

# MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 3, 1924

Number 2150

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## Pal

Nowhere any pal so fine  
As this little old lad of mine.  
Friend and comrade of the sun,  
In his heart the ripples run  
Of the dewy dreams that spring  
Unto all the world shall bring.  
Heart of laughter, eyes of morn,  
All the scars of conflict borne  
Shall not matter long as he  
Says a little pal to me.

Grown-ups, what are they to him!  
From his spirit and his vim  
I am catching youth again.  
From his chatter and his lore  
I can walk the world once more  
On the springing footsteps men  
Lose when life upon them rides.  
But from him I feel the tides  
Of youth and laughter flowing through  
All my elfin point of view.

Nowhere any pal so rare  
As this little lad whose hair  
Blows upon the wind so sweet  
As we romp the fairy street.  
Cheeks so red and eyes so bright,  
And a spirit all so right  
With the clean sagacity  
That from darkness brings the light.  
Of the happier truth to me—  
Boys are human, boys are made  
To help us hit the proper grade.  
And climbing upward with them find  
The beautiful of heart and mind.

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# Thousands Using STANOLAX

## Enjoy Better Health



For sale in pint bottles on which full directions for use are printed. Insist on getting Stanolax, the best of all mineral oils.

Stanolax (Heavy) is a colorless, odorless, tasteless mineral oil which, by mechanical means, relieves constipation by eliminating the cause. It has no medicinal properties but simply softens the hard dry masses of waste matter and lubricates the linings of the intestines so that this waste matter is easily passed.

Unlike purgatives and cathartics, it does not excite or artificially stimulate the bowels to violent action, then leave them exhausted, as an after effect, nor is it habit forming. On the contrary, Stanolax (Heavy) soothes the linings of the intestines, lightens the work they must do and gives them a chance to recuperate. As a result, they again start functioning normally and the use of the oil may be reduced and soon discontinued.

Those who are troubled with constipation will find Stanolax (Heavy), produced only by the Standard Oil Company (Indiana), not only gives relief, but in many instances effects a permanent cure. It is for sale by druggists everywhere.

# STANOLAX

(HEAVY)

*for constipation*



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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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**HOLIDAY BUYING ACTIVE.**

As the time for taking inventories approaches, the disposition is to get rid of stocks on hand rather than to acquire new supplies. But the business skies have cleared, so far as regards causes of active disquiet or apprehension, and there is sufficient stability in price levels to induce more confidence than there was a while back. After the turn of the year the volume of trading is expected to increase rather steadily but without great anticipation. No one believes there will be any speculation or taking of chances because of the conservatism of credit grantors and of the lenders of money. Even those who are quoted as predicting an era of prosperous times are rather chary of anticipating them with their own funds. Meanwhile, the trade at retail is receiving much attention as furnishing some kind of a guide. Holiday buying has started in lively and will reach its peak during the next two weeks. Especial efforts are being made to induce early purchases so as to avert the rush in the week before Christmas, which taxes the resources of the stores and overtaxes the salespeople. All the indications point to a good season in this respect, with buying of a very general character, including the useful with the merely ornamental.

The National understanding is awakening to the magnitude of automobile casualties. The World War accumulated an American death list of 36,816 killed in action and a total of 317,387 killed and wounded or damaged by disease. That was the record for the whole period of the war. But last year alone the toll of automobile injuries amounted to 678,000, with 22,600 killed. The monthly death average of our forces in France was 2230. The monthly average of deaths by automobile in America last year was 1800. We speak of the casualties of the battlefields with a shudder of

horror. These casualties of the street crossing and the urban driveways are no more than the routine news of the passing days. Perhaps Secretary Hoover's conference of commercial bodies, called for next month to consider this highway holocaust, will be able to do something about it.

Report says that the attempt of the Treasury Department to reinstate the silver dollar in the good graces of the people has failed. Another report assigns an odd and unsuspected reason. It is the leather belt in place of the suspenders of old that outlaws the pocketful of cartwheels. That answers for the men. The slender handbag made of all sorts of delicate materials turns the women and girls against the Treasury's effort. But there is another reason which is more symptomatic. The American people are getting along in their financial education. Where once they were skeptical about paper money and bank credit and everything else of a currency nature and felt safer with the actual coin, either silver or gold, in their pockets, now they trust the Government and the bank. But whatever the reasons it is manifestly a waste of time to try to persuade the people nowadays to load up with any kind of metal money that is inconvenient to carry about.

In his speech at the Thanksgiving Day dinner of the American Society in London the Prince of Wales left a mystery unexplained. The American newspapers, he said, printed things about his visit here which he did not remember. The mystery is: When did the Prince find time to read the papers? He wore out relays of reporters by his incessant comings and goings and if he got more than three hours' sleep any night from the time he landed until he left nobody could say when. About his not remembering some of the things related of him there is no mystery at all. No one who did not possess a phenomenal memory could possibly have remembered all the activities he managed to crowd into twenty-four hours. This was the Prince's delicate compliment to America. He flattered us by imitating the haste for which we are famous and he did it so effectively as to leave everybody else gasping.

Rumania sees a light and agrees to pay her debt to the Baldwin Locomotive Works. To ignore that obligation would certainly create an unfavorable impression in American financial circles, and, as it is, the debt is five years old. Rumania needs to take a leaf from the book of the new regime in Mexico and curry favor with those who have money to invest, instead of looking to Moscow for the modus operandi in finance. At first the Soviet

regime thought its policy of cancellation and repudiation extremely astute, but Wall street and Threadneedle street have the last laugh, and the commissars found that the payment of debts incurred is the prelude of political recognition. A triumphal procession of Rumanian sovereignty in America would not be impressive if it left at home a train of fractured promises to American concerns.

The will of Mrs. Harding throws an interesting light upon wealth as it is known and practiced in a republic. The late President had about the average contact with public life up to the time he was elected. He was the average of our statesmanship—dabbled a little in home politics, then achieved some leadership in the State, went to Congress, and so on. When the White House opened to him he crossed over from the average to the exceptional and unusual. Altogether, he gave himself to his country and its service in about the way that service invites and challenges every citizen. In a financial way the Hardings had considerably above the average political fortune. And yet how insignificant the \$500,000 seems beside the accumulations in other walks of life where the same measure of success is achieved!

The universal draft, which tops the legislative program of the American Legion as outlined to President Coolidge by Commander James A. Drain, is something more than the word ordinarily connotes to the reading public. By the universal draft is meant "the drafting of capital, labor, industry, transportation, the entire power of the Nation, the stabilizing of prices and the taking of profit out of war." Which means that when war is declared the President of the United States would take over the Nation, root and branch, and run it until further notice. The proposal is logical, to say the least. Heretofore war has conscripted a good deal of man power. The universal draft means that hereafter war shall conscript everything, which is another compelling reason against another war.

Warner Fite, head of the department of philosophy at Princeton University, has added a new terror to the popular cross-word puzzle. He proposes to establish a "cross-road crossword puzzle" for the students of that university. In short, a cross-word puzzle that shall have two different solutions. Most people regard one solution as quite enough. But Princeton students have a higher mentality. To foster his plan Professor Fite will offer a prize to the student who succeeds in inventing this new problem. It will be an excellent test for the members of the football

squad. Any student who can make the squad and at the same time invent a "cross-road crossword puzzle" is entitled to a valuable reward—a gold embroidered straitjacket is none too expensive a reward for such a genius.

The world of sport not infrequently points a moral to the sphere of successful business. In the Army-Navy game all the scoring was done by one stalwart cadet, who kicked four field goals, such skill as he evinced is not fortuitous—the cheers of his mates on the sidelines could not have nerved him to the feat if he had not prepared in long, hard sessions of practice to do one thing well. Earlier in the football season "Red" Grange of Illinois made four touchdowns in twelve minutes against Michigan. His almost super-human strength is ascribed to the fact that last summer he worked as iceman, carrying heavy blocks, so that later the superincumbent forms of football players "came natural" as he shouldered his way down the gridiron. Often in business or in sport men are envied or reviled for their good luck by others who do not know what pains they took to prepare or what patience they showed before the triumph came.

Gandhi confesses he is losing ground with his non-co-operation propaganda in India. When he was jailed as a seditionist the world looked for an uprising in his behalf that did not come. Those who know India believe that the quietus was put on the insurgent plans by the leader himself. A good many who deny to Gandhi the possession of sound sense concede that he has a conscience as active as though he lived in New England and a tender heart as well. Eugene Debs, too, has a gentle disposition. But such men may be unsafe leaders for democracy and mischievous political influences. Gandhi's melancholy confession of ineptitude does not establish his ability to administer among the many tribes and tongues of India.

Of the making of versions of the Bible in our day there is no end. Professor Goodspeed, of Chicago, Doctor Moffatt, of Glasgow and many others have had the same purpose—to clarify the language of the King James version and correct errors made by translators of old. But those who repair or paraphrase or dilute the classic diction of three centuries ago have usually little feeling for the beauty and the grace of the phrases on which they lay violent hands. They forget that the prose poetry which they turn into commonplace modern speech may be worth more for its inspiring power than mere literal accuracy. Nobody is obliged to the maladroit modern painter who retouches the ancient masterpieces.

### Some Men I Have Met in the Past.

In the early spring of 1912 I made a trip to the Panama Canal in company with four good friends, two of whom have since gone to their eternal reward—Frank N. Barrett, editor of the American Grocer, New York, and Harry Hoyt, the Kalamazoo capitalist and all round good fellow.

On our way to the Isthmus we stopped at Limon, Costa Rica, and spent a day and a night at the capital of the country, San Jose, 4,000 feet above the level of the sea, where the thermometer never goes below 65 nor higher than 78. At the principal hotel in the city we found Mrs. Theodore Roosevelt and all of her children. How she could stand the accommodations afforded is more than I could understand. The stench from the culinary department was so strong that I refused to become a guest at the house, asserting that I would rather sleep in a chair out in the open than accept the quarters offered. Mr. Hoyt had been a globe trotter all his life and was wise in the ways of the world. He could speak French and German, as well as English. He suggested that we make ourselves easy on the porch of the hotel while he skirmished around in search of something better in the way of hotel accommodations. He came back smiling in the course of half an hour, having located us at a little hotel conducted by a French woman only three blocks away. We had a delightful experience with our gallic hostess and I mention the matter at this time so that those of the Tradesman's readers who visit San Jose can look up the little hotel conducted by the capable French woman and secure the same kind of clean and wholesome food and shelter she furnished us.

Arriving at Panama we found ourselves in the hands of many good friends, including Col. Chester Harding, who was first assistant to Governor Goethals; Col. Comber, who was in charge of the fortifications on the Pacific side of the Canal; John Burke, who had charge of the commissary department of the great undertaking, and Henry Seymour, who has long been the representative of a New York life insurance company in the Canal Zone.

Of course, the commanding figure of the Panama Canal construction period was Col. Goethals, who ruled the Canal Zone with an iron hand, dictated only by justice, efficiency and accomplishment. So far as my knowledge goes, no one ever accused him of being unfair or permitting himself to be influenced by prejudice or favoritism. He possessed the respect of every one on the job, from his immediate associates to the Spaniard from the Peninsula or the negro from Barbadoes. I never saw such teamwork in my life. I never saw a man apparently so cold blooded as Col. Goethals who received such co-operation from all classes of the 35,000 men engaged in the work of digging the Canal. So far as I can learn, no strike by union employees ever got further than the talking point. While I was in the Canal Zone, a committee of union engineers called on the Colonel

and told him that if he did not increase their wages the next day they would strike the following morning. He listened to what they had to say and made no reply.

"What are you going to do about it?" asked the chairman of the committee.

"You have said what you propose to do, have you not?" said the Colonel.

"Yes," replied the spokesman, "but what we want to know is just what you are going to do."

"Only this," said the Czar of the Canal Zone: "Any engineer who is not at his post of duty Friday morning sails for the States on the steamer Friday afternoon."

As Governor of the Canal Zone, Col. Goethals had to be vested with imperial power to deport immediately any man who stood in the way of the work of completing the Canal at the earliest possible period.

Col. Harding related another incident aptly illustrating this situation. A committee of socialists called on Col. Goethals to congratulate him on conducting the business of building the Canal along socialistic lines.

"We get big wages," said the chairman, "short hours, low rent, food and clothing at only 20 per cent. above cost, free doctor, free nurse, free medicine, free hospital and free ice. What more could we ask?"

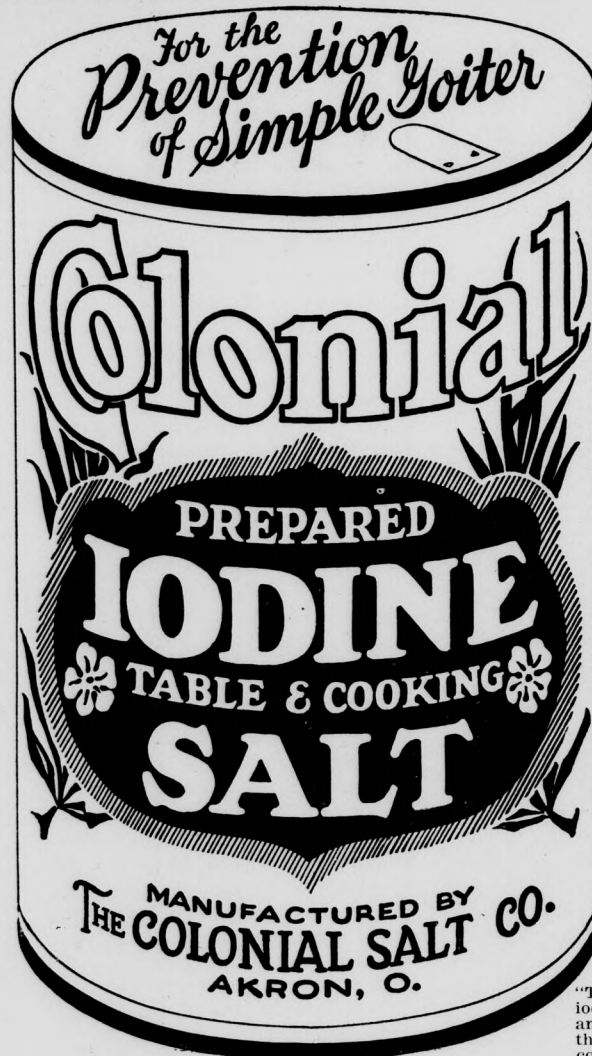
"What you say is probably true," replied the Colonel, "but one thing you must not forget. You must toe the mark as I tell you to or I'll hang you to the nearest lamp post without lief or license."

The outstanding characteristic of Col. Goethals, as I see it, was his ability to withstand the shocks of delay, due to slides and unforeseen circumstances, without crimination or resentment. He never attempted to throw the blame for these delays on others. He accepted such interferences as though they were to be expected in a work of that magnitude and inspired every man under his command to redouble his efforts to complete the Canal on time. I do not think any great undertaking ever had such hearty co-operation from all concerned from start to finish, as the Panama Canal received.

If I were to read what I have recorded above to Col. Goethals, I am very positive he would exclaim: "Don't close without paying a tribute to Col. Gorgas. It was he who made the construction of the Canal possible by changing one of the greatest pest holes in the world into one of the most healthful places on earth. I could not have accomplished the task I did in twice the time it required except for the skill and courage and efficiency of Col. Gorgas." E. A. Stowe.

### Some Good "I Wills."

I will talk health instead of sickness.  
I will talk prosperity instead of failure.  
I will carry good news instead of bad news.  
I will tell the cheerful tale instead of the sad tale.  
I will mention my blessings rather than my burdens.  
I will speak of the sunshine of yesterday and to-morrow instead of the clouds of to-day.  
I will encourage instead of criticise.  
I will try and be a friend to everyone,



"The deficiency of iodine in the soil and plant life in the interior of the country is one of the big causes of goiter. Nearly all cases of simple goiter can be cured by iodine"—annual meeting, American College of Surgeons, October, 1923.

## this much is sure-

when you buy Colonial Iodine Salt you are buying more than salt — you are buying sales!

Your customers know the virtues of iodine salt—they know their need of it to prevent and relieve goiter. This need has been driven home by the widely advertised recommendations of physicians and laboratory tests.

Sell them the ideal iodine salt—in the big attractive package.

In addition to its advantages as a preventive for goiter, Colonial Iodine Salt is the ideal table salt. Push this line—it will pay you well. Write us for prices. Quick service on your orders.

## The Colonial Salt Company

AKRON OHIO

Richard Warner, Jr., Michigan Representative  
541 Paris Ave., South East,  
Grand Rapids Michigan



## ICE CREAM SODAS IN HELL.

Novel Comparison By Michigan's Famous Single Taxer.

Written for the Tradesman.

To-day I got \$10,000 I did not earn. So others will have to earn \$10,000 they will not get.

Twelve years ago in the village of Clawson, Michigan, a corner lot sold for \$2,500. Then ford workers and others settled around that corner, increasing its land value. Eight years ago I bought that corner for \$8,500 and moved an old building onto it. This I rented to a druggist, who has paid the expense of my holding that corner ever since. Then still others moved there, increasing its land value still more. To-day I sold that corner to the druggist for \$20,000. That lot as a lot is not worth a dollar more than when I bought it, but the people who live around that lot give it its value. I sold that druggist the people, not the lot. The man I bought it from profited \$6,000 and my rake-off was \$10,000. So that druggist has \$16,000 invested that we got and will have to charge it up on things he sells. Henry ford thought druggists were overcharging, so he put in a stock of drugs to sell his workmen. He does not see what increasing land values are doing to his workers. If to-morrow it should be announced that ford were again to increase the wages of his men, land values would jump up still more and take it away from them. Henry ford cannot see the joke.

The lot I sold is about fourteen miles out of Detroit. Now look at the increased land values in Detroit. Say they are only one billion dollars. This means that employed capital and labor in Detroit will have to earn at least one million a week that it will not get. Increased land values are paid for in interest and higher rents and charged up, whether you buy prunes, cough syrup or get a tooth pulled. Manufacturers' associations and labor organizations are still cave men. They want to take something away from one another and as yet haven't one bit of economic sense. They are so near sighted that they do not realize that increasing land values are getting a big part of their earnings.

Single tax would untax improvements created by employed capital and labor and, instead, tax vacant lots the same as lots in use. It would not tax improvements on a lot, but would base its value on the number of people around that lot. That is called location value and would make holding idle lots unprofitable and throw them on the market. If we were operating under single tax, that druggist could probably have bought that corner for \$2,000 instead of \$20,000 and workers could buy a lot for \$50 instead of \$1,500. Increased land values not only increase the price of lots but the cost is added to everything we buy.

To-day it takes at least \$7,000 to buy a humble home and furnishings. What chance is there for young people of marriageable age? We can build a church on every corner, but unless we elders learn to look through the eyes of youth and recognize their

predicament, churches and all will go to the devil.

We older folks have yet to learn that it takes backbone to be religious and face sin in its den. We claim to believe that God made man in His image. Yet birds have the privilege of building a nest in any place not in use, while man has to pay tribute to land speculators. Let's stop whining. Is it not sacriligious for intelligent men and women to pray "Thy Kingdom Come, Thy Will Be Done on Earth as it is in Heaven," and then not know what our present system of taxation is doing to us? We might as well pray for ice cream sodas in hell.

Gerrit J. Johnson.

## Starting on Spring Season.

An increasing number of garment firms are launching their Spring lines. The dress manufacturers, as usual, are among the first to make their showings and will be followed by the ensemble costume and coat houses. The Coast salesmen are now going out to their territory, and by the early part of December, or perhaps a little sooner, the entire trade here will be ready to make its Spring offerings to buyers. Despite the somewhat disappointing results of the Fall, the Spring business is expected to be good. Every effort, it is pointed out, is being put forth to make the lines highly attractive to the retailer and the consumer. Prices, it is said, will be on a proportionately lower scale than those which prevailed in the Fall, and consumer spending is held likely to be more liberal, as the outcome of greater prosperity in the agricultural sections, with the recent strengthening in security values also a possible factor.

## Worsted Yarns More Active.

Spinners of worsted yarns report increased bookings from the men's wear and dress goods industries and from the knitting trades. With few exceptions they are said to have orders on hand to absorb their present holdings of raw material. Thus, it is held, future prices to be quoted on yarns depend more than ever on the present and immediate trend of the staple or combing wool market. Some of the buying of men's wear yarns is for the forthcoming heavyweight season. Spinners of fancy mixes and colors for this trade are sold up for some time ahead. A much freer movement of outer wear single heather mix and white yarns for knit yarns is reported, particularly of coat sweaters and knitted cloths.

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Michigan Bolt & Nut Works, Detroit. Springport Co-operative Elevator Co., Springport. E. Schoenberg Land Co., Detroit. Harry H. Jones Co., Detroit. Homestead Farms Co., Detroit. Gaynor Land Corporation, Detroit. Norton Construction Co., Detroit. Berrien County Tuberculosis Association, Benton Harbor. P. & H. Auto Supply Co., Muskegon. Double Return Steam Trap Co., Detroit. C. B. Smith Hardware Co., Detroit. Moneyworth Shoe Co., Lansing. Artesia Water Co., Detroit. Lennon Sattre Bank of Lennon, Lennon. Johnson Automatic Roller Rack Co., Ltd. Cornwell-Brady Building Co., Detroit. Bark River Market Association, Bark River. Starr Piano Co., Richmond, Ind.

## You Must Play the Game According to the Rules

You have heard it said, you have read it in books hundreds of times, you want to believe it, but somehow you just can't believe that you can be what you WILL.

In a certain sense you stand alone, just as much alone as though you were the only person on earth. Others can help you if you will let them, others can harm you if you will allow them to do so, but as a matter of cold fact you are what you are because of yourself and you can be what you will be only as you use what you now have and make requisition on the unlimited source of supply for what you want.

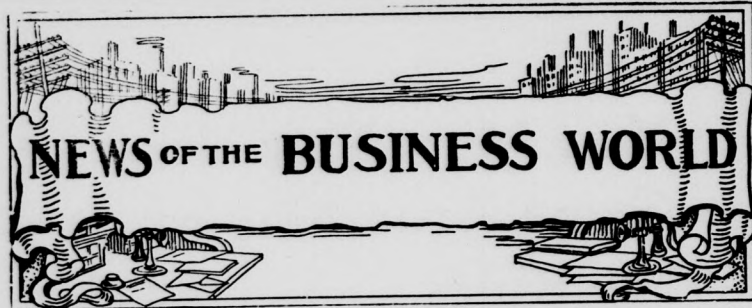
You do not need to be fanatical, sentimental or lose your poise. You do not need to call yourself this or that. YOU DO NEED TO PLAY THE GAME ACCORDING TO THE RULES, HOWEVER, AND THE FIRST THING TO DO IS TO LEARN THE RULES. If you want to be the biggest and best merchant in your town, you can be, because you have nothing and nobody to fear but yourself.

You Can if you Will, But you Must Will.

## WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years.

The Prompt Shippers



### Movements of Merchants.

Detroit—Phillip Dicken has opened a meat market at 2442 Fenkell avenue.

Detroit—Henry Shrager has bought the meat market at 8641 Russell street.

Detroit—The Federal Fruit & Produce Co. recently opened at 2457 Russell avenue.

Cadillac—Arthur Christofferson succeeds Mrs. Jennie Larson in the grocery business.

Detroit—James Murphy succeeds Joseph Savill, confectioner at 6221 Fort street, W.

Montague—James Coon succeeds Mrs. Rhotilda Grieve in the grocery and meat business.

Detroit—The Livernois Bakery, Alex Moyer, proprietor, has opened at 15450 Livernois avenue.

Detroit—Thaddeus Kielan is the new owner of the grocery and meat market at 2338 Goodson avenue.

Coldwater—Charles E. Tracy, grocer and meat dealer here for over 20 years, died at his home Nov. 27.

Battle Creek—The Gas Engineering Service Co. has increased its capital stock from \$200,000 to \$1,000,000.

Mt. Clemens—The Lake Shore State Bank has been incorporated with an authorized capital stock of \$25,000.

Detroit—Ruskin's Drug Store will open at 5354 Tireman avenue in a few days. Morris Ruskin is the proprietor.

Petersburg—The H. C. McLachlin & Co. State Bank has increased its capital stock from \$25,000 to \$40,000.

Detroit—Peter Biril has been succeeded in the grocery store at 3859 Michigan avenue by Stanley and James Sturon.

Detroit—Fred Fadell has bought out Samuel Jacobson, grocer at 437 Grand River avenue. The sale took place Nov. 24.

Detroit—William Cohen has purchased the business of the C. G. Shoe Co., 2610 Davison avenue, E., from Harry Sklar.

Detroit—The Woodward Sample Furniture Co., 42 Elizabeth street, E., will move to 1332 Broadway after the first of the year.

Detroit—The grocery store at 14917 Jefferson avenue, E., formerly run by Leo Orlando, is now in the hands of Samuel Jacobson.

Battle Creek—Henry R. Bahlman, shoe merchant, has declared himself a bankrupt, with liabilities of \$10,364.49 and assets of \$371.51.

Detroit—Ida Ratnoff has bought the interest of her former partner, Joseph Goldberg, in the I. & J. Hardware, 1041 Woodland avenue.

Detroit—Abraham Smith has purchased the stock and fixtures of the National Meat Market, 5244 Hastings street, from Julius Weisman.

Detroit—Phillip Fineberg, men's and women's furnishings, has filed a bankruptcy petition, with assets of \$125 and liabilities of \$1,503.34.

Detroit—A. E. Burns & Co., 205 Grand River avenue, will open another shoe store on Michigan avenue, near Shelby street, about Dec. 15.

Detroit—The Home Furniture Co., conducting stores at 319 and 645 Gratiot avenue, will discontinue the latter store shortly. Hyman Gordon is the owner.

Lansing—R. H. Case has opened a new auto accessories, parts and supplies store at 208 East Michigan avenue, under the style of the Case Auto Shop.

Crystal—Harzey J. Fisher, formerly of Fisher & Hammontree, has engaged in general trade with a new stock in a new building, under the style of the East Side Store.

Dowagiac—The Silver Creek Lime Co. has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—Nathan Shapero, owner of the Economical drug stores, will soon open a pharmacy in the Book-Cadillac Hotel building, similar to Shapero's in the General Motors building.

Pontiac—The Robertson Shops, women's wear, formally opened their enlarged building Nov. 20. The front has been completely remodelled. Morgan G. Robertson is the owner.

Detroit—An involuntary petition in bankruptcy, with claims totaling \$2,458.13, has been filed against the Luscombe Shoe Co., 1224 Library avenue. Thomas L. Luscombe is president.

Reed City—A. E. Brooks has sold his warehouse and produce business to W. E. Mattingly and A. P. Small, who will continue the business under the style of the Reed City Hide & Fur Co.

Port Huron—The Triangle Oil & Gas Co., 2602-10 Pine Grove street, has been incorporated with an authorized capital stock of \$15,000, \$9,000 of which has been subscribed and paid in in cash.

Frankfort—Arthur S. Lobb, druggist here for 40 years, has sold his stock and store fixtures to Charles Dedrickson, who will continue the business under the style of the City Drug Store.

Dearborn—C. J. and H. T. Daly moved into their new furniture store at 235 Michigan avenue, W., recently. They were formerly at 229 Michigan avenue, W. They operate as Daly Brothers.

Jackson—The Michigan Flour & Feed Co., 225 North Mechanic street, has been incorporated with an author-

ized capital stock of \$200,000, all of which has been subscribed and paid in in property.

Grand Rapids—The Barker Bakery Service, Inc., 58 Monroe avenue, has been incorporated with an authorized capital of 2,500 common and 2,500 preferred, 1,000 of which has been subscribed and paid in in cash.

Detroit—The Gardner-White Furniture Co., Mack and Mt. Elliott avenues, celebrated its sixteenth birthday with a special sale during the month of November. J. G. Gardner and E. C. White are the owners.

Iron Mountain—Cohodas Bros., who conduct a chain of wholesale fruit and produce houses in the Upper Peninsula, have moved their local branch to their new building at the corner of East D street and Cedar avenue.

Mt. Pleasant—Angelos Spear has purchased the interest of Gus Batsakis in the Olympia Candy Co. and will admit to partnership, George Batsakis, who is an experienced chef, having been connected with hotel Statler, Detroit, Park Place hotel Traverse City and others of equal importance.

Detroit—The Jackson Electric Co., 218 Adams street, West, has been incorporated to deal in electrical machinery, fixtures, supplies and all kinds of electrical goods, with an authorized capital stock of \$15,000, \$8,600 of which has been subscribed and paid in, \$2,600 in cash and \$6,000 in property.

Detroit—Alf. J. Osmulski, 3040 Hammond avenue, has merged his coal, fuel of all kinds, building materials, etc., into a stock company under the style of the Osmulski Fuel Co. to conduct a wholesale and retail business with an authorized capital stock of \$20,000, \$15,000 of which has been subscribed and paid in in property.

### Manufacturing Matters.

Detroit—The Detroit Stove Works, 6900 East Jefferson avenue, has increased its capital stock from \$3,500,000 to \$4,000,000.

Detroit—The Detroit Bronze Bushing Co., 1041 Beaufait street, has been incorporated with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Battle Creek—The Battle Creek Special Body Co., 95-99 Liberty street, has been incorporated with an authorized capital stock of \$15,000, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The Detroit Davenport Manufacturing Co., 2536 Hart avenue, has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$8,000 in cash and \$22,000 in property.

Coldwater—Officials of the Champion Brass Works, partially destroyed by fire, Nov. 27, announce that the work of rebuilding the plant will commence at once. The loss is estimated at over \$30,000 and is covered by insurance.

Detroit—The Detroit Lamp Manufacturing Co., 1534 Woodward avenue, has merged its business into a stock

company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Detroit—The Peerless Chandelier Co., 214 East Grand River boulevard, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$800 in cash and \$9,200 in property.

Lansing—The Michigan Toys and Novelties Manufacturing Co., Lansing's newest metal industry, is covering all of the central states with a sales and show campaign. The concern, which was organized by George M. C. Burdick, manufactures toy soldiers, animals, bird whistles, Indian sets and other metal novelties.

### Wheat Market Softer.

Written for the Tradesman.

The wheat market has softened somewhat the past three or four days and it is possible prices will go somewhat lower.

Should wheat decline 5@6c per bushel between now and Jan. 1, we believe it would afford the flour buyer an excellent opportunity to cover his trade requirements for sixty to ninety days.

It must be borne in mind the world supply of wheat has not changed materially, that wheat is really in as strong position now as it has been; stronger, in fact, if anything, because of reduced estimates on the Argentine crop and reduction of approximately 20,000,000 bushels in the Canadian out-turn compared to earlier predictions.

There is always more or less dullness and lack of activity in grain markets during the holiday season. Probably this year will be no exception, but, as stated above, it will pay the wheat and flour buyer to watch the market very closely and should prices decline 5@6c per bushel for wheat, we believe such a situation will represent an excellent opportunity to cover their requirements on a profitable basis.

Lloyd E. Smith.

### 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	3 00
Skunk, Short	2 00
Skunk, Narrow	1 00
Skunk, Broad	50
Muskrats, Winter	1 25
Muskrats, Fall	1 00
Muskrats, Kitts	15
Raccoon, Large	5 00
Raccoon, Medium	3 50
Raccoon, Small	2 00
Mink, Large	9 00
Mink, Medium	7 00
Mink, Small	5 00



### Essential Features of the Grocery Staples.

**Sugar**—Local jobbers hold cane granulated at 8¼c and beet granulated at 7.90c.

**Tea**—The first hands business in tea has been interfered with as usual by the holiday and the movement of tea from first hands has for that reason been somewhat smaller during the week. Everything in tea however is still very firm with a strong advancing tendency. The prices show no material change for the week.

**Coffee**—The market, speaking particularly of Rio and Santos, has been considerably excited during the week with several speculative declines, and the feeling in Brazil coffee is undoubtedly somewhat easier and spot grades of Rio and Santos show declines from the highest point, ranging from 1@2c per pound. Milds are also somewhat easier in sympathy. The jobbing market for roasted coffee shows declines here and there, although these are not by any means general.

**Canned Fruits**—California fruits are not active as offerings of sizable blocks in the wanted grades and sizes are nominal, while distributors have enough for the time being even though they will be forced to re-enter the market later on when shortages develop. Peaches and pears are the leaders in demand and are the strongest statistically, but cherries, apricots and berries are all in line with the major items. Pineapple is firm and held at full quotations although the turnover is moderate.

**Canned Vegetables**—Not much was accomplished in canned food trading last week in the field of stocking up for the future. The holiday broke in to the week; it was the end of the month with the Christmas holidays and inventories as additional handicaps. It is a difficult market on which to operate on an extensive scale as many circumstances favor the seller and there is every indication of a very pronounced shortage later on which prevents free selling. Toward the end of the year distributors are swamped with detail work, some of which pertains to Christmas outlets and must therefore have first preference over staples which are not affected by that occasion. Despite the lack of buying interest there has been no change in the position of major or minor vegetables. Tomatoes are generally held at a minimum of \$1.05 factory for No. 2s. Some canners will not sell at \$1.10, while many talk of \$1.15@1.25 as the prospective range later on. The same trend appears in No. 3s. No. 10s are held relatively firmer than the smaller sizes. California tomatoes are held firm in the West without much trading. Corn is also firm but quiet. Trading is almost wholly in resale blocks as they can be had cheaper on the spot than at the factory basis quoted by first hands who have anything to sell. Interest in peas has subsided for the time being and firm bids for popular standards are not being made so frequently. To get rid of some of the slower sellers canners are making special prices but insist that the buyer take other lots at full quo-

tations. It is not a favorable time to restock and many operators are neglecting their future outlets. Succotash is very hard to obtain in any quarter.

**Canned Fish**—All fish items are uniformly quiet. Maine sardines are in routine demand but are held at full factory quotations as stocks unsold are not heavy and the new packing season is about six months ahead, giving sufficient time for a clearance of the 1924 pack. Salmon is neglected for later markets, but there is a steady call for jobbing quantities of all grades. Shrimp is not plentiful here or at the factory and the market is well maintained. Tuna fish is more and more favoring the packer as unsold stocks are light. Lobster and crab meat are dull.

**Dried Fruits**—Sentiment is changing more rapidly in the dried fruit market than actual trading conditions or ruling quotations. There are much more optimistic features to be noted at the sources of supply and in distributing markets like New York, which have been somewhat depressed because of the lack of a seasonable movement; the turnover of late has been on the increase. Many handicaps exist to prevent a radical reaction here, such as the approach of the holidays, inventories and the like, suggesting that the spot market may not completely parallel that on the Coast until along in January, when deferred buying will no longer be possible. By that time stocks now in hand will be pretty well exhausted and sheer necessity will force dealers to cover. They will be compelled to go to the Coast for their prunes, raisins and the like as jobbing stocks here and at other centers are being exhausted. In anticipation of this situation packers are holding all dried fruits firm and are inclined to anticipate substantial advances. The feature of the week was the advance in California medium size prunes by the association. Large sizes remain withdrawn, while small counts are exhausted. Independent packers are going up to the Association basis. Oregon prunes are also going upward in all sizes and there is no free selling. Raisins are steady. The demand is routine and is mostly for carryover both here and on the Coast. Peaches and apricots are in strong hands and are not to be had from first hands in sizable blocks. Currants remain quiet.

**Beans and Peas**—The market for beans and peas is dull; all varieties of dried white beans are quiet, as is usual at the holiday season, with prices easy. Green and Scotch peas are also quiet at ruling quotations.

**Syrup and Molasses**—Molasses is in excellent demand owing to the cooler weather and because of the comparative smallness of the supply of all grades; the market is firm. Compound syrup and sugar syrup are both selling moderately at steady prices.

**Salt Fish**—Nothing has occurred during the week to change the situation in mackerel; the demand is quite good from consumptive channels and prices are unchanged. Imported brands of mackerel scarce and firm.

**Cheese**—The demand during the week has been quiet but for the most part the market has been firm. There has been no change anywhere during the week.

**Provisions**—The market has shown no change during the week; the demand has been light, as is usual during the holiday week. The jobbing demand is fair with prices just about the same all along the line of both hog and beef products.

### Review of the Produce Market.

**Apples**—Wealthy, Wolf River, Alexander, Maiden Blush and Baldwins command \$1@1.50 per bu.; Spys command \$2.75.

**Bagas**—Canadian, \$1.50 per 100 lbs.

**Bananas**—9@9½c per lb.

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

C. H. P. Pea	-----	\$5.30
Brown Swede	-----	6.15
Dark Red Kidney	-----	9.40
Light Red Kidney	-----	8.70

**Butter**—The market has occasionally shown some easiness during the week but for the most part has been firm at a fractional advance. The principal reason for this was strong news from other markets; altogether fine creamery butter is probably a full cent higher than a week ago. The supply of medium and under grades of butter is liberal, but buyers do not seem to want these goods and will take them only by concessions which seem comparatively easy to get. Local jobbers hold fresh creamery at 50c; June packed, 42c, prints, 51c. They pay 24c for packing stock.

**California Fruits**—Bartlett pears, \$4.75@5 per box for either 135 or 150; Emperor grapes, \$3 per crate; Giant pears, \$2.75 for 4 basket crate; Honey Dey 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@8 per ½ bbl.

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

**Eggs**—Strictly fine fresh eggs continue scarce and firm with an active enquiry every day that absorbs everything offered. This grade of eggs demand a premium of probably 2c per dozen over last week. There seems to be almost no limit of price for eggs of this grade. Storage eggs show no particular change although the demand is very fair. Local jobbers pay 55c for strictly fresh. They resell as follows:

Fresh, candled	-----	57c
XX	-----	40c
Candled first	-----	38c
X	-----	36c
Checks	-----	30c

**Egg Plant**—\$1.25 per doz.

**Garlic**—35c per string for Italian.

**Grape Fruit**—\$3@3.25, 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
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300 Red Ball	-----	8.50
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360 Red Ball	-----	8.50
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**Lettuce**—In good demand on the following basis:

California Iceberg, per crate	-----	\$3.50
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Hot house leaf, per bu.	-----	1.25
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Onions—Spanish, \$2.25 for 72s and		
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50s; Michigan, \$1.75 per 100 lbs.		
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**Oranges**—Fancy Sunkist Navels are now on the following basis:

216 and larger	-----	\$5.25
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252	-----	5.00
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288	-----	4.50
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324	-----	4.00
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Red Ball, 50c lower.

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

**Potatoes**—Country buyers pay 40@50c per 100 lbs., mostly 40@45c.

**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	-----	25c 30c
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**—Delaware Sweets, \$3.50 per hamper.

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

Fancy White Meated	-----	12c
Good	-----	19c
60-70 fair	-----	08c
Poor	-----	06c

### Efforts Made to Acclimate Spotted Turkey.

If you have noticed an improvement in the flavor of your Thanksgiving turkey this year it may be the result of experiments undertaken some time ago by the United States Biological Survey, which is trying to acclimate the ocellated or spotted turkey—a wild species of Central America. A number of the birds recently were transplanted to a lonely island off the Georgian coast for the purpose of observing what effect the northern climate would have on them. If this is found to be favorable, attempts will be made to breed this species of fowl with the domesticated turkey, which is of Mexican origin. The ocellated turkey is about the size of the domesticated bird, and the meat is said to be unusually tender and savory.

### Old Man Robbed of Turkeys Just Before Thanksgiving.

Syracuse, Nov. 28—Some mean thief robbed James Kelly, 95 years old, of Skaneateles Junction, of his prize flock of fifteen turkeys just before Thanksgiving. He reckons his loss at \$75, although the turkeys dressed would have brought a much higher figure. Too feeble from old age for manual labor, Mr. Kelly had undertaken the task of raising a flock of turkeys to support him during the winter. Some one entered his yard while he and his daughter were asleep. He discovered the theft when he went out to feed his birds. Neighbors became incensed when they learned of the burglary, and a search is being made in the hope of locating the thief.



### Congress Should Repeal Vicious Laws It Previously Enacted.

Muskegon, Dec. 2.—While the hamstringing of several back sliding members of the U. S. Senate by the Republican members of that body was, without doubt, justifiable, it is not beyond the range of absolute knowledge that there are still in Congress many stiletto toters, who subjected President Coolidge to back piercing processes during the last session, who can easily be identified by looking over its official roll calls on much vital and important legislation, who should be purged of their iniquities.

Members of the dominant party are in high feather because of their recent election successes, but it is a matter of very recent history that such party successes have been followed by reverses, which were deserved.

While none of us are keen for any particularly new legislation there is a strong desire on the part of the public to have some past errors corrected. If the present session can be devoted to this work with any degree of success, an adjournment for a decade will be hailed as a blessing.

President Coolidge needs help in carrying out his ideas of economy, all of which are reasonable, and if this assistance is denied him, there will be more reason for checking up on the sincerity of those who posed as the holier than thou contingent who were so keen in dethroning alleged filibusters and insurgents.

The fellow who comes out openly and practices treasonable acts may be wretched, but the member who retains his seat in either house by reason of "regularity" is dangerous in even a larger sense, in that he may be found wanting at a critical moment.

Under the theological theory that the "vilest sinner may return," the Democratic party has reinstated Senator Wheeler, late third party Vice-Presidential candidate, and the Republicans may discover that a probationary period or parole on good behavior might have eventually worked out more satisfactorily than actually reading out of the party certain legislators who are bound in any court to retain their senatorial seats until the expiration of their terms. Their influence for good might be negligible, but during the present session at least minimizing excuses for delays and obstructions might be politic.

During the last session of Congress Senator Norris, of Nebraska, introduced a resolution preliminary to a proposed amendment to the Federal constitution permitting Congress to provide by law methods for the election of President and Vice-President which will prevent such elections reverting to Congress; also moving up the dates for the assembling of a newly elected Congress, the increase of the Congressional term to four instead of two years, and giving the President one term of six years and prohibiting his re-election to succeed himself.

The present methods of electing presidents and vice-presidents are unnecessarily crude and might easily be improved, even by direct vote, if elections in the various states were squarely conducted, as it is to be hoped they will be with the progress of civilization. The lengthening of the presidential term is also much to be desired for business reasons, and while a change of constitutional provisions prohibiting re-election may be debatable, there will, it is to be hoped, always be found desirable presidential timber, and the schoolboy's chance of reaching the top of the ladder will be enhanced at least 50 per cent.

The provision for moving ahead the date for the convening of the new Congress is much to be praised, as it will give the newly elect an opportunity to demonstrate his position on the issue which dominated his campaign. The present provisions providing for a lapse of thirteen months between the election of a Congressman

and his induction into office were adopted at a time when official election results were usually not known until months after the votes were cast. With present methods of communication there is no reason whatever why a representative in Congress should not take his seat on January 1 following, and very many good ones why he should.

There is now pending in Congress an amendment to the Federal constitution which provides that members of at least one house in each of the state legislatures, which may ratify constitutional amendments, shall have been elected after such amendment has been proposed. This does not go far into the problem. Amendments to the Federal constitution should be ratified by a direct vote of the citizens of each state.

All of us remember when U. S. Senators were uniformly elected by the joint vote of both legislative branches of the various state legislatures. It was a regulation which encouraged many abuses and much bribery. Now the senators are elected by popular vote, and there are many good reasons why Federal amendments should be subjected to the same treatment. At least this method savors of fairness.

At the last Congress there was offered an amendment legalizing the drafting of money, no less than men, during stress of war. It is held that, when men are being asked to place their lives in jeopardy for a common cause, wealth should be drawn upon for the same purpose. The soldier goes forth to battle, prepared to make the extreme sacrifice, while the civilian remains at home, safe and undisturbed, with opportunities of availing himself of certain monetary advantages which war develops. At the worst he, the civilian, is conducting his business without cessation, while the soldier is losing ground.

An amendment or a provision of this character should, however, be subjected to much careful consideration, among which the equalization of demand should be paramount, and it should not resolve itself into radical proposals which, when war comes, the industries may be taken over by the Government and subjected to Government control. We were all too well fed up on the Government control operations during the last war and are still paying a heavy toll for indulging in the experiment.

But, notwithstanding all this, when war comes, wealth, which is enjoying undisturbed immunity from disaster, should be drafted in the ratio of its ability to pay. Income and other post war tax provisions are unwieldy, and as in all tax regulations, so far as now known, fail to handle the situation fairly and justly.

One Grossman, a Chicago boot-legger, was accused of violating the Volstead act and was restrained by injunction from repeating the offense. He was almost directly afterward apprehended in a violation of this injunction and the Federal judge who had issued the injunction made an example of the culprit and sentenced him to the dungeon for a term. At least he tried to do so, but President Coolidge, for some reason to himself sufficient, pardoned the offender.

The judiciary, resenting the interference, in an appeal to a higher court, appeared to be vindicated, but Uncle Sam thought best to thresh out the problem for once and all and it will now be passed upon by the U. S. Supreme Court.

It matters not whether the particular offense committed was a violation of the Volstead or any other enactment. It is simply a question of whether the Federal constitution, which provides that the "accused shall not be denied the right of a trial by jury," is being abrogated by a Federal judge. In the past judges in all phases of court practice, have indulged more

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or less in a supervisory capacity in proceedings whereby right to jury trial has been denied and findings of juries have variously been modified or abrogated altogether. A decision by the highest authority will be looked for with much interest.

Frank S. Verbeck.

#### Japan the Real Menace of the Future.

Grandville, Dec. 2—Europe has apparently laid off the United States.

Japan and the United States, however, are in the kinks of disagreement, which in time bids fair to result in a disagreeable combustion.

One of the foremost literary men of Japan, and a Christian for forty years, urges the American missionaries to return home, Japan wishes to get shut of them.

"Dear American missionaries in Japan and Korea: It is high time that you went home, where you are urgently needed. Gardeners sent to work in their neighbor's yard will find their own gardens covered with seeds on returning. Dear America, what a naughty boy you are growing to be. Prosperity has spoiled you; you have grown too fat to retain your tender sensibilities. You are too active and have got out of control.

"You are dreaming of world domination, and believe you can impose anything on others with impunity. You want to be boss of the world and you stick your nose into other people's affairs."

Coming from an educated Jap this sounds significant. It speaks ill for the good feeling which has so long existed between America and Japan. When the Christian people of that land beyond the sea take such a stand there certainly must be bitter feeling in the hearts of the common people.

America may not be to blame for all this, nevertheless it is a fact that no love is lost between the two peoples, and it will be wise if the American people take heed of the direction of the wind from the Orient in time to set their house in order for the coming conflict.

What, a conflict with Japan when all the world is talking peace—aye, peace at any price? Strange as it may seem there is one big spot on the surface of the world where the love for America has grown to bitter hatred within the last few years. Barring the Japs out of the Pacific states has had a bearing on this, and there are many other little incidents which have rubbed the skin of the Nippon nation until it has become raw.

Well, Japan is only a heathen nation anyhow.

Very true, but a nation which will have to be reckoned with in the not distant future. Listen to the further protests of the Japanese scholar.

"Dear friends: Return to your own country and revive the true spirit of Christ among your fellow countrymen. Pacify them and warn them of the danger to which your people are leading humanity. Teach them to be meek and humble in spirit, as the Great Teacher set an example before the world. You must remind your own people that it was not proud Goliath, armed to the teeth, who won the laurels, but it was the meek and humble David, a shepherd boy, with a sling and pebbles."

David with the sling and pebbles of course represents Japan. A significant inference which the wily Jap makes use of to give Uncle Sam due notice that no amount of missionary service will in any way disarm the enmity of his country toward the vile Yankees.

National hatred will not down, no matter how many missionaries are added to those already over there seeking to convert a heathen nation to the fold of Christ. Undoubtedly the Jap sees no little of hypocrisy in the efforts of Americans to Christianize

their people. Again hear the complainant:

"Teach your own people not to slight their brothers and sisters because of their color, smallness of stature or smallness of their country; that it is sin before God to treat brothers as inferiors because of the difference in their mode of living. Tell them of Christ reborn here."

What may not come of all this anguish of spirit that seems to possess the very highest ranks of Japan. They are a proud people, and that they have courage was amply demonstrated when they met the strongest nation in Europe and whipped her on both land and sea.

Instead of paying the least heed to the discontent of the most civilized of the yellow races, the United States takes on a peaceful smile, goes about scrapping its naval ships, heeds no warning of a necessity for a larger air service, complacently taking it for granted that the late Washington peace conference meant that war would come no more to the signers of that contract.

In fact, the United States is comfortably dozing while other nations are seething with a desire to wreak vengeance on poor old Uncle Sam for doing his duty in keeping out undesirable immigration.

Eternal vigilance is the price of liberty.

Never was a truer sentence ever uttered. Japan assures us that she loves the Yankees, but doesn't think we have used her squarely by withholding the rich valleys of the Pacific coast from settlement by her yellow hordes.

Still referring to the American missionaries, the learned Jap says: "You missionaries are expected to finish the work begun by Abraham Lincoln, and you surely have much to do in weeding your own garden. Can you say why you have to stay here when your own home gardens are rank with weeds?"

Still farther on the Jap pleads for the melting of cannon, the building of peace statutes at the entrance to the Golden Gate and the like, but beneath the surface is a feeling that will brook no soft solder from our Government, and the Japs are right in their demand that we withdraw missionaries, whose presence only serves to rouse the war faction to greater wrath over the situation. Uncle Sam, what are you going to do about it? Old Timer.

#### Can You Beat It?

Detroit, Dec. 2—While calling on a customer recently, who runs a bazaar, he told me they were stealing him blind. As his goods were in reach of anyone who came in, it was easy to see how it might be when all the clerks were busy. He told me that a few days before they had seen a woman slip a dish into her shopping bag and then go out the door. He followed her and she turned the next corner and started to run. He caught up to her just as she came to her car, which had three small children in it. He asked to see what she had in her bag and she admitted at once that she had a dish. She said it was so pretty she could not resist taking it. He said, "Well I am losing so much this way I guess I will have to have you arrested." She begged him not to do this and, looking at the children, he let her go if she would pay for the dish, which was \$3; and she paid. A few days later she came in to the store and said she didn't like the dish and asked him to pay her the \$3 back. Can you beat it?

Traveler.

#### Nothing Closer.

"What animal," asked the teacher of the class in natural history, "makes the nearest approach to man?"

"The flea," timidly ventured the little boy with the curly hair.

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**OLD BILL STRIKES NEW SNAG.**

An announcement was made by Senator Capper of Kansas the other day that the farm "bloc" intended pushing for passage, at the coming session of Congress, the so-called Truth-in-Fabric bill. That bit of attempted legislation has had rather hard sledding and appears no nearer the goal of enactment that it was at any time in the past ten years or so. If anything, it is a little further off than it was a year or two ago. The purpose of the legislation, as avowed, is to compel the branding of woolen textures so as to indicate if any reworked wool is used in their making. The objections to this are many, as has often been shown. First of all is the implication that reworked wool used in any, even the smallest, quantity makes an inferior fabric in wear or in appearance. Any pretense of the kind was shown to be unfounded long ago by the makers of woollens here and abroad, as certain fabrics conceded to be standard contain reworked wool. It is also a matter now pretty well understood by people in general who are good enough judges of what pleases them as well as of what is serviceable. Then there is the objection to the workability of any law making a distinction between the use of new and reworked wool, since there is no way of distinguishing between the two, once they are made up into a fabric. This being the case, the enactment of a law of the kind would only open the door to those unscrupulous enough to misbrand goods, which they could do without fear of detection.

A new element, however, has just come in further to confound the advocates of the proposed legislation, and the worst of it is that there is no way of getting around it. This is contained in the report of the United States Bureau of Standards, which has been making tests of fabrics, especially as regards their abrasion. Machines were employed which simulated the effect of wear and these were applied to weaves of various kinds. Director Burgess of the bureau reports: "A short study of the effect of reworked wools was made and showed that it was possible to use reworked wool in fabrics and secure a fabric superior in wearing qualities to one containing all virgin wool." While this conclusion merely corroborates what woolen manufacturers have all along claimed, it gets added weight because of the impartial character of the investigation and the scientific nature of the demonstration. It effectively disposes of the fallacy of the superiority of the wearing qualities of cloth made exclusively of new wool. Aside from the matters of appearance and durability, there was only one other quality in woolen fabrics that could be taken into account, and this was warmth. As to this, it may be stated that no one has ever pretended that there was any material difference between those made wholly of new wool and those partly of reworked wool. If anything, the latter were the warmer of the two. When everything is sifted down, it is found that the value of a fabric, including its appearance and wearability, depend al-

most wholly on the skill of the weaver, and the claim of merit based only on the use of new wool is without foundation in fact.

**DEMAND FOR COTTON GOODS.**

Speculators in cotton and spinners have a common interest now as concerns that raw material. This is how much goods can be disposed of and at what prices. At anything under 25 cents per pound for cotton the mills are finding it possible to do a fair amount of business at some, if not large, profit. If conditions continue favorable, more will accrue in a couple of months. To bring about the result a number of Eastern mills have reduced wages and others are preparing to do so. The margin between the cost of goods and what buyers are willing to give is said to be so small as to require economy even as regards labor cost. Abroad, cotton manufacturing conditions are improving. In England the Lancashire mills have decided to run on a 39½ hour week schedule instead of the 32 hour one made a few months ago. Domestic mills are also increasing output from month to month, although it is still less than it was a twelvemonth ago. Orders are being taken for delivery during the first quarter of the next year. Sales of gray goods were not very notable during the past week, the holiday having something to do with the easing up. Except for occasional concessions on the part of second hands, prices have been kept quite constant. A fairly steady distribution keeps up for bleached and printed goods, and gingham orders are coming in well, considering the season. Imports of specialties in unbleached cottons are holding their own. Those of knit texture are less than they were last year at this time. A little revival of activity in domestic knit underwear is noticeable, while sales of hosiery are steadily on the increase. Notable among last week's offerings was that of one mill in this State showing Fall underwear at a reduction of from 10 to 12 per cent.

**SLIGHT INCREASE IN WOOLS.**

Auction sales of wool are in progress at London and in Australia and New Zealand. Thus far a slight increase in prices, especially in the medium varieties, has been a marked feature of such sales. There is said to be comparatively little bidding for American account at London, but this is reported to have been in evidence elsewhere and to have aided in keeping up price levels. Whether the higher prices will continue to prevail is yet a question. It all depends on how urgent the demand will be, particularly from this country, which has been rather shy in getting needed supplies. Most of the wool imports have been of the varieties used in rugs and carpets. The most recent statistics on the subject are for the week ended Nov. 22 and show a preponderance of carpet wool imports. It is taken for granted that the domestic mills have delayed in getting supplies of clothing and combing wools about as long as they could and that they are now in the market for raw material for fabrics for the next heavyweight season, the

offerings for which should be shown within the next five or six weeks. Besides bidding for foreign wools, these mills have been contracting largely in advance for next Spring's domestic clip. The prediction is made everywhere that the increased cost of the raw material will be reflected in sharp advances in price for the fabrics for next fall. Meanwhile, the orders for spring goods have left something to be desired. This holds as regards fabrics for both men's and women's wear. The comparatively mild weather of the past week checked somewhat the sales of clothing and garments.

**MOTOR CAR TIME BUYING.**

Retail credit men throughout the country are awaiting with considerable interest the outcome of a meeting to be held in Chicago on Dec. 10 that will have for its purpose the revision of terms by which automobiles may be bought on partial-payment plans. Representatives of all kinds of concerns interested in the financing of these plans are expected to attend the meeting.

Among the proposed changes will be the increasing of the initial payment from 20 or 25 per cent. of the price of the machine to be purchased to about a third of its value. Another important proposal is to shorten materially the period during which subsequent payments may be made. This period, which now is two years in many cases, may be cut to a uniform term of a year.

The general effect of the proposed changes will be to make the purchase of cars "on time" as difficult as possible for persons whose financial condition does not warrant the buying of an automobile under any circumstances. Retail credit men in various parts of the country have from time to time openly asserted that the easy terms on which purchases of this kind could be made not only resulted in delayed payments of bills by consumers—or no payments at all—but was reducing the volume of sales generally. Merchants handling lines other than those of the actual necessities of life have made similar complaints as to the restrictive effect of "time" buying of automobiles on their businesses.

The decision to send the Shenandoah to Hawaii and the Los Angeles to Panama and England will result in maneuvers of the greatest value alike to our naval administration and to the commercial development of aircraft. It will stimulate enthusiasm for enlistment in the navy to offer this prospect of seeing the world in a new way. And even though some ships must be scrapped in accordance with the solemn pact into which we have entered, there is still use in many directions and connections for our ships of the seas and those of the air as well. Whatever the two great dirigibles accomplish will serve to give valuable training to officers such as commander Klein, who made the round-trip with the Los Angeles between Lakehurst and Washington, though he never before had handled the ship and for the first time it was using helium instead of hydrogen.

**WOE TO CONTRACT BREAKER.**

Of most hopeful augury are the recent concerted efforts on the part of different trade bodies to inculcate and enforce better business ethics. In older countries, of which Great Britain is a striking example there is a background of tradition that constrains a scrupulous regard for the sanctity of obligation among traders. Virtual ostracism awaits offenders in this regard. It makes no difference whether or not a contract is profitable. If it was made, it is to be obeyed. Among the older established business houses of this country the same rule prevailed, and still does. It forms a part of their reputation and not the least of the factors in the intangible good-will of the concerns. Many if not most of the newer establishments as they came into being adopted the ways of the older ones to the mutual advantage of themselves and those with whom they dealt. Even if their contracts are improvident they abide by them. But among the myriad recent enterprises are a number controlled by men with no fine sense of honor who are forever resorting to trickery in order to avoid the consequences of their own imprudence, bad judgment or lack of foresight. They have been, and continue to be, a thorn in the side of honest business and disturbers of trade in general. If not checked they will do incalculable injury. They cannot, however, be reached by individual effort. If one house in a trade refuses to deal with them they go to others in succession until they have exhausted the gamut.

Manifestly, the only way to deal with such offenders is to make it impossible for them to do business by dishonest methods, and this implies an agreement to that effect by practically all others in the trade. The culprits are both wholesalers and retailers. They are quite numerous in the textile lines, and especially in the garment trades. As long as business moves along profitably for them they give no trouble. But, at the first signs of a setback, they get busy cancelling orders and returning goods on any or no pretext. A perverted ingenuity is often displayed in these attempts, and the only limit appears to be the boundary of the state or Federal penal laws. The statutes governing contracts do not seem to bother the delinquents because they are rarely resorted to by sellers who, on account of severe competition, are afraid of losing a regular customer, or who are unwilling to go to the expense of suing on the chance of recovering damages after a long delay. These considerations have given a kind of immunity to the contract breakers which the latter take full advantage of. The seller has a better chance of getting his money where the contract contains a clause for compulsory arbitration but still runs the risk of losing his customer. If, however, it were made a universal rule to insist on buyers living up to their agreements and their being placed on a trade blacklist for failure to do so, the problem would be simplified. The ultra-smart and dishonest ones would then have no such advantage over the scrupulous and honest as they have had.



# ACCEPTANCE BANKING

*a modern development in finance open to public investment  
with particular reference to an issue of*

**\$4,000,000**

## **Industrial Acceptance Corporation**

*Exclusive Contract With*

**STUDEBAKER CORPORATION**

## **7% Cumulative Preferred Stock 7%**

About 65% of new automobiles are sold on a time purchase plan that necessitates the handling of a loan by some reliable financial organization. The volume of contracts that have originated since the inception of the automobile acceptance business has opened a wide field for profit in the conduct of this phase of commercial banking. The company named above holds an exclusive contract with the STUDEBAKER CORPORATION to finance the sale of the entire Studebaker output placed by purchase contract with dealers and ultimate purchasers—operating as an independent corporation, but working in close harmony as an integral part of Studebaker sales procedure.

The Industrial Acceptance Corporation and its predecessor company have demonstrated the remarkable earning power of this type of business, when properly managed. In its sixth year it shows a gross volume of business in excess of \$60,000,000, with a maximum future expectancy of more than \$300,000,000 per annum on a basis of STUDEBAKER CORPORATION output and proportionate time-payment sales. Each unit purchase of ten preferred shares purchased now will carry a Voting Trust Certificate for three shares of COMMON STOCK—which on a basis of future business expectancy should be a prolific dividend earner in the future.

These units seem to offer unusual possibilities—with exceptional safety of security—for each preferred share is entitled to \$110 per share and accrued dividends in liquidation—a contingency that represents the gravest reversal that the customer corporation could suffer. The fact that the security behind each share is vested in merchandise which has been produced and distributed to more than 40,000 dealers and owners on an average of 5 months liquidation plan, spreads the shareholder's risk to an extent that makes credit losses almost negligible.

A complete circular giving facts and figures of the company's record and condition before and upon completion of present financing is now ready; your request for it does not obligate you in the least.

## **HOWE, SNOW & BERTLES**

*(Incorporated)*

### **Investment Securities**

**NEW YORK**

**GRAND RAPIDS**

**DETROIT**

**CHICAGO**

The statements contained in this Advertisement, while not guaranteed, are obtained from reliable sources.



### Timely and Original Suggestions Which Emphasize Christmas Spirit.

One of the things to keep in mind when arranging the Christmas window display, is to instill the holiday spirit into the trim, and reflect the gift-giving possibilities of the merchandise in a way that will be noticed at a glance. The goods must be made to show their appropriateness for gifts, and footwear can be made to do so with no extra effort. Shoes of various types are natural gifts, and when displayed especially for the holiday trade have an appeal that to many is irresistible.

The use of symbolic decorations of the Christmas season in a window causes the season and event to both be emphasized, and the goods on display linked up by suggestion with purchases at that time. The volume of holiday business will be as great as the effort put forth to stimulate it, and appropriate window trims are one of the best ways to accomplish this. Decorations of a nature that will go well with Christmas time are not hard to make, where they are not secured otherwise. Cut-outs, which are particularly useful in Christmas settings, holly wreaths, mistletoe clusters, Santa Claus posters and the like are easily prepared right in the store, and serve just as well, and often better, than those that are bought. Evergreens are standard, although somewhat mussy when they shed, but are always procurable.

Display men often prefer to make their own decorations, and thereby are able to show a certain amount of originality in the result of their handiwork, each having a little different idea, at least, from the other. When decorations are procured from the same source, they give the windows a sameness that becomes wearisome. Store-made decorations also have the advantage of not being expensive, and displays can be made without any unusual cost.

Care should be used not to overdo the decorations. Sometimes holiday-trimmed windows are made to have a heavy look because of there being too much decoration, which should never be so prominent as to overshadow the goods. Each article in a holiday window display should have on it a Christmas tag. These are procurable in colors at any novelty shop or stationery store, and when tied with baby ribbon, enhance the appearance of the goods. Some displays call for a snow and ice effect. This is accomplished by the use of cotton batting and some glistening preparation of flakes or powder to represent frost. There is an art, however, in using these materials, for too often the snow and ice

effect is overdone, and the appearance of the trim is thereby cheapened.

Nothing embellishes a window at Christmas time more than a Christmas tree, an appropriate size being selected to fit that of the window in which it is to be placed. In the decoration of a tree, there is a chance to overdo the thing. Too many glass balls, festoons of tinsel, etc., are often utilized in this connection. The tree limbs sometimes actually are weighted down with such ornaments. A tree, simply decorated, with a few small items hung on it, and the larger articles near the base or in the foreground, make a much better impression.

The passers-by are more impressed with the good taste of a window display than many merchants think. A window trimmed in bad taste, with an absence of artistic arrangement, is almost as inefficient as one where the goods simply are jumbled together. The purpose of a window display is to sell goods, and if it is not a good "salesman," it is not serving that purpose.

Much added volume of sales in footwear for Christmas gifts can be accomplished through proper presentation and suggestion of the product. Shoes in themselves do not make very good gifts if they are to be bought and presented to the recipient as you are not sure of the proper size or style they may desire. However this has been overcome very nicely through the gift certificate which entitles them to a pair of shoes or slippers to the amount of the face value of the certificate. This does away with all the red tape of exchanging footwear which were presented as Christmas gifts, after Christmas.

Slippers, ornaments, hosiery, etc., are more suitable articles to give than a pair of shoes would be, therefore, it will be very essential that you feature these articles very forcibly and prominently during the Christmas season.

The thing to do is to create and provide the proper atmosphere in the show window and interior in conjunction with this showing of goods. With all of the decoratives so easily secured at this time you should experience no difficulty in providing the proper atmosphere. All it requires is to know how to utilize them in such a manner that they show up to the best possible advantage.

A great number of show windows look like a dish of boarding house hash during the Christmas season, for the simple reason that the display man, clerk or dealer, whoever dresses the window, does not know how to assemble and place the decorations.

He either has too much decorations which produces a jumbled mess or he

hasn't enough, or he has not placed them properly. Possibly the decorations were confined exclusively to floral treatments, which no doubt could have been improved materially, if you had used some other products in conjunction with them. This could consist of wallboard panels, painted or covered with material over which embellishments such as wood, papier mache, etc., could be attached. You can also stencil the surface, in no end of designs and colors to harmonize with your general decorative scheme.

### Cranberry Shades Still Favored.

Cranberry and ox-blood shades still rule as favorites in women's Fall coats. The popularity of these colors has been one of the outstanding features since early in October, and there is no sign as yet that they will be ousted from the favor which they have enjoyed. The present business in coats is still hampered by the weather. The wholesalers reiterate their belief, however, that the stores have not covered more than half of their Fall requirements. It is pointed out, though, that even if there is considerable business yet to come it is likely to be under increasing price pressure.

### Trends in Novelty Necklaces.

In novelty jewelry, artificial pearl necklaces in natural or pastel shades have been well to the fore this season. Chokers, particularly, have been leading items. Choker sets are being featured which have a stranded pearl bracelet to match. Pearl festoons are receiving attention. These have a colored stone drop which is frequently encircled by rhinestones. The higher-priced rock crystal necklaces in varied combinations retain favor. Wholesalers expect a considerable volume of pre-holiday business over the next week or two, reflecting increased turnover by the retailers.

### Sleeveless Tunics Are Offered.

Buyers placing orders for ready-to-wear for use at Winter resorts are placing liberal ones for tunics, according to reports emanating from the waist trade. Printed fabrics are playing a strong part in the showings of this merchandise. Most of the new

tunics are made with abbreviated sleeves that barely cover the armhole, but a few models are shown with very long sleeves. These may be plain and tight fitting or made with a little fullness below the elbow gathered into a small cuff. Due to a general use of colors in the Winter resort lines, tunics made of plain fabrics usually show elaborate embroidery at the hem.

### Glove Orders Take Spurt.

Re-orders for both men's and women's gloves have been recently coming through to wholesalers in greater volume. The cold spell of the early part of the week played no small part in the stimulation of buying. Much business remains to be placed, however, manufacturers say, before the totals for the season will be entirely satisfactory. But now that the tide has turned, it is expected that re-ordering on a more liberal scale will be quite general. In the men's merchandise the cape and suede gloves lead, while in women's goods the buying of short kid gloves with the novelty French cuff continues prominent.

### Demand For Chiffon Velvet.

There is a pretty fair demand from retailers for chiffon velvets for immediate delivery, according to one of the leading jobbers of these fabrics. Many of the stores are making a pre-holiday feature of sales of the velvets. Black continues a leading shade, with henna and the wood browns also in demand. The wholesaler mentioned expressed the opinion that chiffon velvets are now at the lowest price levels they will be for some time. He also remarked on the activity in velvet ribbons, the business coming from the dress manufacturers. The wider numbers are wanted in the high shades.

### Before It Is Too Late.

We live but in the present,  
The future is unknown—  
To-morrow is a mystery,  
To-day is all our own.  
The chance that fortune lends to us  
May vanish while we wait,  
So spend your life's rich treasure  
Before it is too late.

The tender words unspoken,  
The letters never sent,  
The long-forgotten messages,  
The wealth of love unspent.  
For these some loved ones wait—  
For these some hearts are breaking,  
So show them that you care for them  
Before it is too late.

## Herold-Bertsch Shoes



### THE MOGUL



We have added "The Mogul" to our "Current Styles," No. 959 Tan Lozan 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



### The Miracle of New Revelation of the Radio.

Grandville, Dec. 2—Talk about the wonders of the deep, the wonders of the air are very much superior. The miracles of the Bible are infinitesimal in comparison with the miracles of the twentieth century.

One of the reasons for the gradual falling off in church attendance is undoubtedly due to the fact that even our modern churches fail to take into account the wonderful things in nature which are becoming more manifest every day. These wonders would have at one time been denominated miracles; not, however, having anything to do with the Bible, they are merely regarded as freaks of nature which can be accounted for on natural lines.

The telephone was once a puzzle and a wonder; then the graphophone and electric lighting, to be later followed by aerial flights and the greatest wonder of all known as the radio.

People will soon be talking around the world.

Magellan was considered a wonder when he circumnavigated the globe in his ship. Ballooning was a great thing, but the present day flying ships are far in advance of the balloon, and now the radio has come to make the wonders of inventions climb higher in the lives of men.

They are now conversing in conversational tones from Germany, France and England across thousands of miles of space, with no guiding wires, simply a talk into space, and this ordinary voice glides through the upper air without hindrance, to American cities and small towns.

Residents of the European countries can converse with friends on this side of the world without the least trouble, and all this has been accomplished within a very short space of months. It is something to wonder at, something to compel thought and a search into the whys and wherefores of such a condition.

Ten years ago, if told that the king of England could talk with an American president across thousands of miles of space, without any wire or other connection, the teller would have been considered a subject for the insane asylum. But such is the fact to-day, and the same is accepted now as a matter of course.

One of the failures in church progression has been because the clergy have failed to take note of human progress, adhering to the old and worn out dogmas of past generations. That there can be no progress in religion has been the position taken by gospel ministers, and because of this the church is fast finding itself a back number, when the fact remains that a belief in worlds beyond this is becoming more and more an established belief among the great mass of the human race.

The attempt to talk with the inhabitants of Mars has to date been ineffectual, but that this will not sometime come about is not tenable, considering the wonderful strides made toward such communication within the past few years.

It is not necessary to be a physicist to conceive of other worlds than this, and that in good time the inhabitants of our earth will be in full and easy communication with the denizens of those other worlds. Why is this impossible when we take into consideration all the marvels that have come to pass in recent months, say nothing about years?

Twenty years ago the writer was acquainted with a minister of the gospel who placed the homes of those who have passed from this world on other planets, whose light was shed at night on mother earth. It was at that time thought to be a far fetched theory, and the good elder did not make known his belief to everybody.

Had he done so his clerical robes would have been torn from him and he would have been deemed a heretic. This man led a peaceful and righteous life and long since passed on to test the truth or fallacy of his heartfelt ideas on immortality.

The discovery of radio has advanced belief in immortality very far in advance of the position it occupied during the last century.

Talking around the world through wide spaces, uncorded by communicating wires, has so startled and roused the thinking man as to make even spirit communication seem not improbable. However, it is not necessary to believe that the hour has dawned for such confab between the unseen and the seen, although even that would be hardly more wonderful than what has gone on before.

Church and state are not allowed to commingle in America to-day, and it may be said with equal truth that

church and spirit are equally as far apart, making of the Christian church a mockery of true religion rather than a medium through which sorrowing souls of men may find relief through a glimpse of that other world where their loved and lost ones have gone, as has been preached, never more to return.

The radio of the spheres, wherein those gone on may communicate with denizens of earth seems likely to be the next step on the pathway of progress. The church, by turning the cold shoulder on these modern miracles, is dooming itself to a decadence which promises a complete obscuration of the old dogmas of a past age.

In order to keep the church intact and on a line of progress which entitles the world to its respect, that organization must meet the new revelations of the radio, and plant its feet on the new gospel of the immortality

of man as revealed by modern science. Old Timer.

### Novelty Linens Are Active.

An excellent spot business in novelty linens, especially those suitable for holiday gifts, is reported in the local market. Boxed towel sets with fancy borders are an especially good item, and the better grades of Turkish towels are also selling well. There is considerable call for bridge and luncheon sets in which various manipulations of color supply the novelty of the merchandise. Although trading in these and other linen goods of a holiday nature is not expected to continue active much longer, the indications are that there will be a nice filling-in business done right up to the middle of the month.

## Help Your Railroads Keep Tracks Clear

With every Railroad, passenger safety must be the first consideration always. That implies that there must be a clear track.

As motor vehicles multiply, this problem becomes increasingly difficult almost from day to day for the 24 steam Railroads of Michigan. Despite the most costly and carefully planned precautions on the part of the Railroads, crossing accidents are becoming appallingly frequent.

Such accidents are due to the growing recklessness of the motorists. Yet each accident also imperils the lives of trainmen and passengers.

Separation of grades can never solve this problem, for crossings are multiplying far faster than grades can be separated. And, with each separation costing from \$70,000 to \$100,000, the entire wealth of Michigan could not accomplish the task.

The public demands of us speed—quick delivery—for passengers, mails, freight. To keep our tracks clear for this efficient service, and to maintain our standards of absolute safety, we must have cooperation at crossings.

Most motorists give this cooperation by heeding our request to Stop Look, Listen. For their own protection, as well as ours, those who do not heed this request should be made to do so by the mandate of Law.

Do you agree? Write us your verdict.

### Michigan Railroad Association

508 Railway Exchange Bldg., Detroit, Michigan

(12-27)





### Protective Devices Essential To Foil Crooks.

Most of us are inclined to believe that with so highly a police-protected country as ours the criminal element should be a fast diminishing quantity. District Attorney Joab H. Banton of New York county affirms, however, that only 10 per cent. of the criminals who ply their calling throughout the cities and states have been convicted and are serving time. Police Commissioner Enright of New York City told the Retail Credit Men's convention last May that his department had recorded 500,000 criminals, one-tenth of the total in the whole country.

Whether one believes in the theory of "crime waves" or not, it is indisputable that crimes against property have followed a sharply ascending curve since 1919. One authority declares that the criminals of this country are taking in toll of property alone as much as it costs the Federal Government to function.

In the list of criminal offenses there is one form of depredation increasing year by year, despite constant warnings to the business world and strenuous efforts to stamp out the evil. The millions of money lost through stolen and raised checks is estimated to be increasing from ten to twenty-five per cent. every twelvemonth.

There are many members of the National Association of credit men who fulfil the duties of treasurer in their concerns. Such an official's interest is not likely to center on bogus checks (those drawn against mythical accounts) because that fraud can usually be guarded against. What is of immediate concern to him as well as every credit executive is the danger from raised and altered checks, a form of thievery of which any business house, no one knows when, may become the victim. Criminality of this kind is like a visitation of fire: one never knows when it will happen.

The credit transactions of the United States are sometimes estimated to total as high as 95 per cent. of the annual 500 billion dollar turnover of business. In these transactions checks are the virtually universal medium of payment. The treasury report issued last April, stated that the currency in circulation throughout the Union was \$8,704,148,255. Based upon it, checks to the amount of 50 times that sum were used to clear these credit transactions.

Using the estimate of Jerome Thralls, former official of the American Bankers Association, who figures the average sum each check was drawn for as about \$41, the number of individual checks and drafts used dur-

ing the year of 1923 amounted to more than 10,000,000,000.

In nearly every instance the business man has placed his quota of this great host of money orders under the guardianship of a two cent stamp. A flip-pant observer might well exclaim, what is a two cent stamp between our army of crooks and millions of money!

It is a difficult matter to estimate accurately the huge losses sustained through forged and manipulated business paper. Business men and especially bankers are not anxious to give publicity to the fact that they have been the victims of swindlers. Illustrative of this, the head of a textile firm when approached by a reporter for information regarding an employee's forgeries said: "Publicity is annoying because it virtually announces that I am a fool

and careless in my business methods."

The report of the American Institute of Public Accountants issued a short time ago estimated the total annual loss resulting from financial crimes at \$3,000,000,000. Embezzlements and forgeries cost the Nation \$200,000,000, the losses being equally divisible, forgeries \$100,000,000, embezzlements \$100,000,000. Credit frauds were estimated at \$400,000,000; and stock frauds \$1,000,000,000.

In the summary of conditions resulting from the survey made for the purpose of checking up the actual situation, the Committee on Public Affairs stated: of the increase in financial crime that: "Such crimes seldom occur if proper safeguards are rigidly enforced, the remedy lies in the use of procedures and office appliances. All mechanical devices that are of proved value should be installed."

Allen Pinkerton once declared that of all the methods that helped the crook, the business man himself was the criminal's best ally, because of failure to take proper precaution in the care of and in the drafting of checks.

The tracing or imitation of signatures makes up only a small percentage of the crimes of forging and manipulation of business paper. It is not that the wily crook is afraid to

## BUY SAFE BONDS



ESTABLISHED 1853

Through our Bond Department we offer only such bonds as are suitable for the funds of this bank.

Buy Safe Bonds  
from

**The Old National**

## Certificates of Deposit 3%—3½% Loans on Collateral

**The Michigan Trust Company will hereafter issue its Certificates of Deposit, drawing 3% if left six months, and 3½% if left one year.**

**It will also make loans at the prevailing rate, on good collateral, for periods commonly governing in such loans.**

**It solicits your business.**

**THE  
MICHIGAN TRUST  
COMPANY**

Organized in 1889  
Corner Pearl and Ottawa  
Grand Rapids, Mich.



take chances with the Federal authorities; it is that he prefers the easier and far safer way. Altering the payees name and amount with acids, or by "scratching," following this with cunning treatment, makes the alteration less likely to be detected than an imitation of the drawee's signature. Once in possession of an unprotected signed check the crook will accomplish the changes suiting his purpose, a matter dependent on his illegitimate skill.

There are numberless ways by which the check raiser gets paper to work with. The task is made easier than ever by the universal use of checks and the failure to ascribe to these forms of money payment the importance they deserve.

Signatures are sometimes difficult to forge and in any transaction designed for a big haul, the crooks' aim will be to work on the body of the check, the payee line and the dollar line. A check's validity is announced by the signature. An unprotected payee name, even if the amount is fully protected, can be erased and "cash" or "bearer" substituted.

In every concern of any size the writing of names and amounts of checks sent out is the work of some clerk. Thus, the average check bears two handwritings. That of the signature is the first thing examined. This universal habit works to the crook's advantage. His problem is not so much the duplication of signatures as it is to dress his "paper" to look fresh and new. With a clean surface on the payee line and the dollar, he need do no more than fill those lines with a handwriting the average clerk would be supposed to employ.

Even checks written with a device stencilling the surfaces is not immune from the check artist's ability to raise the amount. There have been cases of stencilled checks, where the crook used another check stencil with a larger type of wording, stamping the new amount over the old one, the last stenciling obliterating the original spelled-out sum.

The pin pointed surface made by a check stamp is also no great obstacle for the swindler to overcome. By placing it face down on a smooth surface, and using the rounded handle of an ordinary steel ink eraser, or by using his thumb nail, the tiny points may sometimes be rubbed down even with the surface of the check. The crook may then proceed as he would with a check not "protected" in this way.

The principal methods the individual forger as well as the organized bands of forgers adopt to get checks for manipulation are:

1. Mail boxes—by picking or smashing the locks.
2. Mail bags looted while in transit.
3. From the back of blank check books—usually stolen by an employee.
4. Checks sent as a refund for articles returned after being purchased, or as a refund for overpayment of purchases.
5. Hotel mail—getting that of guests through a plausible excuse.
6. Checks stolen from the printer or binder while being made up.
7. Certified checks secured legitimately and then used for models.
8. Collecting discarded deposit slips from the desks, the waste baskets and the floors of banks. (An organized band of forgers have utilized this

method for a year past, the panman of the gang using such material for cash or bearer checks.)

As for passing "doctored paper," the check swindler, above all others of the criminal fraternity, is peculiarly distinguished for ways that are dark and tricks that are vain. The ingenuity he adopts to circumvent his victim when "laying down" the result of his handiwork are so various that it would seem there is no protection that will avail against his wiles. But as a matter of fact, the check artist relies for success chiefly on knowledge of human nature.

Psychologists tell us that we match up every act we do by the experience we've had in a like circumstance. The majority of men are prepared to protect themselves against methods they know about. But a new form of the same thing facing them finds them apparently unable to trace out or see the tie-up. The criminal knows this because he is quick witted, so quick as a rule that he is a thought ahead of the individual he is victimizing.

It is this ability to think ahead, visualizing the expected, that explains the trick the crook resorts to termed among his fraternity a "build up."

In an instance of this kind, the teller of a bank was handed a telegram by a uniformed messenger boy, with the name of a depositor on the message as the sender. The telegram asked that identification be waived should a certain check be presented.

A stranger appeared shortly afterwards offering a check endorsed with the name mentioned in the telegram. The signature was genuine, but the amount called for was much larger than the depositor was in the habit of signing checks for. The cashier was puzzled but the genuine signature left him no recourse but to pay the check. Investigation later proved the check was stolen from the mails, the amount raised and name of payee altered. The fake telegram was part of the "build up" to quiet the fears of the teller.

Where a bank teller surmises instead of knowing the facts, the chances are that sooner or later he will get a costly lesson. In a Des Moines institution, a check drawn to the order of a man and wife for \$200 was accepted by the cashier from a woman who claimed to be the wife in question. She had no identification, but the cashier knowing the husband quite well, cashed the check. Enquiry revealed the check to have been filched from the hallway post box of the apartment ment house where the husband lived.

A few years ago the police departments of a half dozen cities in the West worked overtime trying to catch a man who had the appearance of a laborer.

This man would open an account in a savings bank, presenting for deposit pay vouchers drawn on the Rock Island railroad, claiming to be a section hand in its employ. He repeated this trick at a number of banks, eventually drawing out cash which totalled for his knavery something around twenty thousand dollars. The checks when cleared proved to be part of the loot burglarized from the railway treasurer's office. The amount and the names were changed with acids and coloring and rubber stamps used to

## For the Future of Your Family

**M**ORE than the accumulation of wealth is necessary to provide for your family's future. The following steps should be taken by every man having a large or small estate:

1. *Conserve your property.*
2. *Make your will with the aid of an attorney.*
3. *Name a corporate executor and trustee.*

With these steps taken, your mind will be free from worry as you will know that your wishes will be carried out.

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give an appearance of genuineness to the voucher.

The phantom protection of rubber stamps used to certify checks was well proved during the fall and winter of last year. A wily individual victimized banks along the Eastern strip of the United States for thousands upon thousands of dollars.

His method was about the same in every city he worked; calling at one bank after another, presenting what appeared to be first class credentials and buying a cashier's draft for \$2,000. With this certified paper as a model, in the retirement of his room he duplicated checks from one to six times, or as many duplications as the number of banks in the city warranted for exploitation.

On his getaway day, his system was to call at a bank presenting a forgery of the cashier's check. When the bank it was drawn upon was called up for an O. K., the assurance was promptly given. After completing his rounds, drawing down \$2,000 in every instance, the rogue would rush into the bank where the genuine check was issued, protesting indignantly that it was outrageous he couldn't get the check cashed elsewhere. It was terrible that banks should annoy him by first telephoning and then refusing to cash the draft; he wanted his money back right now! He is still among those A. W. O. L.

What can the poor teller do? Was the remark of a cashier whose bank directors were engaged in a heated argument with the attorney of a depositor. "We can't afford to offend depositors, and when a prosperous looking man comes in, with all kinds of credentials as identification, it looks all right to accommodate him." In this instance the check was stolen by an employe from a batch of blank checks left signed by the treasurer before he went away on his vacation. The crook filled in his own name mailing it in a letter typed on the firm's letterhead. It was this letter that overcame the cashier's hesitancy that it was a genuine transaction.

The check swindler studies every hazard of the game. Should the check coming to his hand be drawn for an amount too large to pass without exciting suspicion, he resorts to the trick of lowering the figures. While drawn to admit of easier passing the sum being made to fit the contingency, nevertheless the amount is made to stand all that the traffic will bear.

A frequent ruse of the swindling gentry, possible only in a large city, is to open a bank account in the name of an intended victim keeping the account active to divert suspicion when eventually drawing large amounts. Like the planning preceding the big hauls in burglary, this method entails a study of the habits of the business man to be defrauded. This surveillance for the purpose of learning the times when payments by out of town customers are expected. This is not as hard as it might seem, as most businesses in the wholesale and manufacturing line are seasonal in the matter of supply and payments, the accounts more active in some months than others. When the crook estimates the

time is ripe, the rifling of mail from the usual flimsily constructed mail box in the building hallway generally follows on the heels of the postman's call in the morning. This job is assigned a young, active accomplice who chisels a box apart in a jiffy, stuffing the letters in his pocket as he takes to his heels. The rest is easy; the checks are endorsed, and deposited long enough to draw against them, when the sharpers vanish from sight.

Financial publications are continually warning their subscribers against new varieties of fraud perpetrated at the expense of banking institutions. A few months ago a description was given of an individual, posing as the representative of a well-known firm, who, using a rubber stamp duplicate of certification, presented a doctored check for \$2,000 drawn upon a bank in a distant state. Declaring that later he might require credit in the town, he gave a plausible reason for requiring the cash at once. It was a case of "Ah! Take the cash and let the credit go," for he hasn't been heard of since.

At a recent convention of the American Bankers' Association, there was told (apropos of the ingenuity of the present day swindler), an instance of a new slant on the business of bilking the bank. What appeared to be a Polish laborer, dressed in the soiled, rough garb of a son of toil, came into a North-side bank in Chicago, his whole appearance and air of bewilderment indicating an unfamiliarity with banks and banking methods. After wandering around the lobby, he timidly approached the cashier, prefacing his request with, "No spik Engleesh." By signs he indicated he wanted to draw a check but didn't know how.

Stepping to the counter and drawing up a blank check, the cashier proceeded to fill out the form for the amount his caller named. Giving it to the man who thanked him profusely after the manner of his countrymen, the official returned to his desk and thought no more of the matter. Half an hour later, the teller came to him, saying "I can't find the name of that foreigner who drew that check for \$200." The astonished cashier queried whether the teller had looked up the account before cashing the check. "Why no. I saw you making out the check and took it for granted that the man was all right." The cashier groaned, "Great Scott! A new one. Stung again!"

Carefully examine and compare your cancelled checks when the bank book is balanced (as it should be) every month. The banks have been winning many cases where forged paper has been cashed by them. For example, several forgeries continued two months or more before discovery and complaint; failure to examine cancelled checks when the bank book was balanced constituted a good defense for the bank.

As a matter of fact there has been a distinct change in the attitude of the courts regarding the liability of banks in the case of money lost through check manipulation. The tendency is to make depositors depend more upon their own efforts to safeguard checks and checking accounts.

"By their works ye shall know them:"

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GRAND RAPIDS, MICH.  
BANK, STORE & OFFICE FIXTURES**

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

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

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It is good law that while a check may or may not be final proof of the payment of an account, its face contains evidence that must be attacked. The courts assume that any check can be drawn so as to be unquestionable.

This ruling hits the drawee of the carelessly written check. For example should the date be missing, an oversight due, say, to haste in getting out the mail, the drawee of such a check "implies thereby that the holder may date it to suit himself, and must bear the consequences possibly arising,"—to quote Crawford's "Negotiable Instruments Law"—Sec. 25.

When checks are mailed for payment, try the plan of requiring prompt acknowledgement. When no replies are received within four days at the latest, follow up with a demand for answer. Remember that experience has shown that as a rule the loss through stolen checks falls on the drawee.

Keep check book and check forms under close supervision; sneak thieves and corrupt employees are the crooks favorite allies.

Keep your cancelled checks and vouchers under lock and key.

Start the written amount far to the left side, ruling heavy lines from the edge of the last figure clear to the right.

Checks with erasures, or incorrectly drawn should be destroyed.

"Cash" or "Bearer" checks are the crooks delight. You have no redress if the bank not notified promptly cashes them if lost or stolen.

Don't make your banking signature too common. In other words be careful where and how you use it.

Rubber stamps are comparatively easy to duplicate. Give careful attention to certified checks, keeping in mind that any stamp can be imitated.

It is imperative that the best mechanical device obtainable be used to safeguard checks. A wide choice is offered by the different types on the market designed for check-writing and stamping.

F. E. Francis.

A few days ago a merchant in De-Queen, Arkansas, told of a fire starting in a case of matches in his store—which, had it been during the night instead of the day time, might have resulted in a serious fire. The case of matches, he stated, was standing on a shelf by itself during a very hot day, and without a jar or anything else apparent to cause it, some of the matches burst into flame, but were extinguished by prompt action before the blaze got to going good. Spontaneous combustion, doubtlessly; which leads us to suggest that merchants and others exercise every precaution as to where they keep the match supply; in metal containers, if at all possible; but in any event, well away from all combustible or inflammable material of whatever kind or sort. This merchant was fortunate, but the next one may not be so. It might happen at night the next time or when there was no one on hand to get quick action in extinguishing the blaze. Be careful with matches every time and everywhere.

New Jersey plans to spend \$200,000 during the coming year to fight the Japanese beetle. This is one of the battles against inaudible and often invisible enemies that ought to replace carnage among human beings the world around. There are enough necessary combats with pernicious insects, reptiles and parasitic growths to engage all the energy that human beings have to spare for warfare. New Jersey does not regard either the mosquito or the beetle as a dispensation of Providence, to be accepted with folded hands in pious resignation. She is aware that money spent to extirpate these pests is well invested.

#### Welcome.

An Irishman and his wife were at the theater for the first time. His wife noticed the word "Asbestos" printed on the curtain.

"Faith, Pat, and what does Asbestos on the curtain mean?"

"Be still, Mag, don't show your ignorance. That is Latin for 'Welcome.'"



TRADE MARK

## MERCHANTS!

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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.

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### Grand Rapids Merchant Mutual Fire Insurance Company

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Grand Rapids, Michigan

### Municipalities More Progressive Than Individuals.

It is not possible with present methods of building construction and with present fire fighting equipment for a municipal fire department to offer adequate fire protection to the great office buildings or manufacturing plants in our cities. It is true that most municipalities have not gone as far as they should toward furnishing municipal fire protection but the cities have been relatively progressive in their attitude toward better fire protection when compared to the mass of American business men. In other words, cities have moved more rapidly toward acceptance and use of modern municipal fire protection devices than the private property owner has moved toward use of devices for direct protection on his own premises.

The owner of a large office building or manufacturing plant needs to be told at every opportunity that fire protection is never complete unless something has been done inside the industrial plants, office building and other structures to aid a municipal fire department in curbing the fire loss. Organization and maintenance of private fire prevention and fire fighting brigades should be taken as a matter of course. The use of automatic sprinklers frequently reduces overhead costs for the property owner as well as a fire waste cost to the people. The people benefit in lower costs of production, in the stability and safety of a business enterprise in their community and in the greater fire safety which a sprinklered building always introduces into a community. Greater prosperity comes to all people when both the municipality and the property owner contribute their just and complete proportion of fire safety efforts and expenditures.

These remarks are made after reading the following comments from a recent address on Fire Prevention:

"The Prevention of Fire and the protection of the lives and property of the people from destruction when fire does occur should, as I have already intimated, be a matter of municipal and general Government concern. As manufacturing industries are the backbone and mainspring of a community, so should their development and prosperity be of vital importance to every citizen, especially in their protection from loss by fire. Such, however, is not the case, and many of our great important industries and large commercial institutions have found it necessary to organize and maintain first class Fire Prevention and Fire Fighting Brigades. This private fire protection naturally increases the overhead of the company, and the cost of their product is proportionately increased, whereas if the municipality provided adequate fire protection and the entire citizenry contributed to the cost of maintenance, greater prosperity would accrue to all."

We do not believe that these conclusions are sound.

1. Because it is impossible for municipal fire protection to provide adequate public fire protection even

though the funds and the purpose were present.

2. Because it has been demonstrated repeatedly that private fire protection frequently reduces rather than increases overhead charges.

3. And finally because no amount of municipal fire protection can overcome private plant failure to practice fire prevention.

### Popular Fallacies.

The average American citizen lulls himself to sleep by three fallacious theories. Many a man says: "Why, I have been in business twenty years and never had a fire." Not realizing that this is no guarantee for the future, he 'takes a chance' on all sorts of dangerous conditions. Another will say: "I am well protected, the fire department is only a block away, it is the best in the state and a fire in my place can never gain much headway." He does not realize that fire departments are often delayed or handicapped, and in large fires such as conflagrations are absolutely powerless. A third will say: "I am fully insured and the insurance company will pay my loss." You, as business men, of course, know that the people must pay for the loss, the insurance company acting only as a collector and distributor of the people's money.

Even the man who has no property to insure and pays no fire insurance premiums helps to pay for the fire loss. Others add insurance cost to the price of things they have to sell, and this insurance cost we pay, whenever we buy anything to eat, to wear or to use, either necessities, comforts or luxuries. The fire cost is a tax and you know the old saying that we cannot escape taxes and death.

J. E. Florin.

Charles V. Lane, successor to Homer Rutledge as fire marshal of Michigan has been an inspector in the Michigan State Fire Marshal Department for the past ten years. Mr. Lane is a native of Charlotte, where he served on the city fire department for seventeen years, at the time of his resignation being assistant chief. Since the fire marshal's department was made a division of the Department of Public Safety in Michigan, Mr. Lane has been in charge of institutional work and it is through his efforts it is declared, that the fire losses in the State properties have been materially reduced in the last few years. He has done this work over the entire State and his inaugurated systems of fire prevention and inspection in the State institutions. Mr. Lane has also made a specific study of electrical inspection work and his training of seventeen years in the fire department and ten years in the State department have given him superior training for the important position which he now holds.

### Sweet Charity.

"My poor fellow," said the old lady, "here is a quarter for you. Goodness gracious, it must be dreadful to be lame, but just think how much worse it would be if you were blind."

"Yer right, lady," agreed the beggar, "when I was blind I was always getting counterfeit money."

### SAFETY

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

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For 29 consecutive years.

HOW?

By careful selection of risks. By extremely low Expense Ratio.

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Agents wanted in the Larger Cities.

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### Danger To Merchants in Invoking Criminal Statutes.

In the conduct of a retail business, occasions may frequently arise which on their face would seem to justify the institution of criminal proceedings. The merchant may be convinced that he has a dishonest person in his employ, who has taken advantage of his position in the matter of money received, and the temptation may be very strong to prefer charges and have an arrest made. In other cases, the merchant may be satisfied that a given debtor has so violated the law in the matter of evading payment, that a criminal prosecution would perhaps be the quickest and best way of bringing the matter to issue.

However, in all such cases, it will usually prove a wise policy to make absolutely sure of one's ground before appealing to the criminal law: for in the institution of actions of this kind the merchant may run considerable risk of after loss and litigation. This is true, because, if the merchant for any reason fails to make good his charges, the innocent person may then have recourse upon him in an action for malicious prosecution. As illustrations of the possible danger in instituting criminal actions that cannot be successfully maintained the following examples are of value.

In one case a firm had sold an article on the installment plan. The first payment was received, but thereafter the firm's collector could not locate the buyer nor the article sold. After some investigation the firm's manager authorized the filing of a criminal charge against the buyer. It then developed that the buyer had simply removed from a former address, and the trial resulted in an acquittal of the accused.

Following this, the accused brought action for damages against the firm for malicious prosecution and obtained a judgment in the sum of \$2,500. The firm against whom the judgment was rendered appealed to a higher court, but to no avail, for the judgment was there affirmed.

In another case of this kind the manager of a store became convinced that a sales girl had not been accounting for all the money taken in each day. The evidence of the girl's dishonesty seemed to be so strong to him that he called her into his office, and accused her of being short in her accounts. Following this he threatened to have her taken to jail under a criminal charge unless she signed a statement acknowledging her dishonesty. This statement was prepared and signed. The girl left the employment and brought an action for damages against the firm.

Upon the trial of the case the accused girl explained the circumstances which had aroused the manager's suspicions as to her honesty to the entire satisfaction of a jury. The latter thereupon returned a judgment against the firm in the sum of \$20,000. On appeal to the higher court this judgment was affirmed on condition that one-half of it be remitted, and the \$10,000 would then be allowed to stand.

The books contain many cases of this kind in which hasty resorts to criminal prosecutions have proved costly and embarrassing to the per-

sons instituting them. In some of these cases the difficulty has arisen over business transactions; in others they have involved, as in the last case noted alleged thefts on the part of employees and the employers have sought to mete out punishment through the criminal courts.

And, where criminal prosecutions are successful and the accused persons proven guilty the person making the accusation may have little to fear. But let a prosecution of this kind fail, and if the person making the charge is financially responsible, the chances are he will in turn become a defendant at the instance of the wronged party, with the possibility of having a substantial judgment rendered against him. Truly then, a little caution should always be exercised before an appeal is made to the criminal courts if the risk of after disputes and perhaps costly litigation is to be guarded against. Leslie Childs.

### A Reflection on Agriculture.

In the history of our Nation, agriculture has made legislation; legislation has never made agriculture. We have had an unusually interesting history in the extractive industries. Because arable land was plentiful, agriculture was the first step and has ever played an important part in the building of our wealth.

The grain crops of 1879 and 1896 saved us from serious economic disasters; and in 1924 the crops have helped to give relief to farmers who for four years have been under a serious strain. The need of France and some of her colonial possessions to import food grains this year and the unfavorable climatic conditions in Germany and Central Europe have brought new buyers to the grain markets. Accordingly, our crops are bringing good prices and the financial tension on many farmers is greatly relieved.

We should not look upon this situation as something certain to continue. The year 1925 may bring good crops in the other grain producing countries, with a lowering of the prices of our products. We may feel some confidence that the prices for our farm products will continue at a good figure yet there is no assurance of this unless more science and system is introduced into our agriculture. I do not believe farming conditions would be relieved by the creation of an Export Corporation such as the McNary-Haugen bill contemplates. I do not believe in legislation at all for the relief of the farm situation, except to provide expert advice and to assist the farmer to get away from the one-crop obsession, and to treat the farm as a business enterprise.

It is likely that the cotton crop of this year will be a little less than 12½ million bales. This crop will be raised on 16 million acres, while probably one-third of this acreage if intensively tilled would yield the same results. The cow-hog-hen experiment in parts of Georgia clearly shows that the average farm can supply the basic food needs of the home while the main crop may be velvet. The \$17,000,000,000 appraised as the value of our farm

produce this year, is a very snug sum—about \$1,000,000,000 more than was the income from agriculture last year. With the farm contributing so much to the National income, it is the part of prudence for credit executives to preach the gospel of scientific farming with a diversification of crops.

This bears not only upon agriculture, but on every enterprise in the

Nation that depends directly or remotely on the success of our farms.

J. H. Tregoe.

### Economy.

"Look, papa, Abie's cold is cured and we still got left a box of cough-drops."

"Oo, vat extravagance. Tell Ikey to go out and get his feet vet."

## 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

AUTOMATIC 4267

BELL, MAIN 2435

**A. E. KUSTERER & CO.**  
INVESTMENT BANKERS & BROKERS

GOVERNMENT      MUNICIPAL      PUBLIC UTILITY  
RAILROAD      CORPORATION BONDS

205-217 Michigan Trust Building

GRAND RAPIDS

## Preferred Lists of Safe Investments

FOR the guidance of clients this organization maintains constantly revised lists of bonds of all types that offer unquestionable security plus attractive yield.

Lists Supplied Upon Application

Telephones: Bell Main 4678. Citizens 4678.

**HOPKINS, GHYSELS & CO.**  
Investment Bankers and Brokers

Michigan Trust Bldg., Ground Floor, Grand Rapids



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.

#### Ensemble Costumes Look Good For Spring.

The new lines of women's apparel so far shown do not indicate any pronounced changes in styles from the later fall showing. This will perhaps disappoint some, but it must be remembered that all American retailers are dependent upon the same markets to supply their merchandise and evolve the styles they will exhibit. Therefore, a more careful selection of what is shown, with the purpose of procuring the best obtainable assortment of merchandise that is suitable to each store, is desirable.

The ensemble costume will predominate for Spring, and materials will include, in silks, the heavier grades such as Bengaline and crepe satin, and in woolens, Kasha, suedes, ribs and twills. Dresses are still straight line with some tendency toward slight flares in front and at sides but with straight backs. Straight lines still predominate. Length of skirts is shortening somewhat and twelve inches from the ground is being advocated by some of the leading manufacturers. This means that the length of coats for ensemble costumes are shortened accordingly, as in the true ensemble the coat and skirt should be of equal length.

In sport wear, white is a leading color and the tendency is toward the ensemble. Two piece suits seem passe. Dresses with sufficient fullness in the skirts to allow freedom of movement are best suited to sport uses and such freedom may be obtained by side or front plaits. Flannel perhaps is the leading material and is shown in high colors, pastels, plaids and stripes. Separate coats measure forty-five inches in length. The finer, soft, knitted wool fabrics and tweeds are also popular.

Tunics are popular and are being shown in novelty weaves of silk and prints also embroidered. Peasant and Russian blouses are receiving a limited call. These are the short full blouses made of cotton with Russian and Czecho Slovakia embroidery, also blouses of chiffon and crepe de chine, hand painted, hand blocked and ombred.

#### A Matter of Head Sizes.

Not a little business is being lost to the retail millinery trade, it is said, by the apparent unwillingness of the manufacturers to realize that there are

still many women in this country who have not bobbed their hair. These women are finding it next to impossible to get hats to fit them comfortably, and even to get ones they can wear at all means a long and tiresome search through retail stores. When found, the pressure these hats put on the heads of long-haired women is usually such as to cause headaches and general discomfort. Complaints of too small head sizes are particularly numerous from the smaller cities and towns, where the percentage of bobbed-haired women is not so large as in the bigger ones, but they are by no means confined to these places. There are thousands of women in the metropolitan district who have not yet bobbed their hair—and do not intend to—and they are rapidly getting to the point where they are going to "speak out in meeting."

#### Are Showing Many Belt Styles.

Not the least important result of the great volume of business that has been done this year on women's leather belts has been to enlarge greatly the scope of designers of this merchandise. Belts have become an important decorative costume accessory and they have been brought out in many styles suitable for semi-dress occasions. One such model is made of brilliant red duvetyne. It is four inches wide and is equipped with a covered buckle. Another unusual belt is made of black kid, with a fancy gold stitching and a square gold buckle. Wide belts will be "good" throughout the remainder of the present season, according to the United Belt League of America, but the Spring lines now being planned will show a tendency toward the three-inch belt. Other widths, grading down to an inch and a half, will also be in favor for Spring.

#### New Reversible Handbag.

A novelty handbag, having as its patented feature the fact that it is reversible or a "dressy and tailored bag in one" is now being offered here. The bag is so constructed that it may be changed from one to the other without disturbing the contents of the two inner compartments. It has two sides, either of which may be the exterior or the interior. One of the sides is covered with black figured silk moire and the other with either black or colored patented leather. By lifting the flap of the bag, either the moire or the patent leather surface may become the outside by a simple folding operation. The bag is equipped with mirror and coin purse. Two matching strap handles are provided, one being hidden when the other is in use. The bags wholesale from \$36 up.

#### Dress Goods Headed For Rise?

While price advances in woolens and worsteds recently have been more or less confined to men's wear fabrics, there is considerable talk in the market now of increases in women's wear weaves. One well-known selling agent summarizing what appears to be the general view of these mill representatives, says "one mill may have a little more low price yarn than another, but if any business is done, it is only a question of time when they must all advance their prices." This agent added that tops going into 2.50 yarns recently cost \$1.80 per pound, as against \$1.50 last June. The yarns are quoted at \$2.55, as against \$2.30 in that month. He thinks tops are likely to go to \$2 and the yarns to \$2.80 and possibly \$3.

#### High Prices Retard Buying.

Much of the current slowness in the skin end of the fur trade is attributed to the high prices that everyone wants for his goods. This begins from all accounts, with the trapper and continues until the skins are in the hands of the manufacturing furriers. It was said yesterday that in some cases, notably Southern muskrats, the trappers are getting more for their fresh skins than dealers in this market are receiving for pelts previously taken.

The demand for Southern muskrats is still good, despite the dullness in "rats" from other sections. A nice call is also reported for raccoons for coat purposes, which are scarce, and there is also some trading going on in American and Australian opossums.

#### Their Problem Not Difficult.

While admitting that the problem of retail milliners of trying to fit both bobbed and bobless women with hats of the same headsize existed, a well-known maker of the better grades of hats says the solution is an easy one. It lies in the purchase of a hat stretcher, one type of which is not only being used successfully by many milliners but is also being put into shops selling men's hats only. In one instance, at least, this stretcher is installed in a shoe-shining and hat-cleaning parlor, where it makes uncomfortable feminine heads comfortable at 5 cents a stretch. The average range of head sizes in the better grades of millinery, according to the manufacturer in question, is from 20 to 23½ inches. In some of the cheaper lines, he added, there is undoubtedly scrimping, but even with them the stretcher will do the work. The 23½ inch hat, he further said, can be stretched to 27 inches by the device without damage.

## BIG DOINGS IN

#### Christmas Goods

Garter Sets  
Garters in Xmas boxes  
Suspenders in Xmas boxes  
Handkerchiefs in Xmas boxes  
Ties of all Kinds in Xmas boxes.

#### Winter Goods Specials

Overcoats  
Sheeplined Coats  
Mackinaws  
Hockey Caps  
Winter Caps  
Wool Hosiery  
Sweaters

Flannel Shirts

Sport Jackets

### Daniel T. Patton & Company

Grand Rapids, Michigan - 59-63 Market Ave. N.W.  
The Men's Furnishing Goods House of Michigan

## HOLIDAY MERCHANDISE

From now on until Christmas there will be a big demand for Xmas items.

Novelty blankets, towel sets, embroidered pillow cases, bathrobes, neckwear, arm bands, suspenders, garter sets, handkerchiefs, belts, and many other novelty lines will be called for.

Holiday buying will be brisk and you should be prepared with complete stocks.

We are carrying extensive lines of this merchandise awaiting your calls.

#### SPECIAL ATTENTION

If you sell out too soon and need more, telephone us at our exrense. We will give these orders preferred attention and "Rush Delivery."

### GRAND RAPIDS DRY GOODS CO.

Grand Rapids, Michigan

Free parking space for those who drive in to visit us.



### Crusade For Masculine Coat Emancipation.

Progressive men everywhere are considering the necessity and feasibility of adapting man's summer clothing to the needs of hot weather. Is there any heroism in wearing wool in hot weather? Is there any merit? Why should man torture himself in a misconception of propriety? Explain the riddle why man feels he must apologize for his shirt sleeves, while all the women around him have no sleeves at all. Yet a senseless prejudice exists against men's shirt sleeves in public. As they will never wear the present shirt without the coat, let us design a complete innovation.

History states the blouse was distinctly a masculine garment. Women adopted it and men forsook it. Will men forsake trousers because women are parading them? We hope so, and instead disport themselves to their comfort, beauty and joy in knee trousers, which for summer should be of linen or cotton, with silk or cotton hose.

We urge men to wear blouses of thin material, lawn, chambray, voile, dimity, silk, organdy, etc. These blouses should be received by all classes, as the correct mode for any occasion in hot weather, from the business mart to the most punctilious social function. An underbody, low neck and sleeveless, with two rows of buttons on the waistline to support, respectively, the trousers and under trousers, would banish the harmful suspenders and belt. Should one say this is going back to childhood, remember the handsomest gowns women wear to-day are cut identically like the one-piece slips of infancy, which men all praise for common sense.

Send me your names, all who concur in this imperative need of reform in man's dress, and I shall give them to the heads of department stores as a guaranty to bring work at once in time for next season's needs. Many heads of department stores enthusiastically agree now is the time for a radical change.

Let me assure you I seek no personal advantage—have no interest in any manufacturer. My motive is purely altruistic.

A positive way to acclaim your resolution for a revolution and avoid embarrassment would be to stage a parade next June and combine it with the police parade. Leave your coats behind—march up Fifth avenue. Carry banners denouncing the coat in hot weather. "Emancipation from the slavery of custom," proclaims one; "Independence, long needed, for men," declares another; "Freedom for men; off with the coat," etc., announces others. Thus with a joke accomplish in two hours this needed reform.

Wear your shirts or blouses independently! Wear them proudly! Wear them anywhere! Wear them everywhere! Madge Blair Barnwell.

### Large Beaded Bags Are Favored.

Beaded handbags with frames, rather than the draw-string merchandise, have had the call recently, according to a leading wholesaler here. The large sizes have sold best, it is said; in fact, the larger they were the

more interest has been shown in them. A great variety of patterns is worked out in these bags. Costume mesh bags, either with or without colored jewels as center ornaments, have also sold well. Some of these bags, instead of the jewel, have a tapestry design. Staple mesh bags have been moving in a fair way. Small novelty celluloid vanities for misses are having a fairly good call. These are copies of imported galalith numbers.

### Varied Skirts For Resort Wear.

Separate skirts in a considerable variety of models are being offered for the Southern resort season. Those of white woolens, particularly flannels, are featured, but the lighter shades of rose, green and other pastel colors are well to the fore. Cluster pleats are being tried out again in the belief that they will be once more favored in Summer merchandise. For women who object to the pressure of a waist band there are skirts attached to a silk bodice over which an overblouse of

matching flannel or silk, or a sweater, may be worn. Practical models are shown in English woolens of plaid design, made in both the pleated and wraparound styles.

### To Have Showrooms on Wheels.

A novel idea for selling women's ready-to-wear merchandise which involves several traveling show rooms is about to be tried out by a New York dress City dress firm concern. A contract has been placed with a big automobile company for ten modern show rooms on five-ton chassis. They are to be fitted with all the modern fixtures and carry more than \$10,000 worth of dresses. They will tour the country during the different seasons and bring fashions in women's dresses direct to the stores of the out-of-town retailers. If successful, the scheme may tend to bring great changes in the selling of this merchandise.

### A Christmas Window.

Dress up your store for the Christmas week. The retailer's increased

trade comes from the holiday spirit and certainly his store should show an identical spirit in its festive appearance. Use holly, evergreens, crepe paper, mistletoe—all the holiday decorations. Christmas is the great festival of the christian people of the earth. A window typifying the origin and especially pleasing to the religious elements of your town is the "Cross of Hope Window."

Build a cross of lumber and stand in center of your window. Cover cross with white cloth. Attach evergreens to rope by sewing them on, thus covering the manila fibers and giving an "evergreen rope" effect. Run the evergreen twined ropes from the back of window to the cross in center which will give you an attractive window.

While merchandise could be displayed in the window, it is recommended that the entire display be considered as a manifestation of the broader public spirit.

## 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.

Licensed under Armstrong U. S. Pat., 1,113,149-letters pending 807,388

**MICHIGAN RADIO CORPORATION**

30 Pearl Street

Grand Rapids, Michigan



### Common-Sense Revival of Time-Honored Institution.

Now there abideth protein, yeast and pickles, these three, but the greatest of these is pickles.

Out of the old brine vat of time and usage science has finally snatched forth its pet panacea and at last announces that for health, happiness and a steady stomach Peter Piper was right and that pickles—just plain, old-fashioned, common, ordinary pickles—are the dietetic daisies of them all.

We have it on the authority of Uncle Sam himself that for dependence against fatigue, vertigo and seasickness, on the march and on the big water, the medical benediction has departed from bromo seltzer and is now bestowed on pickles.

We have it upon high authority that for cooling and purifying the blood stream nothing is so excellent as pickles; also eminent medical authority now prescribes an occasional pickle even in fever.

Investigation further reveals that for good complexion also, the pickle is pre-eminent. And history confirms it, for Catherine of Arragon won the heart of Henry VIII on the beauty of her complexion, which historians tell us was like tinted ivory—and the lady Catherine doted on pickles. No less did Martha Washington and Dolly Madison and the amiable widow Beauharnais, who captured the heart of Napoleon.

Napoleon himself was fond of them; wanted his sweet and highly spiced. Corvisart says that the Emperor's chef knew better than to omit the "dish of pickles" from the imperial table. But he forgot it at Waterloo, and with disastrous consequences.

Julius Caesar was inordinately fond of pickles. George Washington ate pickles and liked them. Old John Adams likewise, and Thomas Jefferson even more so, for in an old letter Thomas Jefferson writes that "on a hot day in Virginia I know of nothing more comforting than a fine, spiced pickle, brought up, trout-like, from the sparkling depths of that aromatic jar below stairs in Aunt Sally's cellar."

Nor does it require an exceeding stretch of the imagination to picture the sage of Monticello inditing the classic passages of the Declaration of Independence—soothed by cucumbers in spice and inspired by the intrepidity of a good dill pickle.

Many eminent editors have yielded to the lure of the dulcet product, Horace Greeley conspicuously, who paid ecstatic tribute to the pungency which is editorial and to the spice which is journalistic.

Queen Elizabeth and Catherine the

Great were both amiably disposed to the pickle, Oliver Cromwell, Charlemagne, Gustavus Adolphus hardly less so, while Frederick the Great devoured them omnivorously. In fact, Voltaire says Frederick ate so many that he came to resemble a gherkin, his body bent at the waist, dressed in a green coat, too, cocked hat and all the similarities save the warts, and yet, he says, "if warts come with vanity there is yet hope—let us abide in peace."

Your modern pickle, therefore, is an ancient and honorable institution. Rome knew it and history records it. Pliny refers to the spiced and preserved cucumbers of his day, so that the modern pickle as we know it in America, England, Germany, Denmark, Scandinavia, Belgium, and the whole world generally is not modern at all.

There has been a great controversy over the history of pickles, some contending that the word is derived from that of a Holland Dutchman—Herr Pokle, famous for his herrings preserved in salt brine, which were afterwards called "pokle herrings," and finally "pokles." But Verdam dismisses the agitation and derives the word from "pik," from which we have our modern adjective "piquant."

Shakespeare says: "Thou shalt be stewed in brine and smart in a lingering pickle." And while on the history of the subject let us quote Sir Walter Scott to the effect that "history itself is nothing else but the pickle of antiquity."

Away yonder in King Arthur's time there is a reference to pickles in an old book printed in 1440: "Childre, too, with pekille and precious spices."

The Danes have a veritable literature on the subject of pickles and preserves, especially those highly spiced and abounding in condiments. The same is true of the Dutch.

One old Dutchman writes: "For appetite and good stomach nothing can take the place of Good Holland pickles."

Yet another authority puts it as follows: "Spiced pickle, hotted with pepper, was much favored by the Dane for stomachic properties of benefit, warming the belly withal and most excellent for digestion of food."

And we learn much from this ancient quotation, for it is a close question if the passing of the pickle jar, which used to be a center of attraction upon every liberal table, and which has now yielded somewhat to the overestimated salad of the day, is not a serious dietetic error.

Dr. Hugo Friedstein, of Chicago, whose work in the Department of In-

## 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*

## FLOUR

EIGHT POUNDS OF BREAD A DAY.

Daily newspapers last week carried the story of Zora Agrah, a resident of Constantinople, born in Kurdistan, who has just celebrated his 150th birthday, and who is said to be the oldest living inhabitant of the world. That Zora Agrah is actually as old as he seems to be borne out by his own memory of events in Constantinople that occurred 120 years and more ago and also by his birth certificate.

As is always the case with inquiring newspapermen, Zora Agrah was asked to give the secret of his longevity. One of the first things he said was that he had always eaten about eight pounds of bread a day, having always been too poor to eat much meat.

If every person in this country ate as much bread, in his daily diet as Zora Agrah, what would be the result?

Figuring eight pounds of bread a day for 350 days a year would make 2,800 pounds of bread a year. Figuring that a barrel of flour produces 360 pound loaves of bread, then Mr. Zora Agrah actually consumes 7 3/4 bbls. of flour a year. Average consumption here is barely one bbl. of flour per capita annually, or 110,000,000 bbls. a year for the entire country. However, Mr. Zora Agrah consumes 7 3/4 times as much as the average consumer. If every person in the United States ate as much bread as Zora Agrah, the consumption in this country would be 852,500,000 bbls. a year, or 3,736,250,000 bushels of wheat, more than the entire world produced this year.

**Fanchon — Red Star**

**JUDSON GROCER COMPANY**  
GRAND RAPIDS, MICHIGAN



ternal Medicine is well known, in a recent opinion says: "The reasonable use of sound, well-cured pickles, spiced, sweetened or dill, is in my judgment a wholesome and worthy dietetic practice, sanctioned by centuries of use and enjoyment by many of the most healthy and long-lived nations of mankind. As a dietetic it is entirely comparable and I believe, superior to the average salad, slightly more acid and cooling, superior also because free of the irreducible concomitant of oil. Good pickles are cleansers as well as appetizers, and by inducing the gastric flow they are direct aid to digestion. Also they are rich in vitamins, which are always better carried in an acid medium.

"I have no hesitancy in saying a good word for the wholesome health and food value of pickles. Our dinner tables would be better served and our healths the better conserved were the pickle dish once more in evidence on every board."

Dr. A. D. Birchard, of Cincinnati, says: "The natural appetite of boys and girls for pickles tells the story. Pickles are a natural appetizer, a natural intestinal cleanser of the digestive tract and of the blood stream as well.

Their partly lactic acid action, their arrested ferment and spice content renders them excellent alike for hungry youth and for the jaded appetites of age, notably so for the sedentary man and woman.

"For beauty also there is something to say for the virtue of the pickle. The farther South you go, the more popular the sourer pickles seem to be. This is the natural craving for the cooling and health action of the acid."

Polly. Polly, why the pickle?

Eating pickles all the day!

Faith! to make my cheeks more rosy  
For my laddie far away.

There is good authority for this beauty function of the pickle. Hakluyt says: "They used to pickle their cucumbers in vinegar, salt and spice, and the frauleins set great store by them for beauty's sake."

Old Lord Middleton wrote a letter in the year 1620 in which he complains of his better half: "My wife longs for nothing but pickled cucumbers."

College professors, teachers, preachers and learned folk may read with interest that the author of the first English dictionary, our good old Dr. Samuel Johnson, was "fair prone to pickles."

Oliver Goldsmith kept himself in comparative health by using good spiced pickles as a corrective. Indeed, the author of the "Vicar of Wakefield" was insulted if invited to dinner and his favorite dish of "clove-pickle, rare-spiced and sugared," was not within easy reach of his eager fingers.

The philosophy of the pickle is a very real and true thing. Science says that for appetite, for loss of appetite, for indigestion, jaded stomachs, bad color, dizziness and vertigo the pickle is pre-eminent. Such authorities as Von Dooren and Heinmann and the leaders of thought in the realm of bio-chemistry and the modern theory of diet prove it. Reports of the British Medical Association prove it. One authority says: "Nothing better in

the world for gastric values than sound pickles, well cured and spiced." Some go further and actually endorse the use of peppers and hot spices. Many native races eat largely of condiments, properly prepared, and outlive half the doctors. Dietotherapy experts give pickles first place as a remedy for dizziness and heartburn. Haymon declares that "a jar of sound pickles will stop all the seasickness on board ship had they but sense enough to pass around the jar."

The Romans used pickles as conditioners—and frequently enjoyed them to correct the after-effects of over-eating.

German and Dutch translations refer to pickles as part and parcel of the wholesome diet for dyspepsia, and the juice of the leaves of the cucumber vine has been given credit for medicinal values clear back to Bible times.

In France (under the Louis's) pickles held the center of the stage as a preventive of freckles and for clearing and heightening the complexion through their corrective action on digestion and the cleansing of the blood.

The calory value of good spiced pickles is a revelation, their actual fuel value per pound being greater than that of apples, oranges, peaches or pears. Pickles have three times the fuel value of bean soup, double the value of chicken broth or mock turtle, nearly double the value of black bass and oatmeal gruel. Onions, mushrooms, spinach, turnips, beans, asparagus, and even the sacred codfish, rank far below the food value of pickles, wherefore science may soon adopt the slogan, "Abas the salad! All hail the pickle jar!"

#### A Side Walk Advertisement.

A practical, neat sidewalk advertisement can be made of two boards 18 x 24 inches wide and 4 feet high, joined together at the top and by a 30 inch cross bar at the bottom. You thus have a bulletin board, which rests at an angle, and is secure against winds, dogs, children, etc.

Paint this board on both sides, in a dark blue or dark brown color. At the top where the two boards come together insert a 1/4 inch board, painted in white and trimmed in either dark blue or dark brown and lettered with the words, "Specials Today."

Bulletins lettered, written, typewritten or printed can be attached by means of seals or tacks.

A neat effect is obtained by lettering the merchandise items with prices on paper strips, three inches wide and attaching one below the other.



MADE RIGHT—SOLD RIGHT

**Moseley Brothers**

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

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

We are establishing a reputation for  
**QUALITY BROOMS**  
**PARLOR WAREHOUSE**  
**WHISK TOY**  
At Very Attractive Prices

**MICHIGAN EMPLOYMENT  
INSTITUTION FOR THE  
BLIND**

Saginaw, W. S., Michigan  
"Products which merit your  
confidence."

**Watson-Higgins Milling Co.**  
GRAND RAPIDS, MICH.

**NEW PERFECTION**  
The best all purpose flour.

**RED ARROW**  
The best bread flour.

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

Western Michigan's Largest Feed  
Distributors.

**NUCOA**  
"The Wholesome Spread for Bread"  
"THE ORIGINAL"  
**QUALITY**  
NOT  
PREMIUMS  
SELLS  
**NUCOA**  
I. VAN WESTENBRUGGE  
Muskegon-Grand Rapids-Holland

**Putnam's** CHRISTMAS  
**HARD CANDY**  
A FINE LINE AT VERY ATTRACTIVE PRICES  
ORDER EARLY

AGENT FOR  
**LOWNEY'S**  
CHOCOLATES  
NATIONALLY ADVERTISED

NATIONAL CANDY CO., INC.  
**PUTNAM FACTORY**  
GRAND RAPIDS, MICHIGAN

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

**The VINKEMULDER CO.**  
GRAND RAPIDS, MICHIGAN



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

### Some Hints on Window Dressing For Christmas.

Written for the Tradesman.

The store window is the merchant's greatest help in carrying on his Christmas campaign. The success of his efforts to capture holiday trade depends to a great extent on the way in which he looks after his window displays. The best salesman in town may be behind the counter; but, if the front of the store is dark and uninviting, very few people, comparatively speaking, will ever get within range of the salesman's influence. A bright and attractive window trim will, however, catch the passer-by and lure him into the store. It is then up to the salespeople to do the rest.

The truth of this has year after year been more and more clearly recognized by hardware dealers. In days gone by, the hardware store seldom, even at the Christmas season, came out of the gloomy rut in which it traveled in matters of display. Dark windows, with an assortment of hammer, nails and wire showing through the dusty panes, greeted even the Christmas shopper. This is no overdrawn picture of the hardware store so recently as thirty years ago.

Of late years there has been a marked improvement. The progressive hardware store assumed just as bright and appealing a Christmas aspect as any other store. Where members of the hardware trade do not play up adequately to their customers at the Christmas seasons, their neglect is due, not to disregard of the potentialities of window display, but to careless methods of looking after their window trims.

The window dresser in the hardware store has a splendid field. Such lines as cutlery, silverware, brass goods, skates, sporting goods, aluminum ware, electrical devices, etc., can be worked into highly efficient and very attractive trims.

Here is the outline of one Christmas window display which a small town hardware firm declared to be "one of the greatest selling windows we have had for a long time."

The background was built in six feet high, and covered with red sateen. Above this, strips of twisted crepe paper, red and white, were stretched to the ceiling. Two stands were placed in the background, on which round shelves fastened, for the display of silver spoons. The stands were covered with green sateen, which provided a contrast with the red background;

the two being, by the way, the recognized Christmas colors.

The back of the window was covered with knives, scissors and razors. Suspended from the ceiling were three balls, in which jack-knives were stuck. On the floor, case carvers and silverware were shown.

One of the main features of the window was a moving device. A star had been shaped from thin wood and covered with green sateen. It was fastened to the door by a thin wire, so that when the door opened and closed the star moved up and down.

In point of artistic arrangement this window had much to recommend it. There are other points to be considered, however, in designing Christmas trims. It is often found effective to attract the attention of the passer-by to something entirely outside the stock carried; as, for instance, an animal, either live or stuffed, or by a time contest.

Thus the other window in the same store which put on this red-and-green Christmas display was trimmed with a selection of carpenters' and machinists' tools. The arrangement of the back ground in this second window was similar to the first in practically every respect. In the center, however, a giant wax candle was placed. On a certain day the candle was lighted and every person making a \$1 purchase was entitled to a guess as to how long the candle would continue to burn. The contest elicited a great deal of interest. People visited the store every day to find out how far the candle had burned before making their estimates. It was the subject of deep interest at all hours of the day, and a large number of guesses were handed in. The successful contestant received a prize.

Another striking Christmas display was put on by a hardware dealer in a town of about 15,000 population. Here the window dresser had the advantage of having a window of unusually large proportions. At the rear of the window a background, six feet in height, was put up. This was festively covered with bright red cotton, heavily pleated. On this back ground shears and spoons were arranged. Four pillars, with brackets attached, were utilized to good advantage for displaying nickel and brass ware, spoons and forks being used for the border. Streamers of red and green paper were run over the top of the window from the front to a point 18 inches above the background, forming a kind of roof to the display. The bottom of the window was covered with light green cloth; and, beginning about the center, steps were built up with a rise of six inches. The steps were in two sections and in the space between a large square pedestal was

## 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



Soot and dust on window sill  
**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.

## 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



placed, surmounted by a brass jardiniere of unusual dimensions. In front of the steps was a gate, enameled white, behind which was a large doll with outstretched arms, symbolizing the welcome the store extended to one and all.

In a small town hardware store, the window was divided, about the middle, by a series of arches, elaborately covered with light colored material. On these arches various small articles were conspicuously displayed. From the background, so placed as to show, one letter through each of the four arches, were signs to spell X-M-A-S. The rest of the background was covered with a display of cutlery. Elaborate lighting helped out the effectiveness of this display.

A noteworthy feature in connection with this last window was that every article on display was conspicuously priced in unmistakable figures.

Such questions as whether a display shall be Christmassy and decorative or shall be primarily devoted to playing up the goods, and whether the "star" display shall be featured early in the season or the last few days before Christmas, are matters that may best be left to the individual dealer to determine. It should not be overlooked, however, that a great many customers at this time of year are perplexed and harassed by the problem of gift selection; and that the store which conspicuously endeavors to help them by dint of sound and intelligent gift selections stands to capture their trade. So use your windows to emphasize the fact that you not merely offer a comprehensive line of gifts, but help the customer to make an intelligent choice.

In the actual work of window trimming, it will be found worth while from a labor saving point of view to sketch your display on paper in outlining form before you attempt to put the display itself together. The display which is planned beforehand can usually be put together in half the time required where the window trimmer starts with only a vague idea in his mind as to what effects he wants to produce. Careful planning beforehand saves time and saves work; and quite often a little forethought along the line of improvising devices saves money that might otherwise be needlessly spent for window fixtures.

It is a good plan, indeed, to sketch your window dispositions for the entire Christmas season while the selling campaign is still young. Your plans can be varied of course as need arises; but you will save time by having them on paper.

Victor Lauriston.

#### Hats in Varied Shapes Towering More and More.

The newest Paris hats are towering higher and higher, developing into more imposing affairs than those of the famous Black Hussars. The authority for this statement is the bulletin of the Retail Millinery Association of America, the Paris correspondence of which also includes the news that the square-crown vogue is decidedly on the wane there. The high hat, however, continues strongly in favor.

"Paris is 'wild' about the new point-

ed hats," the bulletin asserts, "and new versions are being received almost daily in the salons of the 'grand modistes' there. This mode is changing so fast that it is a task to keep pace with it. From the soft velour Alpine chapeaux of Reboux, it is changing into shapes such as the latest of Germaine, which is made with a narrow brim rolling upward toward the back and a crown made of wide plaid ribbon. The crown is draped somewhat in the manner of an Oriental turban, only it comes to a peak at the center top. Germaine trims this type of hat with a tortoise shell pin, inlaid with brilliants.

"Lewis has just displayed one of the most interesting new shapes that is seen. It is made of panne velvet, with narrow rolling brim and a high, stiff, rounded crown. He places a velvet tube, about the size of a heavy rope, from the left side-front catercornered across the crown and back to the top and front only. This unusual arrangement is terminated with a double-winged ornament of jet with brilliants set in the ends.

"Camille Roger makes another hat with a narrow double brim and high, soft crown. The peak at the top is folded over a bit on the right side, and a pompon of cross aigrettes is suspended from this point. The hat is of black satin."

#### More Make Ensemble Costumes.

All of the recent predictions regarding the leadership of the ensemble costume for Spring are being realized in the showings for that season which are in process of preparation. More houses, both dress and coat firms, as well as those which are specializing on the ensemble type, will feature this style than ever before. While still essentially a higher priced and higher class type of garment, it is held likely that in this onrush of more firms to make the ensemble it will be brought down somewhat to a more popular priced level than hitherto. The firms which have not made this style hitherto are expected to meet with certain unavoidable difficulties which the specializing houses are equipped to avoid and this may result in sharply dividing the classes of merchandise because of the one's superiority in detail and unit harmony.

#### Laces Favored For Trimmings.

Bêche and Alençon laces are the favored trimmings of underwear designed for the holiday trade this season. While filet and Irish laces are still used, they have become more or cording to a bulletin of the United less regarded as staples, whereas, ac- Underwear League of America, the other patterns are presented as novel- ties. On flesh-colored undergarments the laces are often shown in a deeper shade of ochre than in the new lines for Spring. The demand for something novel and elaborate on the part of the retail buyer is also resulting in the use of new silk patterns featuring stripes and dots, as well as crepe-back satin. Sets consisting of nightgowns and envelope chemises or of two-piece combinations to match are selling very well at the moment.

#### AUTOMOBILE OWNERS USE

## 1 in 5 for Sick Cars



Puts pep in your motor

Saves 25% to 40% gasoline

Eliminates and prevents carbon

Increase power

Quart treats 160 gallons of gasoline

**\$2.00**

A QUART CAN

When the car is sick and run down it needs attention the same as any human being. When it is missing, knocking, and has no life nor pep, it cannot do the work it is called upon to do, and must have a prescription to fix it up. "1 in 5" Carbon remover is being prescribed by over 50,000 satisfied users, absolutely guaranteed to cure the above ailments, and a great help in cold weather.

## ONE IN FIVE

"One Ounce in Five Gallons"

**GASOLINE SAVER and CARBON REMOVER**

**A boon in cold weather! Cannot harm your motor!**

Here is a scientific discovery that is almost uncanny in its remarkable properties. Without the slightest danger of injury to the finest motor or the most sensitive carburetor, one ounce of One in Five to five gallons of gasoline will not only make the gasoline go from 25% to 40% further than ever before, but also make starting easier, add pep to your motor, give you quicker pick-up, stop all knocks and prevent carbon. Thousands of satisfied users testify to the efficiency and satisfaction of One in Five. Order a can today, and be convinced.

**Every can guaranteed. Your \$2 back if you're not satisfied!**

Responsible Representative Wanted for Open Territory in States and Counties

**1 IN 5 MANUFACTURING CO.**  
2965 Grand River Ave. Detroit, Michigan

**If You Want to Save \$8 to \$16, Fill Out and Mail This!**

**1 IN 5 MANUFACTURING COMPANY, 2965 Grand River Avenue, Detroit, Mich.**  
Enclosed find \$2.00, for which send me one quart can of One in Five. I shall use it as per directions and if I do not find it entirely satisfactory I shall return the unused portion and you will refund my \$2.00 in full.

Name \_\_\_\_\_

Address \_\_\_\_\_

#### 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

## 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.

## Sand Lime Brick

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

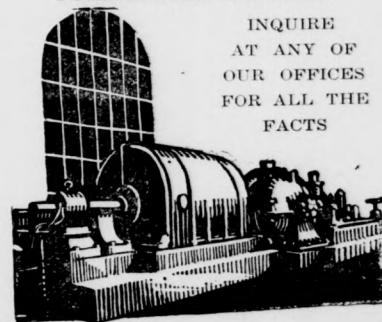
**Brick is Everlasting**

Grande Brick Co., Grand Rapids  
Saginaw Brick Co., Saginaw  
Jackson-Lansing Brick Co., Rives Junction.

## 20,000 PARTNERS

PROFIT FROM  
CONSUMERS POWER  
PREFERRED SHARES

INQUIRE  
AT ANY OF  
OUR OFFICES  
FOR ALL THE  
FACTS







### News and Gossip About Michigan Hotels.

Muskegon, Dec. 2.—Encompassing a period of many years has been my acquaintance with Charlie Topps, traveling representative for the Kokomo Steel and Wire Co. In my campaign for new members of the Michigan State Hotel Association he has been an ardent ally. He is also very observing. That is why I give this note from him much consideration:

"When at Minden City, this week, I had occasion to take luncheon at the Weber Hotel. This hotel deserves a great deal of credit and many others could improve their service by following his example. His institution does your Association great honor. This is what was served, and prepared by the landlady, Mrs. Weber:

Chicken riddle soup  
Roast beef, brown gravy.  
Roast pork, with jelly  
Roast chicken, Roast goose with dressing  
Mashed potatoes Sauer kraut  
Honey  
Apple, mince and custard pie  
Beverages

All for 75 cents, with free access to a large dish of apples and pears on the table."

One hears much these days about food values and menu planning.

A well balanced meal is nothing new in the hotel business, but one would think otherwise, judging from the volumes of discussions, scientific and otherwise, of calories, vitamins and the like. This subject is always more or less treated upon at most hotel gatherings.

But after all it is really up to the customer to decide just what he shall eat? Certainly he would be within his rights if he resented any interference on the part of the hotel man. The world is largely made up of people who won't even obey doctor's orders or even the dictates of common sense in the matter of what they should eat.

For all time human beings have been filling cemeteries with the exercise of their teeth in mastication. It is quite likely they will continue to do so into the far distant future, despite all the published educational stuff relative to "what we should eat," which usually rolls off like water from a duck's back.

At the round table discussion at the recent Michigan Hotel convention, somebody propounded the query, "Why do we eat?" It was aptly answered by someone else, "Because it is a pleasure; because it is meal time and we are hungry; because we must nourish the body."

The first definition covers the whole problem. "They eat what they crave for when they want it."

The hotel man who "sets a good table," whether he is operating his hotel on the American or European plan, is the man who does the business in his dining room. He prepares a reasonable and sensible bill of fare, incorporating such items as he knows will make a hit with his patrons, without reference to the "doctor's orders" and it is up to his guest to do the rest, which proposition they accept willingly.

The hotel man who gets to monkeying with calories and vitamins eventually loses his business. Naturally he must be first of all, a good business

man, rather than a culinary reformer, just as any operator in any line must be a good business man. Just as the theatrical man interests more patrons with farces and light operas than with Shakesperian productions, so does the food dispenser accumulate his coin by serving the food or foods which are the most appetizing, without regard to scientific rules of health. Besides the hotel man, even, is not ordinarily in business on "account of his health."

The real reason for success in food dispensing is giving people just what they want to eat, not what he prefers to give them.

I know of a Michigan hotel operator who provides no fruit for the breakfast table, just because he does not personally care for it, and for this reason he will continue to be a "small" operator.

A good, "square" meal, made up of ingredients which consumers demand is what makes repeaters and repeaters are what make the landlord.

Hence it is not up to the hotel man to educate his guests to what they will eat or what is best for their health, but rather to give them what they like. It is his business, however, to see that this food is prepared in a healthful manner in strict accordance with hygienic rules.

Anyone who tries to foist upon the public, especially the "personal" public, what they don't want to eat, just for scientific reasons, will fail. Just so long as eating remains a pleasurable function—so long as people live to eat and not eat to live—it need not matter to the purveyor that they are indulging in the preliminaries to their own funerals.

Naturally this one rule may carry with it exceptions. There are sanitariums and there are restaurants whose chief stock in trade is calories and vitamins, but their patrons are of the class who are looking out for diet treatment, and if there are enough of such, then caterers will make money—usually much more than the man who serves the square meal; but the fat, jolly landlord, who has never known the twinges of dyspepsia will always continue to be the "one best bet."

The eating habits of the people naturally change. There isn't as much gluttoning nowadays as there used to be, perhaps, but otherwise they are very much like they always have been.

It is hard to estimate whether the real demand of the public is for better or cheaper hotels.

A New York landlord is now trying this problem. Recently he has completed two hotels in a genteel location, just one block intervening between them. The one, noticeably inferior in architecture and construction, carries a room rate averaging 50 cents per day less than the other. With the same identical number of rooms, the cheaper hotel showed an occupancy of 91 per cent.; the other 64, and in consequence a profit in operation largely in excess of the more expensive.

We are constantly confronted with the claim that this or that town needs another or better hotel. A few of the traveling public will seek the best accommodations they can secure for the money, but experience in hotel operations has satisfactorily demonstrated that while the better hotel possibly

## CODY HOTEL



IN THE HEART OF THE CITY  
Division and Fulton

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

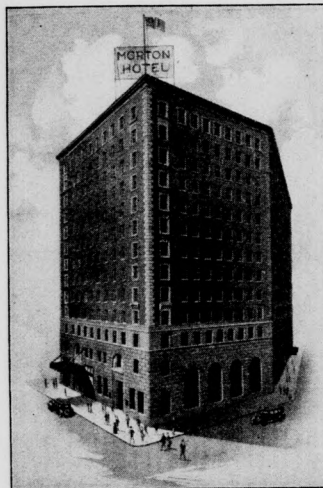
CODY CAFETERIA IN CONNECTION

## The Pantlind Hotel

The center of Social and Business Activities.

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

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



## Morton Hotel

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

400 Rooms—400 Baths  
Menus in English

WILLIAM C. KEELEY,  
Managing Director.

## New Hotel Mertens

GRAND RAPIDS

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

Union  
Station



75 Steps East

Fire Proof



secures the patronage of such as are willing to pay for what they get, the cheaper hotel makes the real money. And it will continue to be so in the ratio of about 10 to 1.

With a few outstanding exceptions the commercial traveler finds the high priced hotel beyond his reach. If from a mistaken sense of pride he buys the expensive room, he is compelled to starve his stomach, which reduces his selling activities, for the under nourished salesman is a poor asset to any institution.

Occasionally—not as often as in years gone by—I hear of the hotel kicker, so-called. Who knows but he is a blessing in disguise? Perhaps we ought, instead of annihilating him, extend him an occasional vote of thanks, for oftentimes a complaint is a result of a fault in service which, but for the kick, might become an uncorrected abuse, hence the complaint may result to our advantage.

Now every guest complains; but one who does frequently only expresses in tangible form the thought that may be in the minds of many of our guests, but which through sufferance might come to our notice tardily. In fact, the kicker helps us find out what other people think of our mode of management, and it is up to us to make such complaints, if reasonable, the basis for improvement in service.

For quite a number of years the writer has been literally at home each recurring Thanksgiving Thanksgiving day with Mr. and Mrs. Edward Swett, of the Muskegon Occidental. This year being an exception, the entertainment being offered at their beautiful summer (and winter) home at Lake Harbor. I will not attempt to describe the dinner, but will confess that all thoughts of calories and vitamins were thrown into the discard, and the invitation was renewed for next year, for which I am truly thankful. Here I give you the menu for such an old-time Thanksgiving dinner as one seldom hears of, but frequently dreams about, served at the Occidental this year. All you could eat without asking for it.

Oyster cocktail  
Celery hearts      Queen olives  
Chicken a la Reine      Consomme royale  
Boiled lake trout au vin blanc  
Pommes Hollandaise  
Orange ice  
Roast stuffed native turkey.  
Whipped potatoes  
Roast spring goose, apple sauce  
Candied sweet potatoes  
Mashed Hubbard squash  
Green asparagus, drawn butter  
Head lettuce salad, Russian dressing  
English plum pudding.  
Hot mince pie      Hard and nutmeg sauce  
Grape nut ice cream.      Pumpkin pie  
York State Cheese      Fruit cake  
Coffee      Crackers

An invitation to the formal opening dinner at the brand new Hotel Montague, at Caro, on the evening of Dec. 1 I was unable to avail myself of, but I will pay a special visit there shortly and tell you all about this latest candidate for public favor, of which George Girdley, is the landlord. Frank S. Verbeck.

#### Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 2—Sunday was the last chance for many Soo hunters who had not filled their licenses. The slaughter has been comparatively small this year, but from all accounts a good time was had by all.

Ben Rothwell, for the past seven years manager for the Raymond Furniture Co., has taken a lease on the building formerly occupied by the Raymond Furniture Co. Mr. Rothwell has purchased a new line of up-to-date furniture and will open up for business as soon as the new stock arrives. Meanwhile the stores are being re-decorated and when completed will be among the finest in the city. Mr. Rothwell will need no introduction to the public and has a host of friends

who wish him every success in his new enterprise.

Dr. G. A. Conrad, formerly of Calumet, has moved to the Soo, where he will establish himself. He will practice in surgical cases only. Dr. and Mrs. Conrad have purchased the Chandler residence, on Spruce street. They will move in the near future. Dr. Conrad has been chief of staff of several mining companies for a number of years.

We heard that a barber caused the arrest of a neighbor who, he said threw lumps of coal at him. Wish we had a neighbor like that.

Dave Eleisof, the popular manager of the Leader, returned last week from Ann Arbor, where he attended the foot ball game.

H. J. Anderson, the lumberman, has moved his family to Drummond Island where he expects to commence winter operations soon.

Adversity is a medicine which people are rather fond of recommending indiscriminately as a panacea for their neighbors. Like other medicines, it only agrees with certain constitutions. There are nerves which it utterly shatters.

A. E. Bowman, the well-known merchant of Shingleton, died last Tuesday. He was also owner of the tannery store at Munising.

An investigator who finds that many families are doing without meat wonders what they are living on. Maybe a budget.

James Leigh, who for the past five years has been with the Swift & Co. local branch here, has been promoted and expects to leave in the near future for Swift's Green Bay branch. Jimmie, as he is known to his many friends here will have the best wishes of his friends for success in his new field. William G. Tapert.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 2—A number of Grand Rapids people motored to Battle Creek Sunday to attend the funeral of Mrs. John I. Gibson, which took place in the Adventist Temple at 2:30 p. m.

Nurtured from infancy in the serene, reverent and rational faith of her parents, it was natural that her own spirit should have been characterized by serenity and reverence and thoughtfulness. Hers was a philosophical mind, and early in her life she found a helpful philosophy of life in the teachings of Christian leaders whose influence remained with her to the end. New friends, who met Mrs. Gibson in the later years of her life, admired her for her serene and deep faith, her informed and scholarly mind, her fresh interest in new friends and in present-day affairs. She had, to the very end, a large-hearted and large-minded interest in people and events, and, to the end, her spirit was outward-going, others-serving and forward-looking.

J. J. Berg (Pitkin & Brooks) has been annoyed of late by a shifting pain in his anatomy which local physicians are unable to locate long enough to diagnose. So he proposes to pay a visit to the Mayo hospital, at Rochester, Minn., in hopes the experts of that institution will be more fortunate in identifying and expelling the intruder.

King Hezekiah was one of the good kinds of Israel, but he made the fatal mistake of exhibiting the wealth of his nation to the representatives of a covetous foreign king; and he had no adequate defenses when that king's armies invaded his land.

Quickly made friendships are apt to fade out the first time they go to the wash.

## HOTEL BROWNING

150 Fireproof Rooms

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

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

## HOTEL CHIPPEWA

HENRY M. NELSON  
Manager

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

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

\$1.50 and up      60 Rooms with Bath \$2.50 and \$3.00



## 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"

## CUSHMAN HOTEL

PETOSKEY, MICHIGAN

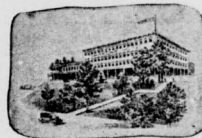
The best is none too good for a tired  
Commercial Traveler.

Try the CUSHMAN on your next trip  
and you will feel right at home.

## Columbia Hotel

KALAMAZOO

Good Place To Tie To



**Hotel Whitcomb**  
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

Bell Phone 596      Citiz. Phone 61366

**JOHN L. LYNCH SALES CO.**  
SPECIAL SALE EXPERTS

Expert Advertising  
Expert Merchandising  
209-211 Murray Bldg.  
GRAND RAPIDS, MICHIGAN

## Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173

## HOTEL KERNS

Largest Hotel in Lansing

300 Rooms With or Without Bath  
Popular Priced Cateria in Connection  
Rates \$1.50 up

E. S. RICHARDSON, Proprietor

## OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.  
Muskegon      Michigan

## TYPEWRITERS

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

## Lansing's New Fire Proof HOTEL ROOSEVELT

Opposite North Side State Capitol  
on Seymour Avenue

250 Outside Rooms, Rates \$1.50 up,  
with Bath \$2.50 up.  
Cafeteria in Connection.

## WESTERN HOTEL

BIG RAPIDS, MICH.

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

## The Durant Hotel

Flint's New Million and Half  
Dollar Hotel.

300 Rooms      300 Baths

Under the direction of the  
United Hotels Company

HARRY R. PRICE, Manager

## INVESTIGATORS

Private investigations car-  
ried on by skillful operators.  
This is the only local con-  
cern with membership in the  
International Secret Service  
Association.

Day, Citiz. 68224 or Bell M800  
Nights, Citiz. 62280 or 63081

**National Detective Bureau**

Headquarters  
333-4-5 Houseman Bldg.





### Druggists Who Advertise Their Own Preparations.

Every up-to-date druggist at some time or other falls upon a preparation that he finds so efficacious that he is willing to spend money on the exploiting of it. It may be a cough medicine, a salve for eczema, a mouth wash—indeed any of a hundred different articles that are called for everyday by his customers. He may be too diffident in meeting the keen competition offered nationally advertised articles to make the attempt. Very often, however, he makes the attempt, but does not follow it up with the proper attention to little things.

A small town druggist, not long ago, made up a shaving cream that he thought would sell. He had labels printed, put up the cream in tubes, and began urging it upon customers. Those that bought it returned for more. As long as he kept talking about the preparation, he continued selling it. Unfortunately, the clerks did not manifest his enthusiasm, and only sold it when it was called for. The result was that the sales fell off.

Speaking about the matter to an advertising man, he expressed the opinion that in the face of the extensive advertising of the established shaving preparations, he had no chance whatever. The advertising man differed with him, and asked him what methods of giving his shaving cream proper publicity he had used. The druggist had to admit that he had not done much in that direction.

"What do you think would happen to 'Mennen's,' queried the advertising man, "if they quit advertising?"

"That I know," answered the druggist, "but I think it would continue to sell as every one knows it, and knows it to be a good and reliable article."

"The best of articles have to be advertised," said the advertising man coming back at him swift and hard, "and they must be kept before the mind of the public constantly and without interrupted application. If this is not true why do firms like the Standard Oil Company spend millions on publicity. Henry Ford never lets up in his campaign and his little rattle box is better known than 'Mennen's' ever will be. You have a good article in your shaving cream. I have tried it at your suggestion and have found it good and cheap both. If you would take a little advice, you would do something in the way of advertising."

"For example?" asked the druggist.

"Well, in the first place attract attention by the use of slogans—such slogans as impress themselves upon the people who see them. If I were in your position, I would have a card in the window with something like this on it:

"It puts a smile where the beard was," or

"It makes You h permanent," or

"It makes you crave for the morning shave," or

"Kissable girls demand it,"

"It makes shaving a popular game"

"In all of these there is enough wit to hold the attention, and perhaps provoke a comment. Let slogans like this be constantly in evidence, and you ac-

complish in a small way, what the big fellows do on a grand scale.

The druggist acted on the man's advice, and found his shaving cream sales increasing amazingly. It was not long before he began advertising it in the local paper, and it was not long before he found his preparation called for in rival stores.

A druggist once brought out a cough medicine that was made according to a local doctor's prescription. It did not sell. People bought it once, and when they wanted cough medicine again asked for the widely advertised preparations.

He began running slogans in his window. A few may herewith be given:

"It cures the cold of the young and old."

"Don't envy beautiful hair, use our hair tonic."

"It makes wet feet a needless worry"

"It keeps the doctor away."

"Undertakers use it, but do not recommend it, as it hurts their trade."

These slogans brought business to the druggist—they were bound to sell.

A druggist made a hair tonic, and tried his utmost to make it sell. His efforts were unfortunately of no avail, until he began devising slogans as did those mentioned above. Some of his slogans were trite, but many of them manifested enough originality to take with the public. Some of those he used were as follows:

"Girls, look out for your hair—use our hair tonic before he throws you over."

"It makes your friends wonder what became of your cough."

"Scratch your matches, but not your head—use our hair tonic."

"Don't shovel dandruff from your shoulders—use our tonic."

"Billiard balls are bald because they have no brains—if they had they would use our hair tonic."

"Let your hair shine, but not your head—use our hair tonic."

In making slogans there are a few points the creator should bear in mind. In the first place try to infuse in them a spirit of harmless humor. Make them witty. Keep them short—the shorter the better. The more pointed and snappier they are, the more effective. Don't imitate or copy the original. Lastly change the slogans often.



Only as our  
candies excel for  
the price asked  
do we hope to ob-  
tain your interest  
and merit your con-  
tinued patronage

**A. R. WALKER CANDY CORPORATION**  
MUSKEGON MICHIGAN



Don't let the observer get away with the idea that you have no imagination.

It may be asked if it is advisable to feature these slogans with a whole window. Why not? Nothing is more effective than a single idea presented in a big way. Fill your window—twenty different articles and the chances are the passerby will notice none of them. When the whole window is used to advertise but one thing, he cannot help but carry away with him the advertiser's message.

C. Fawley Thurston.

Sydney Anderson, president of the Millers' National Federation, foresees a period of good business for that industry. "My sessions with flour mill executives, from one end of the country to the other," he says, "have shown me that millers face the future with more genuine confidence than at any time in recent years. I look for a steady increase in volume of sales and believe that the aggregate business next winter and spring will prove to be quite satisfactory."

# Brooks Valeur

## BITTER SWEETS

## 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



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

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

## 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.  
Say to our Dept. C. "Here's a dol-  
lar. Send me five pound package."  
Try it!

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>		Lavendar Flow... 8 00@3 25		Cinchona ----- @2 16	
Boric (Powd.)	15 @ 25	Lavendar Gar'n	85@1 20	Colchicum -----	@1 80
Boric (Xtal)	15 @ 25	Lemon -----	1 50@1 75	Cubeb -----	@3 00
Carbolic	40 @ 47	Linseed, bbl. bbl.	@1 12	Digitalis -----	@1 80
Citric	59 @ 70	Linseed, bbl. less 1 19@1 22		Gentian -----	@1 35
Muriatic	3 1/2 @ 8	Linseed, raw, bbl.	@1 10	Ginger, D. S. --	@1 80
Nitric	9 @ 15	Linseed, ra. less 1 17@1 20		Gualac -----	@2 20
Oxalic	15 @ 25	Mustard, artifil. oz.	@ 60	Gualac, Ammon.	@2 00
Sulphuric	3 1/2 @ 8	Neatsfoot -----	1 35@1 50	Iodine -----	@ 95
Tartaric	40 @ 50	Olive, pure -----	3 75@4 50	Iodine, Colorless	@1 50
<b>Ammonia</b>		Olive, Malaga, yellow	2 75@3 00	Iron, Clo. -----	@1 35
Water, 26 deg.	10 @ 18	Olive, Malaga, green	2 75@3 00	Kino -----	@1 40
Water, 18 deg.	10 @ 13	Orange, Sweet	4 50@4 75	Myrrh -----	@2 50
Water, 14 deg.	6 1/2 @ 12	Origanum, pure	@ 2 50	Nux Vomica -----	@1 55
Carbonate	20 @ 25	Origanum, com'l	1 00@1 20	Opium -----	@3 50
Chloride (Gran.)	10 1/2 @ 20	Pennyroyal -----	3 00@3 25	Opium, Camp. --	@ 35
<b>Balsams</b>		Peppermint -----	10 00@10 25	Opium, Deodorz'd	@3 50
Copaiba -----	60@1 00	Rose, pure -----	13 50@14 00	Rhubarb -----	@1 70
Fir (Canada) --	2 55@2 80	Rosemary Flows	1 25@1 50	<b>Paints.</b>	
Fir (Oregon) --	65@1 00	Sandalwood, E.	10 00@10 25	Lead, red dry --	15 1/4 @15 1/4
Peru -----	3 00@3 25	Sassafras, true	2 50@2 75	Lead, white dry 15 1/4 @15 1/4	
Tolu -----	3 00@3 25	Sassafras, arti'l	80@1 20	Lead, white oil --	15 1/4 @15 1/4
<b>Barks</b>		Spearment -----	6 00@6 25	Ochre, yellow bbl.	@
Cassia (ordinary)	25@ 30	Sperm -----	1 80@2 05	Ochre, yellow less 2 1/2 @	
Cassia (Salgon)	50@ 60	Tansy -----	6 00@6 25	Red Venet'n Am. 3 1/2 @ 7	
Sassafras (pw. 50c)	@ 55	Tar, USP -----	50@ 65	Red Venet'n Eng. 4 @	
Soap Cut (powd.)	30c	Turpentine, bbl.	@ 92 1/2	Putty -----	5 @
<b>Berries</b>		Turpentine, less	99@1 12	Whiting, bbl. -----	@ 4 1/2
Cubeb -----	@1 25	Wintergreen, leaf	6 00@6 25	Whiting -----	5 1/2 @ 10
Fish -----	@ 35	Wintergreen, sweet	3 00@3 25	L. H. P. Prep. -----	2 80@3 00
Juniper -----	10@ 20	Wintergreen, art.	80@1 20	Rogers Prep. -----	2 80@3 00
Prickly Ash -----	@ 30	Wormseed -----	7 50@7 75	<b>Miscellaneous</b>	
<b>Extracts</b>		Wormwood -----	8 50@8 75	Acetanilid -----	47@ 55
Licorice -----	60@ 65	<b>Potassium</b>		Alum -----	08@ 12
Licorice powd.	@1 00	Bicarbonate -----	35@ 40	Alum, powd. and	09@ 15
<b>Flowers</b>		Bichromate -----	15@ 25	Bismuth, Subn-	3 70@3 90
Arnica -----	25@ 30	Bromide -----	69@ 85	Borax xtal or	07@ 13
Chamomile Ger.	20@ 25	Bromide -----	54@ 71	powdered -----	07@ 13
Chamomile Rom.	-- 75	Chlorate, gran'd	23@ 30	Cantharades, po.	2 00@2 25
<b>Gums</b>		Chlorate, powd.	16@ 25	Calomel -----	1 79@1 99
Acacia, 1st -----	50@ 55	or Xtal -----	16@ 25	Capsicum, pow'd	43@ 55
Acacia, 2nd -----	45@ 50	Cyanide -----	30@ 50	Carmine -----	6 00@6 60
Acacia, Sorts -----	20@ 25	Iodide -----	4 66@4 86	Cassia Buds -----	25@ 30
Acacia, Powdered	35@ 40	Permanganate	20@ 30	Cloves -----	50@ 55
Aloe (Barb Pow)	25@ 35	Prussiate, yellow	65@ 75	Chalk Prepared	14@ 16
Aloe (Cape Pow)	25@ 35	Prussiate, red --	@ 1 00	Chloroform -----	55 @ 65
Aloe (Soc. Pow.)	65@ 70	Sulphate -----	35@ 40	Chloral Hydrate	1 35@1 85
Asafoetida -----	65@ 75	<b>Roots</b>		Cocaine -----	10 60@11 25
Pow. -----	1 00@1 25	Alkanet -----	25@ 30	Cocoa Butter -----	50@ 75
Camphor -----	1 05@1 15	Blood, powdered	35@ 40	Corks, list, less	40@50 50
Guaiac -----	@ 70	Calamus -----	35@ 60	Copperas -----	2 1/2 @ 10
Guaiac, pow'd --	@ 75	Elecampane, powd	25@ 30	Copperas, Powd.	4 @ 10
Kino -----	@ 85	Gentian, powd.	20@ 30	Corrosive Sublim	1 43@1 64
Kino, powdered	@ 90	Ginger, African,	30@ 35	Cream Tartar -----	30@ 35
Myrrh -----	@ 60	powdered -----	30@ 35	Cuttle bone -----	40@ 50
Myrrh, powdered	@ 65	Ginger, Jamaica,	60@ 65	Dextrine -----	6 @ 15
Opium, powd. 19 65@19 92		Ginger, Jamaica,	55@ 60	Dover's Powder 3 50@4 00	
Opium, gran. 19 65@19 92		powdered -----	55@ 60	Emery, All Nos. 10 @ 15	
Shellac -----	90@1 10	Goldenseal, pow.	5 50@6 00	Emery, Powdered 8 @ 10	
Shellac Bleached	1 00@1 10	Ipecac, powd. --	3 75@4 00	Epsom Salts, bbls.	@ 10
Tragacanth, pow.	@ 1 75	Licorice -----	35@ 40	Epsom Salts, less 3 1/2 @ 10	
Tragacanth -----	1 75@2 25	Licorice, powd.	20@ 30	Ergot, powdered --	@ 1 00
Turpentine -----	@ 25	Oris, powdered	30@ 40	Flake, White -----	15 @ 20
<b>Insecticides</b>		Poke, powdered	35@ 40	Formaldehyde, lb.	13 @ 30
Arsenic -----	15 @ 25	Rhubarb, powd. 1 00@1 10		Gelatin -----	1 10@1 25
Blue Vitriol, bbl.	@ 07	Rosinwood, powd.	@ 40	Glassware, less 55 %.	
Blue Vitriol, less 8 1/2 @ 15		Sarsaparilla, Hond.	@ 1 00	Glassware, full case 60 %	
Bordea. Mix Dry 12 1/2 @23 1/2		ground -----	@ 60	Glauber Salts, bbl.	@ 03
Heliole, White	20@ 30	Sarsaparilla Mexican,	@ 60	Glauber Salts less 04 @ 10	
powdered -----	20@ 30	ground -----	@ 60	Glue, Brown -----	21 @ 30
Insect Powder -----	75 @ 85	Squills -----	35@ 40	Glue, Brown Grd 15 @ 20	
Lead Arsenate Po. 24 1/2 @39		Squills, powdered	60@ 70	Glue, white -----	27 1/2 @ 35
Lime and Sulphur	9 @20 1/2	Tumeric, powd.	17 @ 25	Glue, white grd. -----	25 @ 35
Dry -----	32 @ 43	Valerian, powd.	40@ 50	Glycerine -----	25 @ 45
Paris Green -----	32 @ 43	<b>Seeds</b>		Hops -----	65 @ 75
<b>Leaves</b>		Anise -----	@ 35	Iodine -----	6 45@6 90
Buchu -----	1 35@1 50	Anise, powdered	35@ 40	Iodoform -----	7 35@7 65
Buchu, powdered	@1 50	Bird, ls -----	13 @ 17	Lead Acetate -----	20 @ 30
Sage, Bulk -----	25 @ 30	Canary -----	13 @ 20	Mace -----	@ 1 20
Sage, 1/4 loose -----	@ 40	Caraway, Po. .30	25 @ 30	Mace, powdered	@ 1 25
Sage, powdered	@ 35	Cardamon -----	@ 3 00	Menthol -----	19 50@19 85
Senna, Alex. -----	75 @ 80	Celery, powd. .55	45 @ 50	Morphine -----	11 18@11 93
Senna, Tinn. -----	30 @ 35	Coriander pow. .35	27 @ 30	Nux Vomica -----	@ 30
Senna, Tinn. pow.	25 @ 35	Dill -----	12 1/2 @ 20	Nux Vomica, pow.	17 @ 25
Uva Ursi -----	20 @ 25	Fennel -----	25 @ 40	Pepper black pow.	32 @ 35
<b>Oils</b>		Flax -----	07 1/2 @ 12	Pepper, White -----	40 @ 45
Almonds, Bitter, true	7 50@7 75	Flax, ground -----	07 1/2 @ 12	Pitch, Burgundy	10 @ 15
Almonds, Bitter, artificial	4 00@4 25	Foenugreek pow.	15 @ 25	Quassia -----	12 @ 15
Almonds, Sweet, true	1 25@1 50	Hemp -----	8 @ 15	Quinine -----	72 @1 33
Almonds, Sweet, imitation	60@1 00	Lobelia, powd. --	@1 25	Rochelle Salts --	30 @ 35
Amber, crude -----	1 50@1 75	Mustard, yellow	15 @ 25	Saccharine -----	@ 30
Amber, rectified	1 75@2 00	Mustard, black --	20 @ 25	Salt Peter -----	11 @ 22
Anise -----	1 00@1 25	Poppy -----	22 @ 25	Selditz Mixture	30 @ 40
Bergamont -----	5 75@6 00	Quince -----	1 50@1 75	Soap, green -----	15 @ 30
Cajenut -----	1 50@1 75	Rape -----	15 @ 20	Soap mott cast. 22 1/2 @ 25	
Cassia -----	4 25@4 50	Sabadilla -----	25 @ 35	Soap, white castile	@11 25
Castor -----	1 95@2 20	Sunflower -----	11 1/2 @ 15	case -----	@11 25
Cedar Leaf -----	1 75@2 00	Worm, American	30 @ 40	less, per bar -----	@ 1 40
Citronella -----	1 50@1 75	Worm, Levant -----	6 00	Soda Ash -----	3 1/2 @ 10
Cloves -----	3 25@3 50	<b>Tinctures</b>		Soda Bicarbonate 3 1/2 @ 10	
Cocanut -----	25 @ 35	Aconite -----	@1 80	Soda, Sal -----	03 @ 08
Cod Liver -----	1 65@1 85	Aloe -----	@1 45	Spirits Camphor	@1 35
Croton -----	2 00@2 25	Arnica -----	@1 10	Sulphur, roll -----	@ 19
Cotton Seed -----	1 50@1 70	Asafoetida -----	@2 40	Sulphur, Subl. -----	04 @ 10
Cubeb -----	7 50@7 75	Belladonna -----	@1 35	Tamarinds -----	20 @ 25
Eige-on -----	3 00@3 25	Benzoin -----	@2 10	Tartar Emetic -----	70 @ 75
Eucalyptus -----	1 25@1 50	Benzoin Comp'd	@2 65	Turpentine, Ven. 50 @ 75	
Hemlock, pure -----	1 75@2 00	Buchu -----	@2 85	Vanilla Ex. pure 1 75@2 25	
Juniper Berries	2 75@3 00	Cantharadides -----	@2 20	Vanilla Ex. pure 2 50@3 00	
Juniper Wood -----	1 50@1 75	Capsicum -----	@1 75	Zinc Sulphate -----	06 @ 15
Lard, extra -----	1 50@1 70	Catechu -----	@1 75		
Lard, No. 1 -----	1 25@1 45				



# GROCERY PRICE CURRENT

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

## ADVANCED

Lard  
Canned Peaches  
Some Nuts  
Veal  
Cheese  
Oleomargarine

Allspice  
Cloves  
Pepper

## DECLINED

Canned Cherries  
Canned Plums  
Rio Coffee  
Dates  
Market Baskets

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



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

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

## BEECH-NUT BRANDS.



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

## BLUING

Original  
Condensed Pearl  
Crown Capped



4 doz., 10c. dz. 85  
3 dz. 15c. dz. 1 25

## BREAKFAST FOODS

Cracked Wheat, 24-2 3 85  
Cream of Wheat 1 80  
Pillsbury's Best Cerl 2 20  
Quaker Puffed Rice 5 45  
Quaker Puffed Wheat 4 30  
Quaker Brst Biscuit 1 90  
Ralston Branos 3 60  
Ralston Food, large 2 70  
Saxon Wheat Food 3 85  
Saxon Wheat Food 3 85



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

## BROOMS

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

## BRUSHES

Solid Back, 3 in. 1 50  
Solid Back, 1 in. 1 75  
Pointed Ends 1 25

## Shaver

No. 50 2 00  
Peerless 2 60

## Shoe

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

## BUTTER COLOR

Dandelion, 2 85  
Nedrow, 3 oz. doz. 2 50

## CANDLES

Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. 12.8  
Paraffine, 6s 14.2  
Paraffine, 12s 14.2  
Wicking 40  
Tudor, 6s, per box 30

## CANNED FRUIT.

Apples, 3 lb. Standard 1 50  
Apple Sauce, No. 10 8 00  
Apricots, No. 1 1 35  
Apricots, No. 2 2 85  
Apricots, No. 2 1/2 2 60  
Apricots, No. 10 8 00  
Blackberries, No. 10 12 50  
Blueberries, No. 2 2 00  
Blueberries, No. 10 12 00  
Cherries, No. 2 3 00  
Cherries, No. 2 1/2 3 75  
Cherries, No. 10 10 75  
Loganberries, No. 2 3 00  
Peaches, No. 1 1 25  
Peaches, No. 1, Sliced 1 40  
Peaches, No. 2 2 75  
Peaches, No. 2 1/2 2 45  
Peaches, 2 1/2 Cal. 3 25  
Peaches, 10, Mich. 6 50  
Pineapple, 1, sl. 1 80  
Pineapple, 2, sl. 2 80  
Pineapple, 2, br. sl. 2 65  
Pineapple, 2, sl. 3 35  
Pineapple, 2, cru. 2 90  
Pineapple, 10 cru. 12 00  
Pears, No. 2 3 25  
Pears, No. 2 1/2 4 00  
Plums, No. 2 1 75  
Plums, No. 2 1/2 2 50  
Raspberries, No. 2, blk 3 25  
Raspberries, Red, No. 10 13 00  
Raspberries, Black, No. 10 11 50  
Rhubarb, No. 10 5 25

## CANNED FISH.

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

## CANNED MEAT

Bacon, Med. Beechnut 2 70  
Bacon, Lge. Beechnut 4 50  
Beef, No. 1, Corned 2 75  
Beef, No. 1, Roast 2 75  
Beef, No. 2 1/2, Eagle 1 75  
Beef, No. 1/2, Qua. 1 75  
Beef, 5 oz., Qua. 2 50  
Beef, No. 1, B'nut 4 05  
Sap Sago 35

Beefsteak & Onions, 2 75  
Chili Con. Ca., 1s 1 35  
Deviled Ham, 1/4s 2 20  
Deviled Ham, 1/2s 3 60

## Hamburg Steak & Onions

Onions, No. 1 3 15  
Potted Beef, 4 oz. 1 10  
Potted Meat, 1/4 Libby 52 1/2  
Potted Meat, 1/2 Libby 90  
Potted Meat, 1/2 Rose 85  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/4 1 35  
Veal Loaf, Medium 2 30

## Baked Beans

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

## CANNED VEGETABLES.

### Asparagus.

No. 1, Green tips 4 60  
No. 2, Lge. Green 4 50  
W. Bean, cut 2 25  
W. Beans, 10 5 00  
Green Beans, 2s 2 00  
Gr. Beans, 10s 7 50  
Lima Beans, 2s, Soaked 95  
Red Kid. No. 2 1 20  
Beets, No. 2, wh. 1 75  
Beets, No. 2, cut 1 60  
Beets, No. 3, cut 1 80  
Corn, No. 2, Ex stan 1 45  
Corn, No. 2, Fan. 1 60  
Corn, No. 2, Fy. glass 3 25  
Corn, No. 10 7 50  
Hominy, No. 3 1 00  
Okra, No. 2, whole 2 00  
Okra, No. 2, cut 1 60  
Dehydrated Veg. Soup 90  
Dehydrated Potatoes, lb. 45  
Mushrooms, Hotels 42  
Mushrooms, Choice 55  
Mushrooms, Sur Extra 75  
Peas, No. 2, E. J. 1 65  
Peas, No. 2, Sift. 1 90  
Peas, No. 2, Ex. Sift. 2 60  
Peas, Ex. Fine, French 2 60  
Pumpkin, No. 2 1 35  
Pumpkin, No. 10 4 50  
Pimientos, 1/4, each 12 14  
Pimientos, 1/2, each 27  
Sw't Potatoes, No. 2 1 60  
Sauerkraut, No. 3 1 40  
Succotash, No. 2 1 65  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 1 25  
Spinach, No. 2 1 60  
Spinach, No. 3 2 10  
Spinach, No. 10 6 00  
Tomatoes, No. 2 1 40  
Tomatoes, No. 2 2 00  
Tomatoes, No. 2, glass 2 60  
Tomatoes, No. 10 7 50

### CATSUP.

B-nut, Small 2 25  
Lilly Valley, 14 oz. 2 50  
Libby, 14 oz. 2 35  
Libby, 8 oz. 1 75  
Lilly Valley, 1/4 pint 1 75  
Paramount, 24, 8s 1 45  
Paramount, 24, 16s 2 40  
Paramount, 6, 10s 10 00  
Sniders, 8 oz. 1 85  
Sniders, 16 oz. 2 85  
Nedrow, 10 1/2 1 40

### CHILI SAUCE

Snider, 16 oz. 2 35  
Sniders, 8 oz. 2 35  
Lilly Valley, 8 oz. 2 10  
Lilly Valley, 14 oz. 3 50

### OYSTER COCKTAIL.

Sniders, 16 oz. 2 35  
Sniders, 8 oz. 2 35

### CHEESE

Roquefort 55  
Kraft Small tins 1 40  
Kraft American 1 40  
Chili, small tins 1 40  
Pimento, small tins 1 40  
Roquefort, small tins 2 25  
Camenbert, small tins 29  
Wisconsin Old 24  
Wisconsin new 24  
Longhorn 25  
Michigan Full Cream 28  
New York Full Cream 28  
Sap Sago 42

## CHEWING GUM.

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

## CHOCOLATE.

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

## COCOA.

Bunte, 1/4s 42  
Bunte, 1/2 lb. 35  
Bunte, lb. 32  
Droste's Dutch, 1 lb. 9 00  
Droste's Dutch, 1/2 lb. 4 75  
Droste's Dutch, 1/4 lb. 2 00  
Hersheys, 1/4s 33  
Hersheys, 1/2s 28  
Huyler 36  
Lowney, 1/4s 40  
Lowney, 1/2s 38  
Lowney, 5 lb. cans 32  
Runkles, 1/4s 36  
Runkles, 1/2s 36  
Van Houten, 1/4s 75  
Van Houten, 1/2s 75

## COCOANUT.

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

## CLOTHES LINE.

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



## COFFEE ROASTED

### Bulk

Rio 30  
Santos 33 1/2  
Maracaibo 38  
Gautemala 40  
Java and Mocha 46  
Bogota 42  
Peaberry 35

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

### Coffee Extracts

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

## CONDENSED MILK

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

## MILK COMPOUND

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

## EVAPORATED MILK



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

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

## CIGARS

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

## CONFECTIONERY

Stick Candy Pails  
Standard 17  
Jumbo Wrapped 19  
Pure Sugar Sticks 600s 4 27  
Big Stick, 20 lb. case 20

### Mixed Candy

Kindergarten 18  
Leader 17  
X. L. O. 14  
French Creams 19  
Cameo 21  
Grocers 12

### Fancy Chocolates

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

### Gum Drops

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

### Lozenges.

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

### Hard Goods.

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

### Cough Drops

Putnam's 1 30  
Smith Bros. 1 50

### Package Goods

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

### Specialties.

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

## COUPON BOOKS

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

## CREAM OF TARTAR

6 lb. boxes 38

## DRIED FRUITS

**Apples**  
Evap. Choice, bulk 15  
**Apricots**  
Evaporated, Choice 22  
Evaporated, Fancy 27  
Evaporated, Slabs 20  
**Citron**  
10 lb. box 48  
**Currants**  
Package, 14 oz. 17  
Greek, Bulk, lb. 16  
**Dates**  
Hollowi 09  
**Peaches**  
Evap., Choice, unp. 14  
Evap., Ex. Fancy, P. P. 17  
**Pear**  
Lemon, American 24  
Orange, American 24  
**Raisins.**  
Seeded, bulk 9  
Thompson's s'dless blk 9 1/2  
Seeded, 15 oz. 11  
Thompson's seedless, 15 oz. 11 1/2  
**California Prunes**  
70/80, 25 lb. boxes 08  
60/70, 25 lb. boxes 09 1/2  
60/70, 25 lb. boxes 09 1/2  
40/50, 25 lb. boxes 07 1/2  
30/40, 25 lb. boxes 07 1/2  
20/30, 25 lb. boxes 02 3/4

## FARINACEOUS GOODS

**Beans**  
Med. Hand Picked 06 1/2  
Cal. Limas 15 1/2  
Brown, Swedish 08 1/2  
Red Kidney 09 1/2  
**Farina**  
24 packages 2 30  
Bulk, per 100 lbs. 06  
**Hominy**  
Pearl, 100 lb. sack 4 00  
**Macaroni**  
Domestic, 20 lb. box 09  
Armours, 2 doz., 8 oz. 1 80  
Foulds, 2 doz., 8 oz. 1 80  
Quaker, 2 doz. 1 80  
**Pearl Barley**  
Chester 5 50  
00 and 0000 7 25  
Barley Grits 06  
**Peas**  
Scotch, lb. 7 1/2  
Split, lb. yellow 08  
Split, green 10  
**Sago**  
East India 10  
**Tapoca**  
Pearl, 100 lb. sacks 9 1/2  
Minute, 8 oz., 3 doz. 4 00  
Dromedary Instant 3 50

## FLAVORING EXTRACTS

**Doz. Lemon**  
1 50  
3 25  
5 50  
9 00  
17 00  
32 00  
**Doz. Vanilla**  
2 00  
2 65  
4 20  
4 00  
7 20  
12 00  
24 00  
48 00

## Arctic Flavorings

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

## Jiffy Punch

3 doz. Carton 2 25

## Assorted flavors.

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

## FRUIT CANS.

Mason.  
Half pint 7 35  
One pint 7 70  
One quart 9 00  
Half gallon 12 00  
Ideal Glass Top.  
Half pint 8 85  
One pint 9 20  
One quart 10 90  
Half gallon 15 25  
**Rubbers.**  
Good Luck 75 00



<b>GELATINE</b>	
Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 70

<b>HORSE RADISH</b>	
Per doz., 5 oz.	1 20

<b>JELLY AND PRESERVES</b>	
Pure, 30 lb. pails	3 75
Imitation, 30 lb. pails	1 90
Pure 6 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 20

<b>JELLY GLASSES</b>	
8 oz., per doz.	35

<b>OLEOMARGARINE</b>	
<b>Kent Storage Brands.</b>	
Good Luck, 1 lb.	26
Good Luck, 2 lb.	25 1/2
Gilt Edge, 1 lb.	26
Gilt Edge, 2 lb.	25 1/2
Delicia, 1 lb.	21
Delicia, 2 lb.	20 1/2

Van Westenbrugge Brands  
Carload Distributor



Nucoa, 1 lb.	25 1/2
Nucoa, 2 and 5 lb.	25
Wilson & Co.'s Brands	
Certified	25 1/2
Nut	20
Special Role	25 1/2

<b>MATCHES</b>	
Crescent, 144	5 75
Diamond, 144 box	3 00
Searchlight, 144 box	8 00
Red Stick, 720 lb. bxs	5 00
Red Diamond, 144 box	6 00

<b>Safety Matches</b>	
Quaker, 5 gro. case	4 75

<b>MINCE MEAT</b>	
None Such, 3 doz.	4 85
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

**MOLASSES.**



<b>Gold Brer Rabbit</b>	
No. 10, 6 cans to case	5 55
No. 5, 12 cans to case	5 80
No. 2 1/2, 24 cans to case	6 05
No. 1 1/2, 36 cans to case	5 00
<b>Green Brer Rabbit</b>	
No. 10, 6 cans to case	4 20
No. 5, 12 cans to case	4 40
No. 2 1/2, 24 cans to case	4 70
No. 1 1/2, 36 cans to case	4 00
<b>Aunt Dinah Brand.</b>	
No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to case	3 50
No. 1 1/2, 36 cans to case	3 00

<b>New Orleans</b>	
Fancy Open Kettle	74
Choice	58
Fair	35

<b>Half barrels 5c extra</b>	
<b>Molasses in Cans.</b>	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 70
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

**NUTS.**

<b>Whole</b>	
Almonds, Terregona	20
Brazil, New	17
Peanut, mixed	15
Pilberts, Sicily	11 1/2
Peanuts, Virginia, raw	13
Peanuts, Vir. roasted	13
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstld	15
Pecans, 3 star	23
Pecans, Jumbo	50
Walnuts, California	30
<b>Salted Peanuts.</b>	
Fancy, No. 1	14
Jumbo	23
<b>Shelled.</b>	
Almonds	48
Peanuts, Spanish	13
125 lb. bags	32
Pilberts	1 02
Pecans	56
Walnuts	56

<b>OLIVES.</b>	
Bulk, 2 gal. keg	3 35
Bulk, 3 gal. keg	4 75
Bulk, 5 gal. keg	7 50
Quart Jars, dozen	5 00

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

**PEANUT BUTTER.**



<b>Bel Car-Mo Brand</b>	
8 oz., 2 doz. in case	
24 1 lb. pails	
12 2 lb. pails	
5 lb. pails 6 in crate	
14 lb. pails	
25 lb. pails	
50 lb. tins	

**PETROLEUM PRODUCTS**

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

**Polarine**

<b>Iron Barrels.</b>	
Light	59.2
Medium	61.2
Heavy	64.2
Special heavy	66.2
Extra heavy	69.2
Transmission Oil	59.2
Finol, 4 oz. cans, doz.	1.40
Finol, 8 oz. cans, doz.	2.00
Parowax, 100, lb.	7.2
Parowax, 40, 1 lb.	7.4
Parowax, 20, 1 lb.	7.6



Semdac, 12 pt. cans	2 70
Semdac, 12 qt. cans	4 30

**PICKLES**

Barrel, 1,200 count	24 50
Half bbls., 600 count	12 25
0 gallon kegs	10 00

**Sweet Small**

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

**Dill Pickles.**

600 Size, 15 gal.	13 00
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**PIPES**

Cob, 3 doz. in bx.	1 00@1 20
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**PLAYING CARDS**

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

**POTASH**

Babbitt's 2 doz.	2 75
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**FRESH MEATS**

**Beef.**

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

**Cows.**

Top	12 1/2
Good	11
Medium	09
Common	07 1/2

**Veal.**

Good	12 1/2
Top	13 1/2
Medium	10

**Lamb.**

Good	23
Medium	19
Poor	15

**Mutton.**

Good	12
Medium	10
Poor	07

**Pork.**

Heavy hogs	11
Medium hogs	11 1/2
Light hogs	13
Butts	17
Shoulders	14 1/2
Spareribs	13 1/2
Neck bones	05

**PIPER**

Barreled Pork	
Clear Back	29 00@30 00
Short Cut Clear	29 00@30 00
Clear Family	35 00@36 00

**Dry Salt Meats**

S P Bellies	18 00@20 00
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**Lard**

Pure in tierces	16 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound	14 1/2

**Sausages**

Bologna	12 1/2
Liver	12
Frankfort	16
Pork	18@20
Veal	21
Tongue	11
Headcheese	14

**Smoked Meats**

Hams, 14-16, lb.	23
Hams, 16-18, lb.	24
Ham, dried beef	
sets	@34
California Hams	@15
Picnic Boiled	
Hams	30 @32
Boiled Hams	32 @35
Minced Hams	14 @15
Bacon	18 @30

**Beef**

Boneless, rump	18 00@22 00
Rump, new	18 00@22 00
<b>Mince Meat.</b>	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

**Pig's Feet**

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

**Tripe.**

Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
1/4 bbls., 80 lbs.	3 00
Hogs, per lb.	@42
Beef, round set	14@26
Beef, middles, set	25@30
Sheep, a skein	1 75@2 00

**RICE**

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

**ROLLED OATS**

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

**RUSKS.**

**Holland Rusk Co**

36 roll packages	2 25
18 roll packages	2 15
36 carton packages	4 75
18 carton packages	2 40

**SALE RATUS**

Arm and Hammer	3 75
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**SAL SODA**

Granulated, bbs.	1 80
Granulated, 100 lbs. cs	2 50
Granulated, 36 2 1/2 lb. packages	2 25

**COD FISH**

Middles	16
Tablets, 1 lb. Pure	1 1/2
Tablets, 1/2 lb. Pure	
doz.	1 40
Wood boxes, Pure	28
Whole Cod	11

**Holland Herring**

Mixed, Kegs	1 10
Queen, half bbls.	9 00
Queen, bbls.	17 50
Milkers, Kegs	1 10
Y. M. Kegs	1 05
Y. M. half bbls.	10 00
Y. M. Bbls.	19 00

**Herring**

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

**Lake Herring**

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

Tubs, 100 lb. fncy fat	24 50
Tubs, 60 count	5 75

**White Fish**

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

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

**STOVE POLISH.**

Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 25
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 85
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	1 35
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

**SALT.**

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

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



Per case, 24, 2 lbs.	2 40
Five case lots	2 30
Iodized, 24, 2 lbs.	2 40

**Worcester**



Bbls. 30-10 sks.	5 40
Bbls. 60-5 sks.	5 55
Bbls. 120-2 1/2 sks.	6 05
Bbls. 280 lb. bulk:	6 05

**AA-Butter**

Plain 50-lb. blks.	4 20
No. 1 Medium bbl.	4 20
Tecumseh 70-lb. farm	4 20

**sk.**

Plain 50-lb. bks.	---
No. 1 Medium bbl.	-- 2
Tecumseh 70-lb. farm	



### Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 24—In the matter of Michael Mazurkiewicz, Bankrupt No. 2585, the funds for the first meeting have been received and such meeting has been called for Dec. 11.

In the matter of Daniel R. Rairigh, Bankrupt No. 2586, the funds for the first meeting have been received and such meeting has been called for Dec. 11.

In the matter of Mabel Grannis, Bankrupt No. 2584, the funds for the first meeting have been received and such meeting has been called for Dec. 11.

In the matter of Leon H. Kuzniak, Bankrupt No. 2583, the funds for the first meeting have been received and such meeting has been called for Dec. 12.

In the matter of Charles E. Marsh, Bankrupt No. 2589, the funds for the first meeting have been received and such meeting has been called for Dec. 16.

Nov. 26. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Henry Wells, Bankrupt No. 2590. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Belding and is a factory worker by occupation. The schedules filed list assets of \$150, all of which are claimed as exempt, with liabilities of \$905.07. 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:

Johnson Auto Co., Belding	\$135.00
T. A. Vic, Belding	47.25
Hartman Furniture Co., Chicago	39.00
Geo. Kingsburg, Belding	8.50
R. G. Cranmer, Belding	39.22
Belding Hardware Co., Belding	17.00
R. H. Waldo, Belding	7.25
J. Case, Greenville	36.68
Geo. Carothers, Belding	2.50
K. L. Cobb, Belding	8.15
M. L. Stout, Orleans	5.00
Jay Olmstead, Orleans	12.00
Wykoff & Smith, Greenville	6.85
Timmick's Hardware, Greenville	4.35
Charles Service, Greenville	2.50
Walter Bopp, Greenville	3.50
E. E. Hudson, Belding	148.00
Thomas Blacksmith Shop, Greenville	7.00
Al Sherwood, Orleans	1.99
Dr. Wilkinson, Orleans	1.25
Belding Mercantile Co., Belding	10.75
Frank Hill, Orleans	4.05
Texaco Oil Co., Greenville	12.00
Charles Wooster, Harvard	15.00
Dr. Lester, Greenville	34.00
Dr. Pinkham, Belding	22.50
Eugene Smith, Belding	1.50
Frank Burtraw, Muir	11.44
Edwy. Webster, Belding	26.00
J. De Vlieger & Son, Belding	27.39
Fristoe & Rummier, Belding	3.85
Will Ward, Belding	4.00
Fred Garlick, Saranac	3.55
C. H. Dailey, Belding	5.00
Alfred Moore, Belding	6.00
John Bower, Greenville	10.00
Let Cambeley, Cooks Corners	10.00
Chas. W. Smith Co., Greenville	16.09
Miller & Harris Furn. Co., Belding	18.00
Elmer Richards, Chicago	8.97
E. Griswold, Harvard	10.24
Orleans Bank, Orleans	10.00
Ionia State Savings Bank, Ionia	101.75

Nov. 26. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John H. Spykerman, Bankrupt No. 2591. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, and is a fireman on the railroad. The schedules filed list assets of \$100, all of which is claimed as exempt to the bankrupt, with liabilities of \$642.14. 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—all from Grand Rapids unless otherwise indicated—is as follows:

Henry Willard	\$195.00
G. R. Storage & Van Co.	13.00
Bert Van Den Berge	130.00
Morris Plan Bank	42.00
Menter Co.	19.95
H. J. Hull	10.00
Orrie Chadwick	5.00
Cherry St. Market	15.56
C. Appel	14.00
Hammer & Cortenhof	11.33
Dr. Martin, Scottville	16.00
Dr. Barney	20.00
Dr. George Westveer	8.50
Dr. A. D. Thompson	5.00
Dr. C. H. Bull	10.00
Dr. T. D. Gordon	3.00
Mrs. Liza Larsen	35.00
Michigan Telephone Co.	2.50
Alex. Razoos	7.50
Drs. Grant & Huizenga	3.00
C. L. Bradford	5.00
Robert F. Westfield	7.00
Breen & Halladay Fuel Co.	9.25
John D. Vonk	10.00
Jacob De Haan	130.00
John S. Noel Co.	4.95
Lewis T. Van Winkle	2.40
Consumers Ice Co.	4.20
Grinnel Bros. Music House	3.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles E. Marsh, Bankrupt No. 2589.

The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the township of Osceola, in Osceola county and is a farmer. The schedules filed list assets of \$2,685, with liabilities of \$2,000. The bankrupt does not claim exemptions. 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:

Federal Land Bank, Chicago	\$941.66
William Shore, Ewart	379.85
Federal Land Bank, St. Paul	1,636.00
Fred Fleming, Ewart	19.58
Andy Boher, Ewart	85.60
Harry Trains, Ewart	74.10
Lovel Rose, Ewart	282.74
Charles W. Marsh, Ewart	25.44
Sandberg & Allison, Ewart	50.00
Davy & Co., Ewart	27.00
Adrian De Windt, Ewart	36.00
Sandberg & Allison, Ewart	8.00
Robert Rossiter, Ewart	18.00
Maddern & Rossiter, Ewart	15.00
Ralph L. Clark, Ewart	30.00
Harry Trains, Ewart	4.50
L. R. Rowell, Ewart	310.00
Truey Marsh, Ewart	61.00
Fred Marsh, Alma	

Nov. 26. On this day the schedules ordered filed in the matter of William Ginsburg, Bankrupt No. 2580, were received. The bankrupt was operating a cut-rate printing establishment in Grand Rapids under the trade name of Globe Printing Co. The schedules list assets of \$14,358.22, of which \$600 is claimed as exempt to the bankrupt. The liabilities are scheduled at \$12,378.39. The court has not called the first meeting of creditors, and when the date for the same is fixed notice of the same will be given here. A list of the creditors of the bankrupt—all from Grand Rapids except as otherwise indicated—is as follows:

Christian Schassberger	\$43.75
Jacob Arkema	46.00
Lillian Delmont	15.00
City of Grand Rapids	91.70
Challenge Machinery Co., Grand Haven	500.00
Norman Ward Beecher	2,000.00
Jordan & Jordan	250.00
Industrial Investment Co.	200.00
Geo. E. Ellis	35.00
Morris Plan Industrial Bank	200.00
Kent State Bank	1,800.00
A. W. Smith Shoe Co.	125.00
Central Michigan Paper Co.	2,805.38
Quimby-Kain Paper Co.	895.00
Dwight Bros. Paper Co.	58.75
Moser Paper Co., Chicago	52.00
G. R. Electrotyping Co.	80.07
Graphic Engraving Co.	9.66
White Engraving Co.	14.00
Commercial Art Engraving Co.	37.80
Globe Realty Co.	181.00
Gust H. Unsel	40.26
Doyle Composition Co.	325.00
Koch Ruling Co.	12.25
G. R. Gas Light Co.	3.15
Francis Williams	7.50
Ellsworth Office Co.	2.50
Jeffers Insurance Co.	14.50
Sidney H. La Barge	197.12
Consumers Ice Co.	10.08
G. R. Press	10.08
Philip Allen	161.85
Mrs. Paul Bowsky	200.00
Mrs. Sarah Fishman	90.00
Michigan Telephone Co.	10.98
Association of Commerce	11.83
Cotton Electric Co.	22.58
Standard Printing & Ink Co., Cincinnati	86.87
Chic. Printers Roller Co., Chicago	32.31

Houseman & Jones Clothing Co.	36.75
Howard Flint Ink Co., Detroit	24.82
Martin Driscoll Ink Co., Chicago	6.15
Sinc air & Valentine Ink Co., New York City	16.31
W. I. Ginsburg, Chicago	250.00
M. Cassell	400.00
Herpolsheimer Co.	55.00
Siegel's	30.00
Rules Typesetting Co., Chicago	117.00

Latham Machinery Co., Chicago	52.00
Eugene B. Houseman	25.00
Erwin M. Treusch	20.00
L. Wittel's, Muskegon	1,500.00
Endicott Johnson Co., Indictot,	
N. Y.	419.00
G. R. Store Fixture Co.	45.00
Hirth-Krause Co.	24.08
Columbian Transfer Co.	33.70
Kent State Bank	50.00

## Your customers depend on you

to supply fresh clean goods at all times. This is particularly true in your biscuit department.

By selling only "Uneeda Bakers" products, you can quickly achieve an enviable reputation for quality which will be reflected in more sales and more profits, not only in your biscuit department but in other departments as well.

Keep your stock fresh at all times—re-orders will be filled promptly.



Slightly salted squares of goodness! Tell your customers how good they are with cheese or jelly.

**NATIONAL BISCUIT COMPANY**  
**"Uneeda Bakers"**



**LIGHT HOUSE FOOD PRODUCTS**

**NATIONAL GROCER CO. DISTRIBUTORS**

**COFFEE**

## A Good Sign to Follow



Nov. 28. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Jerry Clark and Lawrence L. Lobenstein, and as co-partners known as Palace Cafe, Bankrupt No. 2592. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupts are residents of the city of Grand Rapids and have conducted the restaurant and lunch room known as Palace Cafe in such city. The schedules list assets of \$825, with liabilities of \$3,173.61. The individuals list no personal assets and have only the liabilities of the partnership. The court has written for funds for the first meeting, and upon arrival of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt—all from Grand Rapids unless otherwise indicated—is as follows:

City of Grand Rapids	\$ 11.25
Ryskamp Bros.	1,271.49
Consumers Power Co.	40.00
Geo. E. Reader	70.50
Grand Rapids Dairy Co.	139.50
Grand Rapids Pie Co.	48.10
Kent Storage Co.	22.20
National Grocer Co.	62.17
Holland Cigar Co.	18.75
General Cigar Co.	6.00
G. R. Gas Light Co.	45.00
Consumers Ice Co.	58.75
City Bakery Co.	88.00
E. W. Lobenstein	176.50
Hoyland, Lemle Co., Chicago	8.00
Elliott Service Co.	8.70
Michigan Telephone Co.	4.50
Clara J. Bateman and C. Milburn	

Kramer, Salette, Ont. 1,134.20  
On this day also were received the schedules, order of adjudication, reference and order appointing receiver, in the matter of Cornelius Walsweer, Bankrupt No. 2593. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Byron township Kent county and is a celery raiser by occupation. The schedules filed list assets of \$5,450, of which \$1,000 is claimed as exempt to the bankrupt, with liabilities of \$13,927.52. The first meeting of creditors in this matter has not been called, and upon calling the same the date and time will be given here. A list of the creditors of the bankrupt is as follows:

Albert Dykhouse, Byron Center	\$ 50.00
Ralph Roeloffs, Byron Center	12,060.00
Hollman-De Weerd Auto Co., Byron Center	44.00
Jamestown Bank, Jamestown	650.00
Byron Center State Bank, Byron Center	311.00
Byron Center Farm Bureau, Byron Center	407.52
Byron Center Bank, Byron Cent.	190.00
Hamilton State Bank, Hamilton	115.00

On this day also was held the first meeting of creditors in the matter of Augustus F. Lemon, Bankrupt No. 2581. The bankrupt was present in person and by attorney, W. F. Humphrey. Judson E. Richardson was present for certain creditors. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The referee appointed Judson E. Richardson as trustee and placed the amount of his bond at \$100. The meeting was then adjourned without date.

On this day also was held the final meeting of creditors in the matter of Roy M. Hurd, Bankrupt No. 2535. The bankrupt was not present or represented. The trustee was present in person. No claims were proved. The trustee's final report and account was considered and approved. An order was made for the payment of administration expenses. There were no funds for any dividend to creditors. The petition of the bankrupt for discharge was not opposed. The meeting was then adjourned without date. The case will be closed and returned to the district court.

Nov. 29. On this day was held the first meeting of creditors in the matter of George R. Slawson, Bankrupt No. 2582. The bankrupt was present in person and by attorney, F. I. Blake. One creditor was present in person. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. The matter of the appointment of a trustee was deferred until the bankrupt could amend his schedules to show new secured claims, at which time a trustee will be appointed if necessary. The meeting was then adjourned without date.

Dec. 1. On this day was held the final meeting of creditors in the matter of Thornton Bros. Brick Co., Bankrupt No. 2478. The bankrupt was present by one of its officers. The trustee was present in person. No further claims were proved. The trustee's final report and account was considered and approved. The offer of Hiram Collins of \$50 for the accounts and actions accruing to the bankrupt was accepted and confirmed. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend to creditors. There was no objection to the discharge of the bankrupt company. The amount of the dividend has not been ascertained and upon arriving at the per cent, note of it will be made here. The meeting was then adjourned without date and the case will be closed and returned in due course.

In the matter of Cornelius Walsweer, Bankrupt No. 2593, the first meeting of

creditors has been called for Dec. 15.

In the matter of Robert R. Gilmore, Bankrupt No. 2563, the trustee has filed in court his final report and account as trustee, and a final meeting of creditors has been called for Dec. 12. The trustee's final report and account will be passed upon, and administration expenses paid as far as the funds on hand will permit. There will be no dividends for creditors.

In the matter of Jerry Clark, Lawrence L. Lobenstein, and as Palace Cafe, Bankrupt No. 2592, the funds for the first meeting have been received and such meeting will be held at the office of the referee on Dec. 15.

In the matter of John J. Miller, Bankrupt No. 2588, the funds for the first meeting have been received and such meeting has been called for Dec. 15.

In the matter of William Ginsburg, Bankrupt No. 2580, the first meeting of creditors has been called for Dec. 15.

In the matter of Benjamin Harmelink, Bankrupt No. 2571, the trustee has filed in said court his final report and account and a final meeting of creditors has been called for Dec. 13. The trustee's final report and account will be passed upon and administration expenses paid so far as the funds on hand will permit. There will be no dividends to creditors. The final meeting will be held at the referee's office in Grand Rapids.

### Defending Our Homes No Sign of War.

Written for the Tradesman.

I most heartily endorse the views of Old Timer on pacificism and National defense. And I wonder if these ardent advocates of peace would feel as secure in their homes at night if we had not policemen going their rounds at frequent intervals. If it is wise to do away with National defenses against foreign powers, why would it not be also wise to do away with our police forces, our sheriffs and their deputies?

The idea behind this peace advocacy is that all other nations look to the United States of America for leadership—for example—and that because we maintain an army and a navy we can not be trusted. Our military preparation is to them a token that we seek to dominate the world; that we are liable to seize possession of any nation which is not prepared to resist us. Do away with our defenses and all the world will be convinced of our peaceful intentions; then they will do likewise. If we protest our love and friendship and prove it by complete disarmament, the fear of us will be removed and all nations will cease military preparation. Military preparation, you must remember, is the cause of war. Nations go to war solely for the purpose of trying out their great guns and battleships. A child must strike a match to see if it will burn.

With disarmament complete there will never be any more Ceasars, Napoleons or Kaiser Williams. Disarmament will remove desire for power, dominion, supremacy; in fact, make all mankind loving and peaceful; that is, if we also preach peace a plenty.

But I cannot admit that military preparation is a cause of war. Back of that preparation is a motive, and that motive may be the noblest that dominates human action; or it may be the most debased and reprehensible. Our National policies cannot be framed to accord with the crude ideas of uncivilized or ignorant peoples.

The true man—the noblest manhood—will not only fight to defend the family and the home, but he will plan to be prepared to do so. True Americans do not want war; they do not want to fight; they are not moved

by pomp of military prowess; but they will fight to the utmost to prevent the desolation of the homeland.

Our army men are not deceived as to the purpose of foreign powers. They know which can be trusted and which cannot be. Give up defensive preparation and we give up everything for which our sons for the past two hundred years have bled and died.

We had too much amity between the nations of the old world for a score of years before the Kaiser's war to trust any repetition of a like policy.

A full discussion of this subject is beyond our powers. We intended only to commend the writing of the Tradesman contributor and express the hope that he will continue his unequalled, vigorous and practical treatment of this subject. E. E. Whitney.

### 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.

FOR SALE—Drug store in small Pennsylvania town. Price right. Inquire Trust Department, Warren National Bank, Warren, Penna. 769

BUSINESS OPPORTUNITY—Will sell, bargain, well-established men's clothing, hat and furnishing business, town 6,000, Northern part of state. Might take some Detroit real estate as part payment. Address No. 755, c/o Michigan Tradesman. 755

Dr. Barrett's St. Vitus Dance Remedy. Wholesale and retail. Wm. M. Olliffe, 6 Bowery, New York. 767

DRY GOODS—Establish yourself in a reliable, profitable business. We are the largest wholesale distributors of dry goods, men's and women's furnishing goods in Michigan. We can furnish you with a list of good locations and complete service that will spell success to new merchants. Several good established stores doing good business in Detroit on our list for sale. Address No. 768, c/o Michigan Tradesman. 768

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

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

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. Wabash 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 will 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, 1690 Fullerton Ave., Detroit, Mich. 766

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

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

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



**CCParsons'**  
**Household**  
**Ammonia**

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

PARSONS AMMONIA  
COMPANY, Inc.  
NEW YORK

## 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.

## Needed Holiday Items

Our stocks of Christmas cards—5 and 10 cent retailers in cabinets—tying cords, ribbons, tissue paper, seals, Christmas tree tinsel and holly boxes is most complete. Come in and select these items now before the final rush. Our second floor is filled with fine holiday numbers—to have them is to increase your sales and profits.

**Paul Steketee & Sons**  
Wholesale Dry Goods  
Grand Rapids Michigan



## IN THE REALM OF RASCALITY.

### Cheats and Swindles Which Merchants Should Avoid.

We have warned our readers, so often in prose about the wiles of the stock promoter and other forms of get-rich-quick enterprises that the subject has been worn threadbare. The following effusion of Walt Mason from the Financial World, will find an echo in the hearts of many of our readers who are besieged by the alluring literature of the easy-money artist:

I am full of ire and dudgeon, for, although I'm sane and wise, I am taken for a gudgeon by the get-rich faking guys. Every day the mails are flooded with their bunk addressed to me, tales of oil wells lately spudded, tales of gold mines good to see. I have preached against the fakers. I have warned the sons of toil that to plow their stony acres beats a deal in phony oil. I have cautioned friend and neighbor to avoid the faker's scheme, for the wage of honest labor beats investing in a dream. One would think the fake promoter would have sized me up by now, saying, "Here's a wise old voter, with a high and bulging brow; he's observed my every caper, scrutinized my every trick, so I'll flood him not with paper, he won't buy my gilded brick." But my mail box every morning holds five pounds of gaudy bills gold and purple ink adorning circulars that throb with thrills. Oh, the circulars are breezy, and large fortunes they assure; getting rich is so blamed easy! Only chuckle-heads are poor. But I wonder why the fakers send their gilded bunk to me, offering their desert acres or a homesite in the sea. They must hope that their persistence will break down my will in time, and my patience they'll outdistance, and they'll get my bottom dime. Copyright, 1924, George Mathew Adams.

Coldwater, Dec. 2—Can you give me any information on the Imperial Royalties Company of Kansas City, Mo.? They have an agent covering this part of the country. It sells for \$1.50 per \$100 share, pays 18 per cent.

W. G. T.

The Imperial Royalties Company controls certain oil lands which are leased to drilling companies on royalties. Such oil stocks, while paying the dividends stated, are highly speculative. We do not advise merchants to risk their money in speculations, but those who will speculate anyhow can purchase these shares at slightly above \$1 a share through brokerage houses, instead of \$1.50 per share asked by the stock peddlers.

Washington, Dec. 1—Postmaster General New announced to-day that fraud orders denying the use of the mails have been issued against two New York concerns, the Asta Studio and the Zodiac Research Society, of Brooklyn, which are declared to have reaped a rich harvest through the sale of "astrological interpretations" and good luck emblems.

By means of this scheme the promoters obtained \$281,250 from a credulous public since last October. The Asta Studio received daily between 1,500 and 2,000 letters from patrons.

The amount of money fleeced from the public on such fake schemes is appalling. Dedrick L. Boardman and L. Sonneck operated under the name of Asta Studio, and the Zodiac Research Society was the product of the minds of Casper Puiska and Thos. McElroy. And when these individuals get clear of the present charges they will be found under some name or title swindling the public on a similar scheme or some get-rich-quick enterprise. Easy money artists are rarely known to take up legitimate occupations.

Schoolcraft, Dec. 1—I received the silverware from United Advertisers, Inc., Chicago, but not as ordered, or according to their agreement. I sent 900 cards or coupons which entitled me to 18 spoons. They sent six spoons and three table knives. It looks as if they want me to buy three table forks to match knives. I am through with them. I wrote them several times and they did not answer until I registered a letter stating that I was going to investigate whether they did a legal business or not. I thank you for trouble taken and help you gave me in getting what I did. R. R. S.

This refers to one of the premium schemes in connection with which local dealers are induced to purchase coupons or cards to be given with purchases of merchandise. The scheme is an abomination both from the standpoint of the merchant and the customer. We are constantly receiving complaints from those who do not get the premiums to which they are entitled.

Holland, Nov. 29—A friend of mine (a school teacher) was persuaded to take a set of books amounting to \$49, from an agent representing the "Standard Education Society" of Chicago. She later changed her mind and countermanded the order. The books were sent regardless. She immediately returned them, and received a letter from the firm, acknowledging the return of the books, but they demanded the money. Now they claim they will start a lawsuit if money is not sent in ten days. What is the standing of said firm? H. A. M.

Subscription book concerns do not willingly accept cancellation of orders. If the signature to the order was secured in a fair and legitimate way, and the party signing is responsible, the transaction can be enforced. The above conditions rarely exist. Subscription books are too often sold through one form of misrepresentation or another. The findings of the Federal Trade Commission when investigating this Standard Education Society are of general interest, as well as making clear the deceptions practiced by this concern. The society, through its agents, represents that a set of books, "The Standard Reference Works," will be presented free of charge to those who subscribe for and purchase the "Standard Loose-leaf Extension Service" at \$49. The agents represent that the price of the "Standard Reference Works" is \$85, or some other large amount, while the Federal Trade Commission points out that \$49 is the usual price of both the extension service and the pretended gift of the "Reference Works." The findings of the commission in this case have a wide bearing on all advertising

offering merchandise at a stated price with some other articles "free." The "special price for a short time" pretense is the chief bait of the correspondence course venders. The Federal Trade Commission also ordered the Standard Education Society to "cease and desist" in following deceptive practices:

Describing books as bound in "leopard" or other leather, when the binding was, in fact, an imitation of leather.

Honorary membership in the society, which membership proved to be entirely fictitious.

That the "Standard Reference Works" has been "officially adopted in twenty-four states," which claim had no foundation in fact.

In view of these findings, it would be difficult for this concern to establish its good faith in the transaction above referred to. It has been our experience that book agency houses rely upon threats more than court action to enforce their demands. At any rate, if the signature to the order was secured by the deceptive practices cited by the Federal Trade Commission the contract cannot be enforced by legal procedure.

The Kalamazoo coal dealers, a hat store, and a tire shop fell victims of worthless checks to the amount of \$135 Monday according to reports received by the police. Authorities, Tuesday, were searching for a man 26 years old, five feet seven inches tall, weighing about 165 pounds and wearing a brown overcoat and cap, believed to have passed four of the checks. A young woman, wearing a fur coat, and fur trimmed dress, was sought in connection with the passing of the fifth bogus check. The E. M. Sergeant Coal Co., Harrigan Coal Co. and Vanderberg & Son cashed checks for \$30 which later proved to be worthless. The Cut Rate Tire Shop cashed another check for \$35 which was refused by the banks. The Phillips Hatteria, 122 West Main street accepted a check for \$10 for two hats. It was found later to be worthless. A woman about 24 years old gave the check for two hats, it is said.

Platinum mining stock frauds in every section of the country have been checked by an intensive campaign undertaken by the National vigilance committee of the Associated Advertising Clubs of the World during the last six months. The rise of platinum in price and popularity, says a statement made public by Lou E. Holland, president of the Associated Advertising Clubs, is one of the most interesting developments in recent mining history. Due, however, to the fact that this rise was attended by a heavy increase in the number of fraudulent platinum mining stock promotions, Mr. Holland added, it threatened to become one of the most distressing developments. Only prompt action by the Associated Advertising Clubs and by Better Business bureaus throughout the country, he pointed out, prevented a platinum stock selling wave.

### Stimulation To Garment Buying.

While the cold weather which the garment trade has been awaiting for several weeks has not had the immediate effect of greatly swelling the immediate demand, according to wholesalers here, there has been sufficient stimulation to warrant the belief that stocks of Winter merchandise on hand will be liquidated without difficulty. A large part of this is expected to be accomplished over the next few weeks, as the interest of the retailers generally switches from ready-to-wear with the near approach of Christmas. The cold snap, however, has had one direct result in that it is helping to keep the price levels on these goods firmer, after several weeks in which concessions were the rule.

### Look For Rise in Hat Prices.

Unless all signs fail retailers will have to pay more for their re-orders on men's Spring hats. Manufacturers are finding it very difficult to cope with the market in hatters' fur both as to mounting prices and the securing of adequate supplies even at the higher quotations. The quantities of skins available for the hatters have been restricted by the enlarged purchases of the women's garment trade for trimming purposes. This situation was thought for a while to be only a passing phase, but it has been growing worse for some time. It is held a foregone conclusion that, when the hat manufacturers open their Fall lines some months from now, the price levels will be materially higher.

### Flannel Dresses For Children.

A big business in flannel dresses for the early Spring season is expected by leading manufacturers of infants', children's and junior wear in this market. It is the opinion of some of them that the striped and checked materials, which have been so well liked this season, will give way to plain colors. In the "dressier" Spring garments for youngsters another run on crepes de chine is predicted. Several new style features are presaged by the early models, not the least of which are the ensemble effects similar to those worn by women. The garment that combines in one piece the lines of a dress and a coat will be featured in the early showings.

### Skirt Orders Are Good.

Retailers are said to be doing rather well with their featuring of men's flannel shirts at this time. The novelty appeal of this merchandise is broader than it was last Fall, with the result that manufacturers have been receiving orders from a more widely distributed number of retailers. The wholesalers also report more activity at the moment in strictly holiday merchandise, particularly fancy silks. Broadcloths continue to hold their popularity, although there is wide price divergence at which these garments are offered at both wholesale and retail. Collar attached or collar-to-match models are stressed in shirts of nearly all fabrics.

The hands of the clock move slowly only for the man who spends his time watching them. For a busy man time flies.