows, collectively or severally, and long ago the definition of a "gentleman" that made him an incorrigible idler has passed into abeyance. In America public opinion is strongly in favor of the rich man who does something, and he who has nothing to do, rich or poor, is regarded as a pitiable social phenomenon. The effect of this public opinion has become noteworthy in recent years, and an increasing number of young men of ample fortune and abundant leisure are becoming more anxious "to do something." Latterly, almost every field of human endeavor has been enriched by the self-imposed tasks of this newer order of "gentlemen."

It is discovered that Lloyd George's head has increased a quarter of an inch in circumference during the twelve months past, despite political setbacks. But the phrenologists can cite numerous parallels for the phenomenon to prove that long after the occiput is supposed to have reached its elastic limit the active exercise of the intellect may increase the size of its cephalic envelope. Though Daniel Webster's brain exceeded by more than a pound the weight of that of average mortals, a large head is not the infallible evidence of titanic intellectual power, as the old saying of "big head, little wit" caustically conveys. Some of the keenest wits and philosophers had cerebra and cerebella of small dimensions. You could not gauge the value of their mental output with the tape measure.

\$4,000,000

Industrial Acceptance Corporation

(Exclusive Contract with The Studebaker Corporation)

7% Cumulative First Preferred Stock

Par value \$100 per share. Preferred as to assets and dividends. Entitled to \$110 per share and accrued dividends in liquidation. Redeemable as a whole or in part on any dividend date upon 60 days' notice at \$110 per share and accrued dividends. Dividends payable quarterly January 1, April 1, July 1 and October 1.

TRANSFER AGENT: GUARANTY TRUST COMPANY OF NEW YORK
REGISTRAR: CENTRAL UNION TRUST COMPANY OF NEW YORK

CAPITALIZATION

(Upon completion of present financing)

	Authorized	Issued
7% Cumulative First Preferred Stock	\$6,000,000	\$4,000,000 (this issue)
Second Preferred Stock	\$2,500,000	\$1,500,000*
Common Stock (no par value)	400,000 shares	200,000 shares

*Interests responsible for the development of the business have subscribed the full par value (\$100 per share) of this Second Preferred Stock. Regular dividends thereon 8% cumulative. Entitled to 1% extra for each dollar per share paid in dividends on the Common Stock until a total of 10% in all has been paid in any one year on the Second Preferred Stock.

Mr. Arthur J. Morris, President, summarizes his letter of November 3rd, 1924, as follows:

HISTORY AND BUSINESS: The Industrial Acceptance Corporation will continue the automobile acceptance business conducted since 1919 by a predecessor company under exclusive contract for The Studebaker Corporation, the operation of the business forming an integral part of the sales procedure of The Studebaker Corporation.

Of the three major groups responsible for 75% of the automobiles manufactured in 1923, the Ford Motor Company has worked out its own financing system, operating through local banks, the General Motors Corporation has created the General Motors Acceptance Corporation, and the Studebaker sales are handled under exclusive contract as above.

Mr. A. R. Erskin, President of The Studebaker Corporation, in a letter dated September 23rd, 1924, writes of this business as follows:-

"The efficiency with which our sales have been financed from the factory to the dealer and from the dealer to the consumer, has left nothing to be desired on our part. We regard the facilities, the co-operation, and the experience of your organization, in its services to us and to the public buying our cars as an important adjunct to our business.

Credit losses have been less than 1/5 of 1% on approximately \$150,000,000 of obligations purchased or discounted since the inception of this business, and during the past two years the ratio has been less than 1/8 of 1%.

SECURITY: The accompanying statement, prepared by Messrs. Marwick, Mitchell & Co. to give effect, as of July 31st, 1924, to the present financing, shows \$6,670,589 of Cash and \$16,989,242 of Acceptances and Notes Receivable.

The Acceptances and Notes Receivable represent the secured obligations of over 34,000 Studebaker dealers and retail customers, all of whom have been carefully investigated as to credit standing.

The acceptances of dealers (of which all except a small per centage mature in three months or less) are issued for not over 80% of the wholesale price of the cars and, in addition to carrying title to cars insured against fire and theft, are further protected by Repurchase Contract with The Studebaker Corporation.

The notes of retail purchasers (which mature in instalments over a period of not more than twelve months) are issued for not over two-thirds of the cost of the cars, carry title to or lien on the cars insured against fire, theft and conversion, and are further protected by endorsement of Studebaker dealers.

The average amount owing on outstanding notes of retail purchasers is approximately \$360, and the average maturity of such notes is from 5 to 6 months. Established credit lines with Banks are in excess of \$28,000,000 at the present time.

EARNINGS: Net earnings from the business, as certified by Messrs. Marwick, Mitchell & Co., for the years ended July 31st, 1923 and 1924, after setting aside reserves for contingencies and Federal Taxes and allowing for saving in interest through the present financing, were as follows:

Year Ending July 31	Gross Volume	Net Earnings	Per Cent Earned for First Preferred Stock	Available for Dividends on Common Stock
1923	\$26,456,530	\$ 619,231	15.48	\$183,542
1924	62,099,354	1,062,163	26.55	565,947

SINKING FUND: Ten per cent. of the surplus earnings after payment of regular dividends on both classes of Preferred Stock, but not exceeding \$100,000 per annum, to be applied to the purchase of First Preferred Stock, if obtainable, at not over \$110 per share.

MANAGEMENT: The management of the Corporation will remain in the hands of the active executives who have built up the business. The executive offices are located in New York City, and the principal operating offices in the Administration Building of The Studebaker Corporation at South Bend, Indiana.

We offer this stock when, as and if issued and received by us, and subject to approval of legality by Messrs. Root, Clark, Buckner and Howland for the Bankers and Messrs. Satterlee & Canfield for the Corporation. It is expected that delivery will be made in temporary form on or about November 20, 1924.

Price \$100 per Share and Accrued Dividend, to Yield 7%.

Each ten shares now offered will carry a Voting Trust Certificate for three shares of Common Stock.

HOWE, SNOW & BERTLES

(Incorporated)

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

The statement contained in this advertisement, while not guaranteed, are obtained from sources which we believe to be reliable.



New Felt Patterns Are More of Novelty Nature.

Following the example of the shoe industry proper, manufacturers of felt slippers in the last few years have abandoned the relatively staple character of their product and developed a great variety of novelty styles in slippers. These novelties have not been confined to patterns merely, the manufacturers having also brought out many new materials. Quilted satins, corduroys, various kinds of leathers, including suedes and alligators in different colors, are now being used to a much greater extent than formerly as materials for rarely beautiful designs in house slippers. Felt slippers continue, of course, to form the larger proportion of the output of most of the factories, but even in the case of the felt goods, style is entering more and more into the designing and trimming.

Felt slippers with collars of brocade and other materials are among the popular styles this season.

Within recent years the felt slipper industry in central and Western New York has grown to tremendous proportions. The annual demand for these slippers around holiday time is very great, not only from shoe stores but from department stores and apparel establishments of various kinds.

Within the past few years some of the larger manufacturers have attempted, with a large degree of success, to develop the industry to a point where felt slippers would be an all the year round proposition, instead of being confined chiefly to the holiday season. The success of this movement together with the demand for novelty styles in slippers, has given these felt shoe factories a good volume of business.

The leading felt shoe manufacturers are maintaining the quality in their product, regardless of some competitors whose questionable merchandising methods during the past six months has had its effect on the industry in general.

While the majority of felt slipper manufacturers of established reputation have disposed of stock without any marked reduction, some others have submitted to a further price reduction by second grade quality. This does not, however, apply to established manufacturers who have refused to cut to meet competition.

Despite the efforts of reliable houses to give wholesalers a fair profit in handling their stock, some manufacturers have adopted questionable methods and tactics in disposing of their stock. Holiday orders, indicate that considerable business is being booked. Several large houses in Massachusetts whose production has

been limited during the summer months, have received such orders recently that there is but little doubt but what the deficit of June and July will be offset during the next few weeks. Among a large variety of new models selected during the past three months, a ribbon trimmed silk and wool moccasin with padded soles has met with much favor. This model is now selling well in New England, New York State and Pennsylvania. Satin slippers in mules and skuffs in certain localities have replaced a former demand for a high grade fancy felt slipper for boudoir wear, to such a proportion that several slipper manufacturers are turning out these models in large volume. While the demand has been far greater this year than formerly for such slippers, there is no possibility of it surpassing the sale of felt slippers. They are created for an exclusive trade.

Colors for the coming season continue to remain staple with sapphire and old rose predominating while the various shades of blue as usual are much in demand. Greens to a small extent are meeting with much favor while brown shades predominate in felt and leather slippers for men and youths.

Manufacturers of felt slippers of established reputation can see no immediate important shift in prices, although the felt market is likely to stiffen, reflecting in slipper prices later. Felt slippers are made on a close margin of profit and with the present situation in the felt market a reduction on first grade merchandise is hardly possible.

Merchants have been buying conservatively and late for the holiday trade. However, the average merchant can fairly estimate his requirements for the season and is reasonably safe if he doesn't spread his buying over too wide range in the grades and quality of felt footwear and the houses of established merit are safer. While the holiday season is naturally the period of the largest volume on this class of footwear, felt footwear is steadily gaining favor throughout the colder months of the year.

Couldn't Stay In.

A tourist was driving his car along a mountain road near Asheville, N. C., and, having a clear road ahead with no one in sight, was traveling at a good speed, when all at once he saw a man right in front of his car. He quickly applied his brakes and turning his car to one side of the road, asked:

"Where in the world did you come from?" He was much amused at the reply: "Wal, stranger, do you know this is the third time I have fallen out of my potato patch to-day."

A Cup of Coffee Helps Sales.

It is surprising how some merchants can look back on one thing which was the turning point in their business. The Spice Mill recently published an article showing where a grocer accelerated his business to a considerable degree through the medium of a small cup of coffee.

The story is as follows:

I am going to tell you a story of how some good coffee helped me to break the spell of that old monster, Dull Trade. I had taken over this little store with confidence that I could make things move, although it had been run down so gradually and for such a long time that its general air of dejection and slow business seemed to be in-grown and habitual—nothing less than dynamite could break the spell. In spite of my confidence, customers did not flock around as rapidly as they should, according to the plans I had laid out for them.

How could I increase my sales immediately and, yet, not draw on my small savings laid aside for a rainy day? I woke up with this thought and took it back to bed with me, for several days, and kept my eyes open for that elusive idea I needed.

When Mrs. X came in and decided leave her purchase of a bottle of milk while she went on farther to the shoe maker, I was still hunting. When she came back with a package which might have been shoe polish, or mayonnaise, I knew I should have sold it to her, whichever it was. Then my wife came from the rear of the store and said she would take my place while I drank a nice hot cup of coffee she had made for me. Oh boy! It does sound cheerful at times. Mrs. X evidently thought so, too, because she added a pound of coffee to her purchase before she left the store.

And there's where I got the scent of that little idea I was after!

I pulled out my window display in a hurry. Funny how faded and old that crepe paper looked when it was out in the open. Guess it had been longer than I realized, since the specialty man had ruffled it into such a wonderful frill. My new display centered around my coffee percolator. It was the aroma I wanted, as at 10:30

and 4:30 I plugged it into the light socket and let it gurgle merrily for a few minutes. I added a silver tray of cookies to the window and finished up with some evaporated milk which I wished to push. My display card read: "Makes Good Coffee Better." In two days I had sold out my milk and increased my coffee sales beyond all my hopes.

And that's what started the ball rolling.

You can't fell trees without some chips.
You can't achieve without some slips.
Unless you try you wonder why
Good Fortune seems to pass you by.
Success is not for those who quail—
She gives her best to those who fail.
And then, with courage twice as great,
Take issue once again with Fate;
'Tis better far to risk a fall
Than not attempt to make at all.

Any young man knows it is more satisfactory to get a smile from a girl than to get the laugh.

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

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

Brick is Everlasting

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

Herold-Bertsch Shoes



THE MOGUL



MOGUL

We have added "The Mogul" to our "Current Styles," No. 959 Tan Lozant Kip—A NEW SHADE FOR YOUNG MEN. The Mogul is the last word in up-to-date style, exceptional workmanship and splendid material—a sound value for the retailer who is eager to pass on to his trade extraordinary value at a popular price.

HEROLD-BERTSCH
SHOE COMPANY

Grand Rapids, Michigan

Peace-at-any-price Clergymen Wholly Wrong.

Grandville, Nov. 25—A bishop of the Southern Methodist Episcopal church said the other day in his annual conference address, that the recent defense test day was the biggest blunder the United States ever made. It is plain that someone ought to ask the reverend gentleman how he gets that way?

This Nation has made many mistakes which aren't far removed from blunders, but never was a defense day more appropriate than the one recently carried out, and that it was a blunder stamps the critic as certainly in his second childhood if nothing worse.

Why will ministers of the gospel stand up in their pulpits and inveigh against our Government taking measures for self defense? It seems the height of imbecility, or otherwise a rank pacifism which comes very close to treason. That Southern bishop may think he has said something wonderful to the Nation.

It is trying to the patience of a genuine American to hear this constant clack going on from some of the fool preachers of the land declaring for peace at any price. While there is no immediate danger of war, it is always well enough to be prepared.

We as a Nation ought not to be found helplessly unfit as we were at the opening of our war with Germany.

Pulpiters who hope to win a crown for their peace propaganda, even when no war immediately looms, are making the mistake of their lives. To be prepared for emergencies, both as nations and as individuals, is the highest good sense imaginable. The thousands of sons of ministers and laymen of the church who fell in our war with Germany ought to admonish crazy-headed ministers that their own church people will not bear them out in their tirade against the Government for its defense day program.

Thousands of lives have been sacrificed to the carrying out of the doctrines preached by the peace at any price clergymen.

We have had such at every crisis in our National history, unless we except the Revolutionary war, when the patriot soldiers from Methodist and other churches swarmed to the battle line and shouted, "Give 'em Watts, boys," as they rammied home their charges under wadding made from tearing up Methodist hymn books when other sources failed.

War with all its horrors is most undesirable, but the disarming of our people, the cringing cowardice of saying to the world, "We are opposed to war under any circumstances," can but serve to bring an enemy down upon us when least expected. Disarmed, helpless, cringing before the well armed enemy, what have we gained, either for peace or self respect?

To be always prepared for emergencies of war is the safe and sane policy for this Nation to pursue. That it has not pursued this policy in the past is not to the credit of the Government.

The civil war found us unprepared, and because of it there were many humiliating defeats to the National arms during the early part of that war. Had the Nation been fully prepared at the opening of 1861 it is doubtful if the South would have undertaken the struggle which cost millions of treasure and thousands of lives.

When you hear a man declaring for peace at any price, you may well set that man down for a ninny or a traitor to his country. He must be one or the other.

There has been altogether too much peace at any price propaganda going on throughout the country. The pulpits set the example, and by so doing have belittled their standing and damaged the good name of the church, which has always been ready to stand by the country in all its wars.

Our entrance into the kaiser's war was delayed at least a year too long. Had we made Germany apologize and

pay for the sinking of the Lusitania, on which scores of American men, women and children found a watery grave, there would have been less loss of American lives and an earlier ending of that unholy war.

Not being prepared doubtless was excuse enough for our keeping out as long as we did, although preparations for war were not begun as early as they should have been by months and years.

Preparing for war never brings war. In fact, such preparation has often prevented it; so why should so many divines seek to make the world believe we are a parcel of craven pacifists, unworthy to be mentioned the same day with people who are always ready to fight for their homes and country when they are assailed?

A number of the Christian ministers have made declaration that they are opposed to war under any circumstances. That is where they are not good Americans. It is where they fall short of doing their duty to their congregations; in fact, they come very close to treason against the country, and which would be so considered and treated were the country at war.

War has been a necessary evil in the past where the United States is concerned. It was a necessary evil where little Belgium was concerned in the world war. Nobody with a thimble-full of sand would say that the Belgians were wrong in resisting German invasion. With Belgium as with us war was the least of two evils—abject submission to the enemy, else fight in defense of home and honor.

It is not pleasing to note these peace at any price proclamations from so many pulpits in the land. It is sincerely hoped that not many laymen will follow the lead of these disloyal citizens who wear the robes of the clergy. Old Timer.

Michigan Canners To Meet at Lansing.

Shelby, Nov. 25—Michigan canners are going to meet at Lansing, Michigan's capital city, on Tuesday and Wednesday, Dec. 16 and 17.

The first session will be held on Tuesday evening and will be an executive meeting, with a round table symposium upon the central topic, "What's on Your Chest?" Every canner should be in on this, as it will develop the most important and intimate problems of the industry.

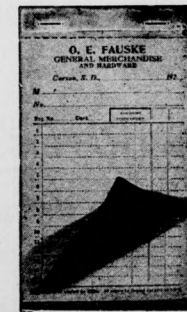
Wednesday's meeting will be held at the Michigan Agricultural College, three miles East of Lansing, where adequate provisions will be made for the round-up.

The program will be unique in its character, as it will be about a fifty-fifty proposition between speakers from the Michigan Agricultural and Horticultural Departments and practical canners, all directing their efforts to co-operative action in the interest of these closely related industries.

Check the date and don't miss that round table on the evening of Dec. 16. H. M. Royal.

Don't try to be clever—the competition is too keen; there's more money in plain industry.

Unless he is a servant, serving others no boss can long remain a boss.



NOW IS THE TIME to order your Fall supply of Salesbooks.

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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GRAND RAPIDS

AUCTION

By order of the United States District Court for the Western District of Michigan, Southern Division, we will on Tuesday, December 2nd, 1924, at 10:30 a. m., at 338 Bridge St., N.W., Grand Rapids, Mich., sell at public auction the entire assets, both real and personal, of the

PETERSEN BEVERAGE CO.

Bankrupt, consisting of a completely equipped beverage and bottling plant.

The assets consist of complete brewery and bottling equipment, Ice Machines, Boiler Room and Garage Equipment, Office Fixtures, 3 International and White Trucks, etc. We will also offer for sale the trustee's right, title and interest in and to the real estate of the Petersen Beverage Co.

Descriptive circular with full details, legal descriptions of real estate, terms of sale, etc., on request from the undersigned.

Francis L. Williams, Grand Rapids, Mich. Trustee in Bankruptcy.
Charles B. Blair, Grand Rapids, Mich. Referee in Bankruptcy.

MICHAEL TAUBER & COMPANY
AUCTIONEERS

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Things You Should Know About 1924 Income Tax Law.

There are some outstanding and important changes in the 1924 Federal income tax law which we should note and give consideration at this time.

1. **Earned Income:** The first \$5,000 of any individual's income is assumed to be earned income and therefore is taxed at 25 per cent. less than regular rates. Other really earned income, such as salaries, will be subject to such reduced rates up to a maximum earned income of \$10,000. Taxpayers engaged in business may be allowed salaries to apply as earned income provided such amounts do not exceed 20 per cent. of the net profits of the business.

2. **General Reduction in Rates:** The new law provides for income and surtax rates for 1924 which are considerably lower than under the preceding law. These rates are published on the form and range all the way from 20 to 50 per cent. less than previous rates under the 1921 act, depending upon which bracket your income reaches.

3. **Allowance for Capital Losses:** All "capital losses" are to be applied against all "capital gains" and if such capital losses are in excess of the capital gains, then if the tax upon the net income without considering the "capital loss" reaches a bracket in excess of 12½ per cent. there shall be deducted from the total tax an amount equal to 12½ per cent. of the net loss. But if the tax rate is lower than 12½ per cent. in the highest bracket, then the loss is simply deductible direct from net income and the tax computed in the usual way.

4. **Liquidating Dividends:** These are taxable under the 1924 law if the amount distributed in liquidation is in excess of the actual investment or cost of stock in the case of a corporation. The methods of determining the amount of such liquidating dividends is in the same manner as is used in determining profit from sale or exchange of stock in a corporation. This section of the act has been interpreted to mean that such income as is to be reported as liquidating dividends will be taxed in the same manner as "capital net gains," or subject to the 12½ per cent. provision.

5. **Net Losses:** Net losses are now deductible if sustained from the trade or business, even if suffered for a fractional part of a year. This was not permissible under the 1921 act. Such loss may be claimed in either of the next two succeeding years. In like manner, of course, losses for the full year may also be deducted. A still further privilege is granted in allow-

ing that part of a loss which falls within a part of a fiscal year other than a calendar year.

(a) If a concern starting business July 1, 1924, suffers a loss of \$20,000, that sum may be deducted in 1925 or part in 1925 and part in 1926 if the income of 1925 is not sufficient to absorb the loss.

(b) Loss for the full year of 1924 would be deductible in the same manner.

6. **Penalties:** Section 220 provides a penalty of 50 per cent. of the net income for evasion of surtaxes by incorporation of a holding company.

7. **Gift Tax:** A tax has been imposed applicable to the donor in the case of gifts exceeding \$50,000. Tax rates are the same as the rates on estates, which rates were increased from a maximum of 25 per cent. to a maximum of 40 per cent.

Some of these new provisions will require careful consideration in making up 1924 income tax returns as their application will not be entirely clear until they have been thoroughly interpreted by the Department.

Stories Your Business Reports Should Tell.

Your annual, semi-annual, quarterly or monthly statement of your business—what is it?

Is it a grand jumble of a lot of figures or is it an orderly preparation with proper comparisons and explanation of detail?

Or even if beautifully prepared and correct as to detail and construction—even if the comparisons are there with percentages of increase and decrease in each department—does it reach further and grasp the most vital, the most interesting and easily the most important thing of all; that is, the analysis of the reasons why your business has fluctuated up or down?

Does it contain comparisons not only within your own store or business, but with others in the same line and operating under similar circumstances?

Does it attempt to analyze for you and show as nearly as can be shown just where and how the curves of supply and demand affected your business and how you were caught in periods of growth or depression?

Dozens of other things may be brought out for your benefit from the right kind of an audit report by the right kind of an accountant under proper supervision—things you could not well do yourself, even with the aid of a competent staff, because a well rounded accounting organization will maintain a statistical department and a staff of business analysts who



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For You to Decide

EVERY man who possesses an estate has two important decisions to make:

First, will he name his executor or let the State name an administrator?

Second, if he names an executor, will he choose an individual or corporate executor?

Based upon countless experiences, the decisions which should be made in these cases are:

1. Name your own executor in your will to assure the management you desire.
2. Choose a corporate executor with experience, integrity and unlimited life to insure the carrying out of your wishes.

The time to make these decisions is today, NOW.

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specialize in business problems involving organization management, marketing, finance, credit and other important branches and they have the advantage of getting to the life story and industrial history of hundreds of business concerns, large and small. This knowledge and practical experience they can offer you at the expense of the least possible time and effort on your part, for you to mould as you will in the mechanism of your organization.

Future Problems of Your Estate.

Those of you who have accumulated enough of this world's goods to enable you to feel that your dependents will be comfortable after you are gone, should investigate the growing tendency of our Federal and state governments to "take away from a man that which he hath."

The matter has become serious. In fact, it is easily possible for an estate of \$10,000,000 to dwindle to less than half of that amount after the payment of all costs and taxes—and even more alarming situations have arisen. At the last meeting of the National Tax Association, held in St. Louis recently, a report was read of one estate where the total taxes actually exceeded the principal of the estate.

The fault lies, first, with multiple taxation under overlapping Federal and state laws and, second, with the failure of individuals to properly protect their estates in anticipation of death.

A person might own only five different kinds of stock and yet his estate might be subject to taxation in a dozen different states, plus the Federal estates tax. This multiple taxation pyramids enormously when the estates or amounts involved are large.

The maximum bracket of the Federal estate tax law is 40 per cent.; the maximum inheritance tax bracket in Oklahoma is 40 per cent. and in Pennsylvania 10 per cent. Suppose it were possible for a part of your estate to be taxed at the maximum bracket under each law. You can readily see that where you believed your heirs would receive a dollar they would actually get a dime only out of every dollar's worth of value in that particular part of the estate. Then if the appraisers of the estate should happen to appraise the asset too high, the result would be that in actual value the heirs would get about 50 per cent. less than nothing.

There is so much confusion about the whole matter that it certainly behooves every man worth \$100,000 or more to have his estates and inheritance tax matters thoroughly analyzed—and the sooner the better—for death and taxes are sure, with life uncertain.

W. Clement Moore,

Business Analyst for Wolf & Company, New York, Chicago, and Philadelphia.

When the Romance of Wall Street Began.

Few men are insensible to the romance of Wall Street. It catches their imagination and desires. It is a symbol at once of broken dreams and dreams come true, of ease and disease, of kings and beggars changing coats.

Less than half a mile long and little more than thirty feet wide, it threads itself through the Nation like a spinal cord. It can discard its name and men still know it—"The Street."

Even those ignorant of its workings read the outward facts of its doings with widened eyes. Twenty million shares dealt in on the Stock Exchange since the election! Seems a lot! They try to grasp this concretely in their minds and fail. Securities have appreciated in all about three billions of dollars! Every man has made his pile. William C. Durant's winnings in United States Cast Iron Pipe are reported at above ten millions.

What three English words are more prosaic than cast iron pipe? But let them become objects of desire on the Exchange floor and they glow with romance. They become as luminous as crown jewels.

The Street is more than the Stock Exchange. And it has more than the romance of gigantic finance. It has the romance of antiquity. No region in America has a more continuously colored narrative to tell. It earned its name rightly—it once was a wall built by the Dutch against the Indians.

One generation of New Yorkers sees only a small section of the long unwritten story. So they are never aware of the epic in which they are but small characters. They see the old king in his banquet hall, but do not guess at the tales he could tell of how he won to glory.

Less than 300 years ago there were no bulls in the Street and the bears were real and shaggy, lumbering through wild grapevine thickets. New Amsterdam was a village round a fort at the toe of Manhattan. Money in its present sense was unknown. Talk of securities appreciating three billions of dollars would have been more dark to the settlers than the theory of relativity.



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The Indians used a sort of money made from seashells. They called it wampumpeague, or wampum, or peague, according to the locality. The variety made by Long Island Indians, and by some of those on Manhattan was superior, and this was given another name—seawant.

Seawant continued in use for small change until early in the eighteenth century.

It was used in the fur trade and made redeemable in beaver skins. In 1634 it was made legal currency in New Amsterdam, and the ratio of this double standard, seawant to beaver, was 960 to 1. That is a good deal wider divergence than our present gold-silver ratio.

Still the Street did not exist.

It was under Governor Stuyvesant—he of the wooden leg and leather breeches—that the wall was built across Manhattan, from North River to East, to keep out Indians and wolves and keep in sheep and cows. It was a rough palisade, with a gate where Broadway now lies called the "land gate" and another at Pearl street, then the water's edge, called the "water gate." The wall was called "cingel," the Dutch word for rampart.

Pretty soon New Amsterdam grew and houses went up as the old wall rotted and fell down. The way was called "de cingel."

That gives us our first record of a "Wall Street Corner."

It happened in 1666. One Frederick Philipse, wealthiest man of his day, lived in "de cingel" at a time when seawant had appreciated in value and could be exchanged for sterling silver at three for one.

Philipse, with a canny foresense than has been handed down to some contemporary Wall Street operators, anticipated the increase by "planting" whole hogsheads of the money. Those who had contracted to pay in seawant could get none, and were compelled to buy it of Philipse, suffering great loss.

It is recorded that John Jacob Astor bought seawant by the "bushel" from the Dutch at Communipaw for use in fur trading among interior tribes.

From such beginnings grew the Wall Street New York knows to-day. In later days Captain Kidd lived on the North side near Pearl street. Where the forty-story Bankers Trust building now rears was once a wooden tavern, to which in 1784 the "common council" went to elect James Duane the first Mayor of the newly organized city. A city hall had been built in 1700 where the Sub-Treasury now stands.

In front of that City Hall in Colonial days stood the cage and pillory, stocks and whipping post. The structure was rebuilt as a State Capitol and Washington was inaugurated on the spot. The Continental Congress sat in those halls.

They were brave days, when you might see in the corridors John Hancock and James Monroe, Ben Franklin or Alexander Hamilton. Wall street was richly residential. Washington's cream-colored coach, drawn by six horses with painted hoofs, would come charging down from Trinity.

Hamilton founded the Bank of New York. Three other banks were started one by Aaron Burr, who was later to kill Hamilton in a duel. Hamilton owned an L-shaped piece of property at Broad and Wall streets where the J. P. Morgan building now is.

The Stock Exchange had a traditional history dating back to 1792, but the real formation of the association took place in 1817. Then there were twenty-five members and no initiation fees. To-day one reads of seats going for \$100,000 and more.

All this gives only the merest glance over the Street and over the organization which has traded in twenty million shares since the election. The old wild bears and Dutch bulls had given way to Bears and Bulls that fought with brains and ticker tape. N. Y. Evening Post.

Some artists who are wedded to their art evidently married in haste and are repenting at leisure.

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.



THANKSGIVING

Let us be thankful, brave and steadfast

Thankful, for the blessing of the past,

Brave, to face the trials of another year,

Steadfast, to God, our friends, and family dear.

—Vesta Freeman McKinney.

May we be thankful for what we have acquired in the past year, and protect it from destruction by fire, as an act for the betterment of all mankind.

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No Definite Plans For Extra Session of Congress.

Congressman Martin Madden, of Illinois, chairman of the House Appropriations Committee, has already laid before the President a new draft of a tax reduction project which he has suggested heretofore but which he will advocate strongly in the new Congress.

Madden's bill would require the Secretary of the Treasury to report to the President whenever there was a surplus of \$25,000,000 or more in the Treasury at the end of a fiscal year. The President in turn would then direct the Secretary of the Treasury to refund this surplus to the taxpayers in the form of reductions in the taxes paid for the current calendar year in which the fiscal year in question ended. Thus, if there should be a surplus in the Treasury on June 30 it would be the duty of the Secretary of the Treasury to determine the percentage of reduction to be allowed on all income tax returns filed on March 15, 1926.

It is Madden's idea that a surplus is a dangerous and unnecessary thing and that governments, like churches, are healthiest when they have to strive to make ends meet. The Madden bill imposes a very heavy responsibility upon both the President and Secretary of the Treasury and has come in for some criticism on the ground that it provides for the delegation of legislative authority to execute officers to an extent that raises the question of constitutionality.

President Coolidge has intimated to the Congressional leaders that he will not ask action on any general tax reduction measure at the coming short session. Senator Smoot is authority for the statement, however, that an independent bill may be introduced and pressed reducing by 25 per cent. the taxes to be paid in 1925 on 1924 incomes.

The House Committee on Appropriations, assisted by the experts of the Budget Bureau, are already at work on the appropriation bills to be passed at the coming session providing for the support of the Government for the fiscal year beginning July 1 next. On the basis of estimates prepared by the Director of the Budget the appropriations for the next fiscal year will drop below the three billion dollar limit for the first time since the United States became involved in the war.

The estimated appropriations to be made at the coming session total \$2,980,000,000 exclusive of the Post Office Department, the receipts of which are expected to balance expenses. Of course, if the postal service is granted increased compensation without corresponding increases in postal rates the total for the session will probably exceed three billion dollars, but when President Coolidge vetoed the postal pay raise at the last session he made it clear that his chief opposition was to taxing the public at large to make up a postal deficit which, in his opinion should be paid for by those who use the service.

As soon as Congress reconvenes a determined effort will be made to put through a special bill raising salaries

throughout the postal service. If it is enacted into law it will probably carry higher parcel post rates but no increase in the rates on second class mail matter. On this point Representative Madden, who by reason of his position at the head of the Appropriations Committee matters, makes this statement:

"If the second class rates are raised we would be able to get but six or seven million dollars additional which would be negligible. I am absolutely opposed to increases in the second class rates as I believe we should have the greatest possible freedom in the distribution of educational matter."

Secretary Mellon's annual report, which will be transmitted to the Speaker of the House two weeks from to-day, will contain a strong recommendation that Congress shall either repeal or make clear the provisions of the tax laws relating to the publication of income tax returns. Although the publicity provisions of the present law are soon to be officially interpreted by the Department of Justice, Secretary Mellon feels that the reaction since the recent publication of returns has been of such a character as to show conclusively that the country is overwhelmingly opposed to such publication.

Realizing that Congress, rather than Cabinet officers, make the country's laws and having in mind some rather bitter experiences of the past two years, Mr. Mellon is by no means sanguine that the publicity feature of the present income tax law will be repealed, but he does feel that he has a right to demand that if it is to remain on the statute books its provisions shall be so clarified that he who runs may read.

Many thousand letters have reached the Treasury Department protesting against the further publication of income tax returns. Many of them present salient illustrations of serious injury suffered by perfectly innocent persons.

In a number of cases the financial standing of small merchants and manufacturers has been injured because of the disclosure of the fact that their incomes were negligible. In other cases salary increases have been denied to persons who reported the payment of substantial income taxes, although in these cases the income is said to have been derived from the sale of property.

Many instances of attempted blackmail are reported. Some amusement has been caused the officials by communications from married men whose wives have divorced them and who have made applications to the courts for increased alimony based on the disclosure of their husbands' income tax returns.

Years ago dairymen used to buy the poorer cows, which were rejected by farmers, at \$20 to \$30 each. When these went to the butcher there was little or no loss to the dairymen, and working people had milk delivered at their doors at 5 cents a quart. Now, when the best cows go to the butcher there is around \$100 loss on each, and this depreciation will add 5 cents per quart for every quart the cow has produced in seven or eight months.

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THE INDEPENDENT GROCER.

He Need Not Fear the Chain Store.

The chain store has just one excuse for existence and has just one class of customers to draw from. The excuse and claim are low prices and the customers are the price hunters.

As to price, I want to show you how absurd that is when all the considerations are taken into account. In an investigation made by the New York State Department of Markets, chain or cash and carry stores sell at about four per cent. cheaper in well to do neighborhoods, and two per cent. in middle class neighborhoods. Now, we will suppose a woman who does her own work is getting ready to shop at a cash and carry store, in the morning. We will allow her thirty minutes for getting ready to go, and forty minutes for shopping and going and coming back. One hour and ten minutes. If she is a mother with a family and is a real mother, her time is worth seventy-five cents, at least, per hour. One and one-sixth hours is eighty-seven cents, and if she drove her car we will add twenty-five cents, or street car seven cents. She bought two dollars worth of groceries and carried them home. She paid over 40 per cent. profit on the goods bought from time alone. If she sent a servant it applies just the same. She had one big advantage and that was the opportunity of seeing what was on the market and picking it. I want to stop right here and impress this point on you. Be careful of your phone business. Do you ever stop to analyze your actions? How rough some clerks and proprietors are on the phone.

We must get these facts of service some way before the public so they can realize how very little they do pay for the service they receive. It is so small that the average grocer figures it below cost and goes broke, and the customer calls him a fool. I sometimes think it would pay the independent grocers of the state to get together and finance a publicity campaign to tell the people what we are doing for them and believe me, it wouldn't have to be bunk either. The Standard Oil Co., the Santa Fe Railroad, are spending thousands of dollars to tell the people of their service, and of what they are doing and how much it costs. I believe it would be money well spent.

I am willing to admit that the chain stores have good points. They are clean; their stock is well arranged; they have neat window trims, and they look good.

But I do not admit that they are a bit better in these respects than any independent grocer should be, or could be, if he tried.

Let's go to the service side of the game with the independent grocer. Let's admit that the goods will cost the consumer from four to five per cent. more in a strictly service store with credit, delivery, phone, individual service of trained clerks. Mind, I say trained clerks, and with a complete assortment of goods. The average person wants service and is willing to pay for it if they get what they want.

What more do they want? They

want intelligent selection of all the market affords, with a sales force that can suggest things to eat and ways to prepare them. How many times do women come in from club or an afternoon out and it is nearly time for the evening meal. She don't know what to get and she is so worried. Here is where service steps in and takes care of her troubles and in a few minutes by intelligent suggestion she is on her way supplied with what will satisfy her.

Day after day, women come into my store and also in your stores, and want help in getting ready for what we men call a blow out or blow up and want to know how many olives are in that jar, how many wafers to a pound, what kind of candy you have that would do for the bon bon dishes, how much celery do you think it would take to serve so many people, what do you think would be the best brand of peas, what kind of mayonaise salad dressing have you, are those asparagus tips the little white tips, how many slices of pineapple are there in one of those cans, will that green string bean do for a salad, and so it goes. What answer could she get from the can on the shelf in the chain store? What smile could she have from the packages on the shelf? What fun could she have talking to the codfish flakes, and to whom could she complain of her troubles? She is a human being and as a human being she wants service.

You can't hire a chain store manager that is going to take the interest in the store that the boss would. He is tied with certain rules and regulations. The whole affair is a cut and dried proposition. Efficient, yes, but efficiency alone won't win. The independent grocer can be just as efficient and still keep the milk of human kindness and helpfulness for his fellow beings. Let's take up some of the things we must do to be successful as independent grocers:

Don't overbuy. Don't load up with fixtures. Don't carry too many brands of the same goods, etc. Change your shelves and windows, attract the eye, watch the display of ten cent stores. Watch the seasonable goods and the different events and holidays. Try to have something that calls attention to these days. We sell Easter goods not so much for the profit as to bring people into our stores. Try by different means to get people into your store.

This spring we are sending out a little patent, which many of you have seen and which is simple. A little chicken fount which fits on an ordinary fruit jar. We are not mailing them out but are sending cards to two hundred customers that raise chickens and we ask them to call and get the little font free, and on the card, call attention to our little chick feed and garden seed. Watch your town for all the dinners and public feeds that are given by the ladies of different organizations. You furnish the coffee free, but see that your coffee house pays for it and you both get the advertising. Mix up in the town affairs.

Don't be afraid to be a booster or spend your money for public things.

If you give money, give it cheerfully, as money given with a grouch doesn't do you any good for advertising, and you are out your money too. I don't mean by this that you are to be an easy mark, but use horse sense. If a customer complains of spoiled canned goods, bad potatoes, poor butter, you may want to cuss her and all her relations, but watch yourself and more especially your voice. If you are talking on the phone I would suggest something along this line: "Very sorry, Mrs. Jones, that there was anything wrong with the goods and we will be pleased to exchange them. We will have the delivery boy bring you another can on the next delivery. Please give him the can that you have so that we will be able to send it in and get credit from our wholesale house."

You say, why all this fuss. In the first place, it will impress the customer that you want to do the right thing and in the second place, she will be more careful in making complaints, because, she will want to be sure there is something really wrong before she sends it back. She will know you are watching the business—and then there are crooked customers. Get out from your store, visit your nearest city, go into their stores, see their displays, find out what goods are selling.

I like to know my jobbers. I like to know the other grocers in my county, and I think I personally know and like every merchant selling my line in our county. I get new ideas every time I go some place. Too much time is given to little details, if a man has a business of any size he needs a good bookkeeper, and she should be trained so she can relieve him of the petty details.

Talk freely with your employes about the business and the goods. Don't be afraid they may know as much as you do or perhaps more because even if they do, and you are a wise one and don't blow around too much, they may not discover it. You are not too good to sweep, but should be too valuable. There is plenty to do, and if you are not busy it is a good time to read a good trade journal or talk with a well posted salesman.

Be courteous to salesmen. Don't make a salesman wait on you any longer than is necessary. Your time is valuable, so is his. You don't have to buy of him, but you can find out what he has, and if you don't want it slip it to him easy, and let him hunt an easier mark, but really, I have gotten a lot of help and good advice and ideas from talks with salesmen, and they are my best friend. There are exceptions and then you know what to do.

Study your customers. What they are interested in. Their habits, their likes and dislikes. Watch the different kinds of customers. All spend some money. Pay attention to each and speak to them. We all fall down on our credits, I presume. We are not careful enough in finding out just what a customer is making, and when he gets his pay, and then insist that he pay in full each pay day.

Last, but not least, advance with the market. Al. Richardson.

Eleven Things To Remember When Dealing With Jobber.

First, don't keep the salesman who calls on you waiting an unreasonable length of time. Remember he has many calls to make and his time costs money.

Second. Don't keep truck drivers and delivery men waiting. Check your merchandise promptly, give them their receipt and get the boys going. Your retail friends down the street are also waiting for their goods and delivery time is money lost. Our drivers are schooled to be polite and courteous to you and are cautioned not to get into any arguments. Report any discourtesy to your wholesaler's office. Don't get mad at him because his driver displeases you. Remember some of them may not know any better.

Third. Don't sign for your goods without checking everything over promptly and carefully first. In case of mistakes, report at once by phone to wholesaler's office. Don't wait with your complaint until the salesman gets around next time. Mistakes can be quickly rectified if promptly reported.

Fourth, don't ask truck drivers to pile your goods in your cellar, on your shelves or carry them on their backs up two or three flights of steps. Truckmen are not permitted to run or touch the machinery of your elevators if you have such. If anybody should get hurt we would be responsible and we are not in the accident insurance business.

Fifth. Don't send back our competitor's swells and spoils to us. We have trouble enough with our own.

Sixth. Don't return any articles which you have bought in good faith and which do not move rapidly enough to suit you. Display them properly in your store, put a price on them that will move them.

Seventh. Don't return merchandise which you have bought from a specialty man simply because you wanted to get rid of him or because you have changed your mind meanwhile. You signed the order and it is virtually a contract. It costs the manufacturer lots of money for this specialty work and your jobber does not wish to haul goods around just for the mere fun of it.

Eighth, don't buy futures unless you expect to take them when the proper time comes around; remember, the jobber has to buy these goods for you and cannot afford to carry these goods indefinitely nor have their acceptance by you refused. Nine times out of ten you make good money on your futures, and if the tenth time the market is not exactly to your liking you should bear this little burden just as cheerfully as the jobber. We can't eat turkey all the time; common ordinary codfish is good for a change.

Ninth. Don't ask for discounts for cash if you are not entitled to them. A discount for cash is a premium for prompt pay.

Tenth. Don't make any unreasonable claims, but insist that just ones are promptly investigated and settled by your jobber.

Eleventh. Don't ever get mad at your jobber. If you have a grievance tell him so and give him a chance to explain. John Kroffit.



MERITAS

LINENETTE

TABLE COVERS

A NEW WAY TO INCREASE TABLE OIL CLOTH SALES

Meritas Linenette Table Covers have "come out of the kitchen." They have invaded the dining room, breakfast nooks and nursery. They are favored even by people who never buy table oil cloth. They attract an entirely new class of customers to your department, as well as offer a new specialty to your regular trade.

Meritas Linenette Covers, the leading linen substitute, are printed on a specially prepared surface that is impervious to moisture and grease. They are popular in price and economical in use. They eliminate the expense and work of laundering; a damp cloth wipes them clean.

Made in original, exclusive patterns that would take a beauty prize, with a finish that is superb, they fit either square or round tables.

5/4 x 5/4 size in rolls of 9 covers
6/4 x 6/4 size in rolls of 8 covers

*See your wholesaler
We'll move the goods*

THE STANDARD TEXTILE PRODUCTS COMPANY

320 BROADWAY NEW YORK



Michigan Retail Dry Goods Association.
 President—J. B. Sperry, Port Huron.
 First Vice-President—Geo. T. Bullen,
 Albion.
 Second Vice-President—H. G. Wesener,
 Saginaw.
 Secretary-Treasurer—H. J. Mulrine,
 Battle Creek.
 Manager—Jason E. Hammond, Lansing.

Blouse Still Needed.

That the future of the blouse business is not threatened by the introduction of the two-piece ensemble suit is the consensus of opinion of manufacturers making up the membership of the United Waist League of America. The expression of this opinion has followed a study of the situation from all angles. Specifically, the conclusion has been reached that the two-piece ensemble, consisting of coat and dress, will never be able to compete with the three-piece ensemble.

Two reasons for this conclusion are set forth in a bulletin sent out by the league, which says, for one thing, that the three-piece ensemble consisting of tunic blouse, skirt and coat has the greater advantage of offering more variety for the expenditure of the same amount of money. It further says that there is a factor of sanitation which favors the three-piece arrangement.

"The present combination of dress and coat," the statement continues, "has been prevented from achieving any great popularity because the outlay is not commensurate with the amount of service received. The coat remains a novelty only suitable for wear with the one dress underneath, and the dress is suitable for only one kind of occasion. With the inclusion of the tunic the ensemble suit is capable of considerable expansion, both as to style and to service, with only a slight additional cost. When matched to several tunics, the three-piece ensemble may be used either for morning or semi-formal wear.

"The great success of the tunic has been achieved along these lines. The outstanding fact is that the consumer took to it as the solution of the problem of getting as much for the money as possible, a problem that has been one of the most important in the garment trades this year. For this reason it is felt that the same conditions will govern the ensemble suit business for, to be a general success, it must be sold to consumers other than those who make up the 'Fifth Avenue' trade.

Furthermore, with the combining of two or more tunics with one suit, the problem of keeping the garment fresh is simplified, as it is well-known that the upper part of a garment needs refreshing more often than a skirt or coat. This solves the sanitation prob-

lem and keeps the whole outfit from being sent to the cleaners more often than it should be."

Carpet Conditions.

Alexander Smith Carpet Corporation announced their prices on Nov. 10 for spring, 1925. These showed a slight decline in the cheaper grades, such as tapestries. In the better grades the prices remained the same as the latest fall prices.

Other manufacturers followed this price-making and held prices for cheaper grades at practically the same figures as their latest fall prices. However manufacturers of the higher grades of carpets, such as Wiltons, have raised their prices as much as eight per cent. This indicates that the lower grades are a trifle off last prices; medium grades are the same as last previous prices; higher grade goods have advanced.

The buying response was mostly from the jobbing houses who bought fairly freely but the retail buyers' purchases were and are conservative. The explanation seems to be that limited appropriations only have been allowed the buyers who attended this opening.

It is not expected that manufacturers will make up any quantity of goods except for orders received and, therefore, the retail buyer should bear in mind that the stocks from which he has to draw will not be abundant.

Conditions in Dress Accessories Lines.

The wholesale lace and trimming business is dormant at present, as is to be expected at this time of year, but importers and manufacturers are optimistic of good future business.

Cluny laces in widths up to ten and twelve inches have a call and chantilly laces in wide widths, in white, cream and ochre, are being re-ordered. There is still a re-order business in metal laces.

Shawls and scarfs are still in demand and we believe will continue to be into the spring season. Spanish shawls of rich embroidered designs are in vogue and chiffon and crepe de chine in hand painted and hand blocked designs are receiving attention. Ombre effects and deep fringed shawls and scarfs are popular.

The hosiery business is picking up but the greater part of it is being done in fancies such as Jacquards, stripes and plaids in highly contrasting colorings. The popular demand includes silks, lisle, wool and silk and wool mixtures. There seems to be a tendency to higher prices. A few of the larger mills have already announced slight advances, but we believe prices in general will remain steady for the present.

Some Future Business Being Taken in Woolens.

Buying response to Spring showings of woolen and worsted cloths is improving, but is not really active as yet. The tendency of prices to advance in these lines and the possibility of delayed deliveries are influencing some to protect themselves by placing orders for future deliveries. The supply of yarn which is required in the making of the finer fabrics and flannels is limited. Manufacturers are making up only small yardage for stock purposes.

The choice of fabrics for women's apparel has narrowed down to Kasha types, suede, twills, cords, cashmeres and flannels. Flannels in high colors, pastel shades, stripes and plaids will be strongly featured.

High colorings and pastel shades are very strongly advocated and the natural color seems to be creating increasing interest.

Manufacturers stocks on hand are low in comparison to previous seasons and when the cutting up trade commences to draw upon these stocks they will probably be further reduced.

This "Crook" Is Versatile.

The current bulletin of the Associated Retail Credit Men of New York City, Inc., calls attention to the operations of one of the most versatile "crooks" New York stores have had to deal with for some time. Not only did he attempt to cash a good-sized check drawn on a local trust company by forging the name of a well-known

New York man from whose office he had stolen a checkbook, but he called up a local store recently in this man's name and offered to guarantee purchases that would be made by a "Harvard student" to the extent of \$400 to \$500. When the credit man of the store in question sent a guarantee blank to be filled out by the man who was supposed to have telephoned, the latter was astounded, and said that he knew nothing of the matter. The name of the "Harvard student" as given by the "crook" was the same as that used by the man who tried to cash the check.

Too Much Stress on Price?

The contention is again being frequently advanced in the primary markets that retailers are laying far too much stress on price, to the neglect of quality and assortments. Emphasis is all the stronger at the moment because of the difficulties in advancing prices which the manufacturers, particularly those of textiles, are now facing. The wholesalers contend that, if the stores would switch their sales appeals to quality and greater assortments, there would be opened up a large buying power that at present is not being tapped. They say that, as things are, the customer in many stores is forced to take the merchandise offered, when, if there were something better offered, it is more than likely that the purchase of the latter would be made. Retailers do not take into account enough of that "pride of possession" feeling which would influence many consumers, if it were properly stimulated.

Our Semi-Annual Clearance Sale Begins Monday, Dec. 1

and continues five days, including Dec. 5

This year there has not been the usual advance purchase by retailers generally. Owing to the warm fall, business on winter merchandise has been slow. The change in weather to snow and colder has developed a large business in winter merchandise.

In spite of the large business we have been doing, our stocks are still quite complete. We inventory on December 21, 1924, at which time we desire to have our stocks entirely cleaned up.

The market is firm and higher. Take advantage of this sale and visit us next week and buy your requirements for the winter season as well as merchandise for your January and February sales.

In putting on this sale we have marked our merchandise to clean up irrespective of cost.

We have arranged for free parking space across from our store during the sale at all times in the lot diagonally across from us. Don't neglect this opportunity and come prepared to buy your needs for the next few months.

GRAND RAPIDS DRY GOODS CO.

Wholesale Only

Some Men I Have Met in the Past.

My first introduction to Smith Barnes was in the summer of 1884, when I was ushered into the office of the General Manager of the Hannah & Lay Mercantile Co., at Traverse City. I had previously exchanged letters with him on different aspects of the mercantile business, so I naturally looked forward to the meeting with much pleasure. I had been told that he was a very austere man, but my experience at this time and ever afterward as long as he lived failed to confirm the preliminary reports I had received concerning his brusqueness. After chatting a few moments, Mr. Barnes exclaimed:

"This gives me the opportunity I have craved to show you the Peninsula. I will have my horse and carriage here in ten minutes. We will take Wilhelm and Montague along with us, because they need a day's respite from business cares as much as I do."

Mr. Wilhelm was then manager of the dry goods department of the great emporium at Traverse City and Mr. Montague was manager of the grocery department. If I remember rightly, John Fowle was then in charge of the hardware department and Mr. Atwood was manager of the shoe department. Mr. Montague is still living and has won much commendation by his masterly management of the Masonic home at Alma.

The four of us headed for Old Mission, getting dinner at the fruit farm of the late William Marshall, who was one of the pioneer fruit growers of the Peninsula. I was struck with the manner in which Mr. Barnes discussed the various phases of growing and handling fruit with our host. I soon came to understand that his knowledge on all matters pertaining to agriculture and horticulture was as accurate as his merchandising information. In other words, he had made such a study of every subject which confronted him in every day life that he was prepared to discuss it without displaying any suggestion of superficiality.

Notwithstanding his ambition to be a well-posted man, Mr. Barnes' chief claim on his fellows was the thoroughness with which he studied the great business which was built up under his direction. I think his strongest trait was his ability to judge men. This is shown by the high character of the men he invariably brought into the Hannah & Lay organization. It was he who dug up J. W. Milliken and Frank Hamilton from Saco, Maine, and brought them to Traverse City when they were very young men. These men engaged in business for themselves after a few years with the big store, being assisted financially by both Smith Barnes and Perry Hannah at the beginning of their careers. They not only achieved marked success in the mercantile field, but made a lasting impress on the city and Grand Traverse region which will last forever.

Mr. Barnes believed in the old fashioned theory that anything worth doing was worth doing well. Under his management the Hannah & Lay store was a model in many respects. It achieved Nation wide distinction and brought many merchants to Traverse City to inspect the establishment and

make note of its outstanding features.

One of the qualities which commended Mr. Barnes to his friends was his kindness to young business men. He appeared to take keen delight in assisting beginners to get on their feet and went out of his way on many occasions to smooth down rough places in their careers.

Few establishments sent out more well-posted merchants than the Hannah & Lay store. Those who left the parent house frequently referred to Mr. Barnes' peculiarities in a jocular manner, but generously gave him credit for the thoroughness and courtesy which always marked his business career.

Mr. Barnes has been dead more than twenty years. He sleeps on a beautiful knoll in Mountain Home cemetery, Kalamazoo. I seldom visit the Celery City that I do not visit the grave as a tribute to one of the best friends I possessed in the early days of the Tradesman, when encouragement and support meant so much to me.

E. A. Stowe.

Stock Departments Are Growing.

One effect of present retail buying methods in the men's shoe field has been to force the enlargement of the stock departments of several of the principal manufacturers of the better lines. While these manufacturers have had departments of this kind for several years, their high cost had resulted in their being held as small as possible until lately. The biggest factor in this cost was the investment tied up in the actual stock, which, in the case of high priced shoes, runs very quickly into large sums. The value of stock departments is being proved, however, by the way the demand for "at once" shipments growing out of the cold weather of the past few days is being met. To make up the same shoes on order would retard deliveries several weeks.

Rayon Production To Set Record.

Production of rayon (artificial silk) for this year is expected to set a new record. It would not be surprising if production ran somewhere in the

neighborhood of 40,000,000 pounds, or from 15 to 20 per cent. greater than last year, which showed the largest output thus far. The demand continues strong, with the buying distributed over both fine and coarse sizes. Prices are firm and unchanged and are likely to remain so until the turn of the year. It is understood that additions to manufacturing facilities are under way that will be a factor in the production for 1925.

Early Start on Spring Lines.

An early start on Spring lines of women's ready-to-wear garments is anticipated. At the moment, the cutters-up continue to press for delivery of Spring sample pieces, with the greater bulk of these to arrive from the mills in the next two or three weeks. All in all the Spring situation is considered to be developing very favorably by both the garment trade and the selling agents of the mills. So far the slack demand for Fall merchandise has not been a factor influencing Spring operations to any extent and it is not expected to be.

SUCCESS depends on—

How well your set is made.
Not how many tubes you use.



MRC-4, \$150.00

Michigan MRC-4 is America's most beautiful set. Not only is it the best of the cabinet maker's art, but electrically it has no equal.

One stage of radio frequency, a detector and two stages of audio frequency give you

Distance
Selectivity
Volume

with a tone charm that eliminates all harsh or mechanical notes. You have perfect reproduction.

The Set is equipped with a self-contained Loud Speaker unit and horn. The unit is adjustable. Ample room is provided for "A" and "B" Batteries, etc.

Other Michigan Models from the MRC-2, two tubes, to MRC-4, four tubes, priced from \$37.50 and up.

There is a Michigan for every requirement. Go to your dealer and ask for demonstration.

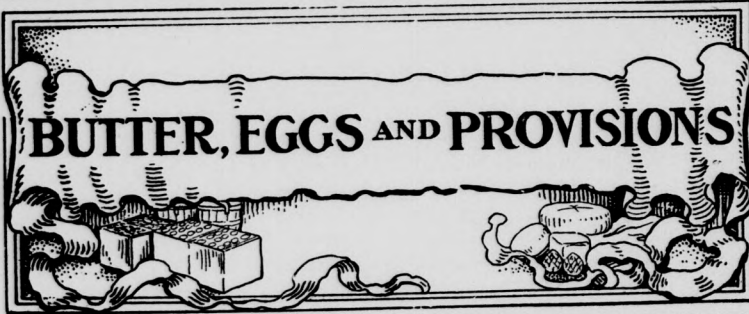
We will be glad to send you illustrated folder of all models. Write us.

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MICHIGAN RADIO CORPORATION

30 Pearl Street

Grand Rapids, Michigan



Work of Educating Egg Candles and Graders.

The cost of educating new help to candle and grade eggs can be reduced by following some simple rules suggested by the nature of the work, which have been tested out by the writer.

A good candler or grader may be of either sex. The preference for women is, we think, based largely on the lower scale of wages usually paid to women, but when a plant has been organized to take care of women help, with forewomen in charge of the immediate operations, women have won a permanent standing for ability to turn out good work in good quantity as compared with men. When a man has nothing to do, if he is a good man and quiet, he is likely to wait patiently until something is provided for him to do next. A good woman is more likely to begin doing something nearest at hand. She will take a broom and begin to clean up. She has a housewifely nature and is well adapted to working around a food plant.

A good candler or grader must have a hand adapted to manipulating eggs, an eye quick to discern and a thoughtful temperament. Mere speed in handling eggs is a poor index in the choice of a good candler.

Grading, by which we mean sorting the eggs for external characters after candling, can be mechanized to a degree not possible with candling. No time is lost watching the movements of the egg as in examining the interior, and the eye and hand work in quick response. Grading eggs after candling is a comparatively fast operation, the cost being about a third less than the cost of candling after all factors have been taken into account.

So far as practicable to separate the operations of grading and candling, it will be found economical to do it, whether the volume be large or small. One candler can first candle and then grade and will be far less fatigued and have a better grade than by attempting to grade and candle in one operation. And there is not a great deal of difference in the time consumed if grades are made equally exact in the comparison. It is, of course, possible to make more exact grades in two operations.

Where the operation is on a large scale, trays can be used between the candling and the grading operation, the size being slightly wider and longer than a standard egg case, but the depth only to accommodate two fillers, or three. The center board is left out and the fillers can then be transferred with the eggs in them when it is desired to put up a shipment directly from the trays without grading. The

trays can also be used for short storage, permitting final grading and preparation for shipment later. A 12 dozen tray, if built to last, will weigh about 28 pounds with eggs, and an 18 dozen tray about 40 pounds. Ordinary packing pads are used in the bottoms of the trays, and they are useful also on the benches, if making a large number of grades, and the fillers can be transferred to cases or trays when full. Sorting for color and size is facilitated in this manner. The trays can be handled easily by female help.

At the beginning of the season, or when much new help is to be broken in, the following procedure will be found to facilitate getting rid of some inefficient candidates at the beginning without waste of time teaching them:

Stand the candidates in a circle around the instructor in a good, light room and give them each four eggs. Show them how to reverse position with two eggs in each hand and have them continue doing it as fast as they can without dropping the eggs, not being too particular just how they modify your way of doing it, but watching how they use their hands and conduct themselves generally. The attention, thoughtfulness and normal skill can be studied in this way, and ability to stand steadily to an operation which is necessarily tedious in the beginning. The hands of some will become cramped. Let them rest a few minutes and go on again turning the eggs to reverse the position and place the eggs alternately in position for holding up to the candle.

Twenty or more candidates can be put through this drill at one time, and the ones who cannot for some physical reason, handle eggs readily, will weed themselves out. Some will prove in a few minutes that they have good coordination and a hand suited to the work. Others will be slower but will show qualities that give promise of a good candler or grader. Some of the best handlers make good graders but lack the eye and imagination for interior effects, hence do not make good candlers. Grading is easy and pleasurable to women who have an eye for color and shape. Candling is more thoughtful work.

During the test drill some eggs will be accidentally dropped, and this will permit the employer to observe behavior and good sense of the candidates and the nervous stability. Those who show up well can be sent to the candling room after 15 or 20 minutes, and those who appear to be impossible can be dismissed, thus stimulating the remainder to patient effort. Some of the slower may show character in their behavior and good manipulation of the eggs to commend them. A com-

WE are living in a land of peace and plenty with all the privileges and pleasures that can be bestowed upon mankind and still, Thanksgiving Day to most of us is merely a day of feasting. The Colonists who established this day by offering thanks to Almighty God set an inspiring example we should be proud to follow. Our heritage is a rich one—we should offer thanks.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

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

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

Headquarters for

FOREIGN and DOMESTIC

NUTS **FIGS**
DATES

Get our prices before placing your
Holiday order

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

parison of hand formation by observation during the drill will suggest to the employer points of advantage in the hand. The study is very profitable in a plant where a good deal of help moves in and out of employment.

In candling eggs for quality only, if the finer points of interior character are to be noticed, the work cannot be hurried faster than the eye can take in the movement of the contents while turning the egg. The egg must be turned slowly to see accurately. Rapid twirling has no possible advantages in candling any kind of eggs, excepting eggs stuck to the shell. The eggs should be raised and turned slightly and the contents be allowed to come slowly into a balanced position, during which movement the character will appear.

About 60 dozen eggs an hour for 10 hours constitute a good days candling where close grading is expected. Some candlers can exceed this by 10 or 20 per cent., but it is exceptional.

Grading for external characters, on the other hand, if done under proper lighting and good bench arrangement, can be accurately done at greater speed. The ability to manipulate eggs is the measure of speed in this operation, if the eyesight and mind are clear and the attention good. A grader should be able to discern external qualities as fast as the hands can move. Classification of the eggs and co-ordination between hand and eye are matters of habit. Some form a new habit more quickly than others, and the instructor should rely upon a good habit, taking sufficient time and allowing the beginner a good deal of latitude in the quantity of work turned out the first week so long as the work is well done and the movements certain—that is to say if the grader does not hesitate after being carefully told where to classify the eggs.

A standard like the tentative U. S. grades, which are based on natural characters, is more easily taught than a standard based on the value of eggs as they average to run in the final grade. The latter basis of grading is always subject to the candler's judgment, and to change the grading with the changes in season and weather is to confuse the candler. The individual egg standard based on natural characters, on the other hand, can be learned once for all in comparatively short time, and the shipping grades can be varied according to market and orders in hand, either by shipping an agreed proportion of each quality grade or by uniform blending during the second operation. It can be done without confusion to the grader who is simply instructed to place so many eggs by count, from each of two or more basic grades in each case. This is honest and accurate and assures the buyer of a mixture he can count on to make the grades which his trade require in the proportion wanted.

The making of uniform blends is not new, although it is not prevalent, and a good deal of data has been assembled on the cost of the whole operation. To do it right requires two operations, and some special grades require three operations. Two operations will make uniform blends, can-

dling cost can be determined by figuring the wage scale against an average output of 20 cases a day, including all help actually on the bench, or assisting the bench. If helpers are used to assist the candlers, the time of the helper is supposed to save an equal amount of time for the candler. Grading cost is usually about one-third less than candling, due to more rapid movement and to the custom of using somewhat less experienced help drawing a lower wage. Graders graduate eventually into candlers.

The result of all useful analysis of a product to be graded is to simplify and clarify the operation for the help by reducing the operation to a science and removing the element of judgment. One might suppose that the cost of making exact grades is greater than the cost of making grades which appropriate uniform blends; but the latter, if successfully made, are the mere costly, whether the operation be divided into candling and grading or whether it is done by an old, experienced candler in one operation.

Warranted.

As a Presbyterian elder was shaving just before going to church he made a slight cut on the tip of his nose. Calling his wife he asked her if she had any court-plaster. "You will find some in my sewing basket," she said. The elder soon had the cut covered. At church, in assisting with the collection, he noticed that every one smiled as he passed the plate. Very much annoyed, he asked one of his assistants if there was anything wrong with his appearance.

"I should say there was," answered his assistant. "What is that upon your nose?" "Court-plaster." "No," said his friend, "it is the label from a reel of cotton. It says, 'Warranted 200 yards.'"

The Dollar.

You must learn not to overwork a dollar any more than you would a horse. Three per cent. is a small load for it to draw; six a safe one; when it pulls in ten for you it's likely working out West and you've got to watch to see that it doesn't buck; when it makes twenty, you own a blame good critter or a mighty foolish one, and you want to make dead sure which; but if it draws a hundred it's playing the races or something just as hard on horses and dollars; and the first thing you know you won't even have a carcass to haul to the glue factory.

George Horace Lorimer.

You are rich only as you enrich the lives of others.



SELL BY THE CARTON

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

Now is the time
to buy
Michigan Onions
Cranberries - Walnuts - New Figs
Hallowi Dates

The VINKEMULDER CO.
GRAND RAPIDS, MICHIGAN

You Make
Satisfied Customers
when you sell
**"SUNSHINE"
FLOUR**

Blended For Family Use
The Quality is Standard and the
Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

Watson-Higgins Milling Co.
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NEW PERFECTION
The best all purpose flour.

RED ARROW
The best bread flour.

Look for the Perfection label on
Pancake flour, Graham flour, Gran-
ulated meal, Buckwheat flour and
Poultry feeds.

Western Michigan's Largest Feed
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**SKILLFULLY MADE
BROOMS**

PARLOR
WAREHOUSE
WHISK
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Quality—Prices—Service—
Excellent, Attractive, Unexcelled

**MICHIGAN EMPLOYMENT
INSTITUTION FOR THE
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Saginaw, W. S., Michigan

NUCOA
"The Wholesome Spread for Bread"
"THE ORIGINAL"
QUALITY
NOT
PREMIUMS
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NUCOA
I. VAN WESTENBRUGGE
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Putnam's **CHRISTMAS
HARD CANDY**

A FINE LINE AT VERY ATTRACTIVE PRICES
ORDER EARLY

AGENT FOR
LOWNEY'S
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NATIONAL CANDY CO., INC.
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GRAND RAPIDS, MICHIGAN



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

Push Holiday Trade and Push It Hard.

Written for the Tradesman.

"How can I best develop my Christmas trade this year?" is a question many merchants will be asking.

It is one thing to buy a stock of Christmas goods, and it is quite another thing to place those goods before the public in such a way that not only are the articles displayed to the fullest possible advantage, but also in a manner to tempt the passer-by to purchase.

No matter how well-selected a stock may be, or how excellent the quality, unless the hardware dealer gives that stock adequate publicity, he cannot get the results he should.

People do not go prying around to find out what the hardware dealer has in stock. The public might display that attitude toward a curio shop; but a staple industry such as hardware inspires no such feeling. It is, therefore, essential for the hardware dealer to go after the trade and, in so doing, to tell his customers and prospects just what he can do to help them in their Christmas buying.

To do this, the hardware dealer must not merely advertise but display. He must begin, quite a while before the public gets interested in Christmas buying, to drill into their minds the important fact that he has just the very goods that people want for gift purposes. He must, if possible, excite their curiosity as to what he has in stock; and must set them thinking about his store as a place to visit when they are doing their Christmas purchasing. To do this, he must give them a list of goods not merely offering a varied range to select from, but also attractive from a utility point of view.

Public recognition of the fact that the hardware store is a good place to look for Christmas gifts has grown decidedly in recent years. Good Christmas displays and good Christmas advertising, year after year, have produced this result. The good work of educating the public to the gift possibilities of the hardware store should, however, be aggressively continued this season.

The hardware dealer, therefore, should advertise; and he should not wait until the people are thinking about buying their presents. He must get after the public early in the game, if possible a jump or two ahead of his competitors.

Newspaper advertising is desirable. This can, if desired, be supplemented

by sending out circulars to a selected mailing list. In preparing advertising copy—whether for newspaper advertising or circulars—the nearer you can convey the impression of a friendly talk with the reader, the better.

Too often the retailers who produce advertising copy fall into a sort of rut. They use a kind of advertising jargon to which newspaper readers have grown accustomed. The same old phrases are endlessly reiterated.

Now, a newspaper advertisement or circular should convey the necessary facts to the reader. But if, along with those facts, the merchant can give his reader an arresting novelty of style, something to "make him sit up and take notice," so much the better. Perhaps the best way to get good results is to imagine that the reader of the advertisement is a rather indifferent customer on the other side of the counter. Then write your copy as you would talk it direct to a customer—of necessity boiling it down and condensing but giving the illusion of a personal chat.

Where possible the hardware dealer should use posters to help out his window and interior displays. A picture of Santa Claus, of a loaded Christmas tree or a young man giving a young woman a present will add effectiveness to any display. Pictures clipped from magazines can be used for this purpose by pasting them on cardboard, or an actual drawing, if it can be procured.

There should be close co-operation between the newspaper advertising and the window displays. Use the advertising to bring people to the store, use the window displays to get them inside, and use the interior displays to help sell goods. Let it be understood that there is a general invitation for everybody to visit the store and look at the goods without any obligation to purchase. Enter into the Christmas spirit, and let your store for the time being be considered as part and parcel of the shopping entertainment provided by the retail establishments of the community. Let your store be one of the attractions of the street. Let people know that they can feast their eyes and give enjoyment to their children without any obligation to purchase.

It is well to run a series of Christmas windows and give them a certain continuity of design. If the merchant has the time and the inclination to go in for spectacular displays, he has such a wide variety of designs that he can readily give his inclinations full vent. Around Santa Claus a number of very fine window trims can easily be built. If, owing to lack of space or other reasons, the hardware dealer considers spectacular displays unwise, then he

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



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

Foster, Stevens & Co.

WHOLESALE HARDWARE



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

Michigan Hardware Company

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

Wholesalers of Shelf Hardware,
 Sporting Goods and
 FISHING TACKLE



Decorations losing freshness
KEEP THE COLD, SOOT AND DUST OUT
 Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof
 Made and Installed Only by
 AMERICAN METAL WEATHER STRIP CO.
 144 Division Ave., North
 Citz. Telephone 51-916 Grand Rapids, Mich.

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass

All kinds of Glass for Building Purposes
 501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

United Motor Trucks

A SIZE AND STYLE To Fit Your Business

SALES SERVICE
ECKBERG AUTO COMPANY
 210 IONIA AVE., NW.

can, by shrewd use of ordinary decorations, give the window the Christmas touch necessary to emphasize the timeliness of the goods.

Incidentally, the hardware dealer's big task is to help the Christmas shopper in the problem of selecting his gifts. I'm willing to bet that a window devoted to a comprehensive array of gift suggestions will always be an excellent business-getter. Picking out a lot of Christmas presents is a different problem; and the perplexed buyer—particularly in the latter stages of the holiday season—appreciates practical help more than anything else.

Many dealers reserve their biggest and most spectacular and most Christmassy display for the last three days before Christmas. I am inclined to think it better policy to utilize the colorful Christmassy displays quite early, when it is necessary to interest the public in Christmas in a general way; and later, when buyers are hard driven to select gifts, to put on displays that will give them practical help in their problems.

Not merely the show windows, but the interior, must receive careful attention. Interior decoration is essential. The Christmas illusion furnished by the window trims must be backed up when the customer gets inside the store.

If possible, remove the stilted look common to so many hardware stores by giving the interior the aspect of a bazaar. Bring forward small tables and display the goods so that they can be easily inspected. If possible, open the store in the evenings and, if the prospective patronage justifies it, provide music to entertain the visitors. A radio concert is good—it will not merely draw a crowd but will help to advertise your radio department, if you have one. Have all goods ticketed so that a customer can readily find out what an article costs without having to take up a clerk's time.

Pay special attention to the children, and do everything you can to arouse their interest. It must not be forgotten that children play an important part at this time of year. Through them the parents are brought into the store; and the buying of a small toy may quite often be the stepping stone to the more extensive purchases. Children influence more gift-buying than most dealers conceive; and if he wishes the best results from his holiday campaign, the hardware dealer should look after the children's end of it.

A good scheme is to have a live Santa Claus in the store. He can wander around, make himself generally friendly with the youngsters, and give away little, inexpensive presents and advertising matter of one sort and another, all of which will influence the trade of the parents in addition to stimulating the interest of the children.

Victor Lauriston.

Defective Goods Generally Result of Defective Selling.

One of the greatest increasing evils of to-day in department stores is that of returning merchandise.

Are you always holding your customers? Loyal satisfied customers, who come back time and time again? They are valuable as money in the bank. A satisfied customer is your

best advertisement. A dissatisfied customer will not only cease to come back to you, but often shuns the department and store as well. A satisfied customer is a salesman plugging for you and the store every day in the year. He is working for you, but is on his own payroll. Making satisfied customers is one of the shrewdest kinds of good business.

This is indeed so easy to accomplish if you are really sincere in your desire to please your customers. You must study their requirements. Know the article best suited for the particular purpose. Do not just make a sale in order to pile up your total, but of course on the other hand, do not become merely an order taker, for many a sale can be doubled and tripled through the art of suggestive selling. What I mean is, one of the great problems that confront us to-day as never before is the constant growing tendency of our customers to return merchandise. Every piece of returned merchandise means added expense. Expense for delivery, clerical work and salesmanship. Every article returned must be sold again and brings no added bonus, for the same and often greater effort and time is required to make the additional sale.

What are some of the causes that lead up to this increasing tendency of customers to bring back goods they have once purchased? There are so many causes, I will only try to enumerate a few of the most important. One of them is wrong sizes. In selling size merchandise, not always a careful study is made or measurement taken to insure the article to stick. Another cause is the inexperience or laxity of the salesperson in order just to make a sale, and results in selling something unsuitable, or without sufficient knowledge of the requirements. Often a salesman, rather than miss a sale will say, "Take two or three articles out, if you can't decide, and you can return them if you don't want them." Then again, the customers take advantage of the reputation of the store (because they are easy) and take merchandise knowing all they have to do is to return same and no questions asked. It is indeed a serious problem.

There can hardly be made an iron-clad rule that cannot be broken. Some returns are made because the merchandise is defective, but this is true of only a small percentage of goods returned. From statistics that have been gathered, the greatest percentage of fault lies in defective selling. Try to sell customers merchandise that is appropriate and goods that will please them. Stop these wasteful leaks, for they but add to the selling costs and the price of merchandise and cut down the profits as well. I can illustrate this by an old barrel that has stood empty in the August sun. It was well made out of oak staves and heavy iron hoops, but when filled with water it leaked in a dozen places. Then the old cooper came with hammer and tapped gently on the hoops, driving them tighter and tighter, until with the swelling of the timber from the moisture inside and the tightened hoops on the outside it retained its full measure to the brim.

Defective selling means dissatisfied customers. A story I heard the other day illustrates how sales can be lost and customers lost through lack of knowledge. A blacksmith went into a hardware store to buy a hammer. The salesman showed him one for 75 cents. The blacksmith asked him if that was the best he had. He replied: "Here is one for \$1.75." The blacksmith said: "What is the difference?" The salesman replied: "It is a better hammer." The blacksmith, who was well versed in hammers, recognized it was better, but as all the salesman could say was just that it was better, he told him he wouldn't take his word for it, and went out. The next day the mail order catalogue happened to be sent to this blacksmith, and in turning over the pages he ran across a page illustrating hammers. One was a hammer at 75 cents, like the one he had seen in the hardware shop, with a full description of same, saying the handle was of hickory and the head tempered steel. Then next to it was a hammer for \$1.75 and described as follows: "Second growth hickory handle, head of steel tempered in oil and wedged on in such a way that the

harder you pound with it the tighter the head becomes on the handle. There is no chance of its flying off." Of course, he said, that was the reason for the higher price. Knowledge is the first essential for good salesmanship.

Stop the leaks of returned merchandise, for seldom are goods returned as fresh and in as good condition as when sent out. This means not merely the loss of a sale, but a mark down as well.

Know your merchandise, know the needs of your customers and, above all, "Sell to Stick."

Robert W. Pogue.

Do You Wish It Charged?

"Do you wish it charged?"

Sometimes they say "Yes" in direct response to your question, even though they have no charge account.

It is far better to say, "Have you a charge account?" as it keeps away from an embarrassment which might drive your customer away.

Be exceptionally pleasant in ushering the customer to the office for the purpose of opening a charge account and make no promises one way or the other.

WE INVITE

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

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

Call us on either phone.

GRAND RAPIDS BELTING COMPANY

Leather Belting Manufacturers

1-3 IONIA AVE.

GRAND RAPIDS, MICHIGAN

MERCHANTS!

Suggest Automobile Accessories for Presents

Get Ready for Christmas Business

If You Want Special Christmas Window Trims, Let Us Know.

Start Early!

Sherwood Hall Co., Ltd.

Wholesale Automotive Supplies.

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.



News and Gossip About Michigan Hotels.

Kalamazoo, Nov. 25—Just at this particular time of the year numerous towns and villages are torn asunder, as it were, by the "community chest" drive, or some other form of solicitation having the same purpose in view.

The hotel man will, as usual, be asked to make a contribution for the Young Men's Christian Association, or the Y. W. C. A., which institutions, in turn, will offer entertainment in competition with that provided by the hotel.

Most of these institutions are, without doubt, entitled to the support of the communities wherein they exist, but there has always been a doubt in the mind of the writer as to whether either of the two associations named function in the manner originally intended by their founders.

It looks to one on the outside as if these particular organizations were lacking in clearness of purpose and endeavor. Originally much stress was laid on intensity of purpose, but latterly the administration of such affairs has become perfunctory in character, with a strong tendency to wander off into operations which are certainly commercial in character, especially where they are operated in the aforesaid competition with hotels and feeding institutions.

It is difficult to ascertain even just what it is these two particular organizations in general aim to do with young men and young women besides supplying them with physical exercises and room and board at cheap prices and with other comfortable, not to say luxurious, club facilities and advantages.

One has but to make a study of the announcements made by these organizations from time to time to discover that prevailing programs of operation are vastly different from those in vogue a few years ago when they were devoted to "prayer, Bible reading and evangelistic effort." Nowadays, however, they tell us that their real mission in the case of the Y. M. C. A. is to supply athletic, club and hotel facilities, the latter purpose being very properly an object for criticism. Is this plan of operation based on a desire to uplift the young man, or is it suggested by a purely commercial spirit?

In various of the larger cities even appeals are made from time to time for support and establishment of housing institutions which, in the main, compete with the hotel interests under the guise of Christian environment, which are at best but "bed houses" where anyone can secure accommodation at rates slightly lower than are charged by the hotels in the vicinity, and each year the dear public are called upon to make up a deficit, for the prime reason that the organization is in the hotel business, but operating at a loss, entertaining people who could afford to patronize more expensive hotels, but find it profitable to get into the "bread line" and use accommodations at less than cost, necessitating the annual appeal to charitably inclined people to contribute to the "community chest."

Y. W. C. A. cafeterias are being operated in Kalamazoo, Grand Rapids

and various other cities, where food, excellent in character, is dispensed at less than cost of production. It would not seem so unbusinesslike if food sold at a loss was really supplied to deserving patrons, but when we investigate the clientele of these institutions we find they are catering to a class of individuals who can well afford to pay better prices, but who are, unwittingly, in the bread line which derives its support from the aforesaid "community chest." Perhaps the expensive club houses which have ostensibly been established for the uplift of deserving but impecunious young women, but which are used for social functions by the aristocracy, are uplifting, but one would hardly consider a lunch counter as particularly elevating.

These institutions in reality need to take stock of themselves. If they will limit their activities towards carrying out certain fixed purposes and shed themselves of faddisms, they will deserve public support, but their change of procedure must be far sweeping and radical. When this has been accomplished they will have regained the right to appeal to the public for support.

Down at Clinton, the other day, I found R. E. Lawless and his estimable wife operating the Clintonian Hotel and demonstrating satisfactorily that they fully realize what they are there for. The Clintonian is of substantial construction, and though built several years ago, has been modernized recently by the introduction of running water in all of its rooms, with baths in a few.

"Bob" Lawless was a son-in-law of the late J. C. Weaver, who was well-known in Michigan and Ohio hotel affairs, in other words, his daughter, Julia, is Mrs. Lawless. The pair being good to draw to, they have already made of the Clintonian a social center as well as an established home for traveling men, all of which is secondary to the fact that they already do a large tourist business (despite the fact of temporary unsatisfactory road conditions) on account of their nearness to the approach to the historical Irish Hills, and their ever constant desire to fit into the scenery. Mrs. Weaver also is a member of this delightful family, and her presence is a joy to all who have the good fortune to meet her. A 75 cent dinner which was being served during my visit there evidences a desire to give one their money's worth:

Beef broth with rice
Home-made pickles
Ribe roast of beef with brown gravy
Fried chicken with cream gravy
Pig hocks with sauer kraut
Fresh pear preserves
Browned potatoes, Baked Hubbard squash
Cabbage salad
Queen pudding
Apple and mince pie
Beverages

"If the portions served are not sufficient, please ask for more."

At the Huron, Ypsilanti, I found George Swanson enjoying the sense of satisfaction which accompanies a profitable patronage. This metropolitan establishment has upset the predictions of old operators that its nearness to Detroit would prevent its securing a "place in the sun." It is a great success and much talked of. Here is a dollar dinner served in the main dining room. A similar meal in

MORTON HOTEL
GRAND RAPIDS' NEWEST HOTEL
400 Rooms—400 Baths Rates \$2.00 and Up

The Center of Social and Business Activities
THE PANTLIND HOTEL
Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.

HOTEL BROWNING 150 Fireproof Rooms
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

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



WHEN IN KALAMAZOO
Stop at the
Park-American Hotel
Headquarters for all Civic Clubs
Excellent Cuisine Luxurious Rooms
Turkish Baths ERNEST McLEAN, Mgr.

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"

HOTEL KERNS
Largest Hotel in Lansing
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection
Rates \$1.50 up
E. S. RICHARDSON, Proprietor

CODY HOTEL
GRAND RAPIDS
RATES \$1.50 up without bath
\$2.50 up with bath
CAFETERIA IN CONNECTION

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

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

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

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.

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.

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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.

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

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

the well appointed coffee shop is supplied for 85 cents:

Ox-tail soup L'Anglaise
India relish Spiced pears
Filet of sole—tomato sauce
Chicken a la king on toast
Boiled leg of mutton—caper sauce
Roast fresh ham—apple sauce
Fried parsnips
Hollandaise and French fried potatoes
Waldorf salad
Hot rolls and butter, California peaches
Pie and ice cream
Beverages

Roll Sweet has the New Adrian, at Adrian, which seems to fit in with the requirements of the commercial man, the only class of patronage he caters to. He enjoys a good trade during the week days, but on Saturday he gives his employees a week-end vacation—terminating on Monday morning—locks his front door, gathers his family in his motor car, hies himself away to either city or country, and does not even "talk shop" during the interim. Doubtless there are various other four and five-day institutions which could follow his example advantageously.

R. P. White, formerly proprietor of the Hotel Harnack, Pontiac, has bought the Schoolcraft, a well-appointed hotel at Adrian. He was absent at the time of my visit, but has a good field and a reputation to back him up.

I have just learned that Grant Eaton has bought back his former Hotel Grant, at Coldwater, which has been undergoing improvements during the past year. His return to Michigan will be welcomed by many old patrons. I have in mind future visits to this and the Albion House, Albion, which has just changed hands, according to rumor. Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 25—William Hall expects to open a meat market in the old Corbet bakery building, on West Spruce street, near the Memorial hospital, where he will carry a full line of fresh meats, sausages, etc. Mr. Hall is well acquainted with the trade here, having sold meat in the F. Gilloft store, on Ashmun street, for the past two years.

The Roberts bakery has closed and Mr. Roberts expects to take up other lines. He may go back into the candy business, as he was successful as a candy salesman.

The Raymond Furniture Co. put on a closing sale last week and disposed of the entire stock at retail. This shows prosperity here, as the stock was one of the largest carried in Cloverland.

The hunters surely have helped swell the earnings of the State ferry, which showed receipts of \$3,981 in one week.

Theodore E. Bissell, who for the past twenty-nine years has been engaged in the hardware business at Munising, has sold out and moved to the Soo, where he will be identified with Gowan Hardware Co., which is one of our successful concerns. Mr. Bissell has been looking over the different places in Cloverland and declares that Sault Ste. Marie is the best town in the Upper Peninsula.

A thoroughly honest and upright man is one who tells the whole truth about a second-hand car which he is trying to sell to a fellow he doesn't care for.

Two big bull moose walked up to the back door of the Roy Postma farm house, two miles North of Rudyard, last week. After waking up the family to see the sight, the moose walked away. While moose are not plentiful in our neighborhood, they are seen occasionally. H. E. Fletcher chased one down the road one morning coming in from his summer lodge, ten miles from here, on the bay shore.

Richard Bonninghousen, who was one of the Detroit hunters at Drummond Island, was telling another hunter he met in the woods that he saw a large doe come up within 100 feet of him, but he did not shoot it. When asked by the hunter why he did

not shoot it, he replied that he could not see any horns. "Ah, you cannot eat the horns," said the stranger.

C. D. Foster, salesman for Armour & Co., had a narrow escape with his life when his ford, in which he was driving, ran into a ditch, due to a broken radius rod. Mr. Foster was pinned beneath the car and finally, after hearing three cars go by without stopping to aid him, succeeded in making a passing hunter hear him by blowing the horn of the car. After being helped out of the wreck, he was able to proceed to Trout Lake with but few bruises, but otherwise none the worse for his experience.

Fritz E. Linde, the well-known manager of the Standard Oil Co. here, has been honored for his long and faithful service with the company by a gold button, which this year was granted to 422 employees of that company. Eleven of that number are Upper Peninsula men, including Mr. Linde.

W. E. F. Webber, our prosperous florist, is at Mayo Bros. hospital, at Rochester, where he underwent a successful operation last week. His many friends are pleased to know that he will soon be back on the job again.

The State of Indiana is offering a prize for the biggest hog. Many a wife thinks she knows where the prize winner lives. William G. Tapert.

Golden Rule Sunday.

New York, Nov. 25—I wonder how many of your readers have given thought to the recent announcements in the press concerning the observance of International Golden Rule Sunday on Dec. 7, when people in more than twenty countries will serve in their homes the simple meal of a Near East Relief orphan, and then, as their means permit, contribute to the child welfare and educational work in the Near East.

There are, in round numbers, 100,000 youngsters in the refugee camps of Greece alone. I am convinced that unless the outside world comes to the rescue thousands of these children will die this winter.

I could not help but contrast a group of youngsters that I saw in a refugee camp in Saloniki with those in an American Near East Relief orphanage. These orphans are not only being kept alive but are receiving preparation for a life of useful leadership among their people at a cost of little more than \$5 a month each.

I am sure that if all of our people could have studied the situation as I did, International Golden Rule Sunday would be thoroughly observed throughout the country and sufficient funds would be provided, not only for a continuation of orphanage work on its present scale but also extending its benefits to the children of the camps. Irving T. Gumb.

Welcome To New Competitor.

Mears, Nov. 25—O. S. James, who has conducted a grocery store and barber shop here the past five years, has sold his building and moved to Muskegon Heights, where he will open a shop or learn the barber trade or something.

William Defoe has rented the building recently vacated by O. S. James. Mr. Defoe will remodel the inside of the interior next week in preparation of opening a general store. Here is a chance for some peppy salesman to sell a large opening stock of the different lines, as Mr. Defoe will not purchase until he has the room in apple pie order. Here is wishing the best of success to our new competitor and hoping it releases some of the strain of our large book accounts. Our credit department is getting too darn flourishing.

I quit here, as usual, having nothing to say and no time to say it if I had. Chronic Kicker.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 25—The Grand Rapids Savings Bank paid \$1,000 per share for the 250 shares of the South Grand Rapids State Bank. This is the highest price ever paid for bank stock in Grand Rapids. In the old days of the Kent County Savings Bank—before it absorbed the State Bank of Michigan and became the Kent State Bank—offers of \$500 per share were made at occasional intervals, but there is no record of any sales on that basis.

The Kent State Bank has sold the Commercial Savings Bank building, corner Monroe avenue and Lyon street, to the Grand Rapids Mutual Building and Loan Association for \$325,000. Final payments are to be made Jan. 1, when ownership will pass to the purchaser.

J. Frank Quinn, manager of the Merchants Service Bureau, addressed the merchants of Otsego Monday night. It is understood that he did not explain why he resorted to the bankruptcy court to cancel a just obligation a few months ago. Instead, he stressed the necessity of people generally paying their bills promptly and meeting their obligations in man fashion. To the casual observer there appears to be a slight discrepancy between the methods and advice of the manager of the Merchants Service Bureau.

Reverend James P. Hailwood, popularly called "Reverend Jim," addressed the Salesmen's Club at the noon-day luncheon held at the Rotary room last Saturday. His address was a wonderful appeal for true patriotism and loyalty to the American government. He stated that while he was English born he now had the documentary evidence that he was a full fledged American citizen and he is proud of it. His talk was not only an inspiration to the Club, but one of the best he has ever given them.

Owing to the fact that so many members expect to be out of the city over the week end, there will be no meeting of this Club on the 29th, but meetings will be resumed on Dec. 6, when it is expected that Dean McCalla, National lecturer for the Isaac Walton League, will be present to address the Club.

Late preparations are being made for the rally day meeting on Dec. 13. Considerable high grade talent has been secured and one of the best meetings of the Club's history is expected.

Everybody who spends much time in hotels must be impressed with the fact that even in these days of standardization, when hotel equipment and even menus all look about alike, there is still a vast difference in hotel service. This difference is due entirely to the human element. Our manager is able to surround himself with men having imagination; another manager thinks that all he needs is a good physical plant and routine assistants who will follow rules.

In one of the first-class small hotels of New York, where the trade is of a less transient nature than at most of the larger places, all bellboys, elevator boys, and the head waiter are required to know each guest by name, if the guest remains longer than a day. It is a small courtesy, but extremely flattering to the guest. He feels as if he must be a person of importance.

At another hotel, scarcely a block away, if you order breakfast sent to your room, there will invariably be no water on the tray. When you ask for water it is brought not by the waiter who carried in the breakfast, but by a bellboy. Hence you must tip the waiter and also the bellboy. It is an arrangement among the employees irritating to the guests but which the management nevertheless seems to wink at.

As another example of difference in hotels, I am reminded of the experience of William L. Ross, a bond man

of Chicago. Within the same month, Ross made two trips to New York. He went to two different hotels, having the same scale of prices, equal quality of food, and, to all appearances, one just as good as the other. While at the first hotel Ross received a call from a man with whom he had important business. He wis in his room at the time, but in some way the telephone operator failed to call the right number, reported that there was no answer, and Ross failed to see his man—with the result that he nearly missed making a deal involving thousands of dollars.

On the next trip he went to the other hotel. The clerks there had never seen him before and did not know his line of business. Not long after his arrival, a number of telegrams came for him, and five or six letters. The hours went by and Ross did not come in to claim his telegrams. It occurred to the clerk—a super-clerk he must have been—that Ross should see those telegrams. They might be of the utmost importance. The letterheads on two or three envelopes with certain New York bond velopes indicated that Ross might have houses. So the clerk put in telephone calls of enquiry at those places on the chance of getting track of Ross. It so happened that he found him. Ross has never got over being impressed with that, and, as he is a rather gifted talker, it would be difficult to estimate how much good he has done that hotel through conversational advertising.

On the other hand, I recall an experience at a hotel in Toledo. One morning, while a guest there, I asked the porter to find out if a certain train I wished to take was on time. The porter called up somebody and told me the train was two hours late. So I laid plans accordingly and frittered away an hour talking with my friend, Grove Patterson. Then I went back to the hotel, asked again about the train, and the porter told me it had gone—gone out only five minutes late. I went at once to the manager's office in a high state of vexation. He smilingly explained that they often got train reports from irresponsible persons at the station, but as the hotel made no charge for giving out the information—doing it simply for accommodation—they could not be responsible for errors. And he went ahead opening his mail. He felt conscience-clear and was willing to dismiss the affair with a wave of the hand. He was a poor manager not so much because he gave faulty service as because he failed to recognize that it was faulty.

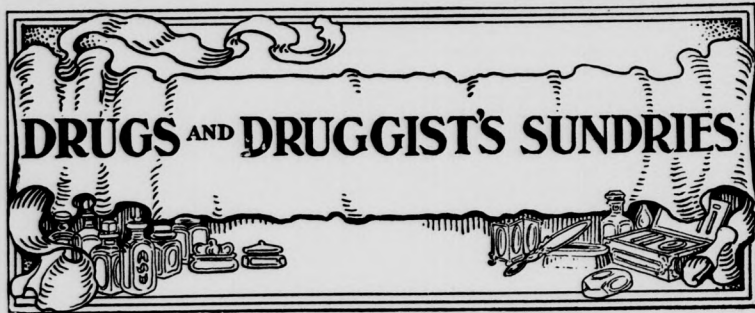
The late George C. Boldt, founder of the Waldorf-Astoria, used to have brought to his desk each day a list of all guests who were ill. When the illness was of any consequence—enough to keep the guest bedfast for more than a day—Boldt was quite likely to go to the room and make a personal enquiry about the guest's progress toward recovery. If it was a woman he usually sent a bouquet of flowers.

"Courtesy is the cheapest thing in the world if you provide it yourself," Boldt used to say; "but the most expensive if you try to buy it."

Spices—The firm tone of the spice market finds expression again this week in higher prices, allspice and ground black pepper both having advanced 2c per pound. Mace and nutmeg are other spices on which the market is very firm with a tendency to advance.

Ideas, not words, sell the biggest bills of goods.

Life yields only what we can absorb, be we rich or poor..



Drugging the Drug Store.

"It isn't the whisky," said the old man, and he coughed. Tears meandered down through the growth of his greying beard. I, too—nee! I be ashamed of it?—cried a little. There is something irresistibly pathetic about pure oil of mustard when it is being poured, drop by drop, into a graduate.

"It isn't the whisky," the old druggist continued, and he took a deep breath, "it's the commercialism. Prohibition is bad enough, making saloon keepers of perfectly respectable professional men; but at least there are those who still insist that whisky is a medicament. But hair pins, alarm clocks and . . . and . . . baby pants are too much. Can you imagine going to college three years to sell baby pants?"

"There is really a place for professional dignity in this business, you know. A professional degree earned after three years of good, solid work at a professional school; a knowledge of chemistry and materia medica that in some respects is superior to that of the ordinary physician; if these things don't entitle one too professional dignity, I don't know what does. The druggist is the doctor's right hand man; he is a public servant of the first order. But he opens a drug store so that people can come in and wait for trolley cars and then sells them stamps and fixes them up with telephone change to boot.

"Unquestionably the dignity of our calling has been buried beneath piles of baby pants, umbrellas and 'skin-ware.' You know, rouges and the like. When there are gold letters on or above your window proclaiming that you sell drugs and chemicals you ought to sell them, and not put yourself in the position where the income from such things amount to less than one-third of your gross. I am a fundamentalist in the drug business; the Pharmacopoeia is my bible, and anything not listed in it, with the possible exception of some few proprietaries, is rank heresy and a drug on the drug store."

That is the "old timer's" version of the story. You find a great many like him, scattered all up and down the ranks of pharmacists. As a rule they haven't "big time" stores nor a "big time" trade, but they usually have what is unfortunately beginning to become very scarce: the faithful and admiring devotion of their customers. And that is where the youth of the profession steps in.

"Try to live on faith and devotion," he declares. He is a modernist in every sense of the term. He is in thorough accord with the tendency of the present day towards the transforma-

tion of the drug store into a combination of department store and small town general store. He doesn't mind if his store smells of perfume rather than of drugs. He doesn't mind in the least if the once imposing array of multi-colored tinctures and fluid extracts have been misplaced by equally colorful rubber balloons, bath robes and wash rags.

"Look at the conveniences to the public," he cries. "One can go into a modern drug store and get an alarm clock to wake him up, and veronal to put him to sleep; malted milk to make him fat, and reducing salts to make him thin; hair tonic to give him hair, and razors and depilatories to take it away; sodas, tobacco and candy to give him pleasure, and castor oil. . . . Oh, it's a wonderful thing, this modern drug store!"

It is the modern druggist who removed the once institutional colored globes from his window, and replaced it with advertisements concerning the refreshing qualities of certain drinks, and the irresistible powers of certain talcums. It is the modern druggist who removed the offending brass mortar and pestle from above his door, and replaced it with a bright and swiftly moving electric sign. And it is the modern druggist who has brought the bloom to many a cheek, and the sparkle to many an eye!

The youth of the profession—and you would be surprised to see what youthful blood runs through the veins of many a supposed "old timer"—is not a stickler for professional dignity. After all, he says, we druggists are nothing more nor less than a sort of super-descendant of the old time barber! That's his story, and he sticks to it.

So in most drug stores the mystery and exoticism of Latin labels have been relegated to far away nooks and corners, where only the eye of the initiated can see and enjoy. To the outsider, who steps warily between mountains and counters of merchandise, there is nothing to distinguish a drug store from any department store except its size, and in some cases, its prices.

Is all this going to continue? Is the fundamentalist or the modernist going to be converted? I think neither. Each will continue to build up his own religion and his own faith. The time will come when the "old timer" will find his happiness in a real pharmacy—an "ethical" pharmacy—where nothing but drugs, chemicals, and the less boastful of the patent medicines will be sold; and on the other hand, there will be the drug shop, a new marvel of our civilization that will take its place along with the horseless carriage

the fireless cooker and the smokeless powder—the drugless drug store.

That, at least, is my idea. What's yours? Victor H. Bernstein.

Headache Remedies.

The following are said to give satisfaction:

1. Acetanilid7 gr.
Sodium bicarbonate2 gr.
Caffeine1 gr.
Make one powder, pill, capsule or tablet.
2. Phenacetin10 gr.
Caffeine1 gr.
Make one powder, pill, capsule or tablet.
3. Acetanilid1 oz.
Sodium salicylate2 dr.
Cerium oxalate1 dr.
Mix, make 10 gr. doses, and form into powders, pills, capsules, etc.

Wanton Slaughter of Best Dairy Cows.

Written for the Tradesman.

Three men from Livingston county rode into a farmyard not far from Ann Arbor in quest of dairy cows. Two other parties from a distance and a neighbor had recently called on the same errand.

"Have you any cows to sell?"

"Not any."

"Hitch your horses; we want to look at your cows."

"What do you want for that little cow, over there?"

"She is not for sale; just recently bought her."

"What did you pay for her?"

"Seventy-five dollars."

"Set a price on her."

"I won't sell her."

"Will you take one hundred dollars for her?"

"No; you can't buy her."

"If we give you enough for her we can, can't we?"

"No."

"There is that light-colored Jersey; is she fresh?"

"Yes; her calf is about a month old."

"What's your price on her?"

"We are not selling cows; not in the business. We are selling milk."

"Will you take one hundred dollars for her?"

"She is not for sale at any price."

"Will you take \$125?"

"No, we won't sell her. We aim to send twenty gallons of milk every morning. We are below that now; so we have no cows to spare."

"You could buy others to replace them for less than we are offering. Don't you want to make some money?"

"We are not going out to hunt for cows this winter."

"Oh, you'd like it. I do. What cow will you sell? We've bought at every place we stopped so far and we've got to have a cow from here."

"Well; there is one cow I might sell—that Guernsey."

"When will she be fresh?"

"Next May."

"Oh; we don't want her. We want new milch cows; but if you'll sell that dark Jersey over there I'll give you \$200 for the two."

"Nothing doing."

"I'll give you \$140 for that light Jersey. You can buy one at Scully's

for \$85 that will beat her a mile; but she don't freshen for a month yet."

"No, we won't sell her."

"Why, man, if you can make \$25 apiece on your cows you can make more money off them than by selling milk. Come; sell us a cow. I've bought thirty carloads in a year and I'm out to get another load."

"What do you do with them?"

"Sell them to the Holstein dairymen to bring up their tests of butter fat to the city requirements. But what I want now are for a dairy which sells certified Jersey milk for 30 cents a quart. They want cows that give milk testing 5 per cent. butter fat. They don't raise any calves. When their cows go dry they sell them for canners—maybe at 3 cents per pound."


There was much more said on both sides and they went away without having bought a cow. It took an hour of our time and the team had to be put in the stable for the night without hauling that other load of corn, but we got a distinct impression of another angle of dairying.

These men combing the farms for the best dairy cows; offering, if necessary, more than the cows are really worth to the farmers; selling them to dairymen who can pay the price because they have a top market for Jersey milk, and who within a year consign these best cows to the slaughter house. Here is a crime, even if it be not illegal. Is it not enough that tubercular and barren cows must be gotten rid of; that cow-testing associations are weeding out the cows that do not show a reasonable profit above cost of feed and labor; that there are other unavoidable circumstances to reduce the number of milch cows, and must these men be allowed to go on sending to an untimely death cows that for four, six or eight years longer would not only pay their keep with most desirable, healthful, life-sustaining products, but might produce heifers of like high grade to take their places in the dairy.

And the pity of it is that there is no law or power or authority to put an immediate stop to such practices. These men seemed to believe that every man has his price; that enough money will buy anything; and they are destroying what other men strive so hard and so persistently to construct—to build up herds of the best dairy cows. No conscientious farmer or dairyman would sell desirable cows to such buyers at any price, knowing that they will be slaughtered within a year, instead of being sent back to the farms during a non-profitable period and then put into the dairy again when fresh.

Like buying land, selling off all its timber, selling the land and buying another piece to repeat the process, and thus make big profits to the detriment of the future owners of these farm lands, these buyers and dairymen evince a total lack of regard for the welfare of others or for the interests of the dairy industry in general. Supreme selfishness and total lack of sentiment, without legal restraint, are the factors responsible for these deplorable abuses.

E. E. Whitney.



Parchment Bond
Writing Paper
for everybody.

Nice, white writing paper for pen or pencil

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

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

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

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

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

Brooks Valeur

BITTER SWEETS



Walker
MUSKEGON
MICHIGAN

**Makes
Good
Chocolates**

HOLIDAY GOODS NOW ON DISPLAY

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

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

**HAZELTINE & PERKINS DRUG
COMPANY**
Grand Rapids Michigan

WHOLESALE DRUG PRICE CURRENT

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

<p>Acids</p> <p>Boric (Powd.) 15 @ 25 Boric (Xtal) 15 @ 25 Carbolic 40 @ 47 Citric 59 @ 70 Muriatic 3 1/2 @ 8 Nitric 15 @ 25 Oxalic 9 @ 8 Sulphuric 3 1/2 @ 8 Tartaric 40 @ 50</p> <p>Ammonia</p> <p>Water, 26 deg. 10 @ 18 Water, 18 deg. 8 1/2 @ 13 Water, 14 deg. 6 1/2 @ 12 Carbonate 20 @ 25 Chloride (Gran.) 10 1/2 @ 20</p> <p>Balsams</p> <p>Copalba 60 @ 1 00 Fir (Canada) 2 55 @ 2 80 Fir (Oregon) 65 @ 1 00 Peru 3 00 @ 3 25 Tolu 3 00 @ 3 25</p> <p>Barks</p> <p>Cassia (ordinary) 25 @ 30 Cassia (Salgon) 50 @ 60 Sassafras (pw. 50c) @ 55 Soap Cut (powd.) 30c 18 @ 25</p> <p>Berries</p> <p>Cubeb @ 1 25 Fish @ 35 Juniper 10 @ 20 Prickly Ash @ 30</p> <p>Extracts</p> <p>Licorice 60 @ 65 Licorice powd. @ 1 00</p> <p>Flowers</p> <p>Arnica 25 @ 30 Chamomile Ger.) 20 @ 25 Chamomile Rom. 1 75</p> <p>Gums</p> <p>Acacia, 1st 50 @ 55 Acacia, 2nd 45 @ 50 Acacia, Sorts 20 @ 25 Acacia, Powdered 35 @ 40 Aloe (Cape Pow) 25 @ 35 Aloe (Soc. Pow.) 65 @ 70 Asafoetida 65 @ 75 Pow. 1 00 @ 1 25 Camphor 1 05 @ 1 15 Guaiaac @ 70 Guaiaac, pow'd @ 75 Kino @ 85 Kino, powdered @ 90 Myrrh @ 60 Myrrh, powdered @ 65 Opium, powd. 19 65 @ 19 92 Opium, gran. 19 65 @ 19 92 Shellac 90 @ 1 40 Shellac Bleached 1 00 @ 1 10 Tragacanth, pow. @ 1 75 Tragacanth 1 75 @ 2 25 Turpentine @ 25</p> <p>Insecticides</p> <p>Arsenic 15 @ 25 Blue Vitriol, bbl. @ 07 Blue Vitriol, less 8 1/2 @ 15 Bordea. Mix Dry 12 1/2 @ 23 1/2 Hellebore, White powdered 20 @ 30 Insect Powder 75 @ 85 Lead Arsenate Po. 24 1/2 @ 39 Lime and Sulphur Dry 9 @ 20 1/2 Paris Green 32 @ 48</p> <p>Leaves</p> <p>Buchu 1 35 @ 1 50 Buchu, powdered @ 1 50 Sage, Bulk 25 @ 30 Sage, 1/4 loose @ 40 Sage, powdered @ 35 Senna, Alex. 75 @ 80 Senna, Tinn. 30 @ 35 Senna, Tinn. pow. 25 @ 35 Uva Ursi 20 @ 25</p> <p>Oils</p> <p>Almonds, Bitter, true 7 50 @ 7 75 Almonds, Bitter, artificial 4 00 @ 4 25 Almonds, Sweet, true 1 25 @ 1 50 Almonds, Sweet, imitation 60 @ 1 00 Amber, crude 1 50 @ 1 75 Amber, rectified 1 75 @ 2 00 Anise 1 00 @ 1 25 Bergamont 5 75 @ 6 00 Cajeput 1 50 @ 1 75 Cassia 4 25 @ 4 50 Castor 1 95 @ 2 20 Cedar Leaf 1 75 @ 2 00 Citronella 1 50 @ 1 75 Cloves 3 25 @ 3 50 Cocconut 25 @ 35 Cod Liver 1 65 @ 1 85 Croton 2 00 @ 2 25 Cotton Seed 1 50 @ 1 70 Cubeb 7 50 @ 7 75 Eige-on 3 00 @ 3 25 Eucalyptus 1 25 @ 1 50 Hemlock, pure 1 75 @ 2 00 Juniper Berries 2 75 @ 3 00 Juniper Wood 1 50 @ 1 75 Lard, extra 1 50 @ 1 70 Lard, No. 1 1 25 @ 1 45</p>	<p>Lavendar Flow... 8 00 @ 8 25 Lavendar Gar'n 85 @ 1 20 Lemon 1 50 @ 1 75 Linseed, bbl. @ 1 12 Linseed, bbl less 1 19 @ 1 22 Linseed, raw, bbl. @ 1 10 Linseed, ra. less 1 17 @ 1 20 Mustard, artifil. oz. @ 60 Neatsfoot 1 35 @ 1 50 Olive, pure 3 75 @ 4 50 Olive, Malaga, yellow 2 75 @ 3 00 Olive, Malaga, green 2 75 @ 3 00 Orange, Sweet 4 50 @ 4 75 Origanum, pure @ 2 50 Origanum, com'l 1 00 @ 1 20 Pennyroyal 3 00 @ 3 25 Peppermint 10 00 @ 10 25 Rose, pure 13 50 @ 14 00 Rosemary Flows 1 25 @ 1 50 Sandalwood, E. 1 10 @ 10 25 Sassafras, true 2 50 @ 2 75 Sassafras, arti'l 80 @ 1 20 Spearment 6 00 @ 6 25 Sperm 1 80 @ 2 05 Tansy 6 00 @ 6 25 Tar, USP 50 @ 65 Turpentine, bbl. @ 95 1/2 Turpentine, less 1 00 @ 1 14 Wintergreen, leaf 6 00 @ 6 25 Wintergreen, sweet birch 3 00 @ 3 25 Wintergreen, art. 80 @ 1 20 Wormseed 7 50 @ 7 75 Wormwood 8 50 @ 8 75</p> <p>Potassium</p> <p>Bicarbonate 35 @ 40 Bichromate 15 @ 25 Bromide 69 @ 85 Bromide 54 @ 71 Chlorate, gran'd 23 @ 30 Chlorate, powd. or Xtal 16 @ 25 Cyanide 30 @ 50 Iodide 4 66 @ 4 86 Permanganate 20 @ 30 Prussiate, yellow 65 @ 75 Prussiate, red @ 1 00 Sulphate 35 @ 40</p> <p>Roots</p> <p>Alkalot 25 @ 30 Blood, powdered 35 @ 40 Calamus 35 @ 60 Elecampane, pvd 25 @ 30 Gentian, powd. 20 @ 30 Ginger, African, powdered 30 @ 35 Ginger, Jamaica 60 @ 65 Ginger, Jamaica, powdered 55 @ 60 Goldenseal, pow. 5 50 @ 6 00 Ipecac, powd. 3 75 @ 4 00 Licorice 35 @ 40 Licorice, powd. 20 @ 30 Orris, powdered 30 @ 40 Poke, powdered 35 @ 40 Rhubarb, powd. 1 00 @ 1 10 Rosinwood, powd. @ 40 Sarsaparilla, Hond. ground @ 1 00 Sarsaparilla Mexican, ground @ 60 Squills 35 @ 40 Squills, powdered 60 @ 70 Turmeric, powd. 17 @ 25 Valerian, powd. 40 @ 50</p> <p>Seeds</p> <p>Anise @ 35 Anise, powdered 35 @ 40 Bird, Is 13 @ 17 Canary 13 @ 20 Caraway, Po. 30 25 @ 30 Cardamon @ 3 00 Celery, powd. 55 45 @ 50 Coriander pow. 35 27 @ 30 Dill 12 1/2 @ 20 Fennel 25 @ 40 Flax 07 1/2 @ 12 Flax, ground 07 1/2 @ 12 Foenugreek pow. 15 @ 25 Hemp 8 @ 15 Lobelia, powd. @ 1 25 Mustard, yellow 15 @ 25 Mustard, black 20 @ 25 Poppy 22 @ 25 Quince 1 50 @ 1 75 Rape 15 @ 20 Sabadilla 23 @ 30 Sunflower 11 1/2 @ 15 Worm, American 30 @ 40 Worm, Levant 6 00</p> <p>Tinctures</p> <p>Aconite @ 1 80 Aloe @ 1 45 Arnica @ 1 10 Asafoetida @ 2 40 Belladonna @ 1 35 Benzoin @ 2 10 Benzoin Comp'd @ 2 65 Buchu @ 2 55 Cantharadics @ 2 85 Capsicum @ 2 20 Catechu @ 1 75</p>	<p>Cinchona @ 2 16 Colchicum @ 1 80 Cubeb @ 3 00 Digitalis @ 1 80 Gentian @ 1 35 Ginger, D. S. @ 1 80 Guaiaac @ 2 20 Guaiaac, Ammon. @ 2 00 Iodine @ 95 Iodine, Colorless @ 1 50 Iron, Clo. @ 1 35 Kino @ 1 40 Myrrh @ 2 50 Nux Vomica @ 1 55 Opium @ 3 50 Opium, Camp. @ 3 35 Opium, Deodorz'd @ 3 50 Rhubarb @ 1 70</p> <p>Paints.</p> <p>Lead, red dry 15 1/2 @ 15 1/4 Lead, white dry 15 1/2 @ 15 1/4 Lead, white oil 15 1/2 @ 15 1/4 Ochre, yellow bbl. @ Ochre, yellow less 2 1/2 @ Red Venet'n Am. 3 1/2 @ 7 Red Venet'n Eng. 4 @ Putty @ 5 @ Whiting, bbl. @ 4 1/2 Whiting @ 5 1/2 @ 10 L. H. P. Prep. 2 80 @ 3 00 Rogers Prep. 2 80 @ 3 00</p> <p>Miscellaneous</p> <p>Acetanalid 47 @ 55 Alum 08 @ 12 Alum, powd. and ground 09 @ 15 Bismuth, Subnitrate 3 70 @ 3 90 Borax xtal or powdered 07 @ 13 Cantharades, po. 2 00 @ 2 25 Calomel 1 75 @ 1 99 Capsicum, pow'd 45 @ 55 Carmine 6 00 @ 6 60 Cassia Buds 25 @ 30 Cloves 50 @ 55 Chalk Prepared 14 @ 15 Chloroform 55 @ 65 Chloral Hydrate 1 35 @ 1 85 Cocaine 10 60 @ 11 25 Cocoa Butter 50 @ 75 Corks, list, less 40 @ 50 Coppers 2 1/2 @ 10 Coppers, Powd. 4 @ 10 Corrosive Sublim 1 43 @ 1 64 Cream Tartar 30 @ 35 Cuttle bone 40 @ 50 Dextrine 6 @ 15 Dover's Powder 3 50 @ 4 00 Emery, All Nos. 10 @ 15 Emery, Powdered 8 @ 10 Epsom Salts, bbls. @ 3 Epsom Salts, less 3 1/2 @ 10 Ergot, powdered @ 75 Flake, White 15 @ 20 Formaldehyde, lb. 13 @ 30 Gelatin 1 10 @ 1 25 Glassware, less 55 % Glassware, full case 60 % Glauber Salts, bbl. @ 03 Glauber Salts less 04 @ 10 Glue, Brown 21 @ 30 Glue, Brown Grd 15 @ 20 Glue, white 27 1/2 @ 35 Glue, white grd. 25 @ 35 Glycerine 25 @ 45 Hops 65 @ 75 Iodine 6 45 @ 6 90 Iodoform 7 35 @ 7 65 Lead Acetate 18 @ 25 Mace @ 1 15 Mace, powdered @ 1 20 Menthol 19 50 @ 19 85 Morphine 11 18 @ 11 93 Nux Vomica @ 30 Nux Vomica, pow. 17 @ 25 Pepper black pow. 32 @ 35 Pepper, White 40 @ 45 Pitch, Burgundry 10 @ 15 Quassa 12 @ 15 Quinine 72 @ 1 33 Rochelle Salts 30 @ 35 Saccharine @ 30 Salt Peter 11 @ 22 Sedlitz Mixture 30 @ 30 Soap, green 15 @ 30 Soap mott cast. 22 1/2 @ 25 Soap, white castille case @ 11 25 Soap, white castille less, per bar @ 1 40 Soda Ash 3 1/2 @ 10 Soda Bicarbonate 3 1/2 @ 10 Soda, Sal 03 @ 08 Spirits Camphor @ 1 35 Sulphur, roll 3 1/2 @ 10 Sulphur, Subl. 04 @ 10 Tamarinds 20 @ 25 Tartar Emetic 70 @ 75 Turpentine, Ven. 50 @ 75 Vanilla Ex. pure 1 75 @ 2 25 Vanilla Ex. pure 2 50 @ 3 00 Zinc Sulphate 06 @ 15</p>
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Table listing GELATINE products including Jello-O, Knox's Sparkling, and Quaker.

Table listing HORSE RADISH products.

Table listing JELLY AND PRESERVES products including Pure, Imitation, and Buckeye.

Table listing JELLY GLASSES.

Table listing OLEOMARGARINE products under Kent Storage Brands and Swift Brands.

Table listing Gem Nut and Special Country roll.

Table listing Van Westenbrugge Brands.



Table listing Nucoa products.

MATCHES

Table listing various match brands like Crescent, Diamond, and Libby.

MOLASSES



Gold Brer Rabbit

Table listing Gold Brer Rabbit and Aunt Dinah Brand products.

New Orleans

Table listing Fancy Open Kettle and other products.

NUTS

Table listing various nut products like Almonds, Pecans, and Walnuts.

OLIVES

Table listing Bulk and quart jars of olives.

Table listing Pint, Jar, dozn and other jar products.

PEANUT BUTTER



Table listing Bel Car-Mo Brand products.

Table listing PETROLEUM PRODUCTS including Kerosene and Gasoline.



Table listing Light and Medium Iron Barrels.



Table listing Semdac products and PICKLES.

Table listing PIPES and POTASH products.

Table listing FRESH MEATS including Beef and Cows.

Table listing Lamb and Mutton products.

Table listing Pork and Heavy hogs.

Table listing Light hogs and Butts.

Table listing PORK PROVISIONS including Barreled Pork and Clear Back.

Dry Salt Meats

Table listing S P Bellies, Lard, and Sausages.

Table listing Bologna, Liver, and Frankfort.

Table listing Hams, California Hams, and Bacon.

Table listing Beef products like Rump and Condensed.

Table listing Pig's Feet and Kits.

Table listing RICE products like Fancy Blue Rose and Broken.

Table listing ROLLED OATS products like Steel Cut and Quaker.

Table listing RUSKS and Holland Rusk Co.

Table listing SALERATUS and Arm and Hammer.

Table listing GRANULATED SODA and COD FISH.

Table listing Middles, Tablets, and Wood boxes.

Table listing HOLLAND HERRING products.

Table listing Mixed, Queen, and Milkercs.

Table listing K K K K, Norway, and Herring.

Table listing White Fish and SHOPE BLACKENING.

Table listing Dri-Foot, Blixby, and Shinola.

Table listing STOVE POLISH products like Blackline and Enamaline.

Table listing Colonial, Log Cab, and Log Cabin.

Table listing Med. No. 1, Farmer Spec., and Butter Salt.

Table listing Baker Salt products.



Table listing Worcester products.



Table listing Soap products like Family, Export, and Fairbank.

Table listing CREAM and Quaker products.

Table listing CORN SYRUP products like Golden Syrup and Penick.

Table listing Penick Golden Syrup products.

Table listing Crystal White Syrup and Penick Maple-Like Syrup.

Table listing UNCLE NED products.

Table listing CORN products like Blue Karo and Red Karo.

Table listing WASHING POWDERS like Bon Ami and Climaline.

Table listing Maple products like Green Label Karo.

Table listing Maple and Cane products like Kanuck and Mayflower.

Table listing Luster Box products.

Table listing Miracles C., Old Dutch Clean, and Rinso.

Table listing Rub No More, Spotless Cleanser, and Sani Flush.

Table listing Sapollo, Soapine, and Snowboy.

Table listing SPICES including Whole Spices and Pure Ground in Bulk.

Table listing Allspice, Cloves, Cassia, and Mustard.

Table listing Mace, Nutmegs, and Pepper.

Table listing Pure Ground in Bulk and Allspice.

Table listing Chili Powder, Celery Salt, and Sage.

Table listing Onion Salt, Garlic, and Ponelty.

Table listing Kitchen Bouquet, Laurel Leaves, and Marjoram.

Table listing SAVORY products like Thyme and Turmeric.

Table listing STARCH and Corn products like Kingsford.

Table listing GLOSS products like Argo and Elastic.

Table listing CORN SYRUP products like Golden Syrup and Penick.

Table listing Penick Golden Syrup products.

Table listing Crystal White Syrup and Penick Maple-Like Syrup.

Table listing UNCLE NED products.

Table listing CORN products like Blue Karo and Red Karo.

Table listing WASHING POWDERS like Bon Ami and Climaline.

Table listing Michigan, Welch's, and TABLE SAUCES.

Table listing Tea and Gunpowder.

Table listing Choice, Fancy, and No. 1 Nibbs.

Table listing TWINE products like Cotton and Wool.

Table listing VINEGAR products like Cider and White Wine.

Table listing WICKING products like No. 1 and No. 2.

Table listing WOODENWARE and Baskets.

Table listing Bushels, wire handles, and wood handles.

Table listing Market, split, and Splint.

Table listing Churns, Barrel, and Egg Cases.

Table listing No. 1, No. 2, and No. 3 Star Trays.

Table listing Mop Sticks and Trojan spring.

Table listing Eclips patent spring and ideal.

Table listing 12 oz. Cot. Mop Heads and 16 oz. Ct. Mop Heads.

Table listing Pails like Galvanized and Flaring Gal.

Table listing Traps like Mouse, wood, and Rat.

Table listing Tubs like Large Galvanized and Medium Galvanized.

Table listing Washboards like Banner, Globe, and Glass.

Table listing WINDOW CLEANERS like 12 in., 14 in., and 16 in.

Table listing WOOD BOWLS, WRAPPING PAPER, YEAST CAKE, and YEAST-COMPRESSED.

These bonds having all been sold, this advertisement appears as a matter of record only.

NEW ISSUE

\$850,000

Hubbard, Eldredge & Miller, Inc.

First Mortgage Fifteen-Year 7% Sinking Fund Gold Bonds

To be dated Nov. 1, 1924.

To mature Nov. 1, 1939

Coupon bonds in denominations of \$1,000, \$500 and \$100 registerable as to principal only. Authorized \$1,000,000. To be presently outstanding \$850,000. Interest payable May 1 and November 1, without deduction for normal Federal Income Tax not in excess of 2%. Redeemable in whole or in part on any interest payment date upon thirty days' notice at 105 and accrued interest. The Chase National Bank of the City of New York, Trustee.

The mortgage will provide for a sinking fund requiring payment to the Trustee annually, commencing on May 1, 1926, of an amount equal to 10% of the net earnings (as defined in the mortgage) of the Company for the preceding fiscal year up to \$100,000, plus 20% of the balance of such net earnings; provided, however, that in no year shall such annual sinking fund payment be less than \$25,000, nor shall the Company be obligated to pay in any one year more than \$50,000. Based upon average earnings during the past five years, it is expected that the sinking fund payments will be sufficient to retire all of the bonds presently to be issued before maturity.

Mr. L. D. Eldredge, who is to become President of the new company, has summarized his letter in part as follows:

BUSINESS: Hubbard, Eldredge & Miller, Inc., is to be incorporated for the purpose of effecting a consolidation, through the acquisition of their principal assets, of the business of Hubbard, Eldredge & Miller of Rochester, New York; the Binghamton Chair Company of Binghamton, New York; the Parkersburg Chair Company of Parkersburg, West Virginia, and the Peru Chair Works of Peru, Indiana. These four companies have been engaged for a long period of years in the manufacture of chairs, couches, day beds, etc., generally known to the trade as furniture seatings. The products of these companies enjoy an excellent standing in the trade and are sold throughout the United States to leading furniture dealers. Hubbard, Eldredge & Miller, of Rochester, whose management will direct the affairs of the new company, have been in business for over forty years and hold a leading position in the production of high grade seatings.

SECURITY: The bonds will be secured by a direct first mortgage on all the fixed assets of the Company, comprising four manufacturing plants and their equipment, which, on the basis of the appraisal made by Manufacturers Appraisal Company, have a reproduction value less depreciation as of October 1, 1924, of \$1,473,451. The consolidated balance sheet as of October 1, 1924, certified to by Messrs. Seidman & Seidman, after giving effect to the sale of these bonds and the appraisal of the fixed assets as set forth above, shows tangible assets, after deducting all indebtedness other than these bonds, of \$2,602,206, which is equivalent to more than \$3,060 for each \$1,000 bond presently to be outstanding.

EARNINGS: The average earnings after depreciation and before Federal Income taxes, of the four companies, the assets of which will be acquired by the new company, for the five years from 1919 to 1923, inclusive, as reported by Messrs. Seidman & Seidman amounted to \$299,669 or 5.03 times interest requirements on this issue of First Mortgage Bonds.

	1919	1920	1921	1922	1923
Sales (After Allowances, Discounts and Freight) ..	\$2,263,487	\$2,924,012	\$1,994,875	\$2,199,608	\$2,524,536
Net Operating Profit	452,313	615,876	227,265	233,283	307,032
Net Profit after Depreciation and before Federal Taxes	404,425	551,792	156,243	161,110	224,776

These bonds are offered, when, as, and if issued and received by us, subject to the approval of counsel. Legal proceedings in connection with the issue will be passed upon by Messrs. Rushmore, Bisbee & Stern and Kellogg, Emery, Inness-Brown & Cuthell of New York, for the Bankers, and Messrs. Jenkins, Deyo & Hitchcock of Binghamton, N. Y., for the company. Interim Receipts or Temporary Bonds may be delivered pending issuance of Definitive Bonds.

Price 100 and accrued interest to yield 7%

Fenton, Davis & Boyle

DETROIT

GRAND RAPIDS

CHICAGO

The information contained herein, while not guaranteed by us, has been gathered from sources believed to be reliable.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 19—On this day were filed the schedules, order of reference and adjudication in bankruptcy of Leon H. Kuzniak, Bankrupt No. 2583. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids. His occupation is not noted in the schedules filed. He lists assets of \$1,975. All of which are claimed as exempt, with liabilities of \$1,064.47. The court has written for funds for the first meeting, and upon receipt of same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

John A. Wisz, Grand Rapids	\$ 88.77
John Konwinski, Grand Rapids	120.00
Walter Zamiara, Grand Rapids	48.75
Charles Trankla & Co., Grand Rapids	19.62
Central Market, Grand Rapids	31.65
Seventh St. Pharmacy, Grand Rapids	19.45
Stouten & Co., Grand Rapids	19.80
Stanley Jakubowski, Grand Rapids	52.60
Benjamin, Inc., Grand Rapids	45.00
E. A. Prange, Grand Rapids	128.60
A. V. Mazurkiewicz, Detroit	40.00
Mrs. Helen Mazurkiewicz, Grand Rapids	65.80
Robert G. Hill, Grand Rapids	55.00
Frederick J. Fisher, Grand Rapids	35.00
Rev. S. B. Kuzniak, Perham, Minn.	225.00
T. W. Hammond, Grand Rapids	5.00
J. Evans Smith, Grand Rapids	10.00
Bultema-Timmer Co., Grand Rapids	9.50
Walter Karasiewicz, Grand Rapids	30.00
Frank Kuzniak, Grand Rapids	15.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy of Mabel Grannis, Bankrupt No. 2584. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules show no assets and liabilities of \$2,001.10. The bankrupt is a resident of Howard City, and is listed as a stenographer. The court has written for funds for the first meeting, and upon receipt of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Geo. L. Schuman & Co., Chicago	\$ 62.00
Peiter Auto Co., Grand Rapids	18.10
Delphian Society, Chicago	21.00
Cabinet Shops, Grand Rapids	1,900.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy of Michael Mazurkiewicz, Bankrupt No. 2585. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a laborer. The schedules list no assets and liabilities of \$280.20. The court has written for funds for the first meeting, and upon receipt of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Heyman Co., Grand Rapids	\$ 11.20
Republic Coal Co., Grand Rapids	23.00
Houseman & Jones, Grand Rapids	11.00
Breth Bros., Grand Rapids	5.00
Dr. William Northrup, Grand Rapids	230.00

Nov. 19. On this day were received the schedules, order of reference and adjudication in bankruptcy of Daniel B. Rairigh, Bankrupt No. 2586. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Woodland, and is a farmer by occupation. The schedules list assets of \$1,174.50, with liabilities of \$4,605. The bankrupt claims \$320 as exempt under State laws. The court has written for funds for the first meeting, and upon receipt of the same the first meeting of creditors will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Lloyd Mickle, Woodland	\$ 60.00
Peters & Munger, Charlotte	151.91
C. H. Lamb, Vermontville	101.68
M. A. Lambie, Hastings	185.00
A. A. Hollenbeck, Vermontville	302.00
Goodyear Bros., Hastings	202.00
Zemmer Hardware Co., Nashville	5.00
H. Maurer, Nashville	9.50
Applemans Grocery, Nashville	6.00
W. J. Liebhauser, Nashville	57.00
C. L. Glasgow, Nashville	67.97
Pendill & Feigener, Nashville	30.00
Victor Oil & Paint Co., Cleveland	66.96
Maynard & Allen Bank, Portland	164.91
Jessie Dancer, Vermontville	3.00
Farmers Elevator Co., Woodland	40.00
O. B. Hager, Woodland	235.00
C. D. Carn, Woodland	6.39
V. E. Troxell, Nashville	27.73
L. W. Cross, Bedford	7.00
Chas. Mead, Nashville	40.00
Bera & Son, Nashville	145.00
Joe Hurd, Nashville	400.00
Art Cook, Vermontville	45.00
Hammond Hardware, Vermontville	300.00
C. Weiler Garage, Vermontville	17.00
Barbers Clothing, Vermontville	10.00
Barbers Garage, Vermontville	18.00
C. Brown, Vermontville	40.00
Hammond Jewelry, Vermontville	3.50
Eckhart Grocery, Vermontville	9.00
Helms Harness Shop, Vermontville	5.00
H. Janes, Lake Odessa	14.00
Dorr J. Kahler, Woodland	25.90
Shorno & Ruell, Woodland	33.96
Dr. Andrew, Kalamazoo	10.00
S. Van Houten, Woodland	9.00
Massy-Harris Co., Lansing	33.00
G. C. Adams, Charlotte	41.17
Will Myers, Charlotte	28.00
Nile Litchfields, Sunfield	10.00
Samuel Weaver, Sunfield	20.00
L. Hall, Sunfield	11.00
Mapes & Bera, Sunfield	40.00

John Morsey, Sunfield 4.00
 Savis Stinchcomb, Sunfield 50.00
 Morrison Bros., Ionia 500.00
 Tows & Son, Lake Odessa 15.00
 D. P. F. Hines, Lake Odessa 6.75
 W. A. Hall, Hastings 40.00
 Star Cord Tire Shop, Hastings 10.35
 Frandsens Dry Goods, Hastings 22.00
 Cooks Welding Shop, Hastings 7.75
 Bessemers Meat Market, Hastings 4.00
 Smith Meat Market, Hastings 6.00
 Loppentheim Dry Goods Co., Hastings 15.00
 Mr. Fisher, Nashville 8.00
 George Dean, Nashville 26.00
 Lew Pratt, Lansing 500.00
 State Savings Bank, Nashville 120.00

Nov. 19. On this day was held the sale of assets in the matter of Jacob Rosebaum, Bankrupt No. 2552. There were none present for the bankrupt. The trustee was not present. One bidder was present. The stock in trade and fixtures over and above exemptions were sold to Grand Rapids Store Fixture Co. for \$600. An order was made confirming the sale. An order was made for the payment of administration expenses to date and a first dividend to creditors if the same can be paid at this time. The meeting was then adjourned without date.

Nov. 20. On this day was held the first meeting of creditors in the matter of Harry Hooker, Bankrupt No. 2574. The bankrupt was present in person and by attorney, P. A. Hartesvelt. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined by the referee without a reporter. No trustee was appointed. The meeting was adjourned without date and the matter closed and returned to the district court as a no asset case.

On this day also was held the first meeting of creditors in the matter of Judson E. Cobb, Bankrupt No. 2577. The bankrupt was present in person and by attorneys, Jewell, Raymond & Face. No creditors were present or represented. The bankrupt was sworn and examined by the referee, without a reporter. No trustee was appointed. The meeting was then adjourned without date and the case closed and returned to the clerk of the district court.

On this day was held also the first meeting of creditors in the matter of William J. Wissink, Bankrupt No. 2578. The bankrupt was present in person and by attorneys, Corwin & Norcross. There were no creditors present or represented. Claims were proved and allowed. C. C. Woolridge was appointed trustee and the amount of his bond placed at \$100. The bankrupt was sworn and examined by the referee, without a reporter. The meeting was then adjourned without date.

Nov. 20. On this day were received the adjudication, order of reference and appointment of receiver in the matter of William Ginsburg, Bankrupt No. 2580. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and has conducted a cut-rate printing establishment in such city under the name of Globe Printing Co. The case is an involuntary one and the schedules have been ordered filed. A custodian has been appointed to take charge of the property of the bankrupt.

On this day also were received the schedules, order of reference and adjudication of Grand Rapids Grain & Milling Co., Bankrupt No. 2587. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a corporation carrying on business at the city of Grand Rapids as a grain and fuel distribution organization. The schedules filed list assets of \$5,289.72, with liabilities of \$13,271.24. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids for taxes	\$162.03
Associated Truck Lines, Grand Rapids	.66
Berwind Fuel Co., Cleveland	50.00
Breen & Halladay Fuel Co., Grand Rapids	34.00
Betha Consumers Co., Pittsburgh	533.88
G. R. By-Products Co., Grand Rapids	3.00
Press, Grand Rapids	129.20
G. R. Gas Light Co., Grand Rapids	67.61
G. R. Lumber Co., Grand Rapids	10.00
Grimes & Madigan, Grand Rapids	26.42
F. G. Hartwell Co., Chicago	1,490.98
Percy Hilner & Co., Cincinnati	1,073.81
Kearns Coal Co., Cincinnati	3,285.39
King Milling Co., Lowell	24.53
Kentucky River Coal Sales Co., Chicago	89.59
Kutsche Hardware Co., Grand Rapids	3.06
Logan Pochontas Coal Co., Charleston, W. Va.	122.88
Mieh. Cen. R. R., Grand Rapids	175.98
Nichols & Cox Lumber Co., Grand Rapids	184.43
N. Y. Central R. R., Grand Rapids	371.02
Ogle Coal Co., Cincinnati	727.42
P. M. R. R., Grand Rapids	154.70
S. J. Patterson Co., Dayton	402.83
Prudential Coal Co., Chicago	101.25
Raleigh Smokeless Coal Co., Beckley, W. Va.	781.38
Southern Coal & Coke Co., Cincinnati	209.36
Toledo Seed & Oil Co., Toledo	360.00
United Auto Ins. Co., Grand Rapids	62.10
Watson-Higgins Milling Co., Grand Rapids	151.92
W. U. Telegraph Co., Grand Rapids	9.44
White Bros., Scotts	529.06
Phillip Allen, Grand Rapids	109.00
F. G. Hartwell Co., Chicago	1,000.00
William F. Henchy, Detroit	220.08
Kent State Bank, Grand Rapids	1,000.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy of John J. Miller, Bankrupt No. 2588. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and by occupation a worker in a foundry. The schedules show assets of \$300, all of which is claimed as exempt to the bankrupt, with liabilities of \$438.35. The court has written for funds for the first meeting, and upon receipt of the same the first meeting will be called and note of the date made here. A list of the creditors of the bankrupt is as follows:

Right Clothes Shop, Grand Rapids	\$ 31.70
National Clothing Co., Grand Rapids	40.95
Olson & Ebann, Grand Rapids	20.00
Prange, Grand Rapids	32.00
Heyman Co., Grand Rapids	15.00
Fred White, Nashville	18.00
Exma Milk Co., Grand Rapids	5.00
Shellman Optical Co., Grand Rapids	4.00
Tanis grocery, Grand Rapids	2.00
Randall Drug Co., Grand Rapids	2.00
Phillips Hardware, Grand Rapids	5.00
John Buekema, Grand Rapids	15.93
Cole's Grocery, Grand Rapids	3.77
Siegel & Orwant, Grand Rapids	6.00
Dr. Bull, Grand Rapids	25.00
Dr. Cramer, Grand Rapids	6.00
Dr. Easton, Grand Rapids	8.00
Dr. Hardy, Grand Rapids	15.00
Dr. Collissi, Grand Rapids	100.00
Butterworth Hospital, Grand Rapids	80.00

Nov. 25. On this day was held the first meeting of creditors of Harry Anderson, Bankrupt No. 2573. The bankrupt was present in person and by attorney, Earl W. Munshaw. A. J. Cook appeared for creditors. The bankrupt was sworn and examined without a reporter. One claim was proved and allowed. There was no trustee appointed for the present. The first meeting was then adjourned without date. The matter will be investigated as to the value of an insurance policy, and if no value is found the case will be closed and returned without further administration.

On this day also was held the first meeting of creditors in the matter of Coral L. Smith, Bankrupt No. 2575. The bankrupt was present in person and by attorney. There were no creditors present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors of Gilbert Isenhoff, Bankrupt No. 2579. The bankrupt was present in person and by attorney, A. J. Cook. No creditors were present or represented. C. C. Woolridge was appointed trustee and the amount of his bond placed at \$100. The meeting was then adjourned no date after examination of the bankrupt without a reporter.

Proposed Vicious Amendment To the Constitution.

Grand Rapids, Nov. 25—The proposed twentieth amendment to our constitution strikes one familiar with our state laws as wholly unnecessary and if confirmed by the various legislatures, will be an infringement on the rights and privileges of the state. It reads as follows:

"Sec. 1. Congress shall have power to limit, regulate and prohibit the labor of persons under 18 years of age.

"Sec. 2. The power of the several states is unimpaired by this article except that the operation of state laws shall be suspended to the extent necessary to give effect to legislation enacted by Congress."

This last section is dangerous, placing us where we would be helpless in enforcing our state laws, which now fully protect us against boys working in our mines or factories before a certain age limit. Such an amendment pays no attention as the boys' choice of vocation, so under such laws these boys could be sent from rural districts to our cities, or vice versa, and our local authorities have nothing to say, as the Federal labor law would pre-empt.

It has been reported that this rotten amendment was worked through Congress by a Polish socialist woman under an assumed name. Should it be enforced, no boy under 18 can select his vocation and start out in life until he consults the Government bureau and learns what line of work they favor for him. Possibly they would forbid his making a start until he is 18. Whether it was enacted as rumored, we care little, for it must be ratified by the several states before it is effective. Should our congressmen for Michigan favor such

action, then we will see that they are retired to private life for want of capacity to legislate and for leaning toward sovietism. F. Emery Tuttle.

Florida Citrus Fruits Not Satisfactory.

Some members of the Florida Citrus Exchange packing unripe and unsalable oranges which are reaching the retail distributors so poorly graded, immature and unripe that many retailers are discontinuing all attempts to handle Florida citrus fruit, with the exception of grape fruit, which is being packed more dependably than has been the custom. This matter will be taken up with the Florida Citrus Exchange in the hope that proper steps may be taken by the officials to impress the growers with the necessity for dependable grading and honest packing of only such fruit as the retailer can sell satisfactorily.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Wanted—Cash register and grocery store ice box. Alton E. Smith, 1521 La-peer street, Flint, Mich. 760

FOR SALE—GENERAL STOCK of merchandise, building and lot, and store fixtures. Lewis McKinney, Bangor, Mich. 761

FOR SALE—General store located on best corner in a prosperous small town in Southern Michigan, doing a good cash business. Clean, up-to-date merchandise. Best of reasons for selling. W. J. Hacker, Battle Creek, Mich. 762

WILL TRADE for good GENERAL STORE in Southern Michigan a real farm on paved road. Fine house, hundred twenty acres. Fine location. Address No. 763, c/o Michigan Tradesman. 763

ICE MACHINES FOR NEXT SUMMER—We have several small machines traded in on larger. A-1 standard makes, at or about 1/2 price. Will erect and guarantee. Eorn Refrigerator Co., 208 N. Wabasha Ave., Chicago. 764

General Store For Sale—Successful general store. Long established business located in town of 1,300 in South Western part of state. In prosperous community of general and fruit farming. Six churches, electric lights, good sewage and water and an active chamber of commerce. Annual sales about \$100,000. Stock with invoice about \$30,000, including dry goods, clothing, shoes, groceries, and meat market. Address No. 765, c/o Michigan Tradesman. 765

WILL SELL CONTROLLING INTEREST of \$5,300 in men's clothing store, Northern part of state. Old established business. Advertiser retiring from mercantile business. Address E. D. Cole, 1630 Fullerton Ave., Detroit, Mich. 766

FOR SALE—Store building on main street, Muskegon Heights. Now used as meat market and grocery store. Stock and fixtures to be sold at inventory. 1923 business \$36,000. Price \$7,500. Terms. Porter & Wyman, Muskegon, Mich. 757

For Sale—Grocery store in good live town. Well established business. Will sell stock and fixtures. Building can be leased. Selling reason, ill health. Address No. 758, c/o Michigan Tradesman. 758

FOR SALE—Remarkable opportunity to purchase 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. Ill health only reason for selling. Inventory between \$40,000 and \$50,000. Address No. 753, c/o Michigan Tradesman. 753

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, etc LOUIS LEVINSOHN, Saginaw, Mich.

THE SHORT SESSION.

Some Things Congress Ought To Accomplish.

Kalamazoo, Nov. 25—Congress will convene for its short session next week and Senator Capper announces that if they will attend strictly to their knitting, cut out unnecessary spell-binding and, above all, much politics, they can speedily clear up the work left over from the last session, arrange all the appropriations according to the budget which will be ready to act upon on the opening of this session and pass favorably on some of the tax-reduction suggestions of President Coolidge to be presented in his forthcoming message.

But will Congress act upon any such suggestion?

Many of the members thereof who under ordinary political conditions should and would have been snowed under but for the general upheaval, are assured of two years longer at the feeding trough and may not have soaked up the big idea that they fell short of representing anybody.

In fact, during the entire session terminating in mid-summer, President Coolidge lacked the co-operation of many of his own party in the passing of legislation, essential and vital, and was little better off than though such members had been of the opposite political faith.

These perplexities, clearly manifested, were supplied by members from no particular section. They were not attributable to insurgents or filibusters, but to many members who claimed themselves to be "regular."

In Massachusetts this sentiment was in evidence and wails of protest even went out against Senator Lodge for his attitude against the President on such vital issues as Japanese exclusion by statute, the bonus and the world court.

Others of almost equal prominence were conspicuous in their efforts to place obstacles in the program for the reduction of taxation—playing mostly to the gallery, with the expectancy of incubating more votes at home.

Certain it is that if the recent election demonstrated anything, it was that the great masses of voters of all stations stood up for President Coolidge because he was consistent and possessed the courage of his convictions.

First we had it that the legionaires would cut him on account of his courageous stand on the bonus legislation; that every postal employe would slash him because he vetoed the bill to increase their salaries; that the labor union men would cut him because he did not permit Gompers to run the White House, as Wilson did; that the farmers would bolt him because the price of wheat was less than during war time. As a matter of fact, they did nothing of the kind. At the polls they simply tumbled all over themselves to demonstrate their admiration for the man who was considering the welfare of the whole populace instead of toadying to a few.

The election effectually demonstrated that no matter what might be the business or social affiliations of the voter, he was strong for the man who, in his own judgment felt that he was taking the right and necessary course. Now the time has arrived for the discarding of all such tactics as are calculated to embarrass the chief executive or to delay the administering of affairs of the country.

The healthiest symptom in the recent campaign was the fact that citizens of all parties who were not taking any interest in politics were strong for upholding the President in his fight for the reduction of public expenditures, as well as taxes of every character. These are the class of voters who will have to be reckoned with in the future and they will not be controlled by politics, labor unions, farm organizations, religious or secret

societies. They will demonstrate their power in the voting booth and not from soap boxes.

There was seemingly much unrest among the citizenry, but the late campaign proved that parties which need revivification or rededication to moral ends always show vague and widespread unrest, and that unrest may produce the inspiration on election day to bring about regeneration.

Hence the suggestion of Senator Kenyon that the incoming short session of Congress be made one of accomplishment, following on the heels of such a demonstration as was made by the American electorate, ought to bear fruit.

There are many things to be accomplished, but those paramount are a revision of the income tax schedules and repairing of defects in our immigration laws, and, if possible a reduction of the tariff on woolen manufactures, it being quite apparent that the so-called tariff commission will offer no relief in this direction.

President Coolidge called attention to the necessity of a further revision of the immigration act, the law passed at the last session being a slight improvement, but inadequate to meet the situation. The present law will make the situation at Ellis Island easier to handle, but the real need of the hour is to prevent the shipment of emigrants until it is definitely known that they will be accepted on this side.

Legislation looking to the reduction of transportation charges, passenger and freight, on railway lines taking from the Interstate Commerce Commission authority to interfere with rates and other regulations within individual states, authorized only as war measures, and abrogating Pullman sur-charges, will be asked for, but the country will be best served if Congress will get down to business promptly and clear up the tax situation. With that accomplished we will all gladly put up with the minor inconvenience of submitting to railroad extortion, and paying twice as much for woolen apparel as the situation justifies.

Under the caption of "Please do not take away our earnings!" the Michigan Railway Lines, operating interurban electric transportation lines, have posted in their coaches suggestions to the effect that you once patronized their system, but now that you are emancipated, won't you please refrain from giving a complimentary ride to anyone who might otherwise be compelled to go by trolley.

Tough, isn't it, to be reduced to make an appeal for charity of this nature? But wouldn't such an appeal prove more effective and be much more justifiable, if these self-same transportation companies had not violated every rule of business ethics, in advancing their rates on a falling market, and curtailed service at a very time when bus lines were in contemplation, and traveling men were interesting themselves in motor cars as a protection against "advances" and "reductions."

Money, as usual, has wonderful conversational powers and substantial reduction in trolley fares, coupled with a promise to behave in the future, will be the only appeal travelers will pay any attention to. All others will remain unheeded. Frank S. Verbeck.

General Store Sells Hundreds of "Fishing Packages."

Milford, Nov. 25—H. F. Carlson, who conducts a large general store, has evolved an unusual plan of "package" selling which is largely the outgrowth of an accidental discovery. One day last Fall while he was getting together a grocery order for a party of fishermen from a nearby city who were coming through Milford late that afternoon en route to one of the adjoining lakes, another party came into the store. One of their number, who was evidently the leading spirit of the

expedition, after surveying the packages all neatly tied up and piled on the counter, stated that business must be pretty good.

"Not so bad," replied Carlson. "This order here on the counter is a little out of the ordinary. I don't get that kind all the year round. Only during the fishing and hunting season from occasional parties that come in here. The fellows who are coming for these supplies are planning to stay over at Long Lake for two days and figure that this will cover their 'staple diet' for that length of time."

"We're going out for two days, too," replied the man on the other side of the counter. "Just give us that order as you have it there and we can get along to our fishing. You have plenty of time to put up another before these other fellows get here."

Because Carlson was unable to find any reason for refusal of this request, he complied without any further delay. On thinking over this incident, he decided to try out the plan of putting up a standard order for this purpose. Now it is quite the usual thing for him to sell a hundred of these orders a week all the year around for hunting and fishing parties.

The Carlson order is made up as follows: One box of salt, one box of pepper, small bag of flour, piece of bacon, half of a peck of potatoes, bread, butter, eggs in cartons, onions, condensed milk, sugar, cookies, coffee, tea, baking powder.

This has been specially prepared for the fishing or hunting party averaging three or four and covering the requirements of a week-end trip. For larger parties, naturally, enough larger quantities are provided. No standard lump sum charge has been fixed and prices are current in every instance. All of these supplies are compactly arranged in wooden or pasteboard containers, so that they may be transported in automobiles without breakage or leakage.

Canned goods are added when requested, as well as fresh fruits and other edibles.

Incidentally, this standard service has made it possible for Carlson to sell these same customers considerable quantities of fishing and hunting clothing and equipment, cooking utensils, lanterns, tin pails and a variety of other articles. The store automatically has become headquarters for followers of the outdoor life who are compelled to pass this store en route to lakes and woods—and a great many are willing to go out of their way a little to obtain this service, thereby avoiding inconvenience and needless delays because of some forgotten article.

Hides, Pelts and Furs.

Green, No. 1	09
Green, No. 2	08
Cured, No. 1	10
Cured, No. 2	09
Calfskin, Green, No. 1	15
Calfskin, Green, No. 2	13½
Calfskin, Cured, No. 1	16
Calfskin, Cured, No. 2	14½
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.

Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearlings	50@1 00

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Furs.

Skunk, Black	1 75
Skunk, Short	1 25
Skunk, Narrow	75
Skunk, Broad	35
Muskrats, Fall	75
Muskrats, Kitts	10
Raccoon, Large	3 00
Raccoon, Medium	2 00
Raccoon, Small	1 00
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