

MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 10, 1924

Number 2151

The Ancient and Honorable Guild

The artist may work in dead canvas and paint
In marble, cold, lifeless and blind—
But what of the master whose arts do enhance
The beauty of rare womankind?
I sing of the seller of satins and silks,
Of jewel and perfume and plume,
Of ribbons and laces to add to the graces
Of the fairest of flowers that bloom.

Laud as you will the poets who sing—
I pledge you the poets who sell.
They weave you a romance of dinners to come,
That ravish your sight and your smell.
They carve you a sonnet in rosy, pink ham—
A roundel of jolly red beef—
Their poems may be of the fragrance of tea,
Or the smoke of the Indian leaf.

The good priest who teaches that life is in vain
Is worthy the honor we give—
But I sing you the song of the man among men
Who teaches us fully to live.
His sermons are done up in paper and string,
And measured by weight and by worth.
He scours the leas of the seven broad seas
For the fruits of the generous earth.

He strips the cold North of its feathers and furs,
And the South of her tropical wealth—
He stores up the riches of fabled Cathay
For your comfort, your ease and your health.
So, here's to the ancient and honorable guild,
That faithfully serves us and well—
True knights of the scale, the barrel and bale,
Who barter and bargain and sell.

James Stuart Montgomery.

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

MICHIGAN TRADESMAN

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(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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SPEED MANIA.**Some Causes Which Suggest Their
Own Remedies.**

Written for the Tradesman.

The driver of the truck which collided with an interurban train at Wyandotte, Dec. 3, resulting in the death of five persons and injury to others, is reported to have said that he "thought he could beat the train across the tracks."

In cases like this we are apt to place the blame all on one person and then begin to query how the innocent public can protect itself against such speed maniacs. There are so many contributing factors in almost every accident that we cannot put all the blame on one person. It is not the purpose of this article to go into the causes of automobile accidents. Statistics are available from various sources. The superintendent or chief of the Detroit police force gave us a very serious talk over the radio one evening last summer. He attributed 50 per cent. of auto accidents to ignorance—more than one-half—of the 95 per cent. which he declared might be avoided. It was no sign of smartness or ability to take chances and get by safely. The auto driver who took chances was "just a plain fool eventually certain to meet disaster."

In seeking the causes of speed mania I first discovered the "spirit of adventure" inherent in mankind and possessed in greater or less degree by the great majority of men and women. It is not ebullition of youth, as superficial observers might conclude, but a constant, impelling, all-engrossing force or disposition for which the world may be profoundly grateful. Without this spirit of adventure the notable achievements of explorers, pioneers, inventors, tradesmen, scientists, missionaries and others would never have taken place. Go on and complete the list, if you can, of lines

of human endeavor, the success of which depends in great measure upon the spirit of adventure.

Possessed of this normal spirit of adventure the youth of to-day are limited in applying it in the manner of former times. The surface of the earth has been largely explored; its inhabitants discovered and classified; its beasts, birds, reptiles—all forms of life—studied; climate, products, possibilities investigated; its lands, forests, lakes, streams, minerals, subjected to man's use and benefit. How little of the wild, the free, the unknown left to appeal to the strong, sturdy, active, adventure-seeking youth.

Though the physical earth may not offer what once it did, the world field for adventure may be even larger than ever. But to-day it is along the lines of scientific research, of mechanics, of business, of social, political and religious problems. These are more in the realm of mind; they require the attitude of students; they are for maturer years.

And at this stage of human progress, when so many youth are not bound by work, studies, business—not absorbed in life aims or preparations—comes the automobile to fill the gap in their lives. Here is the way to let the spirit of adventure have full play.

But the spirit of adventure is only in part responsible for speed mania, reckless driving, dare devil exploits. These are but expressions of the results of long training and influences which have been at work in society for generations. The environments of the child, boy, youth have developed, augmented, spurred on, what should have been guided, controlled or repressed.

Every contest that has ever been witnessed has fed this youth for good or ill. The end sought by teachers and others in every contest may be for the benefit of the child, but the appeal is to selfishness, conceit and arrogance. Not the attainment of discipline, knowledge, skill is the child's goal; but to excel, beat, triumph over others.

Tens of thousands of people are in part responsible for the reckless actions of the speed maniac. Every advertisement, description, extollment, performance and view of dare devil stunts, death-defying exploits, life-hazarding performances are apt to have a wrong effect upon youth. Their heroes and heroines in these lines are wont to be imitated.

Every bicycle race, horse race, automobile race, with all the praise for winners, all the publicity and prominence given in the papers, lead youth to view such performances as worthy of imitation.

Who is to blame for speed mania?

It would be far more difficult to find any who are not to blame than to name those who are. Speed mania may be a heredity. Long before the auto came "speed" was the motto of industry and mercantile business. He who was not born a hustler grew up to the habit or was forced into it. To get ahead of others was the sign of success, and this demanded extraordinary speed. The business world was keyed to the possibilities of the auto when it came.

"Beating a train to a crossing" or waiting for it to pass may be largely force of habit, according to the previous training of the driver. No choice, no decision, was arrived at at the time.

Youth is naturally over confident and despises evidences of fear or extreme caution. But youth alone is not prone to show off. Many men never curb such a desire.

Taking chances is also a business habit or the result of childhood influences. Belief in luck leads to unwarranted risks.

Many people are not interested in their daily occupation except for the money they secure. They are not studying or planning about it. It does not fill their lives or bring the satisfaction which others find who are in business for themselves. When their hours of service are over they seek something interesting, lively, exciting. They turn to amusements to throw off the deadness of the day's drudgery. The most prominently advertised features of amusement programs are its thrills.

The thrills that an auto driver can get and give include breakneck speed, close shaves, extraordinary jolts.

Back of all reckless auto driving, greater than disregard for law, greater than fear of loss or injury to himself, is lack of regard for the welfare of one's fellows. He who cares for the injury, loss or sorrow he might inflict upon others will never yield to the speed mania.

As to remedies we have nothing new to offer. To make known the causes which lead to wrecks and fatalities is to help find the remedies.

What every thoughtful person must know is that driver's licenses are granted to many incompetent, lawless persons. There is greater need of applicants for auto licenses to undergo a thorough examination to determine their qualifications as drivers than there is the applicants for positions in Government service or for clerkships in banks or other places where only money or property is jeopardized by their dishonesty or carelessness.

E. E. Whitney.

With regard to another conference for the limitation of armaments, President Coolidge had this to say in his message to Congress: "It has been and is my expectation that we might hopefully approach other great Powers for further conference on this subject as soon as the carrying out of the present reparation plan has created a favorable opportunity. But on account of proposals which have already been made by other governments for a European conference it will be necessary to wait to see what the outcome of their actions may be." The reference here is to the League of Nations conference called for June, 1925. Already Great Britain has made moves apparently intended to postpone it and it will be known within a short time whether the League conference will be held as scheduled. If the answer is in the negative, there will be good ground for hope that something may be accomplished along practical lines toward reduction of the world's big war establishments.

A good deal of passion has crept into the discussion of the visit of the Passion Players to America. The actors in the decennial drama are not worldlings; they have little knowledge of finance, and it is not fair to consider them mercenary when they seek an accounting in connection with their trip to America. They had given up a lucrative chance to have their famous play portrayed in motion pictures and their long journey to get money for their insolvent community was a creditable mission. If they did not get all they expected from the unprecedented venture, it is not necessarily the fault of those who promoted it. Hereafter it is likely that the players will look to the intensive performance development of the Passion Play in its own home and to the native industry for the financial support of Oberammergau.

Christmas seals are beginning their annual task of bringing in enough money to keep the fight against tuberculosis going for the rest of the twelve months. It is a winning fight. The death rate was reduced again this year. But it is a fight which is not yet won and which can be won only by being pressed to the limit. Once a year the public has the opportunity of supplying the sinews of war by buying Christmas seals. Upon the result of this short campaign, extending from Thanksgiving to Christmas, depends the effort that can be put forth during the coming year to save those who have been attacked by this insidious disease and to protect others who may be in danger. Now is the time to help. Do your Christmas seal shopping early.

THE SLIMY HAND OF DEBS.

Socialistic Character of So-called Child Labor Amendment.

St. Joseph, Dec. 9—The article in the issue of the Tradesman two weeks ago by F. Emery Tuttle, of Grand Rapids, entitled "Proposed Vicious Amendment To the Constitution," hit the nail on the head and I hope the Tradesman will follow the example of the Michigan State Horticultural Society, which in annual meeting last Wednesday passed resolutions in denunciation of this vicious, un-American and anti-American amendment to the Ark of the Covenant of our country and which amendment is fostered and encouraged under the guise of the so-called child labor amendment.

The amendment has absolutely nothing to do with the regulation of child labor; but, on the contrary, by its express language proposes to nationalize forty million persons under eighteen years of age.

The word "child" is not mentioned in the amendment, but was expressly excluded from the amendment for no other purpose than to give the Child Labor Bureau, at Washington, control and regulation of the destinies of forty million persons under eighteen years of age. Many of these persons, who at the present time are fathers and mothers and who by the laws of every state in the Union are capable of contracting marriage, will, if this amendment carries, no longer be entitled to the rights and liberties guaranteed them by the Declaration of Independence and by the Constitution of the United States; but who will be entirely subservient to the wishes of the queen of the Child Labor Bureau at Washington.

The Puritan state of Massachusetts, the home of Samuel Adams, John Hancock, John Adams, John Quincy Adams, Daniel Webster, Charles Sumner, George Frisbee Hoar and hundreds of other illustrious sons, whose names and deeds are written in the pages of American history, not only through the Revolution, but the War of 1812, the Mexican war, the Civil war, the Spanish-American war and the world war, by a referendum vote on the 4th day of last month, rejected this un-American amendment and monstrosity of legislation by a vote of 696,119 to 247,221 or nearly three to one vote.

It is the hope of the writer and thousands of others, who believe in the protection of the home and family, that the Legislature of the State of Michigan, when it convenes next month will have the moral courage to reject this amendment or at least submit it to the people of the State of Michigan for a referendum vote at the April election.

The farmers and especially the beet growers of the State of Michigan during the past two years have been vilified and denounced as exploiters of child labor throughout the metropolitan press of the country by the so-called National Child Labor Committee of New York, of which Committee one Owen R. Lovejoy is Secretary. The said Owen R. Lovejoy is a particular friend of Eugene Victor Debs, who was prosecuted during the late war under President Wilson for his seditious utterances in opposing the war, found guilty and sentenced to the Federal penitentiary at Atlanta, Georgia, and was pardoned by the late President Harding a short time before his death. Extracts of Lovejoy's letter to his comrade Debs appears on page 10270 of the Congressional Record, May 31, last, and in the letter Debs is addressed as "Good night, comrade, and good morning," and compared with the immortal Lincoln, Huss, Wickliffe and the Man of Galilee. The hypocrisy of the letter—to compare Gene Debs with those immortals—is most nauseating in the extreme to the honor, patriotism and loyalty of four million world war veterans, who enlisted for the defense

of their country and to every God-fearing, liberty-loving patriot in this country.

The propaganda of this so-called National Child Labor Committee of New York against the beet growers of the State of Michigan, was so misleading in the extreme that the Michigan Legislature early in the Spring of 1923 appointed a special committee to investigate the labor conditions generally in the sugar beet growing district of the State, and more particularly in the Thumb district, where the National Child Labor Committee made its investigation. Honorable Charles H. Culver was Chairman of the Committee and Honorable Ray L. Howlett and Honorable W. C. Sanson were the other two members of the Committee. On May 5, 1923, the Committee made its report, which is found on pages 1152-53-54 of the Journal of the House of Representatives, Session of 1923, for May 5, as follows:

1. That the National Child Labor Committee has not acted in good faith towards either the people or the Legislature of the State of Michigan.

2. That the only possible benefit to be gained through the sensational propaganda circulated by the National Child Labor Committee redounds to the benefit of the cane sugar interests in that it is being used in an attempt to induce tariff legislation harmful to the beet sugar industry. We feel that this finding is thoroughly justified by the telegram from the Secretary of the National Child Labor Committee threatening such adverse tariff legislation.

3. We advise that the general charges of truancy based on the beet sugar industry be referred to the Superintendent of Public Instruction.

4. We censure the National Child Labor Committee and its investigators for acting in bad faith in not laying the information which it might have before this Legislature, which was in session at the time the sensational propaganda concerning injuries to children in the beet fields was given to the press.

5. We recommend that this report be spread upon the Journals of both the Senate and the House of Representatives, and that the recommendations herein made be concurred in.

Michigan would do well to follow the example of Massachusetts.
Willard J. Banyon.

Grand Rapids, Dec. 9—Senator King of Utah, speaking on the proposed twentieth amendment said, "In conversation with one of the leading bolsheviks in the city of Moscow one of the teachers when I was there last September and October, when I was remonstrating with him about the scheme of the bolsheviks to have the state take charge of the children, why, he said: 'You are coming to that; a number of socialists in the United States—and he mentioned a number of names—are back of the movement to amend your constitution of the United States, and it will be amended, and you will transfer to the Federal Government the power which the bolshevik is asserting now over the young people of the State.'"

Why is that noted socialist leader, Mrs. Florence Kelly, the chief promoter of this amendment, before the Senate Committee? She told them, "it is unsafe to leave children to the tender mercies of the pressure of ignorant parents." Isn't she a dangerous woman and isn't she under the pay of reds, working this rotten amendment under camouflage on the people under the pretense of protecting child labor? This amendment, if endorsed by enough states, will place all child labor under Federal control. With Government bureaus and a hoard of social welfare workers at great expense to taxpayers and the entire annulment of our state regulations, leaving only domestics to follow their



Immediate Profit

often means

Eventual Loss



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

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

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

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

Show Them and You'll Sell Them

ARMOUR AND COMPANY
CHICAGO

Chocolate Fruit

The Cooky with the CANDY FLAVOR!



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

Ask your wholesale grocer today for samples and prices.

Zion Institutions & Industries
ZION, ILLINOIS

choice of vocations without consulting such agent as represents the Government bureau. By the time its working fully as desired by our soviet friends, we shall realize something of communal life for scholdren over in Russia, where by economic conditions they have been compelled to abandon the large communal houses and return the children to their parents' homes. "A word to the wise is sufficient." F. Emery Tuttle.

Passing of the Sparrows From Michigan.

Grandville, Dec. 9.—Winter has again hung his mantle of white over Western Michigan.

People talk about an early reign of King Boreas, all of which may be true, but there is one sign lacking which has troubled the writer not a little—the total absence of the sparrows.

For eight winters while living in this village I have made it a point to welcome my winter feathered friends with a banquet, but now, with the ground covered three inches deep with snow, not a single sparrow (he is our only winter bird aside from the crow) has come fluttering down to his breakfast with Old Timer.

This significance of the fact that the bird-killer has been getting in his work as never before. During the summer months the little fellow seeks the woods and forest places for his food and recreation, but heretofore he has never missed his visits at the first fall of snow, and I miss him as I would an old friend.

A cheerless winter lies before an old man without a sight of his cheery little feathered chirper. To some his voice may sound "cheap-cheap," but to a lover of birds the dead silence under winter skies is something to be dreaded.

Our legislative solons have something to answer for with their continued war on this happiest, least harmful of all God's birds, and this State is to see the day when it will repent in sackcloth and ashes because of the useless and wicked destruction of the birds.

And be it known, the Legislature is not alone guilty of this despoliation. Teachers and preachers have had a duty in the matter which they have only in rare instances performed. Our young boys and girls have been taught that the little feathered inhabitants of our earth have no rights which they are bound to respect and, thus learning, they take pleasure in shooting the birds on every sort of occasion.

The new air gun of the small boy is brought into play, as well as the firearm of his elders, and it is a nifty game to see who can bag the most sparrows.

A few slaughtered birds here and there has not seemed to matter, but now that the flocks of a hundred have been diminished to less than a score we are fast laying the State bare to the depredation of pests which bird life was designed to keep in subjection.

Can our Lord prosper a people who are so blind to His wishes? I think not. It has been said that if all bird life was exhausted from the earth, the human race could no longer exist. If this be true, some parts of our country will soon be experiencing the result of their recklessness.

This is the first opening of winter without a host of sparrows come to celebrate and ask for his morning and noonday feast. It is possible that some epidemic has carried off the sparrows and that man is not wholly to blame, but this is not likely. With gun and poison the birds have had a precarious existence during the last year.

A noted divine said that flowers were the most beautiful things God had created and forgot to put a soul in. How much more would this apply to

the sparrows whose fall is noted by the Ruler on high, and for whose slaughter someone will be sometime brought to account.

Flowers and birds and trees!

Can anybody call to mind anything more pleasing and enjoyable, and yet mankind has been engaged during a long period of time in destroying each and all of these creations of the All Father.

A respect for bird life should be taught in our schools, that when the young folks grow to adult stature and are called upon to make and administer the laws of our land they will not recklessly and wickedly destroy the most beautiful as well as the most useful of God's handiwork.

While reverend gentlemen have been denouncing war as the sum of all villainies, no word has come from the pulpit censuring bird slaughter.

With abundance of bird life wars would be less likely to occur. Have the clergy ever given this a thought? Why has the slaughter of birds in a wholesale manner never brought one word of protest from the pulpits of our land? It certainly puzzles the writer to understand the processes of a brain that preaches the goodness of a Saviour who had every living thing under his mind's eye, and who can pass along the wicked destruction of our birds without a protest.

The bird question is the most important problem of the century, let those sneer who will.

The banishment of trees and birds in Asiatic and some European countries has banished prosperity and hope from the hearts of the people and made of once fertile ranges a desert waste. Is America willing to come to this by continuing to countenance the destruction of bird life? The complaint of farmers that there are so many waste acres in the State hinges largely on timber and bird slaughter, and there will come a time—in fact, it is almost here, judging by the recent rapid depletion of all feathered wild life—when making a living from the soil of Michigan will be far more problematical than it is to-day.

I trust that there will be a few sparrows left to cheer the dark winter days, but at present writing the prospect is not bright. Old Timer.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Economical Sedan Co., Grand Rapids. Palace Taxi, Battle Creek. Citizens' Ice & Cold Storage Co., Cleveland, and Whitmore Lake. Michigan Engineering & Manufacturing Co., Bay City. Independent Service Station Co., Kalamazoo. Wilson-Nicol Candy Co., Lansing. Menke, Needs & Co., Detroit. Dumont, Roberts & Co., Detroit. Master Welding & Cutting Corporation. Ovid Creamery Co., Ovid.

If your clerks are occupied only half the time, you are losing half the salaries you pay them. See what you can do to keep them busy improving store and stock conditions.



Clean Windows!



The following suggestions on keeping windows clean will be of interest to all dealers who have difficulty in this line:

If there is any one window on the street which ought to be a brilliant example of shining cleanliness, it is the grocery window. Perhaps you have not realized it, but there is all the difference in the world in the way the windows are cleaned. Some people will drag a wet brush or a rag over them and remove part of the grime and dust, but the windows will be dingy and dull.

It is a good plan to have some one person in the store responsible for the cleanliness of the windows, and this person should know just how to care for them and should be encouraged by having them contrasted from time to time with those which are receiving less intelligent handling.

You will notice that the inside and outside receive different treatment. This is because of the artificial heat, steam, the breath from human beings and the confined atmosphere of the store as opposed to the flying dust of the street, the more marked changes of temperature of night and day and similar conditions.

The inside of the glass should be washed with tepid water applied with a chamois, using no soap or powder of any kind. Dry with chamois and polish with cheese cloth. The outside requires different treatment and should be cleaned with the following mixture:

- One ounce pulverized whiting.
- One ounce grain alcohol.
- One ounce liquid ammonia.
- One pint water.

Apply with a soft cloth, after having removed the surface dirt. When this preparation is allowed to dry and is then rubbed off with a polishing motion, the surface of the glass will be extremely brilliant, and will remain so for a longer time than when washed in the ordinary way.

WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years.

The Prompt Shippers



Movements of Merchants.

Marion—John Ouwinga has engaged in the boot and shoe business.

Pontiac—The Van Hamp Shoe Co. has filed a petition in bankruptcy.

Detroit—John F. Algie has opened a haberdashery at 9125 Grand River avenue.

Detroit—George Tillier succeeds James T. Summer, grocer, 2267 Lillibridge avenue.

Detroit—Florence M. Glover succeeds John Delaney and wife, grocers, 839 Distel street.

Detroit—Leon Friedman opened the Holden Pharmacy, 1035 Holden avenue, recently.

Detroit—The Luscombe Factory Outlet Shoe Co. has filed a petition in bankruptcy.

Detroit—Abraham Davidson opened a dry goods store at 11429 Mack avenue on Dec. 6.

Detroit—Carl Doeblner has recently purchased the meat market at 14106 Charlevoix avenue.

Shelby—The Oceana Canning Co. has increased its capital stock from \$35,000 to \$100,000.

Detroit—The Cass-Warren Drug Co., R. Greenberg, manager, has opened at 4870 Cass avenue.

Highland Park—Homer Henderson succeeds Art King in the grocery store at 13936 Second boulevard.

Saginaw—The Economy Shoe Store has opened a branch at the corner of Hamilton and Court streets.

Detroit—Frank Suvoisin has taken over Frank M. Reszke's drug store at 13223 Jefferson avenue, East.

Detroit—C. J. Danielson, grocer, is succeeded by James W. Davie. The store is at 5480 Loraine avenue.

Detroit—The Division Road Lumber Co. has changed its name to the Greenfield Avenue Lumber Co.

Detroit—S. Snyder has bought out Walter Oster, operating as Oster's Pharmacy, 4471 John R. street.

Detroit—The Kroger Grocery & Baking Co. has decreased its capital stock from \$10,733,600 to \$8,201,100.

Detroit—The King-Blair Co., 1456 Woodward avenue, has increased its capital stock from \$5,000 to \$50,000.

Detroit—Jaerling's Sweet & Gift Shoppe opened at 9120 Twelfth street Dec. 1. Dr. J. P. Jaerling is the owner.

Detroit—Minnie Streiff succeeds Harrison Eshom in the grocery and meat market at 13235 Jefferson avenue, East.

Detroit—Jack Reitmann has taken over Reitmann's Pharmacy from Max Reitmann. The change took place Dec. 2.

Detroit—A. G. Riesterer will move his pharmacy from 2930 Cass avenue

to his new location at 2900 Cass in a few days.

Detroit—The Consumers Paper Co., 6301-31 East Lafayette avenue, has increased its capital stock from \$20,000 to \$50,000.

Detroit—Rudolph Bredmeyer is now the owner of the grocery store at 5508 Dubois street, formerly conducted by Anna Hallman.

Grand Rapids—The Richard Motor Co., 129-31 Jefferson avenue, S. E., has increased its capital stock from \$50,000 to \$75,000.

Kalamazoo—White & Royce, Inc., 648 East Main street, oils, gasoline, greases, etc., has changed its name to the L. V. White Co.

Highland Park—E. C. Balslwy has bought the stock and fixtures of the bakery at 12309 Oakman boulevard from Jack Rettinger.

Detroit—Norman Brothers, cigar wholesalers, have declared themselves bankrupt. They list liabilities of \$7,092.47, with no assets.

Detroit—Devlin, jeweler, opened a new store at 1232 Washington boulevard recently. His main store is at 406 Woodward avenue.

Monroe—An involuntary petition in bankruptcy has been filed against Jacob I. Gersten, dry goods dealer. The claims total \$1,203.21.

Detroit—The H. R. Leonard Furniture Co., one of Detroit's oldest furniture houses, will discontinue business, probably within a few weeks.

Port Huron—Gray & Son, shoe dealers at 518 Water street, have filed a bankruptcy petition with liabilities of \$11,842 and assets of \$7,235.

Saginaw—G. G. and R. P. Worden have sold their doughnut business at 2326 North Michigan avenue, to R. Griffith, who has taken possession.

Detroit—Frank M. Reszke, cigar and tobacco dealer at 119 Fort street, West has filed a bankruptcy petition, with liabilities of \$11,913.28 and assets of \$3,200.

Detroit—Frank A. Stebbings, druggist at 1201 Artillery avenue was shot and seriously wounded by a thug who entered his store on the evening of Dec. 4.

Detroit—The Schneider Tea & Coffee Co., grocers, 11256 Charlevoix avenue, has discontinued business. Wm. A. and Arrel Schneider were the owners.

Halfway—The Stephens Hardware Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Charlotte—The F. & I. Dry Goods Co. has been incorporated with an authorized capital stock of \$30,000,

\$20,000 of which has been subscribed and paid in in cash.

Highland Park—M. P. Enders has taken over the pharmacy of Arthur E. Jackson, 16201 Woodward avenue. The store was established several months ago by H. E. Moore.

Flint—Macy's Ready-to-Wear Co., 400 South Saginaw street, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—The Pilgrim Baking Co., 9535 McQuade avenue, has been incorporated with an authorized capital stock of \$10,000, of which amount \$3,000 has been subscribed and \$2,000 paid in in cash.

Detroit—Glenn R. Maxwell has bought the share of James G. Beal in the Be-Well Drug Co., 2870 John R. street, and will conduct it together with Claude G. Maxwell, formerly in partnership with Mr. Beal.

Lowell—W. J. Gibson has taken over the C. W. Klumpp meat market and closed it for alterations and redecoration. When the work is completed Mr. Gibson will consolidate the meat markets at the new location.

Quincy—LeRoy Clizbe has sold his store building on the corner of Main and Chicago streets and his clothing stock to Neil Potter, his head clerk for several years, who will continue the business under his own name.

Detroit—The Gorenflo Co., 153-59 Jefferson avenue East, has been incorporated to conduct a wholesale and retail jewelry business with an authorized capital stock of \$150,000, \$75,000 of which has been subscribed and paid in in cash.

Detroit—The H. H. Cary Co., 12318 West Fort street, has been incorporated to deal in fuel, ice, builders' supplies, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Marquette—Henry Rivers has sold his confectionery stock and store fixtures and leased his store building to J. W. Leffler, recently of Ishpeming, who will conduct a grocery store and meat market in connection with the confectionery and soft drink parlor.

Muskegon Heights—The Muskegon Heights Laundry Co., 31 Hackley Place, has merged its business into a stock company under the style of the Muskegon Heights Laundry, Inc., with an authorized capital stock of \$10,000, \$4,370 of which has been subscribed and paid in in property.

Battle Creek—Brigham & Uldricks, 135 Hamblin avenue, interior finish, etc., have merged their business into a stock company under the style of the Brigham & Uldricks Co., with an authorized capital stock of \$125,000, of which amount \$30,200 has been subscribed and paid in, \$5,200 in cash and \$25,000 in property.

Hillsdale—George E. Tubbs, general manager of the Alamo Farm Light Co., announces that the business has been sold to a group of Detroit men, headed by Joseph T. Schlacks. The company's plant on East Bacon street, which has been virtually idle since 1921, was built nearly five years ago, at an estimated cost of \$250,000.

Grand Rapids—The Gavett-Ripley Co., with business offices at 611 Michigan Trust building, has been incorporated to deal in coal, oils, minerals, forest products and building materials with an authorized capital stock of 1,000 preferred and 2,400 share at \$10 a share, of which amount \$200 and 100 shares has been subscribed, \$700 paid in in cash and \$500 in property.

Pontiac—Milton G. Robertson, 41 North Saginaw street, dry goods, women's and children's wearing apparel, has merged his business into a stock company under the style of Robertson's, Inc., with an authorized capital stock of \$75,000 preferred and 85,000 shares at \$1 per share, of which amount \$37,500 and 42,500 shares has been subscribed and \$8,000 paid in in cash.

Manufacturing Matters.

Detroit—The Detroit Electric Stove Co., 3435 Piquette avenue, has increased its capital stock from \$100,000 to \$250,000.

Lansing—The Jewel Manufacturing Co., 403 East Shiawassee street, has changed its stock from \$150,000 common to \$100,000 common and \$50,000 preferred.

Detroit—The Metal Mouldings Corporation, 1640 Penobscot building, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and \$17,000 paid in in cash.

Detroit—Frederick Stearns & Co., 6533 East Jefferson avenue, manufacturer of pharmaceuticals, has changed its capitalization from \$4,000,000 to \$2,500,000 preferred and 200,000 shares at \$12.50 per share.

Breckenridge—W. R. Roach & Co. have rented a plot of ground owned by Mrs. J. Keenan, of Merrill, one-half mile South of town. The company will install vining machinery and buy peas, string beans, corn and other vegetables. The Roach field men are now busy writing contracts and are reported to be meeting with considerable success.

Sturgis—John M. Coyne, of this city, formerly an executive for the Kirsch Manufacturing Co., purchased the Sheffield Manufacturing Co. plant at Burr Oak for \$15,032 cash. The sale was authorized by the United States district court at Grand Rapids. The Sheffield company, formerly owned by A. C. Himebaugh, of Burr Oak, went into the hands of a receiver last spring.

Detroit—The Ward Baking Co., of New York, with plants in the leading cities of the country, has authorized the immediate construction of a \$1,000,000 branch in Detroit, it was announced Sunday night. A contract has been made to construct a building on property at Toledo avenue & Grand boulevard. The company officials expect the plant will be in operation by next June. Thirteen other principal cities have Ward company plants and the establishment of the Detroit branch is in accordance, the officials explain, with their policy to locate bakeries in communities adapted to quantity production.

Essential Features of the Grocery Staples.

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

Tea—The situation is unchanged, and distributive trade is quite satisfactory, so wholesale dealers state.

Coffee—The spot market is firmer, with all grades of Rio scarce and the more desirable selections of Santos in scant supply. Spot Rio 7s were quoted in New York at 21½c and Santos 4s from 26@26½c.

Canned Fruits—California fruits are sparingly offered and the turnover is light as dealers have their peak loads and are not seeking replacements in a big way. Coast offerings are scattered and are not heavy in any one product. Under the circumstances, peaches and pears retain all of their firmness while other varieties are in favorable position. Pineapple is steady as to transient business while confidence is expressed in spring markets. Apples are well maintained at all factory points.

Canned Vegetables—No important changes have occurred in the vegetable list. Tomatoes are steady at unchanged quotations with nominal trading for replacement. There is a call for cheap standard No. 2s and No. 3s at better than prevailing quotations but such stocks are unobtainable. Corn is not active as offerings of all grades in No. 2 tins are meager and No. 10s are not offered to any extent on the open market. Most trading is in resales. Peas are also quiet, but are firm in tone. Desirable siftings in standards are hard to obtain. Interest in futures is increasing and some Wisconsin canners are offering at opening prices, while others are open only to s. a. p. orders.

Canned Fish—Maine sardines are in nominal demand but are quotably unchanged at the factory. California ovals are firm. Salmon has been quiet for some time and there has been no change in the character of trading which is almost wholly confined to covering nearby needs. Shrimp is firm due to light stocks in sight in all quarters. Tuna is tending upward as the pack was short of expectations. Lobster and crab meat are featureless.

Dried Fruits—California and Northwestern prune packers are of the united opinion that there is nothing to the marketing of the 1924 crop but to feed it out to the domestic and export trade as it is wanted, with prices determined by conditions prevailing at the time of sale and with a pronounced hardening in values in indirect ratio as the unsold tonnages dwindle. World market requirements have been conservatively estimated in relation to the prunes yet to be moved by grower and packer and it is the belief that there will be a clearance of all supplies before the fall and a bare market when 1925 packs begin to move. It has been some little time since such optimistic views were entertained by packers and it is worth noting that all interests have the same ideas. There are no packers who are free sellers and none who will allow concessions. Spot prune conditions are better than two weeks ago, even though the weather has not been wholly favorable to re-

tail sales, and grocers generally have not begun to push prunes. Some are doing so, particularly the chains, many of which have low priced lines on which they can make attractive prices. This is tending to restore consumption to its normal, seasonable level. Local holdings are being cleaned up but it is too near the end of the year to cause frequent replacements. Raisins were quiet all of last week. Jobbers have bought carryover ahead for their needs until after inventories and there is enough on the spot and in transit to assure adequate working stocks. Moderate buying on the Coast occurs, mostly in old packs. The recent advances led to buying new crop in heavier volume which filled temporary outlets. Raisins are in excellent statistical position and the holdings are pretty well concentrated. Apricots and peaches are developing more firmness all of the time. Unsold stocks at the source are light and there is no pressure to sell. Currants remain steady.

Nuts—The main problem before nut distributors is to spread their offerings over their trade, making them go as far as possible. Even when this is done, the dealer finds himself understocked in some of the important lines and he is forced to go to competitors for relief. The shortage among sellers is general but the lack of various nuts varies as one dealer has a larger surplus of one nut than another and he is, therefore, able to take care of the wants of his neighbor. The Christmas demand has begun in earnest and as all classes of distributors have been understocked in all lines there has been general buying of all nuts. Fancy varieties of California walnuts have been in ready demand even at the high prices quoted by packers. Budded and No. 1s have been in inadequate supply and the offerings of foreign walnuts have not made up the deficit in domestic. The close of the year will find a marked shortage in walnut stocks all along the line. Almond buyers find it hard to cover even at top prices as stocks are sparingly offered on the open market. Usually large holders have almost cleaned out their stocks. Filberts are almost exhausted, causing a steadily advancing market in all grades. Pecans are firm and are tending higher. Brazils are doing better and are not so much urged to sale. All lines of nut meats are affected by the crop shortages, the high price and demand for nuts in the shell and the tendency on the part of shellers to hold for still further advances.

Christmas Accessories—There are many items which grocers should give sales and advertising emphasis to at present. For instance, under this classification come candies of all kinds, nuts, peels, mince meat, candles, fancy bottled and canned foods, Christmas trees, tree decorations, mistletoe, Christmas tree holders, etc. These are all long profit items. Many of them sell only at this season of the year. The moral is obvious.

Perishable Goods—Perishable goods are being forwarded in warm cars now which will account for the delay in some items reaching grocers. Because of the fact that on many divisions

these heated cars do not move daily, retailers should place their orders sufficiently in advance of their time of actual need to prevent loss of sales due to stocks being depleted.

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, \$1.75 per 100 lbs. **Bananas**—8½@9c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. P. Pea ----- \$5.75
Brown Swede ----- 6.15
Dark Red Kidney ----- 9.50
Light Red Kidney ----- 8.75

Butter—The price has dropped 6c per lb., due to heavy receipts. Local jobbers hold fresh creamery at 44c; June packed, 36c; prints, 45c. They pay 24c for packing stock.

California Fruits—Emperor grapes packed in sawdust, \$3 per crate; Honey Dew melons, \$3 per crate of either 6 or 8.

Celery—Commands 40@50c per bunch.

Cauliflower—\$1.50 per doz. heads. **Cranberries**—Late Howes are selling at \$8@8.50 per ½ bbl.

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

Eggs—The market is weaker and a trifle lower, evidently preparing for the drop in price which frequently comes in January. Local jobbers pay 54c for strictly fresh. They resell as follows:

Fresh, candled ----- 57c
XX ----- 39c
Candled first ----- 37c
X ----- 35c
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 ----- \$8.50
300 Red Ball ----- 8.00
360 Red Ball ----- 8.00

Lettuce—In good demand on the following basis:

California Iceberg, per crate ----- \$3.50
Hot house leaf, per bu. ----- 1.75

Onions—Spanish, \$2.25 for 72s and 50s; Michigan, \$2 per 100 lbs.

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

216 and larger ----- \$5.25
252 ----- 5.00
288 ----- 4.50
324 ----- 4.00

Red Ball, 50c lower.

Pears—Bartlett command \$2.25 per bu. Anjou 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	22c	28c
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 Sweet, \$3.50 per hamper.

Veal—Local dealers pay as follows:

Fancy White Meated	11c
Good	09c
60-70 fair	07c

Cedar Oil For Polishing Floors.

These floor oils are in some instances made by mixing equal parts of motor oil (light petrolatum oil) and kerosene, and then adding a suitable scenting agent, such as oil of cedar. Petrolatum oil of a grade suitable for the purpose can be purchased in quantity at around 30 to 40 cents a gallon, so it can be seen that the cost need not be prohibitive; exclusive of containers such a product would show a fairly liberal margin of 25 cents a quart. A fluid superior to the motor oil and kerosene mixture, and one that does not darken the floors to any great extent, can be made by mixing one part of boiled linseed oil with three parts of turpentine.

The Nobel Peace Prize Committee again proves its detachment and disinterestedness by deciding that it will award no peace prize this year. A few weeks ago it was praised for bestowing its accolade in literature on a Polish writer of whom the Western world knew very little. Now, in its survey of the world horizon, it discerns no single outstanding figure among those who labor for international amity. Its announcement does not mean that it fails to recognize the zeal of crusaders for disarmament and the outlawry of war. But it sees no pre-eminent leader where many are earnestly co-operating. Perhaps it is a good sign that the prophets and apostles of an age that aspires toward the far millenium are numerous.

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
Shearings	50@1 00

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Furs.

Skunk, Black	3 00
Skunk, Short	2 00
Skunk, Narrow	1 00
Skunk, Broad	50
Muskats, Winter	1 25
Muskats, Fall	1 00
Muskats, 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

Fool Pension Bill Introduced in Congress.

Detroit, Dec. 9.—A most highly novel legislative proposal was introduced in the House of Representatives last week in the nature of a bill providing for a pension of \$1 per day for all persons over 70 years of age, who are citizens of the Nation and have resided in this country for a period exceeding forty years. To enable such persons to obtain such a pension it would be necessary for them to be without property in excess of \$3,000 and that they have no children able to support them.

Naturally, such a program—directly at variance with President Coolidge's ideas on the subject of economy—would have no possible chance of running the veto gauntlet, in view of the rather pronounced views of the Chief Executive on pensions of every character, but it might have certain features of attractiveness to excite interest and take up time in Congress which might profitably be used in winnowing the chaff left over from the last session.

The real facts in regard to pensions for the aged that provision has already been made throughout the United States for the care of persons who reach old age without sufficient resources to take care of themselves. There is probably no American community where there is any occasion for the old and infirm to suffer as a result of their inability to earn a living for themselves if they make known their wants, and certainly if they wished to avoid publicity they never would permit themselves to go through the embarrassing processes that would enable them to secure a pension from the General Government.

The cost in the aggregate of maintaining them now amounts to many million dollars each year. It is true that the means of caring for them usually adopted is to hospitalize them or house them together where their necessities can be ministered to skillfully under the direction of trained nurses and attendants.

It is no doubt true that many of these unfortunates do not care to be housed and provided for in this manner, and there are probably those among them who could for a time maintain themselves more to their own liking on a pension than by entering any of the homes provided for them; but in a great majority of the cases a man or woman reaching advanced old age would not be much better off with a pension of \$1 per day than he or she would be without a pension. On such an allowance they could not purchase anything like the service they would receive in hospitals and homes for the aged at a cost that averages probably less than that amount, and the aggregate amount to meet such pension requirements would prove another staggering load for the Government.

Apart, however, from the practicability of the proposal, here is a feature to it that is characteristic of most pension enactments and which reveals itself whenever legislation is proposed—a viewpoint peculiar to the sponsors of all such innovations—and that is the notion that the United States Treasury is a vast, illimitable storehouse for money. The fact that every dollar drawn from the Public Treasury leaves just that much less money there, and then when heavy drains are made for purposes, seemingly meritorious, it becomes necessary to devise ways and means for restoring the equilibrium of that institution—hence more taxes—does not seem to bother the contingent who evidence an habitual hobby for spending money on schemes of all kinds—good, bad or indifferent. They seem controlled by the fallacy that Luther Burbank or some other genius has revealed some method to the Secretary of the Treasury whereby money can be propagated under glass.

In the proposal that the National Government inaugurate a system of old age pensions there is, undeniably, much food for thought and speculation commendable to a certain degree. Through no improvidence or fault of their own persons reach old age without sufficient means to sustain themselves comfortably. The demise of children who might otherwise be expected to care for their parents in the latter's declining years, the exercise of unsound judgment in connection with investments and a host of other reasons might be advanced as explanatory for the conditions in which they find themselves, after years of frugal living, in the dependent class. But the fact cannot be overlooked that there are also other classes who are as much entitled to pensions on the score of dependency and who are now cared for in the same manner as those who are covered in this proposed law. Orphans, for instance, would have quite as good a case, and even now a mother's pension law, in operation in many of the states, is proposed for Federal consideration.

The argument against the inauguration of more pensions, or rather more systems of pensioning dependents, is not directed against caring for those who need care, but against a system that is to a large degree, demoralizing. In point of fact, it encourages, as one writer states, "the yielding to a tendency that must be resisted if the nature of the relation between the citizen and the state is not to be changed greatly for the worse."

During the present session of Congress a renewed attempt will be made to enact the Howell-Barkley bill, regulating the relations between transportation companies and their employes. There are many who do not fully realize the importance of this program, consequently a letter from President Frank H. Alfred, of the Pere Marquette Railway, just published, conveys information it is desirable to know:

In this communication he states that "this bill aims to eliminate the public from any voice in the determination of railroad wages and the settlement of other questions between the railroads and their employes, notwithstanding it is the public that pays the freight. In other words, it proposes the overthrow of the United States Labor Board, which as now constituted comprises representatives of the three groups, the employes, the public and the railroads. The Howell-Barkley bill, if enacted, with the public group eliminated from the equation, would leave any differences arising between the two other groups purely a matter for private settlement."

"While railroad managements have not seen eye to eye with the United States Labor Board, they appreciate that the Howell-Barkley bill's passage will bring about a return of the Nation-wide strikes in the transportation industry, with the wasteful consequences and the paralyzing effects upon business in the wake of such strikes."

The public interest is a matter of paramount importance in the outcome of his issue.

"Railroad managements have, in the past, been obliged to consider not alone the effect of each demand of organized labor upon the railroad itself but also upon the public's interest. It would be well, therefore, for the traveling public to look into the proposed Howell-Barkley bill carefully and dispassionately. The measure, it occurs to me, is not the concrete and definite expression of the rank and file of the railroad labor organizations, but the wish of certain of the unscrupulous leaders who are identified with the extreme wings of these groups."

"Certain it is that the retention of the public group representatives on the United States Labor Board—or any structure that is erected in its stead—



ROYAL
advertising
is increasing
women's interest
in home baking.

Let your customers know that you sell

ROYAL BAKING POWDER

Absolutely Pure

*Tie up with this advertising and
turn this interest into large orders
and good profits for yourself.*

Contains No Alum—Leaves No Bitter Taste

Give "Her" a Grand Piano This Christmas



Nothing else she would prize so greatly; nothing else so splendidly express your love and thoughtfulness.

**WE OFFER
LEADING MAKES**
and greatest variety.

STEINWAY
SOHMER
VOSE
LUDWIG
PREMIER
STEINERT
STECK
WEBER

CONVENIENT TERMS
Full value allowed on
other instrument.

Grinnell Bros

Catalog of any instrument sent on request

Headquarters, 1515-21 Woodward Ave., Detroit

BRANCH STORES AT

Adrian, Ann Arbor, Bay City, Flint, Grand Rapids, Hillsdale, Highland Park, Jackson, Lansing, Monroe, Owosso, Pontiac, Port Huron, River Rouge, Saginaw, Sault Ste. Marie, Traverse City, Wyandotte, Ypsilanti, Toledo, O., Windsor, Ont., and nine Detroit branches.

is absolutely essential to the public welfare."

Evidently the real reason for the legislation mentioned is that the operations of the railroad board have interfered with the welfare of the venal walking delegate and, unless something is done, his species might become defunct. Frank S. Verbeck.

Evolution of the Credit Man.

Written for the Tradesman.

Time was when the head of the house did his own credit granting and his own collecting.

That was in the days when grind stones were turned by hand.

It was when business was confined to a limited territory owing to lack of transportation facilities and to small volume because advertising was practically unknown.

Then transportation facilities increased rapidly and advertising commenced to make small businesses grow into great ones, covering a wide territory and running into big figures.

No longer could the old man open the boxes or personally inspect the outgoing shipments. Finally he didn't even have time to open all the mail.

He couldn't see all the customers personally. He had no time to kiss the children or ask about the wife. It kept him busy making the wheels go round and finally he had to depend on Bill, the book-keeper, to look after collecting and then even had to ask his help in passing on the credits.

Later on Bill got so busy that it was necessary to hire a boy to help him and Bill soon let the boy do all the book-keeping while he took over all the credit granting and collecting, with

the old man butting in only occasionally.

It was then their old customer, Sam Perkins, began to notice a change in his relations to the house of Smith, Jones & Co.

No one gave him the glad hand and warm smile when he came in. The old man did not take him to the old back office, uncork the bottle, pass around the cigars and swap yarns, as of yore.

Sam was greeted by a clerk who took him back to see busy Bill, the credit man. Bill had to get through the days work. He had no time to talk anything but business. Didn't ask about Mrs. Perkins or the kids and didn't give a darn, anyway.

Sam Perkins might be all right, but he was a little slow at times and didn't seem to take Bill's correspondence seriously. At least he seldom took the pains to answer Bill's letters.

Bill liked to have the money come in. Business was growing rapidly and they needed it. In the old days six months wasn't such a long time to wait, but in these days six months was a long time—it was four months too long.

The fact is Bill was getting nervous and cranky and Sam couldn't understand it. The old firm of Smith, Jones & Co. wasn't what it used to be. Old man Jones didn't pay much attention to him any more, so when the friendly salesman from the rival house called, Sam gave him an order and that was followed by others and more of them until the house of Smith, Jones & Co. heard from him only occasionally.

Finally old man Jones died and new blood came into the management of the business. Bill was fired and a new man brought in to fill his place and the new man did not inherit Bill's traditions or knowledge of customers. He was a credit grantor and collector exclusively and he took more pride in collecting than he did in granting credit. He was some collector beyond all doubt. Effective, efficient, hard boiled.

But customers still inhabit small towns where time is considered valuable for living purposes only and friendship and friendly intercourse is still considered the spice of life.

I am wondering if the new credit man is familiar with the situation. I have the feeling that he knows little about it; that he is running his department too much by rule to give due consideration to the human element. I am wondering if he ought not to make a trip once or twice a year to all his customers. If he ought not to be interested in Sam Perkins' life and environment a little bit more. If he ought not to know Mrs. Perkins and the kids and perhaps parson Lang and the village banker.

Now all he knows is that Sam lives in Bingtown. That the population is 1209. That there is a railroad, a post office and a bank there.

Somehow or other orders come in from Sam, the goods are shipped and he gets them, but further than that deponent sayeth not. All is mystery, all is haze.

There comes a time when Sam's account is over due. A statement is sent,

and every ten days a letter. Not a sound comes from Bingtown, not a dollar either, and finally the collection agency took over the account.

They write Sam a letter. They explain the situation. Their client wants the money. It must be paid. When will Sam pay? They ask to know. They are in a hurry. Time is money. "Do not delay, write to-day."

To-morrow they will get an answer. Sam wrote to them last night as follows:

"Gentlemen: I have your letter regarding Smith, Jones & Co.'s account. I owe the money and am enclosing check for the amount. My wife has been very sick for six weeks and I have been nursing her. I have had no time to write before. She was buried yesterday and this is the first chance I could get to attend to your account. I hope Smith, Jones & Co. will excuse me. I am very tired, so will close. Yours truly, Sam Perkins."

I am wondering if old man Jones knows about this and what he thinks about it. Sam Perkins and he were good friends. Wonder if he will have time to greet Sam's wife in the old way and make her feel at home.

A. P. Merritt.

Every youth has a gold mine: His spare time.

TYPEWRITERS

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

A REAL TOY BARGAIN

We are offering our entire stock of toys and games with the exception of the dolls, American Flyer Trains and books at 15% discount from our regular jobbing prices. A final clean-up. Come in and look over our complete line.

MECHANICAL AND FRICTION TOYS

No. 76—Sandy Andy (Sand Toy) doz.	\$7.00
No. 27—Sandy Andy Circus, doz.	4.25
No. 510—Auto, doz.	2.15
No. 500-55—Auto Bus, doz.	4.00
No. 508—Bicycle Rider, doz.	4.00
No. 59—Dumping Sandy	5.50

MUSICAL TOYS

No. 569—Chimes, doz.	\$4.25
No. 500-1887—Music Box, doz.	.75
No. 600-358—Accordion, doz.	2.00
No. 131—Steel Drum, doz.	2.00
No. 500-1680—Musical Tops, doz.	2.00
No. 60—Bell Zellephone, doz.	4.25

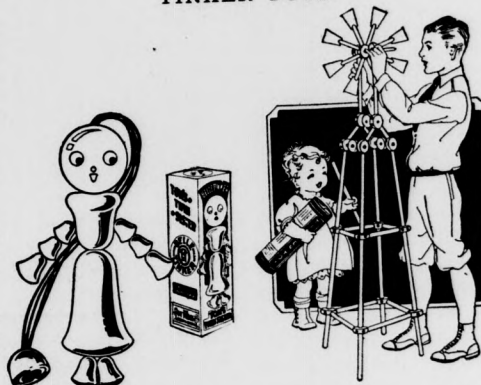
STUFFED ANIMALS

No. 80-20 B—Teddy Bear, 9 in. high, doz.	\$9.00
No. 80-35 A—Teddy Bear, 14 in. high, doz.	18.00
No. 600-480—Stuffed Animals, doz.	8.50

MISCELLANEOUS TOYS

No. 6037-31-4—Wind-up Train with track, doz.	\$13.50
No. 0—Laundry Set, doz.	4.25
No. 72—Telephone, doz.	.85
No. 101—Toy Furniture (4 pieces), (Dining, Parlor, Library) doz. sets	2.00
No. 104—Waggles Dog on Wheels, doz.	2.00
No. 600-150-25—Sail Boats, doz.	\$2.00
No. 225-250—Target Set, doz.	3.25
No. 500-2—Wooden Carts, doz.	4.50

TINKER TOYS



Tinker Toy Builder, doz.	\$6.00
Tom Tinker, doz.	4.00
Radio Tinker, doz.	8.50
Turtle Tinker, doz.	6.00
No. 1—Tinker Beads, doz.	2.00

PAINT AND CRAYON SETS

No. 25—Crayola Set, doz.	\$2.00
No. 513—Rob Roy Crayola Color Box, doz.	4.25
No. 510—Little Boy Blue Paint Box, doz.	2.00

No. 4522—Metal Paint Box, doz.	2.15
No. 08—Painting Set, doz.	4.00
No. 016—Paints, doz. sets	8.50
No. 100—Pencil Set, doz.	.85
No. 600-499—Roly Poly, doz.	2.00
New National Pop Gun, doz.	1.25

GAMES

U. S. A. Dominoes, doz.	\$2.00
Indian Dominoes, doz.	.80
Crown Dominoes, doz.	4.00
Tournament Checkers, doz.	2.00
Size 1 x 1/4	
No. 4342—Backgammon Boards, doz.	\$2.00
No. 4627—Chess, doz.	.85
No. 4013—Lotto, doz.	2.00
No. 4569—Quilts, doz.	2.25

IRON TOYS

No. 218—Fire Engine, doz.	\$2.25
No. 318—Hook and Ladder, doz.	2.25
No. 1816—Auto Fire Engine	4.00
No. 18—Road Cart, doz.	2.00
No. 168—Dray, doz.	4.25
No. 68—Ice Wagon, doz.	4.25
No. 1495—Yellow Taxi, doz.	4.25
No. 184—Coal Truck, doz.	8.50
No. 903—Stove, doz.	2.00
No. 5—Passenger Train, doz.	2.00

DISHES

No. 231—Toy Dishes, (Metal Coffee Set) doz.	\$2.15
No. 240—Toy Dishes, (Metal Tea Set) doz.	4.25
No. 242—Tea Sets, (Painted Metal) doz.	8.50

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

Mail Orders Given Prompt Attention

GRAND RAPIDS, MICHIGAN

SHOW ADVANCES IN PRICE.

Auction sales of wool are in progress at London and in Australasia. On the face of things, the results show advances in price, most marked in the case of the medium and lower grades. But the withdrawals are becoming more noticeable, which may or may not be significant. One trouble about the wool situation is that no one is in a position to know even approximately what quantities of the material are available. It comes from many sources and there are no authoritative statistics. Even in this country, where attempts are made to get figures of production, the totals show great discrepancies. The only reliable statistics are those of imports and exports, which, by themselves, mean nothing. A valuable contribution to the discussion of world supplies of wool was made during the week by William Goldman, former President of the National Association of Clothiers and a recognized student of economics, before the annual meeting of the American Association of Woolen and Worsted Manufacturers. Reasoning from certain data which he presented, he figured out that there must be somewhere about a two years' supply of wool existent. It is at least as good an inference as any other that has been presented and has the merit, which most others have not, of being based on something more than mere assertion and the incident of rising prices. Much stress has been laid on the added demand for wool by Japan but nothing is said of the lowered demand in Europe caused by the deaths of millions in the Kaiser's war. It is conceded, however, that, with wool being doled out as it is, there continues the probability of high prices. A check to the rising of these beyond certain limits will be a restriction in the buying of wools, to say nothing of a greater resort to the use of re-worked wool. The goods trade is marking time for the moment. Mills are still busy on spring goods, while the opening dates for fall ones have not yet been set. Demand has been good for certain lines of spring dress goods. Rug and carpet prices keep showing advances.

NO OCCASION FOR ALARM.

Unofficial predictions that the cotton crop would yet reach a total of 13,600,000 bales had the effect of disturbing prices during the week just ended. There was also a little disquiet as to what might be shown in the Department of Agriculture's final estimate, which is to be made public tomorrow. Despite these things, however, the price changes are within a comparatively narrow range because there is no occasion for any alarm such as existed earlier in the season, when there appeared to be danger of a scarcity in cotton. Spinners both here and abroad have been taking supplies in fair quantity, although there does not seem to be any apprehension of a material rise in the future because business in cotton goods has been broadening and a profit is seen in the prevailing prices for the raw material. Exports continue quite satisfactory. Wage reductions have gone into effect

in Eastern mills without labor disturbance, due perhaps to the extension of the working schedules. Orders are in hand calling for activity for the first quarter of the new year. New ones are expected by or before the middle of next month. There was some easing up in the prices of gray goods during the past week, although not a great deal of business was placed. A sufficiently large initial lot of orders having been put in for finished fabrics, this end of the market is without feature. A temporary reduction in certain bleached muslins resulted in an almost immediate clearance of stocks and was followed by a restoration of former prices. In napped goods orders have been informally taken before the regular openings. So good a response has been had to the offerings of Southern mills underwear for next fall that the bookings are full in some instances for the early deliveries. Hosiery continues to be in good request.

CANNED FOODS CONDITIONS.

Big business in canned foods for the year appears to be over as most of the leading operators have gone as far as they care to go in covering later wants and are now attending to the routine of distributing, storing and other merchandising problems. Their want lists for transient outlets are not comprehensive and important even though their stocks will need attention later on. Smaller operators who have not covered are doing so, but the aggregate volume of this trading is not impressive even though it takes in nearly all lines and is larger than it usually is at this season of the year. One trouble is in finding what the buyer wants at a figure he will pay, for it is a seller's market and the holder of goods has high ideas. He is not impatient to liquidate as he expects to realize more for his products later on than now and carrying charges are nominal compared to prospective advances.

The skyscraper as a health resort is urged by Dr. Edward P. Davis, who headed the volunteer medical service corps in wartime. It is obvious that in the upper strata of a city's atmosphere, pierced by the high buildings, there is more sunlight and the air is purer. Painstaking research has revealed that microbes seem to obey the zoning laws faithfully and diminish in numbers as they ascend toward the apex of one of the lofty pyramids of modern cities. One of the results of aviation will be the use of the rooftops, in a striking reversion to the Oriental custom that finds the whole cycle of existence lived at the summit of the house. The soaring shaft to be reared by the University of Pittsburg or the thousand-foot edifice to be erected in Rome is typical of an age that spurns the ground and seeks the sky for practical reasons and not merely in epic obedience to a spiritual impulse.

The boom in the sale of musical instruments, so noticeable this season, is a sign of an era in which an intelligent participation in music, whether as listener or performer, is more gen-

eral than ever before. The day has gone by when music was supposed to belong purely to the distaff side of the household and a business man felt a little ashamed to profess enthusiasm for concerts or take a hand in a string quartet. Nor are children, as a rule, the only performers in their households. Learners nowadays have in their homes and in their social environment a musical background not known of old. Not every sound-producer on the market deserves to be named a musical instrument, but the various contraptions designed to produce the spasms and rhythms of jazz may in time lead to better and more harmonious things.

MORALLY A THIEF.

When you see a man who takes advantage of the statute of limitations to avoid the payment of a note, when he is financially able to meet it, you can write him down as a plain thief. Legally, he is exempt from liability, but morally he is equally as liable as though it were only a year old.

When you see a man go through bankruptcy and afterward get on his feet, who refuses to meet the obligations temporarily suspended by the bankruptcy court, you can write him down as a plain thief. Legally, he cannot be held, but under the moral law he is responsible for the payment of his just obligations.

There is no sense in mincing matters in cases of this kind. There is no half way station between common honesty and plain thievery.

F. D. Bristley, recently chosen to direct the activities of the American Grocers' Specialty Manufacturing Association, holds the opinion that the greatest problem affecting the manufacturer of food and other grocery products to-day is the increasing avenues of distribution with their diversified methods. He has stated that sales service discounts should be based upon actual sales service rendered and on whether the manufacturer creates and maintains the demand, or whether the distributor creates and maintains the demand. As to trade discounts, he believes that the laborer should be worthy of his hire—whether he be a so-called exclusive wholesale grocer, a chain store operator, a co-operative wholesaler, or what not, so long as he can and will render to the manufacturer proper distribution and co-operative service.

The National Dry Goods Association has virtually completed a standard invoice, as part of the general movement for simplifying business practices, which it is expected will be of great value to producers and retailers. It has long been recognized by authorities that a National standard invoice form would be of value to all engaged in the trade. Now, the association, having completed a form, subject, however, to possible revisions, plans to impress on all manufacturers, jobbers, wholesalers and retailers that standardizing will be of value to the whole retail field, and its beneficial effects will reach back to the manufacturers or distributors themselves.

PIECEMEAL BUYING.

Clearance sales by the dry goods jobbers and the opening of the holiday merchandising at retail the country over were the outstanding business features of the past week. Responses in both instances were fairly generous. The prices of the jobber were made quite attractive in order to reduce inventories, and the purchasers bought with a vim which implied confidence in their ability to resell to advantage. This confidence is based, in great measure, on the improved farming situation in the Middle West and West as well as upon the increased industrial activity in those sections. The Pacific Coast states share this optimism to some extent, but it is less noticeable on the Atlantic seaboard, where there is a diversity of opinion, depending on varied local conditions. But, taking an average all through the country, there is an undeniably better feeling than there was a few months ago. Perhaps some reflection of this appears in the lessening number of business failures, which in November were less than in October, although hitherto the reverse has been the rule. Another notable circumstance about the failures is that the proportion of those with large liabilities—\$100,000 and over—is diminishing. A factor in the general improvement, also, is the increase in exports, although these are mainly of wheat and similar foodstuffs. Already, for the ten months ended with October, they were in value \$312,500,000 more than for the same period last year. Even allowing for a difference in price levels this denotes some progress.

In the primary markets there is now a disposition to trade further ahead in certain textile lines, more particularly in cotton goods; but speculative ventures receive no support. It is a question how far mills and manufacturers of raiment of one kind or another have been accommodating themselves to the piecemeal buying methods which still continue as a habit and are likely to remain so indefinitely. These producers are obliged to do some anticipating and are, at times, finding this not entirely compatible with keeping down overhead in production costs anywhere near where it should be to secure the best results. But they are making some progress, although they are not able always to satisfy quick buyers on products or on styles that happen to get a sudden popularity. Especially difficult is the problem of the makers of garments who find frequent style changes absolutely necessary in order to keep up continuous production. A somewhat similar situation in the millinery field has been partially met by a concert of arrangement for a division of the seasons. But no such solution of the problem has yet been formulated by the garment contingent. The reputable members of the industry have to fight not only the wayward whims of customers but also the piracy of styles which is only too common in the trade. Quick turns are needed to get the benefit of originality and effectiveness of designs, and this adds to the complexity of the business problem.

Some Men I Have Met in the Past.

Ever since I started the Tradesman, now nearly forty-two years ago, I made it a rule to devote Saturday of each week to calling on my readers in the country towns and cross roads contiguous to Grand Rapids. In the horse and buggy days I aimed to cover forty miles per day. The advent of the bicycle enabled me to increase the distance to 75 miles. The coming of the automobile made it comparatively easy to stretch the line of travel from 150 to 200 miles, which frequently enables me to call on all the merchants in a dozen different towns. I think this plan of keeping in close touch with my subscribers has had much to do with the wonderful success which has attended the publication of the Tradesman. It has enabled me to learn first hand any obstacles which confront the merchant and to advise with him on any matter which affects his welfare. In no other way could I become so familiar with the needs and necessities of the mercantile fraternity as by the close contact these visits afford.

In meandering down through the "lake country"—Green, Gun, Gull and a dozen other lakes—about 1908 I ran across the trail of a man who was planning a new interurban railway. The trail did not bear the usual earmarks of the typical railway promoter. Strange to say, I failed to find any sore spots as the result of his plans and prospects. He had paid his bills like a gentleman. He had borrowed no money. He had sold no stocks or bonds in his proposed undertaking. I soon learned that the name of the promotor was Col. Wm. V. Jacobs; that he lived in Glencoe, a suburb of Chicago; that he planned the construction of an interurban railway from Grand Rapids to Battle Creek via Cutlerville, Green Lake, Gun Lake, Orangeville, Prairieville, Gull Lake and Yorkville; that by selecting a route midway between the G. R. & I. and Michigan Central lines he would not come into direct competition with either, but would build up a chain of towns which would in time become important trade centers.

The proposition looked so good to me that I called on Col. Jacobs at his office the next time I was in Chicago and asked him to acquaint me with the details of his project. He presented the matter to me so clearly and conclusively that I immediately became an enthusiast on the subject. The acquaintance made at that time ripened into a warm friendship which continued without interruption until the Colonel's death, less than two years ago.

Col. Jacobs was the promotor of the first electric road out of Chicago—the road to Pullman—and he had studied the situation so carefully that he was thoroughly familiar with the needs of the territory he proposed to develop by his Michigan project. He threw into the undertaking all the enthusiasm and capital he could command. He was so sanguine of the success of his project that he purchased large tracts of farming land along the line of the proposed road and created a beautiful summer home near the Northern end of Gull Lake. He maintained offices at both Grand Rapids and Battle

Creek and did everything he could to put the project across.

Unfortunately for Col. Jacobs, Anton G. Hodenpyl also conceived the idea of connecting up Battle Creek, Kalamazoo and Grand Rapids by interurban, but his ideas did not contemplate the development of any undeveloped country. He preferred to parallel the G. R. & I. in order to take advantage of the towns the G. R. & I. had already assisted in building up. He carefully laid out and financed a model road from Grand Rapids to Kalamazoo and provided for a cut-off to Battle Creek by the purchase of a branch of the Michigan Central which that road was glad to abandon. The Hodenpyl line took the cream of the passenger traffic between Grand Rapids and Kalamazoo away from the G. R. & I., but the advent of the automobile and

to unravel. I own a half interest in a water power on the Thornapple River, less than ten miles from Grand Rapids. This power should have been developed a dozen years ago and the current brought into Grand Rapids, where it would be heartily welcomed. I have hesitated to do anything to contribute to this result, because the local field is already acceptably occupied by Mr. Hodenpyl's electric light and power company. In the light of Mr. Hodenpyl's treatment of the G. R. & I., I would certainly be justified in developing this competitive enterprise without further delay.

I hold no brief for the G. R. & I. and have nothing but contempt for the short-sighted policy which has always prevailed in the management of that corporation. It could have forestalled both the Muskegon and Kalamazoo in-

the substitution of Pennsylvania Lines on every depot, engine and car.

Realizing that the construction of the Michigan Railway Co. line put an effectual quietus on his railway project Col. Jacobs accepted the situation in good grace and returned to the real estate business in Chicago, in which he had always been successful. His operations in Michigan cost him over \$100,000, but it was all his own money. No one lost a penny by the enforced abandonment of his cherished ambition.

Col. Jacobs was descended from an ancient and illustrious race. A great grandfather was presented with a sword by Congress for heroic service during the Revolutionary war. A grandfather, Capt. J. D. Elliott, commanded the Niagara at the Battle of Lake Erie (Sept. 10, 1813), which vessel became Perry's flag ship after the destruction and abandonment of the Lawrence. Col. Jacobs was always intensely patriotic and threw himself into the war work made necessary by the kaiser's war with all the enthusiasm of youth. He was first and foremost in every movement having for its object the proper prosecution of the war.

Personally, Colonel Jacobs was one of the most companionable men I ever knew. He was so well read and so thoroughly versed in the affairs of the world that he could discuss any question with a degree of intelligence which commanded respect. He was courteous to the nth degree and always punctilious in keeping every engagement and making good every promise. He was the soul of any gathering he graced with his presence and during his long and useful life he never said a mean thing, a bitter thing, a disagreeable or hurtful thing about any living man or woman.

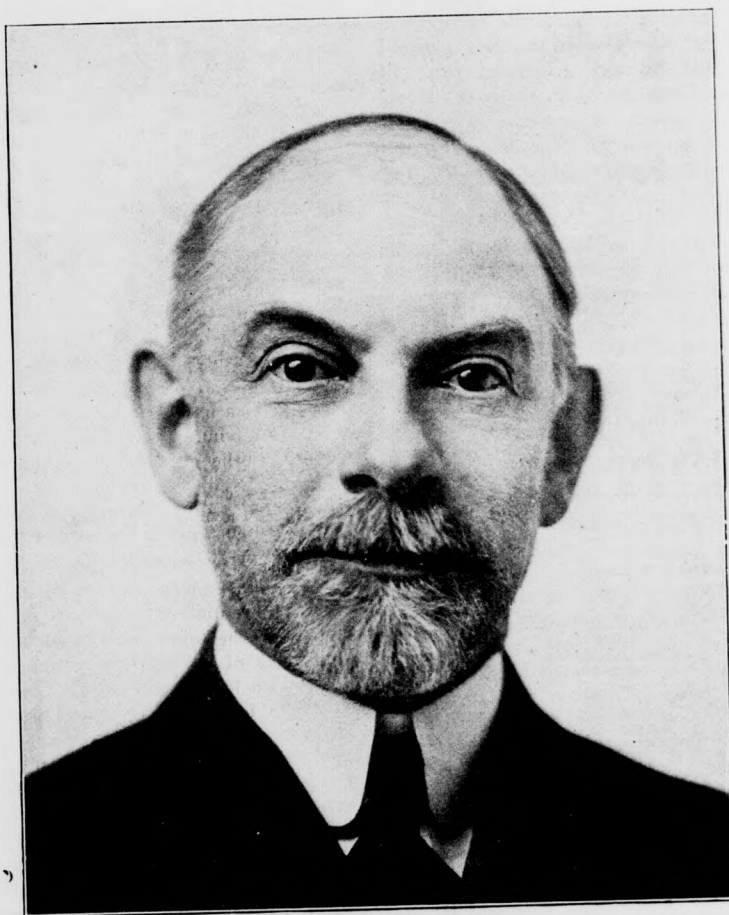
E. A. Stowe.

Emeralds Are In Demand.

One of the principal features of current conditions in the gem trade is the difficulty which manufacturers are having in getting the better grades of stones. While both large and small emeralds of the finer qualities are not in large supply, the shortage of the little ones is the more marked of the two. It is especially noticeable in the case of the caliber sizes, ranging from a quarter of a carat downward, which are used in flexible bracelets, rings, brooches and many other articles. The larger stones running from three to ten carats, command notable high prices. Those of medium quality were said yesterday to retail at \$2,000 to \$3,000 a carat, with the really fine stones selling at considerably higher prices per carat. Next to emeralds in interest at the moment come star sapphires, which are favored for use in men's jewelry. Sets of men's cuff links containing good to fine star sapphires have sold to retail at from \$2,000 to \$5,000.

Too Curious.

"Why did you strike the telegraph operator?" the judge asked the dorky. "Well, yo' honah," said Mose, "it was jest like this: I hands him a telegram for mah girl, an' he starts in readin' it. So I jest nachurally ups an' hands him one."



The Late Col. Wm. V. Jacobs.

passenger and freight truck has recently put the Hodenpyl interurban into the hands of a receiver.

I have never been able to reconcile this action by Mr. Hodenpyl with the ideas he must hold on the subject, because it was clearly an invasion of vested rights; by which I mean that it was a reversal of his life long policy not to invade a field already occupied by another.

Mr. Hodenpyl has made many millions of dollars by his public utility, transportation and water power organizations and has never permitted any competition to gain a foothold in his chosen fields. Why he went out of his way to deliberately destroy the value of the fifty miles of railroad owned by the G. R. & I. between Grand Rapids and Kalamazoo is one of the mysteries I have never been able

to unravel. I own a half interest in a water power on the Thornapple River, less than ten miles from Grand Rapids. This power should have been developed a dozen years ago and the current brought into Grand Rapids, where it would be heartily welcomed. I have hesitated to do anything to contribute to this result, because the local field is already acceptably occupied by Mr. Hodenpyl's electric light and power company. In the light of Mr. Hodenpyl's treatment of the G. R. & I., I would certainly be justified in developing this competitive enterprise without further delay.



Secure Style and Salable Footwear From Stock Departments.

Any style of shoe made in large lots, whether it is a simple or complicated style, can be made at less cost than smaller lots. Big lots of a few styles run through the mill with smaller make-up lots increase the production and decrease overhead expense. It is through these that prices can be kept at a lower average.

Styles center largely around a few concentrated ideas each season. It is no longer humanly possible for any merchant to guess or forecast his needs on any one style that may prove to be a leader over the field.

It takes foresight and courage for the manufacturer to plunge into making thousands of pairs of a given style, and in most cases this is done only after an analytical study of actual sales on his make-up orders, or on other wide viewpoint channels that are open to him.

Sometimes error of judgment does occur and the manufacturer gets burnt. So it is sometimes true that in-stock styles carry a slightly higher price than for make-up goods, which is justified by the risk involved.

But, as a general rule, styles put in stock do prove to be styles that find a ready demand and sale and safe buys.

In-stock departments are an economic asset to the merchant, because he can fill up the gaps in his own stock due to his timidity or perhaps lack of faith in some style that he did not buy earlier in the season. He can buy in quantities to suit his needs and increase his turnover. If he has bought a popular number and underestimated the sale, he can make money by repeating from some in-stock department and save the sales that he would otherwise lose in waiting to have them made up.

The foregoing applies to novelty merchandise. However, the greatest profits of many merchants are made on the staple shoes that sell all the time, and which, being carried in stock by houses that have built up a national reputation on specialties allow frequent sizing and carrying a minimum stock with a maximum turnover.

It is common practice among good merchants to place a first order for such lines to be made up and which carry a liberal discount, and then to buy the duplicate sizes as wanted to fill in, at the usual "net" terms, but they make more money on the sales saved and the turnover rate than they lose in the discount.

There are comparatively few good styles active this season that have not been put on the market by quick action manufacturers. Merchants have made money from such styles bought

from stock which they did not have on order.

Style complications and uncertainty at the beginning of the season make decision fraught with danger. But at the height of the season with sales value of certain concentrated styles firmly established, then is the time for the merchant to turn to the in-stock departments and cash in on the good things that are to be had.

The first buying of the present season offered a more puzzling situation to the average merchant than for many seasons past, because of the wider range of patterns offered for consideration and the injection of a greater variety of materials from which to make up into many patterns.

Out of the chaos and championing of patterns, materials, lasts and heels, what has the style situation finally settled down to?

Many styles have been bought in varying degrees in the first make-up orders, and some have justified their champions, while others have been disappointing. To look carefully over the current advertising of the styles carried and offered by in-stock departments is to find the answer as to the styles that lead the field in active selling.

Tans have continued to be active and are still in unabated demand pretty generally throughout the country. But patent has probably been the one greatest volume material. Black satins have slumped, which was to be expected because the call for tan footwear was greatest among the smart young class that formerly used satin in quantities.

Blonde and brown satin have been no great volume producer, except in isolated cases of a very few merchants who are recognized stylists and who can always put over anything unusual among their own clientele. Black velvet has been big, but "spotty"—big in some centers and a complete or partial flivver in others.

Slip-ons have been the strongest competitor of straps. Cut-out oxfords have found favor with middle-aged customers when rightly styled, but the smart ones have preferred slip-ons, strips and regents. Gores have been innumerable in design, but these in turn have had to bow to the preference for straps and slip-ons.

Merchants who find themselves short of live selling numbers in the slip-on class will have no difficulty in replenishing their sizes on these from in-stock departments. Then a close scrutiny of the advertising shows that ribbon trimmed footwear is in the ascendency and bids fair to follow the plain pump and be equally popular.

The sale for the Southern tie in its

many forms has been one of the surprises of the season, and this will hold through the winter and carry over into the spring. The new square-cornered wide toe is a favored last for ties and oxfords among girls and young women and is growing steadily as a sales producer. Many such styles are already advertised as in-stock.

Pumps of a sort will continue to be strong sales makers for the winter and spring, but straps will be stronger from now on in new effects of a rather simple character. Pump sales will have a tendency to speed up pair sales on style footwear, for the logical reason that many pumps will be found disappointing in fit after a few weeks' wear and will be discarded for a pair of new strap styles sooner than actual need occurs.

Combinations of patent vamps with colored kid quarters are already in evidence as style novelties for big town trade, and are already to be had from in-stock departments.

Conditions in the women's shoe business to-day are making it increasingly difficult to formulate a style program much in advance which retailers operating in different sections of the country can adopt as their own. Not only is the style situation one of extreme complexity as regards multiplicity of patterns and designs, but also it is becoming characterized by an increasing tendency toward differentiation of styles according to different sections and localities. At least this is the experience of a number of manufacturers who are giving closer and closer attention to the style needs of the different parts of the country, and are abandoning any effort to develop styles which prove acceptable the country over.

An instance of this tendency toward style differentiation according to locality is to be found even in the present vogue of tan calfskin. Yet there are certain localities in which tan calf has been found entirely unacceptable. In some of these localities light colored kidskins have been remarkably good, strange as that fact may seem to the merchants of other sections of the country.

In speaking of the style tendencies

for the immediate future a prominent manufacturer of women's novelty shoes emphasized the futility of trying to lay before the retailers of the country any style program which can be accepted as national in its application, and declared that in his judgment most of the evils and difficulties of the present day, so far as the women's shoe business is concerned, arise from the attempt of dealers in different sections to adapt so-called Fifth avenue styles to a trade that requires something altogether different. Such merchants listen eagerly to the style advice of each salesman who visits them. They hear so many different opinions that they often become confused and buy merchandise that is not adapted to the preferences and requirements of their trade, which inevitably leads to heavy losses and to accumulations of merchandise which it is difficult to sell at any price.

"Use common sense, study the style tendencies of your own trade and community and disregard absolutely the predictions of the self-constituted style prognosticators who will try to tell you what you ought to buy, but whose advice can only mislead you and cause you to make costly mistakes," was the advice of this hard-headed manufacturer to the retail trade. And undoubtedly it was advice which every merchant may well bear in mind in connection with this subject of style.

Most merchants to-day are eager for style information, and for that reason listen willingly to salesmen and read with interest the style forecasts formulated from time to time by various authorities. This is logical and, in the writer's judgment, what every merchant should do, for it is impossible to know too much about the all-important element of style. But the principle laid down by the manufacturer quoted above may at the same time be held in reserve and applied as a grain of salt to all forecasts of future styles. When so applied it may well be the means of saving hundreds and thousands of dollars that would otherwise be expended in costly experiments.

Complex and confusing as the women's style situation unquestionably is,

Herold-Bertsch Shoes

SCOTCH GRAIN,



BROGUE STYLE

STILL GOING STRONG!



A Stormwelt Scotch Grain Oxford makes an ideal shoe for winter.

We carry Scotch Grain Oxfords in Black, Stock Number 983 and Brown, Stock Number 982, popular Campus last, soft tip, heavy sole with waterproof liner.

We make Scotch Grain Oxfords to order with Stormwelt which protects the shoe from dirt and moisture and makes a splendid shoe for wet weather. The H. B. Scotch Grain will find favor with your customers.

HEROLD-BERTSCH SHOE COMPANY
Grand Rapids

Michigan

there are nevertheless certain tendencies and developments which may be discerned and which must be carefully studied by the merchant who aims to be a successful stylist in any community. In order to appraise correctly the significance of these tendencies which have a bearing on the style developments of the immediate future it is interesting and worth while to review very briefly a few of the outstanding style developments of the past few months so as to have in mind, as it were, the background for the present and immediate future.

There is a decided tendency on the part of some manufacturers to show two-tone effects in various combinations of materials in their sample lines, particularly patent leather vamps with colored quarters. While these are being generally featured by novelty manufacturers, it is quite important, as one style man remarked, to distinguish between the styles which the manufacturers are playing and the styles which the average retailer can buy with any degree of assurance that they can be merchandised profitably. He cited the example of blonde satins, which were loudly exploited a short time ago but on which few reorders were noted. In somewhat the same category come the so-called penny or copper satins which are being offered at this time. These styles represent types of footwear which the merchant playing a fast novelty game can buy once from which he must quickly pass on to something else. For the average merchant they entail more or less of the element of speculation.

The head of another manufacturing company who is an acknowledged authority on style matters, said that with his house it could truthfully be said that tan calfskin footwear was never out and it was more a question of the extent to which it was being used and the particular shades in favor. In general the opinion of style leaders is that tans can safely be counted on to be good sellers in most sections for an indefinite period.

The False Economy of Wearing Old Shoes.

The other day Thomas Jenkins, clerk in a hardware store, died in a hospital from blood poisoning. Jenkins had been wearing out an old pair of shoes around the store, or, rather, had been wearing a pair of shoes already worn out. The stitching had worn through at the toe of one, leaving a gaping hole between sole and upper, and the soles themselves were paper-thin in spots. They didn't look nice, Jenkins knew, but the shoes were too old to pay for repair. He'd wear them as they were so long as he could, then chuck them in the stove.

But before he had been able to make up his mind to discard them, Jenkins had the misfortune to run against an end of wire protruding from an empty box. It pierced his inadequate foot covering and entered his foot, together, presumably with dust of worn leather and soiled cotton sock. In an almost unbelievably short time, blood poisoning had set in, and Jenkins lost first his foot, then his leg, and eventually his life. A wife and a bunch of small

children were left without a thing but doctor's bills.

Now, had Jenkins been properly shod, the wire would never have penetrated. Accidents a-plenty occur when every precaution possible is taken to prevent them. Why, then, invite accidents by careless practices?

About hardware stores, there are always sharp instruments and articles that, out of place, might pierce thin soles. Shoe soles should, therefore, be always heavy, shoe uppers always firm. It should be the law, written or unwritten, of all progressive hardware dealers that their employes wear shoes in good condition. Shoes may be old but they must be kept in good repair. Risking one's life for the sake of getting a few week's more wear out of shoes too far gone to be repaired, is not only false economy—it is downright foolishness.

Margaret A. Bartlett.

Retail Policies For Next Year.

While there may be a few surface changes in retail merchandising and buying policies during the coming year, the general belief appears to be that the underlying ones which have been stressed during the present year will continue effective. These comprise buying for not more than four weeks ahead in most instances, emphasis on quick turnover and frequent visits to the market here to fill in as needs develop. The part that the indicated price rise in textiles and the stimulated tone to business generally will play in creating retail merchandising changes is still doubtful. But it is deemed certain that the retailer is not being carried away by an excess of buying fervor and will base his purchases carefully on the flow of merchandise into consumers' hands.

Who Knows Where Fire Swat Is Made?

A dealer in the State of Washington writes as follows:

"About two months ago a salesman sold me half a dozen packages of the new discovery Fire Swat, supposed to be made at Puyallup, Washington.

"When he sold it he agreed to advertise in a nearby paper (there is no paper in our town) the name of every firm that took an agency. He didn't do it, so I wrote to the firm at Puyallup, and the letter came back. Then through the Chamber of Commerce of that town, I found that no such firm is located there. A short item in our magazine might protect merchants in other states if it is too late in Washington. The salesman signed his name J. H. Daugherty.

Good Night Message.

It was evening, and several callers were chatting in the parlor, when a patter of little feet was heard at the head of the stairs. Mrs. K—raised her hand for silence. "Hush! the children are going to deliver their good-night message," she said softly. "It always gives me a feeling of reverence to hear them. They are so much nearer the Creator than we are and they speak the love that is in the hearts never so fully as when night has come. Listen!"

There was a moment of tense silence, then:

"Mamma," came the message in a shrill whisper, "Wille found a bed-bug."

Velvet Dresses Help Neckwear.

The vogue for velvet dresses is playing an active part in keeping up the demand for lace and net collar and cuff sets. The call for these goods has reached considerable proportions, from all accounts. Most of the new sets make use of the V-shaped collar,

although many of the round style are seen. The cuffs are of the gauntlet variety. In combination with net, and sometimes with heavier ones, Alencon laces are extensively used. The pre-holiday demand for neckwear generally has been such that making deliveries, rather than getting additional orders, is now one of the leading problems to be solved.

The man who is just good enough to do what he is told to do is not good enough to be told to go up higher.

AUTOMATIC 4267

BELL, MAIN 2435

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Business Dangers Which Must Be Guarded Against.

There are reported to be 14,500,000 automobiles registered in the United States and free to run over the 430,000 miles of improved highways in this country. This means, statistically speaking, 33 cars to the mile and therefore, 33 chances of accident to the mile. Property damage and collision losses are limited by the cost of repairs or the value of the automobile, but personal liability loss in case of injury or death caused by the car is determined only by the feelings of a jury and may take everything a man possesses.

Yet it is estimated that only about 10 per cent. of the automobiles in the country are insured against personal liability loss.

Forgeries or the alteration of checks, notes, drafts, bills of exchange and trade acceptances exact a toll from banks and their depositors that is reliably estimated at twenty times as great as from the more daringly executed bank robberies, the total losses from these sources amounting to not less than \$50,000,000 per year. Although it is popularly supposed that a bank always makes good a payment upon a forged check, it is not realized that, owing to many circumstances, liability can often be determined only by the courts, and verdicts are by no means invariably in favor of the depositor. But regardless of the outcome of a suit, a company which is the victim of forgery will have funds tied up over a long period during litigation and this may be sufficient to cause embarrassment and insolvency. Various advantageous devices to prevent check fraud are not infallible in the hands of the trained crook.

Still, outside of banks, whose coverage is often inadequate, protection against forgery is commonly neglected.

Embezzlements in one year mount as high as \$125,000,000, and defalcations are on the increase, both in amounts, because of the lowered value of the dollar—and in number, probably because of the growing spirit of lawlessness. It is noticeable, investigators tell us, that older employees are much more often involved than formerly when it was usually a newcomer in an organization, who used his position as a means of theft. The dishonesty of an employee, carried on for some time, as is frequently the case, might place a firm in terrible financial difficulties.

And yet fidelity bonds, as low as is their cost, cover only a small proportion of those who are in positions of trust or confidence.

Here are three branches of insurance of interest and importance to the

credit executives. Wherever firms are secured against these various losses, there are fewer uneasinesses to crimp the brow and cramp the sympathy of the men who preside over credit destinies. From personal liability for an automobile accident, from the dishonesty of an employee, and from forgery, there may result losses as menacing as from a fire, but these risks are seldom properly safeguarded, while there is hardly a man in business who has not provided himself with fire insurance.

Circumstances may make other kinds of insurance or lack of them also reflect upon a credit. If a business is located in a neighborhood that is a target for holdup men or bandits, then insurance covering these hazards is important. A wholesaler selling diamonds to a jeweler on long-term credit might well ask him if he carried robbery insurance. "We trust you," he might say to his prospective customer, "but what protection have we in case you cannot realize anything on these stones through no fault of your own?"

One re-assuring sort of insurance is just coming into vogue and will undoubtedly become much more general in the future—the life insurance taken out by firms on behalf of some officer. Where much of the success of a company depends upon the efforts, prestige and reputation of one man, it is of greatest interest to those who have dealings with that company to know that upon the death of the key-man, there will be an adequate amount of money immediately available to offset any decline in business which might follow this event. Some of these business life insurance policies are very large, and the men whose names they bear belong among the most heavily insured in the United States.

A striking instance of the application of business life insurance was told by President Koelsche of the New Netherland Bank of New York, past president of the National Association of Credit Men, of a house well known in the women's garment industry whose business had always been of the "one man character." When this man died suddenly, leaving the firm with large stocks of costly merchandise on hand and obligations which were constantly having to be met, the loss of his dominant personality was reflected in the heretofore unchallenged credit of the house; and a natural shrinkage followed. The payment by insurance companies of large policies which the founder had taken out in favor of his company saved the situation, however, and enabled the new management to pass through the danger period successfully.



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Use and occupancy, workmen's compensation, riot and strike insurance and surety bonds are other forms of insurance which have done much to increase credit facilities and stabilize commercial credit. But rather than discuss all of these, let us turn again to the risks mentioned in the first part of the article, since these are more general and yet insufficiently appreciated.

Automobile insurance has ample recognition in the attitude of many banks who will not extend credit to a man owning a car unless he is protected on the grounds of personal liability. But many firms operating fleets of trucks are without this protection, as well as thousands of individuals each of whom has a single machine which may land him in a damage suit any time.

In twenty damage suits against automobile owners, selected at random from various states, there were found only two verdicts as low as \$5,500. The others ranged from \$10,000 to one of \$60,000, awarded to a child who lost her hands. A small laundry company was made to pay \$28,000 to a man hurt by one of its trucks, a sum large enough to close up many laundries which have a number of trucks pushing their way through traffic every day. Automobile owners are liable not only for pedestrians whom they may run down or injure but for guests in their cars with them, according to a verdict for \$8,000 returned against a man in whose machine a friend was killed.

While automobile accidents are never intentional, however irresponsible the driver, forgery and defalcations are. Forgery has all the advantage of careful planning, and only the loser is astonished to find his bank account crippled or gone entirely. If the bank denies liability for the loss, there may still be the chance of recovery through litigation; but in the meantime, the business must, in spite of frozen assets, survive, which, in some cases, is not possible.

A tragic instance of this kind occurred in New York City a few years ago. A grocer found that a check which he had sent through the mail had been raised and cashed for \$4,600, leaving his bank balance \$200. His outstanding bills amounted to \$3,000, and the bank disclaimed responsibility. To bring suit meant a delay of two years or more. Not knowing which way to turn in the face of such a disaster which he had never encountered before, the grocer, desperate, committed suicide, leaving his wife and three children to bear the brunt of the fraud. A loss of goods in equal amount by fire or burglary or any other way, would have left him solvent, for he would have had cash with which to carry on his business, replacing his stock by credit. But with his funds tied up indefinitely, he saw no way of escape from complete failure.

Let us cite a case where unsuccessful efforts were made to recover money lost through forgery. A woman of excellent reputation, owner of the business which she managed, had a great deal of trouble with her eyes and finally went to a specialist who for-

bade her using them while she was undergoing necessary treatments. During this period, she entrusted her affairs to her confidential secretary who forged her name to a series of checks, amounting in all to \$9,700, a loss which his employer did not discover until she had recovered her health and could once more look over her bank statements. Her bank, one of the largest in the United States, took the position that since the depositor had returned her bank statements every month, bearing her O. K., (which she had done upon the assurance of her secretary that they were correct) it was relieved of any further responsibility.

Under circumstances like these, either forgery insurance or a fidelity bond would have indemnified the loser. The fidelity bond might have forestalled the employment of a man who would prove so untrustworthy, though, in this instance, the man had been employed for many years and had shown no tendency toward crookedness until the way became too easy.

The elimination of the undesirable employe and the correction of faulty systems of accounting which permit losses to run on for a long time undetected are as valuable considerations in applying for a fidelity bond as the coverage of loss. There is also the moral effect upon the employe who is called upon to fill out a lengthy application requiring complete details of his past record and references of at least five people besides his former employers. A firm whose employes are bonded is a better moral risk, according to the opinion of many business men, than one which has not prescribed this standard for its employes. One of the largest industrial companies in the United States has long been trying to work out a scheme by which it can bond every one of its employes without regard to his position and without requiring of the insurance company any indemnification in case of loss, merely for the purpose of having some guidance in picking the right men and of giving those engaged the moral backing of a bond.

However, a glance over fidelity losses in various lines would indicate that actual protection against loss by defalcation of employes is a matter of deep concern to firms. Even where employes are bonded, the amounts are often grievously inadequate. No wonder the banking institutions hesitate to lend money to companies who do not bond their employes.

A bank in New York State suffered a \$67,000 loss a few months ago through a cashier who had been trusted completely and had been bonded only as a matter of form for \$10,000. With a capital stock of \$50,000, the bank's total resources only amounted to \$87,000. The shortage wiped out the surplus, the undivided profits and the capital stock.

In connection with fidelity protection, one thing must be borne in mind. This is that risk is not limited to employes who actually handle money, although cash is usually the greatest temptation. A silk shirt worn by a shipping clerk on a small salary once led to suspicion and then to the discovery that a combination of this clerk,

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C. D. Kimberly, Cashier.

the book-keeper and a driver was robbing the company of thousands of collars. The firm was one of wholesale grocers who distributed many shipments of merchandise every day. Through the co-operation of the three who were responsible for the keeping of the records of incoming shipments and outgoing deliveries, goods were carried to a store-room, instead of to the addresses shown on the records then fraudulently disposed of.

A much more astonishing piece of dishonesty was conducted entirely alone by a young woman who was book-keeper for a large company with branch houses. The managers of the business had developed what seemed to be an almost invulnerable system to a point where they were willing to sit back and let the system work. The book-keeper saw that the system was good not only for the firm but for herself as well. She watched the bills which came in from the branch offices to be paid by the main office, noticed the companies who were usually among the creditors and studied carefully the branch managers' O. K. marks which were necessary for a bill to be honored. Then she began making out bills in the name of companies familiar to the officers who inspected the bills and signed checks. The initials which made these bills payable she cleverly forged. When writing out the usual monthly checks, she added those for bills of her own creation. The system worked as usual, and when the checks came back to her desk to be mailed out, she forged endorsements, wrote her name beneath, and then deposited them in several banks where she had opened accounts. Within a year and a half, and before the leak was discovered \$90,000 had vanished from the firm's coffers; and all the company could claim against this loss was a \$10,000 fidelity bond covering employees' defalcations and a \$15,000 forgery policy. Here was a strain which few average houses could have stood.

Perhaps the most dramatic instance of the part fidelity bonds may play in business survival is that of the Wall Street thefts which became so prevalent soon after the outbreak of the War.

Up to this time, there had scarcely been a class of employees with a better record for honesty than the brokers' messengers of the down-town financial district. For one thing, the securities they carried from one house to another were usually of the non-negotiable sort; and for another thing, these boys were often ambitious, eager to get an honest start for themselves in the financial world. The War brought a quick change in conditions. Most of the dependable young men among the messengers were called to arms; and the flood of Liberty bonds, frequently not registered, which the brokers were called upon to handle, reversed the situation as to negotiable securities. Every day, hundreds of thousands of dollars' worth of these bonds, the equivalent of cash, were transferred in Wall Street.

Professional thieves who became aware of the situation persuaded a number of the new hatched, unfledged

messengers to enter into a conspiracy with them by which they could abscond with the parcels entrusted to them or would supposedly be held up and robbed. For a time, three or four a week of these robberies went on, with amounts up to \$100,000 or more involved. Only such protection as they had from fidelity bonds saved numbers of companies who were the victims of this wholesale theft. Some brokers frankly said to their bonding companies, "If you do not pay us the amount of our bond immediately, we shall go under." The promptness of recovery was as vital as the coverage itself, and only because of the possibility of such immediate protection were many firms able to pass safely through that panicky period.

So closely are the interests of credit and insurance connected that the credit man may well be the first to welcome improvements in insurance methods and any extension of the value of insurance in the commercial fields.

L. N. Boyd.

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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The most valuable citizen of the United States, the one who can be least spared, is President Coolidge. He is the hope of the Nation; in him it has implicit trust. The success of his administration is desired by men and women of all parties who place the welfare of the country above political considerations. A life so precious should not be exposed to ordinary risks. It is the duty of Mr. Coolidge to follow the example of other Presidents, who availed themselves of guards to protect their persons and took precautions to reduce the hazards of traveling about the country.

The American people would not have their President a recluse in the White House nor fearful of contact with his fellow-citizens. It is well for him to go among them and talk to them about public questions. On patriotic occasions his presence is an inspiration. Every good cause is advanced when he speaks. The benefit is mutual. A President gathers strength from association with the people and dedicates himself anew to his high and responsible task. But nothing is more becoming in him than a sense of his worth as a public servant. If any man is indispensable it is he, the President of the United States. Accordingly, he is expected to conserve his health and incur no unnecessary bodily risks.

Mr. Coolidge's journey to Chicago on a regular train to keep speaking engagements, disregarding the Presidential custom of traveling on a special train or using a special car, will hardly meet with the general approval, either on the score of economy or from the point of view of equality with other travelers. It was no doubt an example of frugality that should not be lost on the country when careful living is the duty of the hour and tax reduction is sorely needed. But against that consideration must be set the greater risks of travel which Mr. Coolidge incurred. A special train has the right of way, and when the President is on board the railroad company keeps the danger of accident down to an irreducible minimum. The American people would much prefer that method of travel for Mr. Coolidge. They care nothing about the extra expense in his case. As a matter of fact, it is regarded as true economy. An accident to him, fatal or disabling, would be more costly than a thousand special trains. Moreover, the American people like to see their President traveling in state, if state means no more than a train insuring greater security. He occupies a place of residence in Washington suited to his dignity, and all his public appearances are ceremonial. His person is vigilantly guarded when he moves abroad, a circumspection that cannot be relaxed for a moment. Similar safeguards must be thrown around the President when he is traveling. There is a special expense fund at his disposal. If inadequate, Congress should increase it.—N. Y. Times.

Be content with your lot. One cannot be first in everything.

Value of Cross-Word Puzzles.

There may be persons who spend too much time in solving—or trying to solve—cross-word puzzles, but how can anybody be sure of this? It all depends upon what the cross-word devotee would be doing if he were not hunting for the elusive synonym.

Surely the intellectual activity demanded by these puzzles is more worth while than the intellectual somnolence induced by many other ways of using one's spare time.

Occasionally there is a waste of time in solving these cryptograms, owing to the unskillful way in which the key word is selected. The maker of one of these puzzles has an even more difficult task than the solver. If the key word is not quite accurate the solver is like a person groping in the dark. He does not know exactly in what direction to proceed.

Moreover, the task of the puzzle designer becomes more difficult as the facility of the solver improves by practice. This fact alone proves the value of these puzzles, since it shows that there is a positive gain in one's ability to call the correct word to mind. Here are two advantages of the cross-word puzzle habit—an enlarged vocabulary and an increased readiness in making use of it.

Some day we may become so expert in the solution of these puzzles that the process will be reversed. The solver will be provided with the answer and his work will be to suggest the best possible key word.

Charles N. Bartram.

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When you want a padlock for your golf bag or tool box or hen house, you walk into a hardware store and tell your troubles to a salesman. You state your requirements: a padlock about so big—you illustrate with home made variations of the deaf and dumb alphabet—and a certain price.

"Yes, sir," agrees the salesman, extracting a cardboard box from its hiding place beneath the counter and exposing the lock that it contains. "Something about like this?"

You cast a doubtful glance at the padlock, meanwhile twisting your neck for a glimpse of the price mark microscopically engrossed upon the farther end of the box.

"No," you say, "not just like that. Something a bit more . . ." Your voice fades into vagueness, but the salesman understands. He drags forth box after box until finally, in the half-second before the coming of utter despair, you see the padlock you came to buy. You seize it, thrust it into your pocket pay for it and walk out, leaving the salesman to struggle with an untidy clutter of boxes, tissue paper and padlocks.

That's what happens, at least, in the ordinary store. But if you live in Galesburg, Ill., you find the transaction much simpler. It begins when you carry your enquiry into the store of the Churchill Hardware Co.

"Padlocks?" echoes the salesman. "This way, please." He leads you down an aisle and through a gap in the counter; then he swings open the glass door of a shallow case set into the wall, and says, "This is our stock of padlocks. Perhaps you'll see the one you want."

What you see is a collection of several hundred padlocks, sorted by sizes and types and hung on hooks. Each lock bears a plain and legible price mark. At a glance you find the lock that seems to fit your needs. You take it from its hook, examine it, try it with the keys that are attached to it by a rubber band, and pass it to the salesman.

"I'll take this one," you say.

And that's a specific illustration of the methods that have made the Churchill store one of the best known establishments in the retail hardware trade.

"Big guiding principles sound fine and look well in print," says George Churchill, the store's owner, "but it's the little ideas and the little opportunities that lead to success in retailing. That padlock case is one of the best salesmen in the store. People like to handle things. They like to use their fingers. They'll buy faster with their fingers than they will with their eyes. Moreover, the average customer doesn't like to waste his time and his patience waiting for a salesman to open a lot of boxes. He wants to look over the stock as quickly as possible, make his selection, and get out. That's why, several years ago, we installed this case. The result was an immediate increase in our sale of padlocks. Today we're selling ten times as many padlocks as we were before we built

the case. The manufacturers tell us that we're selling more padlocks than any other store of our size in the United States. Maybe that's an exaggeration; I don't know. But I do know that we sell padlocks almost faster than we can buy them."

On matters appertaining to the retailing of hardware George Churchill is something of an expert. For more than forty years he has managed his hardware business in Galesburg, and his success has been rather conspicuous. Galesburg to-day boasts a population of but 25,000, yet Churchill's store with its four floors devoted entirely to retail hardware, would do credit to almost any city; and Churchill himself ranks high in the hardware trade.

"In retailing," he repeats, "it's the little things that count. One evening I called a meeting of the salesmen and asked them what line of goods they hated to sell. What was the meanest stuff in the whole stock? And there wasn't any disagreement in their answers. 'Those blankety-blank pliers,' they said. Why? Well, you know how pliers come, wrapped in tissue paper and packed in individual boxes. The salesman has to take out box after box, unwrap each pair of pliers, waste a lot of time, make his sale if he can find what his customer wants and then, after the customer has gone, wrap up the pliers again and put them back in their boxes. The customer loses time, the salesman loses time and the store loses money—for in a busy store a salesman's time is valuable.

"That is, we used to lose money. We don't now. We took those pliers out of their boxes and hung them up in plain sight, just like the padlocks; and what had been a slow-selling line began to sell rapidly and easily. The minute you place merchandise where the customer can touch it with his fingers, you increase your sales."

Perhaps I seem to suggest that the Churchill store is a sort of self-serve establishment, a hardware cafeteria. It isn't. In every essential respect it is a typical retail hardware store of the better class, with courteously attentive salesmen to assist the customer at every step. Only, so far as possible, the merchandise has been arranged chiefly for the customer's convenience. Says Churchill, pausing before a big display board upon which are exhibited a dozen or more types of kitchen knives, "That's the way hardware ought to be displayed, with everything where the customer can touch it. Some day I'm going to rip out every old-fashioned counter and show case in the store and replace them with racks of this kind. Perhaps the store won't look so pretty, but it'll sell more hardware. Pilferage? Yes, I suppose we lose something in that way, perhaps two hundred dollars a year. But what of it? Compared with the gain in sales, that's a small item."

The most thorough demonstration of this method of display is the store basement. It's a big basement, extending not only under the store itself but also under the building next door, and its entire space is allotted to household goods. It has tables of chinaware and shelves of aluminum pots and pans; it has a corner piled

high with baskets of many varieties; it has brooms and washing machines and garbage cans. And every article is placed in such position that the customer can finger it at her own pleasure.

"The most successful department in the store," says Churchill, "and the least expensive to operate. We call it our 'non-overhead department' because it has no salesman assigned to it. The stairway leading down to it starts from the center of the first floor, where most of the salesmen are stationed. When a salesman sees a customer move toward the stairway, he slips over, walks down with her, switches on the lights—we save expense by leaving the basement dark when it is not in use—and helps her to find what she wants. But he permits her to handle anything she sees. In fact, he encourages her to do so, for he knows that the customer's fingers will sell goods more quickly than the salesman's conversation.

"When we first moved into our new building in 1918 this department of household furnishings was on the second floor; but that location, we discovered, wasn't entirely satisfactory. Women don't like to go upstairs, but they'll willingly go down into a basement. So we shifted the household goods to the basement, with the result that the sales in the department more than doubled in the first year after the change.

"But there's another reason for the increase. Pots and pans and china-ware and baskets all look better under artificial light than they do in daylight. There's something in the gleam of reflected light that helps to sell plates and aluminum ware. And baskets, too, seem to sell more rapidly when they're placed under artificial light. We're selling more baskets than any other store in town, including even the department stores, and yet we don't attempt to draw trade by advertising our baskets at cut prices. We price them so that they'll bring a good profit. We don't talk about them in our advertising. Now and then we arrange a window display featuring our baskets but that's the extent of our basket advertising. Nevertheless, the women come here for their baskets. They go down into our basement, they pick up the baskets and examine them thoroughly, and they buy 'em."

At the head of the stairway leading up to the offices on the mezzanine floor there's a narrow landing, a ledge perhaps four feet wide. At the end of the landing stands a little desk facing a rack built of galvanized iron and divided into tiny compartments. There are seventy of these compartments, and each of them is filled with blank checks.

"We've always been rather liberal in cashing checks for our customers," Mr. Churchill explains, "and we learned long ago that the average man doesn't like to scratch out the name of one bank and write in the name of his own; he wants to use a check bearing the printed name and address of the proper bank. So we began to keep a supply of blank checks for the different banks in Galesburg. We found that the idea paid dividends.

Sometimes a customer after completing a purchase would say, 'I'm sorry, but I haven't a check book with me; so I'll send you a check later.' To offer a blank check on that customer's bank, as we could do, was a simple procedure. We expanded the idea by collecting blank checks on banks in nearby towns. And then one day a few years ago a man came hurrying into the store.

"Can you give me a blank check on my bank?" he asked, naming a bank in a town about twenty miles from Galesburg. 'I've been buying some horses from a farmer, and he won't accept a check with the name of the bank altered; thinks it's no good. If I can't get a check on my own bank I'll lose the opportunity to buy those horses.'

"We gave him the check that he wanted; it just happened that we had one. But his gratitude and the good will that we had gained by this one bit of service made me think things over, and the next day we built that check rack and hung it on the wall above a desk. It holds blank checks of every bank within thirty miles of Galesburg. We haven't overlooked a bank. People come here every day to get checks on this bank or that, and they appreciate the service. This is the only place in town where they can find any check they want. Even the local banks frequently send messengers to us for checks on banks in some of the smaller towns in this part of the State. Now, that may seem a very small and unimportant detail; but it's by services of this kind that you can make friends and hold them. To keep that rack filled with checks costs us nothing, but it gains friends for us every day.

"The only way to build business is to give service. A store doesn't sell merchandise; it sells service. Part of that service, of course, consists of offering good merchandise. But the other part, which is just as important, consists of a thousand little details of helpfulness and friendliness. Consider for example, the question of returned merchandise. We've always offered to accept any goods with which the customer isn't satisfied. But we go farther; we do it with a smile. We don't protest, unless the return is clearly unjustified. And that's the way to do it. You've got to take the goods back. And you've nothing to gain by doing it grudgingly. If you do it pleasantly and willingly you hold the customer's friendship.

"I don't mean that a man must let his customers run his business for him. On the contrary, it's up to the merchant to educate his customers so that they'll accept his methods. Some time ago one of my customers objected to our practice of sending out bills promptly at the end of the month. He didn't like bills, he said; he always paid his account promptly and he didn't see why we had to bother him with a bill at the end of every month. 'I'm sorry you feel that way,' I said, 'but that's our custom and we can't make exceptions. We send bills to all our customers; there's no injustice in it.' And he agreed, finally, that I was right.

"The retail merchant must educate

his customers, too, in the matter of quality. There are only two kinds of people in the world—those who want quality and are willing to pay for it, and those who want low prices regardless of quality. You can choose which kind you'll serve, but you can't serve both. You must teach your trade to come to you for articles of a definite standard either of quality or price. In our store it's quality. I decided forty years ago that I wanted to sell the best merchandise in the market, and I've stuck to my policy. The consequence is that our customers know that what we offer them is always good. For one thing, we don't change brands; we try to select the best brand in any particular line and then we hang on to it. We've taught our customers that those brands are the best they can buy, and we haven't changed.

"There are washers, for example. Apparently that's a small item, for washers are inexpensive and not very important, but they illustrate our methods. We have always handled one line of washers, distinguished from other brands by the fact that they are what is known as 'finished washers.' That is, they have been thoroughly polished. When a man buys washers from us we explain to him that the polished washer is better because, if he wants, he can paint over it so that it will be almost invisible. We teach him, in other words, to buy for the fine points of quality. And, naturally, we hold his trade.

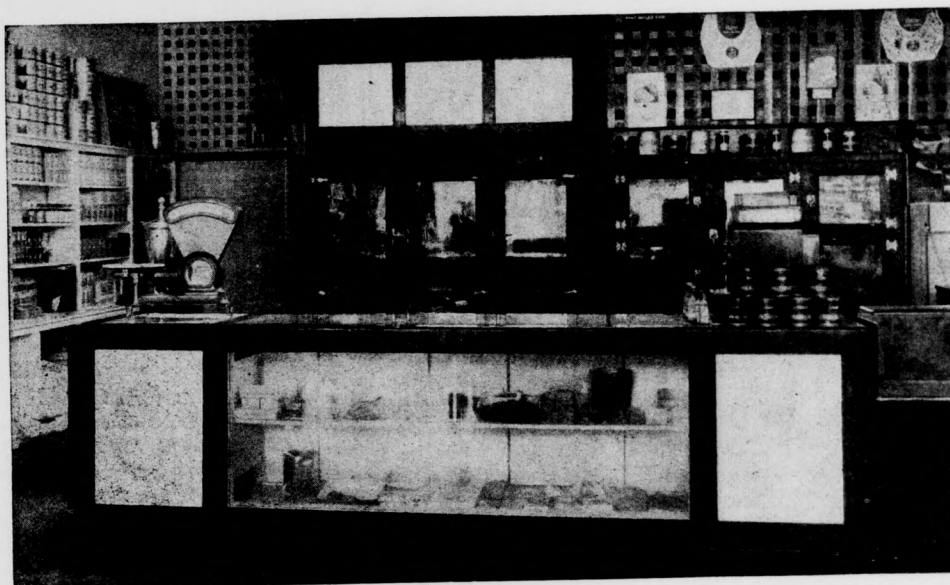
"That's the only way you can hold your trade. When you try to build your business by entering into price competition, you voluntarily present your customers to your competitors. The next man that offers prices lower than yours will take your customers away from you: you have no way to hold them. But if you teach your customers to buy for quality and service, you make them your own property; they're our customers and nobody can pry them away."

Educating the customer to expect a definite standard of quality, however, imposes a certain responsibility upon the merchant. Churchill relates, with a whimsical grin, a story that bears upon this point.

"We had always carried," he says, a line of butt hinges that we knew were better than anything else in the market. They were better. They were more accurate, more precisely fitted, so that there was no play in the joint. A door hung with those hinges would not sag. But to use them demanded a certain method of hanging and a high degree of skill. Well, we had taught our trade to hang doors as they ought to be hung. We had educated the contractors and the carpenters to the use of our butt hinges. And then one day, out of friendship, I bought a few hundred hinges of another make. A day or so after those new hinges went into our shelves a contractor came storming into my office.

Carroll Y. Belknap.

The man who feels above his job is not likely to rise above it. He is too busy being sore to work very hard for advancement.



Interior of store of J. S. Lautzenhiser & Son, Wichita, Kansas, showing its fine McCray equipment including cooler, refrigerator and display case refrigerator.

LOOK FOR THE McCRAY NAME PLATE

You'll find it on the refrigerator equipment in the better stores, markets, hotels, restaurants, florist shops and in homes. This name plate gives positive assurance of foods kept pure, fresh and wholesome.

"Our McCray Refrigerators are More Economical to Operate"

Grocers and market men everywhere who use McCray refrigerators display cases and coolers, will tell you that their cost of operating this equipment is exceptionally low. We have many letters giving actual figures which prove this—and it's true whether ice or machine refrigeration is used.

In-built **quality** assures you this saving with the McCray—**quality** developed in our 34 years' experience, **quality** that goes through to every hidden detail.

McCray equipment pays for itself by

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- reducing spoilage to a minimum;
- cutting down operating costs.

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

Kindly send Free Book and further information regarding refrigerators checked

- () for grocery, delicatessen stores () for hotels and restaurants
() for homes () for markets

Name _____

Street _____

City _____

State _____

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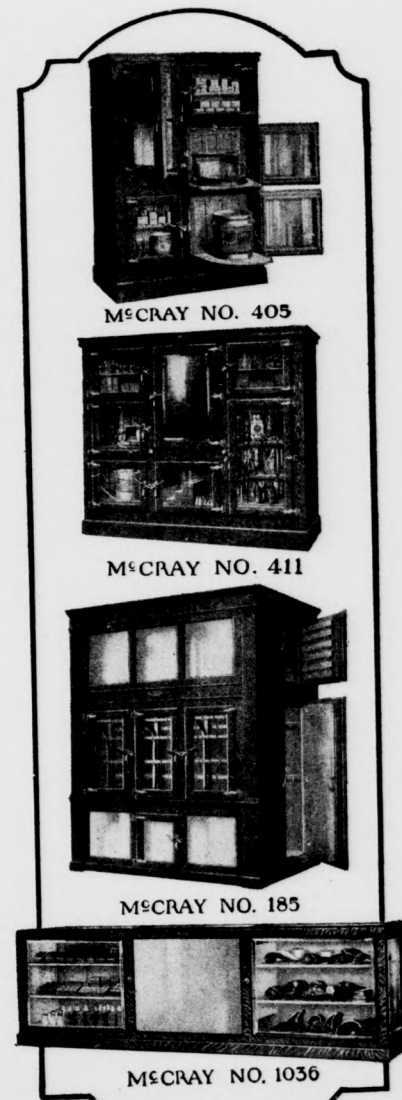
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 Manager—Jason E. Hammond, Lansing.

Early Spring Hosiery Orders.

Much of the early Spring business in the finer grades of silk hose is coming in to the mills with less selling effort than has been the case for the last several seasons. Not only that, but most of the leading stores in Michigan are reported to be placing orders now for January and February delivery which, a year ago, were not placed until they called for immediate shipment. In other words, they were not advance orders. Two things were held to be responsible for the present buying ahead. One is the rather general shortage of the finer grades of full-fashioned silk hose for women, and the other is the fact that some of the trade leaders will not book business for delivery past March 1 at present prices. Immediate delivery business is quiet, except for odds and ends here and there. The amount of hosiery being sold at retail for gift purposes, however, presages considerable filling in after the turn of the year in spite of the orders now being placed for January shipment.

Paris Hat Trimmings Novel.

Small clusters of leather flowers, tinted and shaded with leaves of fur, are among the latest vagaries in millinery trimmings brought out in Paris, according to reports that have lately reached this market. They are designed particularly for hats meant for wear at the principal European Winter resorts. Among the other new things reported from Paris are hats entirely covered with loops of satin ribbon. No other trimmings are used. Novel garnitures in the shape of glycerined tassels of silk and strands of ostrich, usually placed in clusters of three, are also popular, and are used in various ways. One leading modiste suspends two of them, in contrasting colors, from the top of the new pointed shape. This gives the effect, considerably exaggerated, of a tam-o'-shanter.

Artificial Silk Prices To Hold.

Despite the earlier expectations that there would be general price revisions upward of artificial silk about the first of the year, information now is to the effect that advances are not likely to come until about April. The leading producer of artificial silk is now booking orders for delivery up to that month, and the understanding is that current price levels will continue on this business. The price action of

this firm is a chief factor in determining the market. Meanwhile, additional facilities for production of artificial silk here are in process of completion or planned. It is believed that the total output in 1925 will be in the neighborhood of 50,000,000 pounds, or a 25 per cent. increase over the estimated 40,000,000 pound production of this year.

Price More Important Than Ever.

Signs are multiplying of the bigger role than ever that price will play in both wholesale and retail merchandising in the immediate future. Price advances in many lines, particularly textiles, are scheduled over the next few months and are expected to be important factors in the wholesale marketing of goods for Fall selling. It is the late Summer and Fall of next year when the advances will reach the consumer. What the reaction will be cannot be determined now, although retailers already sense strong resistance. Up to the present the trend of retail prices has been rather downward because of the many sales conducted to spur consumer buying, and the advances that are coming are likely to seem greater by comparison.

Spring Blouses Are Varied.

Not the least attractive of the many novelties that are now being shown in blouse lines for Spring is the model which is known to both buyers and sellers as "finger tip." This style is expected to "go big" during the coming season, and for this reason considerable attention is being given to it by the manufacturers. Models of this type of blouse are made on the lines of the long tunic and are being worked out for wear over separate sport skirts and under knee-length separate coats. Printed fabrics have been cut up into a number of the best-selling styles, but there is no dearth of these garments made from plain fabrics in solid colors. The sleeves, for the most part, are long, but the necklines show considerable variation.

Irish Linen Demand Improving.

The demand for all classes of linen goods in the Belfast market is somewhat better. This is particularly true of the extremely low and the very best qualities. Recent price cutting on damasks in the American market was rather disconcerting, but it appears to have stimulated business for regular goods at legitimate prices, instead of being prejudicial to demand. There is nothing new to say so far as colored linens are concerned, the report adds. Some new business has been arranged at keenly cut prices, and conditions remain unchanged. Delivery of goods on order is urgently required.

As for flax, the report says that the Irish markets were better supplied during the two weeks ended Nov. 19 than during the preceding fortnight.

A Simple Gift Suggestion Plan.

A simple gift suggestion plan which promises considerable results is being made use of by one of the prominent local department stores. It includes a small folder that has been sent out to charge account customers in the envelopes enclosing their November bills or statements. Attractively arranged in the folder, with some of the articles illustrated, suggestions are set forth in groups at price ranges running from \$1 to \$25 for grown ups' presents and from \$1 to \$10 for children's gifts. The groups for all ages, which are divided into such classes as "men and women," "youths and misses" and "infants and children," are kept together until the \$10 point is reached. From there on the folder deals only with presents for the first two groups specified.

Holiday Orders For Umbrellas.

Pre-holiday orders for umbrellas from retailers have been large, according to leading makers of this merchandise here. The great bulk of the business placed has been in women's goods, particularly the novelty umbrellas with fancy handles and tips. Colored silks have the call in these numbers at the moment and it is said the use of these articles as gifts will probably set a new record this year, particularly in view of the close profit margin at which many retailers are featuring them. Little change has occurred in

men's merchandise. There is a little spurt at present in the better grade umbrellas, but the usual staples constitute the larger part of the business done recently.

Now the Complete Ensemble.

Two and three piece ensemble costumes are by no means new to this market, but it has remained for a well-known millinery manufacturer to bring out a novelty in the form of a four-piece ensemble. The fourth piece is the hat, which the manufacturer in question is displaying in conjunction with coat dresses, coats and ensemble suits. The garments are made of waterproofed, creaseless fabrics that are produced by a leading silk house here, and which will be confined to the millinery concern in the future. A number of novelties for sports and other costumes of the ensemble type have been worked out, some of which make use of the non-creasing qualities of the materials referred to.

There's only one way to "get there" go to it.

FOR SALE, at a bargain: A number of all-plate show cases, furnishing goods, units and hat cases, all in first class condition, Welch-Wilmarth make, at an exceptional price. They are offered subject to prior sale and as it is a case of first come first served, suggest you get in touch immediately. We are discontinuing our furnishing goods department and concentrating on clothing. Beecher Clothing Company, Monroe Avenue, Grand Rapids, Michigan.

New Spring Lines

Our Salesmen are now showing our new line of Spring Merchandise for delivery after the first of the year.

The line is the most complete and the most extensive we have ever attempted to show. All of the staple items as well as every new novelty that has been brought out, is included. You will find the latest in—

White Goods	Underwear
Ginghams	Ladies' Wear
Wash Goods	Children's Lines
Curtain Goods	Men's Work Clothes
Draperies	Novelty Notions
Hosiery	

Do yourself the justice and us the courtesy of letting our representative explain the line to you. Let us post you on next season's newest fads.

ORDER NOW TO ASSURE EARLY DELIVERY

GRAND RAPIDS DRY GOODS CO.

Exclusively Wholesale

To Use Walls For Advertising Purposes.

The question of the right of a merchant leasing or renting business property to use the outside walls for advertising purposes is one of considerable importance. Especially may this be true where the building occupies a corner, and is in a locality that invites display advertising on a large scale. It follows, that this is a legal point that every merchant may well look into before a lease is signed, and a brief review of certain phases of this subject may prove of interest and profit.

In the first place it may be stated broadly, that by the weight of authority, where a merchant leases a building, or any part thereof for business purposes, he has, in the absence of a restriction in the lease, a right to use the outside wall of the portion leased for the purpose of advertising his own business. This of course providing that in doing so the building or walls are not injured.

So far so good, and now we come to the closely related question of the right of such a merchant to sublet, the use of such parts of a building as fall within his lease, to third parties for the purpose of advertising. This phase of the subject is one of some difficulty, in the absence of a provision covering it in the lease, and the courts are not in accord relative to the rule to be applied.

In one case it was held that a tenant did not have the right to sublet the roof of a building to third parties to be used for advertising purposes, for the reason that the roof was built for protection and shelter. On the other hand, in another case the tenant was held to have a right to lease the roof to third parties, providing the latter did not injure the building in erecting sign boards.

However, it seems, where a given lease provides that a building is to be used for certain purposes, the tenant does not have the right to lease advertising space to third parties upon which advertisements are placed, that are not connected with the tenant's business. A recent decision upon this question arose under the following facts.

A tenant leased a four-story brick building for a term of ten years, and the lease provided, among other things, that the building was "for use only as a store, place of business, dwelling, or light manufacturing."

Thereafter the tenant leased the roof of the building to an advertising company. The latter proposed to place sign boards upon it to be used in general advertising, which was not related to any use the tenant was making of the building. The court in holding the tenant did not have the right to so lease the roof, in part, said:

"The lease in definite provides that the premises are let 'for use only as a store, place of business, dwelling or light manufacturing.' *** The words 'for use only as a store *** dwelling or light manufacturing,' standing alone, exclude the right to use or sublet the roof for advertising sign board purposes. *** I am of the opinion *** that the use of the roof for the erection and maintenance and use of said sign board for general advertising, not re-

lating to any business conducted on the premises is a violation of the lease."

From the foregoing, it is obvious that the question of a merchant's right to use the outside of a leased building for advertising purposes may present some difficulties. And, as each case of this kind must necessarily be decided in the light of the facts involved, the subject cannot be covered by the statement of a general rule.

For this reason, in view of the importance the question may assume in a given case, it would seem but prudent to have all points relating to it covered in the lease, especially so if the lease is for a term of years, and the building is one that will offer considerable space for outstanding advertising. For, in a situation of this kind, the advertising rights may run into a worthwhile sum within the life of the lease, and be the cause of dispute and perhaps litigation between the landlord and tenant unless covered by the terms of the lease when it is entered into.

Leslie Childs.

Favorable Comment on Ensembles.

If the comments that have been made regarding the ensemble costumes now being offered for Spring, by buyers who have seen the early lines are to be taken as conclusive, the success of the new styles is held to be certain. The opinion generally expressed by retail representatives is that the ensembles will be readily salable merchandise. The novelty and color harmony which the designers have put into these garments, together with the convenience of the combination of a matched coat and dress, are held big factors in their consumer appeal. Moreover, the lines of ensembles available in the market run virtually through the entire price gamut, which makes the merchandise available for practically every store.

Are Winding Up Fall Season.

The women's ready-to-wear trade is about ready to wind up the Fall season. Stocks on hand are being liquidated at prices designed to move them. In many instances manufacturers are staging special sales events which take somewhat the form of a "celebration," to which all of their accounts and other buyers likely to be interested have been invited. The quantities of garments on hand, either coats or dresses, are not particularly large, despite the lack of continued activity in the trade over the last two months. Production from now on will, in the main, be switched to Spring goods, although some manufacturers, as is their practice, will turn out merchandise for retailers' January sales.

Vogue of Plain Fabrics.

Plain fabrics are much to the fore at the moment in woolen and worsted dress goods for Spring. In cashmere weaves, particularly, is this the case, the natural or unbleached shades being in high favor. The question is raised in some quarters, however, whether this swing toward the plain colors will not be overdone, with a great degree of popularity. If this happens, white will also figure at the top of the mode, fulfilling the predictions of many in the trade that the Spring and Summer would be real "white seasons."

BUSINESS AND SOCIAL USE OF LONG DISTANCE

The Long Distance Telephone provides the quickest medium of getting into touch with business house, family or friends out-of-town.

Whether you desire price information or wish to buy or sell, Long Distance will serve best.

Long distance will keep the merchant in closest personal touch with out-of-town customers. It is the quickest means of communication between wholesaler and retailer.

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The Telephone Manager gladly will give you information concerning the economical use of Long Distance.



MICHIGAN BELL TELEPHONE CO.

ONE POLICY

ONE SYSTEM

UNIVERSAL SERVICE



Retail Market in the Same Family Seventy-Five Years.

The oldest meat business in Schenectady, N. Y., started a new era last week when Day's market 808 Hamilton street passed into the hands of its new owners, Frank Van Valkenburg and Charles Carnright, who will continue the business under the same name—Day's market—under which it has run for three generations.

The beginning of this business dates back to those remote times when the steaks and sausages which Schenectadians ate came from stock raised on the farms thereabouts and in Schoharie county. William Day started the business, Frank Day continued it, and John A. Day carried it on until his death about six months ago.

In 1849, when Grandfather William Day began the butcher business there, it was thirty years before Chicago dressed beef, transported in refrigerator cars, had been heard of. The first Day had a slaughter house in the region where Altamont and Chrisler avenues meet, which was then well out in the country. William Day, drover and butcher, brought in livestock from the farms and turned them into meat for the people of Schenectady to eat. As was common at that time, he ran a butcher cart which brought to the door of his patrons the cuts they desired and at prices that would seem amazingly low at the present time.

The drover business, which in the distance looks romantic, resolved itself then into driving with horse and wagon long distances, buying here a head and there a head, until a considerable drove of cattle accumulated. Then the drover, with his men, boys, and dog, drove the stock over roads that were muddy at times, dusty at other times, tiresome at all times, to the stockyard at home, where the stock was slaughtered as needed. To such conditions was Frank Day, the son of William, brought up. In due course of time he took over the business. He continued to buy herds of fatted steers and hogs, and drive them in as did his father before him. He, too, learned all the arts of corning beef, and the mysteries of the smoke house, how to cure hams and how to make sausages and headcheese, and how best to take care of hockies and pigs' feet, how to smoke bacon, how to make sweet pickle and all the rest of the arts of the butcher which rapidly are becoming forgotten in these times of specialization. For well nigh 50 years he carried on the business.

Times already were beginning to change. Farms in the vicinity of Schenectady were not raising enough meat to supply the demand in the city. Instead of buying from farmers, Frank

Day began to buy his stock from drovers at the West Albany stockyards which fifty years ago were large and teeming with life. Stock was brought by the carload from Buffalo. For years Frank Day performed his service for Schenectady. It was he who set up the slaughter house on Paige street, near Strong street. It was he who set up the first Day market on State street between South Church and South Ferry streets, which took the place of his father's butcher cart.

For nearly a half century Frank Day conducted the business prior to his retirement on May 1, 1912. In that fifty years times changed vastly. Western beef almost entirely supplanted home-grown beef. The expansion of population made it necessary to discontinue the slaughter house on Summit avenue. The same expansion of population created business "on the hill." Schenectady was growing. The pine grove on Summit avenue disappeared. The old fair grounds at Hamilton street and Hulett, where Frank Day used to drive his fast horses of an afternoon, was cut up into building lots. The center of population grew Eastward. He moved the business from lower State street to meet the new requirements. The fine, three story building at 808 Hamilton street was erected.

Here Frank Day continued the business, until 1912, when it was taken over in turn by his son, John A. Day, who conducted it up to the time of his death this year. Grandfather, father, son—for three generations the mysteries of the smoke house and the sweet pickle were handed down. They are practised yet in the business. The smoke house is still in active use.

The interesting part is that some arts of preserving meats which were carried on for seventy-five years by three generations of the Day family will be continued by the new owners. Both Charles Carnright and Frank Van Valkenburg were born and bred in Saugerties, Ulster county. They were brought up in the butcher business. The art of the smoke house is theirs also. They have the experience to carry forward the policies which for three-quarters of a century put a stamp of excellence on the meats of Day. For fourteen years Mr. Carnright has been connected with the Flinn store, at 142 State street. His boyhood friend, Frank Van Valkenburg, with whom he was reared at Saugerties and with whom he now enters business, has been with the same Flinn store for seven years.

Mrs. John A. Day, who, since the death of her husband last Summer, had conducted the business, said that

Headquarters for
California Navel Oranges
California Emperor Grapes
Late Howe Cranberries
Seald Sweet Grape Fruit
Nuts, Figs and Dates

Get our prices before placing your
Holiday order

KENT STORAGE COMPANY
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Wholesale Grocers
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Old Monk Olives

For Dealers Who Discriminate

**TEMPTING
APPETISING
DELICIOUS**

In offering OLD MONK Olives to the trade we consider quality above everything else.

OLD MONK Olives are plump, firm and meaty, they have that Tangy Delicious flavor so rare in other packs.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

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

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

in selling the business to these young men from Ulster county she had in mind that Day's market should go forward under the same policies that have marked it in the past. She said that other offers to buy the business—some of them higher than the offer she accepted—were refused for the reason that they did not promise to continue the policies of the Day family. The young men from Ulster county were selected to carry on the concern because they know all the processes of the meat business with which the Day family made a success.

Suggests Labeling All Beef in Retail Markets.

A suggestion that will interest meat dealers and packers has been made to the Breeders' Gazette. First-class, corn-fed beef, produced at a relatively high cost, is in unfair competition in many city meatshops with cuts from the carcasses of worn-out dairy cows and other bovine trash. Thousands of consumers who demand "lean" beef accept canner meat as "beef," and pay real beef prices for it.

One of the Gazette readers proposes to "abolish this outrage" by Federal legislation requiring the labeling of beef carcasses and cuts in retail meatshops, so that buyers in making purchases in person should know what kind of beef they were getting. He instances, in support of his proposal, the Federal law which requires the tagging of oleomargine as such, and the campaign to secure the passage by Congress of a law compelling textile manufacturers to label their cloth according to its composition.

The Gazette declares itself in hearty sympathy with this object, but cannot endorse the method by which he hopes to attain it—the kind of law he suggests would require an army of Government understrappers to enforce it. The public doesn't know enough about meat cuts and values to be critical in its purchases at the shops. It wouldn't give much moral support to the administration of the law, which, therefore, would be another farce upon the statute books.

The Gazette continues:

"Probably the only way whereby in the long run producers of prime beef can secure protection from the unfair competition complained of is that which has thus far proved an experimental success in an Ohio city. An extensive local feeder buys Western beef calves, fattens them as 'baby' beeves on his farm, and sells them to a meat dealer, who vends the beef in his shop. He does not sell any other class of beef. He pays a premium for the young cattle, and sells the beef to a growing list of critical customers who are willing to pay a premium for it. His trade is increasing. He and the feeder are earning profits.

"It seems to us that this idea is capable and worthy of adoption by local organizations of beef producers in many areas surrounding cities and large towns. Consumers will never know how great a difference there is between real beef and the other kind for which they pay outrageously high prices until they make fair tests with their own palates. We know that hundreds of city people would patron-

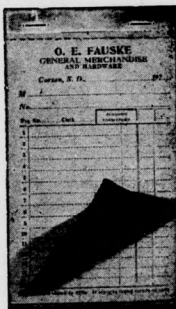
staffed and advertised to offer and specialize in first-class beef. We believe that after giving it a trial they would continue to patronize it and be willing to pay the price which choice beef is worth."

Fresh Egg Prospects.

The output of fresh gathered eggs from the New York wholesale market at this season is not at all satisfactorily responsive to a decline in prices. Consumption of high grade fresh stock is usually reduced to the minimum by the peak prices resulting from the normal November scarcity, and when even a small surplus occurs later the effort to clear it by reducing wholesale prices has little effect because retailers do not generally follow the decline in their dealings with consumers. In the higher grades of white eggs there has recently been a decline in wholesale prices amounting to 8@10c a dozen but so far as we can learn most retailers have not reduced their prices. When urged to do so by their suppliers it is claimed that before the decline there was no profitable margin for the retailers and that the cheaper cost is only giving them opportunity to average their normal gains. Furthermore there is no certainty, at the season, of getting enough high grade fresh eggs from any section for some time to come to supply any considerable increase in the demand for them and retailers are generally disinclined to push for a larger volume of trade until they can be reasonably sure of keeping it going.

In the event of any surplus in the wholesale market at this season there is therefore little to give support to open market wholesale values other than the willingness to carry such surplus along, and the fact that the course of prices during December is usually downward makes receivers and dealers cautious.—N. Y. Produce Review.

How much loss takes place in your store annually through useless waste? It will pay you to check up the leaks, large and small.



NOW IS THE TIME to order your Sales Books for the New Year.

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

BATTLE CREEK SALES BOOK CO.
Room 4
Moon-Journal Bldg.
Battle Creek, Mich.



BRINGS YOU TRADE

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

Now is the time
to buy

Michigan Onions
Cranberries - Walnuts - New Figs
Hallowi Dates

The VINKEMULDER CO.
GRAND RAPIDS, MICHIGAN

You Make
Satisfied Customers
when you sell
**"SUNSHINE"
FLOUR**
Blended For Family Use
The Quality is Standard and the
Price Reasonable
Genuine Buckwheat Flour
Graham and Corn Meal
J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

Watson-Higgins Milling Co.
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

We are establishing a reputa-
tion 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."

Straub

CHOCOLATES

My But They're Good

STRAUB CANDY COMPANY

Traverse City, Mich.

Saginaw, W. S., Mich.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



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

Suggestions For Hardware Dealer Immediately Before Christmas.

Written for the Tradesman.

At this stage of the holiday season, it is idle for the hardware dealer to consider what he might have done earlier along the line of preparation. He will undoubtedly benefit in the long run if he takes note of his mistakes with the firm intention of profiting by them next year. For the shrewdest and most capable merchant with the best arranged plans will find places where he might have contrived better, and where his handling of the holiday trade might—with different preliminary arrangements—have been more satisfactory.

It is only, however, by way of guidance in preparing for the 1925 Christmas season that these incidents are worth considering. If, however, ideas occur to you along this line, take a moment to make note of them for future guidance.

The big job now is to make the utmost of what is still left of the Christmas season. It is still possible, by rapid adjustment of your methods to meet emergencies, to increase the amount of business done.

You are busy, of course; but it will usually pay to take a few moments now and then to encourage and direct your staff. You experience lots of annoyances, and you find salespeople and customers alike exasperating at times; but don't snarl. Keep your temper. Bad temper doesn't pay. Neither does worry.

A friend of mine has a favorite saying that he never worries about anything but illness in the family; and he doesn't worry about that because worry can't help any. More, he says that nothing else in life is worth worrying about, or getting mad about. That's a hint for the hardware dealer who right now is pressed for time and trying to do the work of two men and a boy. Keep cheerful. It will help you in your work and it will have a good effect on the morale of your salespeople.

Incidentally, take a few moments now and again to size up any temporary helpers you may have taken on for the holidays. Most stores take on extra salespeople at this season; usually beginners. Quite often these extra clerks are decidedly raw material. But among them you are apt now and then to discover real talent and promise. Encourage any promising beginner you find, for that is the sort of clerk you want for your regular

staff whenever an opening occurs. Aim to keep in touch with the really promising beginner, even if you can't retain him permanently.

The work of raw clerks is usually a great strain on the patience of the merchant. Quite a bit can be done, however, by occasional suggestions and direction, to make them more efficient and to carry through the rush of the Christmas season with the irreducible minimum of mistakes. Errors are bound to occur; but they occur most frequently in the store where the merchant just engages his help, gives them a few general directions, and leaves them to shift for themselves.

Encourage courtesy and patience in dealing with customers, however exacting they may be. Also insist on accuracy as a vital all-important factor in retail business.

Although in the busy season now with us individual orders cannot get the attention they would receive under ordinary conditions yet it is absolutely necessary to avoid carelessness in filling orders. "More haste, less speed," is a wise adage for the over-busy salesman. Mistakes are at all times annoying, but perhaps most annoying during the Christmas season when everybody is more or less under a strain. And mistakes are more than usually likely to occur now. Unless the stock on display is well looked after, there is always the likelihood that goods will get mixed. Customers turn things over and fail to replace them where they belong; clerks thrust articles into the wrong boxes or drawers. Especially with fancy articles, unless a clerk is at all times watchful, he may pack part of one article with part of another, the difference being so slight that he probably doesn't notice it in the hurry of packing. But the customer notices it on reaching home; which necessitates a return trip, a lot of explanations, and wastes more time than it would have taken in the first place to ensure accuracy.

There is the danger, too, of getting articles in the wrong box, marked with the wrong size or description. Then when a call comes for that particular article or that particular size, a salesman may miss the sale under the impression that the article or size asked for is out of stock.

Constant watchfulness on the part of the entire selling staff will reduce such mistakes to a minimum.

Then, too, there is the matter of accuracy in filling orders and in making deliveries. In this busy season even the best-organized delivery system works under a heavy strain.

When you take an order that has

Michigan Hardware Company

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

Wholesalers of Shelf Hardware,
 Sporting Goods and
FISHING TACKLE



Rain through swinging windows
KEEP THE COLD, SOOT AND DUST OUT
 Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.
 Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
 144 Division Ave., North
 City. 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

Foster, Stevens & Co. **WHOLESALE HARDWARE**



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

to be delivered, be sure to get the name, street and number absolutely right. Put these down legibly so that the deliveryman will have no excuse whatever for making a mistake.

The clerk in a hurry is often apt to be careless with regard to names and numbers; the carelessly written 3 looks like a 5, or vice versa. Take time to be both legible and accurate.

Throughout the entire holiday season it will pay the hardware dealer to keep an eye on the seasonable goods, and take note of how his holiday lines are moving. Aim to make a thorough cleanup of your holiday lines while the season is on. In the war years, many merchants made money by carrying the goods over; but such conditions were of course abnormal. They don't prevail now. The thing to do is to push your seasonable goods while they are seasonable, and take a profit while you can get it. After Christmas Eve you will either have to sell these lines at a loss, or carry them over to another season and, quite likely, take a loss then.

If some holiday line is moving slowly, push it hard. Rearrange the stock to play up these particular goods; use a striking show card or two; mention the line in your advertising; and, above all, encourage your salespeople to personally suggest these goods to customers. In other words, put your entire selling energies behind the lines you want to clean out. Put all the punch at your command into the selling of holiday lines; and get your whole staff working as a unit to put across the biggest Christmas trade on record.

Suggestion is always helpful in salesmanship; and particularly helpful at the Christmas season, when the business is largely in gift lines, and puzzled shoppers are eager for suggestions that will help them solve their gift problems.

The trouble with many salespeople, as with many customers, is that their minds are conventionalized with regard to giving. They think only of the few articles that at once occur to everyone. Yet there are gift possibilities in a host of hardware lines rarely thought of in that connection.

As the Christmas season draws toward its close, helpfulness in making gift selections is a great card for the hardware dealer to play. Get out your list of gift suggestions for mother, father, sister, brother, sweetheart, husband, wife, son, daughter, and the baby, add to it, and use it as the basis of suggestions to customers who are uncertain what to buy. That sort of thing will help to move out a lot of lagging lines and to stimulate business while the season is on.

Victor Lauriston.

Some merchants mail out advertising matter several times a year from their old lists containing names of people who have died or moved elsewhere. A good New Year's resolution would be to carefully revise those lists before sending out another batch of advertisements.

Success is usually due to holding on, and failure to letting go.

Should Look at Both Sides.

Before the Eighteenth Amendment was passed the prohibitionists told us only about the good it would do. They said it would reduce crime and poverty to the minimum and empty jails and almshouses. They didn't say anything about the army of rum runners, bootleggers and enforcement agents that it would create.

Before we pass any more amendments to the Constitution it would be well to look at both sides and weigh the good we expect from the amendment against the harm it might do.

Take the proposed Child Labor Amendment. There are thousands of homes where the families are kept together by the combined effort of parents and children. If the children are not allowed to assist their parents until they are eighteen years old, what is to become of these families? How is the law to be enforced? Will it require as many enforcement agents as the Eighteenth Amendment?

I think we had better go a little slow and not bite off more than we can chew.

F. T. Guiker.

Aimlessness.

Washington Irving tells a story of a man who tried to jump over a hill. He went back so far for the great leap and ran so hard that he was completely exhausted when he came to the hill, and had to lie down and rest. Then he got up and walked over the hill.

A great many people exhaust themselves getting ready to do their work. They are always preparing. They spend their lives getting ready to do something which they never do.

It is an excellent thing to keep improving oneself, to keep growing; but there must be a time to begin the great work of life. I know a man who is almost forty years old, who has not yet decided what he is going to do. He has graduated from college, and taken a number of post-graduate courses—but all along general lines. He has not yet begun to specialize. This man fully believes he is going to do great things yet. I hope he may.

O. S. Marden.

Accidental Discovery.

Argand, the inventor of the famous lamp which bears his name, had been experimenting for some time in trying to increase the light given out by his lamp, but all to no purpose. On a table before him one night lay an oil-flask which had accidentally got the bottom broken off, leaving a long-necked, funnel-shaped tube. This Argand took up carelessly from the table and placed—almost without thought, as he afterward related—over the flame. A brilliant white light was the magical result. It is needless to add that the hint was not lost by the experimenter, who proceeded to put his discovery into practical use by "inventing" the common glass lamp-chimney. Hundreds of discoveries which have been heralded to the world as the acme of human genius have been the result of merest accident—the auger, calico printing and vulcanization of rubber being among the number.

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

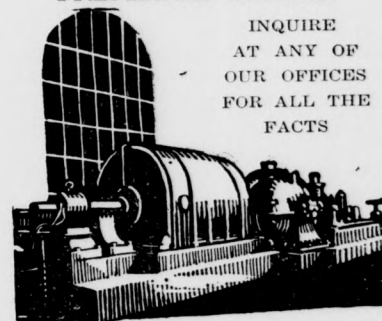
Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

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



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



How Fremont People Solved the Hotel Problem.

Detroit, Dec. 7.—Something like two years ago a citizens' committee from Fremont appealed to the Tradesman to unearth some hotel operator who would be willing to go to that enterprising little city and build a hotel. The old DeHaas House had been purchased by a local bank and was about to be razed for the purpose of using the site for a new bank building.

The editor of the Tradesman immediately communicated with the writer, asking his opinion as to the possibility of locating the individual they required.

It was simply out of the question, and they were promptly advised that if they were desirous of enjoying the advantages of a local hostelry, they must preserve the old one, or, at least, make an appeal to local capitalists, with a view to constructing a proper building, such as would appeal to an outside operator, who might be induced to lease, furnish and conduct same.

Thereupon the business men of Fremont looked the situation squarely in the face and proceeded to raise sufficient funds to meet the cost of building a new hotel. They did not solicit subscriptions out of town. They treated the matter as their own project and dug down deep in their pockets to finance the proposition personally. The result is the new Kimbark Inn, which would be a credit to a city of much greater pretensions than Fremont, and I confess the citizens of that municipality have every reason to feel "chesty."

I am a trifle ahead of my story, but to concentrate it somewhat I will state that A. W. Heldenbrand, of Chicago, one of "Stop with Hildy" trio, who were already successfully conducting the Huron, at Pontiac, and the Kimbark, at Bay City, looked over the proposition at Fremont, liked it, secured a lease, named it the Kimbark Inn, furnished and opened it. And there you are.

I have been promising myself a visit to this house for some time, the opportunity presenting itself last week, and taking advantage of it, this is what I discovered:

A beautiful, old-fashioned, English inn, with about forty rooms, all with running water, several with built-in baths, all artistically decorated, charmingly furnished, beds comfortable and lighting most effective.

A spacious lobby, or rather lounge, with comfortable appointments, broad fire-place with proper andirons and the old time kettle, exceptional lighting arrangements, an entrance so constructed that winter's chill winds were forestalled and a vacuum heating plant at once economical and effective as to all portions of the hotel.

A sensibly arranged coffee shop dispenses food to such as desire it, and I will say right here that if better meals are served anywhere in Michigan, I have failed to discover them. The kitchen arrangements are also practical and convenient, the service exceptionally good and eliciting much warm praise from patrons.

Now I land right square on the back of the genius who presides over the business end of the institution, Mr. Heldenbrand, who is a man of wide and successful experience. He is a

typical host, pleasing and unostentatious, always on the watch to perform a service which he divines will please and not bore one. In his administration of the affairs of the Inn, he is ably seconded by his good wife. My visit was a success from every view point, and the institution is succeeding beyond expectations.

This week I am participating in the festivities attending the opening of the New Book-Cadillac, which was dedicated on Monday evening with the orthodox banquet.

On several occasions I have made brief mention of the building activities which have finally resulted in the finished article.

Managing director Roy Carruthers is authority for the statement that in beauty of its decorations it will be surpassed by no other hotel in the country. With its twenty-nine stories rising to a height of 375 feet above the street level it is the tallest hotel in the world. It contains 1,200 rooms, 1,140 of them with bath and the remainder sample rooms, lounge and offices.

On the ground floor of the building are eighteen stores and the magnificent entrance with its broad flight of stairs leads to the lobby and registration room on the second floor. The lobby, with its pillars of Italian marble and its beautiful ceiling decorations in red, gold and blue, represent the highest achievement in hotel magnificence. On one side of this floor is the lounge, which stretches along the greater part of the Michigan avenue side of the building, terminating in a cafe at the East end and a tea room on the West.

In the center of the cafe is a commodious dance floor, while the tea room, artistically decorated, will no doubt be the scene of many of Detroit's swellest social functions.

The main dining room occupies the L along the Washington boulevard side of the building, the main kitchen being located between this and the tea room, with easy access to both. On the mezzanine floor which surrounds the lobby is another large dining room, known as the English grill, where tempting foods are displayed for the selection of the guest. These foods are then prepared on large electric and charcoal grills in full view of the dining room.

On the mezzanine floor are also located the children's barber shop, a beauty parlor with all the latest equipment, the men's barber shop, ladies' waiting room and a broker's office.

The floor which will be of the greatest interest to travelers, and to the organizations which will hold conventions at the new hotel is the fourth, where the grand ball room, with a seating capacity of 2,000 persons, is located across the entire West end of the building. At the East end of the same floor is a smaller room, known as the Crystal room, and this opens into an Italian garden of about the same size where every effort has been made to reproduce the atmosphere of Sunny Italy. On this floor, also, are several private dining room for the use of luncheon clubs and smaller organizations. Surrounding both the ball room and the Italian garden is another mezzanine floor where still more private dining rooms are provided.

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.



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

WESTERN HOTEL BIG RAPIDS, MICH.

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

HOTEL DOHERTY CLARE, MICHIGAN

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

CODY HOTEL GRAND RAPIDS

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

HOTEL KERNS Largest Hotel in Lansing

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

Columbia Hotel KALAMAZOO

Good Place To Tie To

The Durant Hotel

Flint's New Million and Half Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the United Hotels Company

HARRY R. PRICE, Manager

Henry Smith Floral Co., Inc.

52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 173

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

OCCIDENTAL HOTEL

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

Bell Phone 596 Citz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

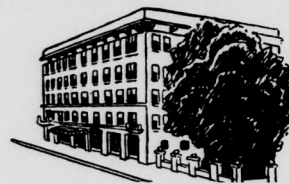
The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths Rates \$2.00 and Up



WHEN IN KALAMAZOO
Stop at the
Park-American Hotel
Headquarters for all Civic Clubs

Excellent Cuisine Luxurious Rooms
Turkish Baths ERNEST McLEAN, Mgr.

HOTEL BROWNING GRAND RAPIDS

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

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

HOTEL CHIPPEWA

HENRY M. NELSON
Manager

European Plan
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

Above the sixth floor are the twenty stories of guest rooms arranged singly, double and in suites. All are outside rooms and each is beautifully furnished and contains every modern convenience which the guest might desire. Six elevators give access to these upper floors. On the roof is a radio broad casting station and a sun porch from which a wonderful view of Detroit and the surrounding country may be obtained.

The site of the Book-Cadillac is most historic in the annals of the hotel world, for it has never known any other kind of a building since the first hotel was erected there in 1830. The old Cadillac hotel, which was torn down for the present building, was erected in 1880.

The present building was built by the Book estate, the corporate owners being the Developments Corporation of Detroit, of which J. Burgess Book is president, and Frank P. Book is secretary.

The operating company is the Book-Cadillac Co., of which Roy Carruthers, a popular and experienced New York operator, is president. Roscoe J. Tompkins, for fourteen years one of the managers of the Blackstone Hotel, at Chicago, is the resident manager.

Next week Friday and Saturday the Michigan Hotel Association will hold a convention at the Hotel Pantlind, Grand Rapids, as the guests of Fred Pantlind.

This was originally planned as a district meeting of the Association, but Mr. Pantlind expressed a desire to make it a get-together meeting for all Michigan hotel operators and their families, consequently the invitation is general and universal.

The secretary, in sending out the announcement, has suggested that under these circumstances the attendance should be unanimous, more especially as Mr. Pantlind is one of its most loyal and energetic members.

No definite program has been decided upon with the exception that on Friday evening a dinner dance will be given, complimentary, and Saturday will be devoted to business in the main. No long drawn out addresses will be introduced, and everybody will be expected to have a chance to express their ideas.

One of the features which has been so successful at previous gatherings, will be a question box, conducted by John A. Anderson, of the Hotel Harrington, Port Huron.

All the social functions will be informal, the hotel accommodations will be complimentary, and the hotel man who leaves his wife at home, will find himself very unpopular, especially with the shiks who are always in evidence.

And another thing. Hotel men are keen in advocating the reservation of rooms in advance. A return card has gone out with the invitations. Such as neglect to return same will be disposed of at sunrise without evangelical accompaniment.

The dates are Friday and Saturday, Dec. 19 and 20.

It has been left to the Pantlind Hotel to inaugurate for the first time in America the very pretty custom of costuming the attendants in its cafeteria, each nation being represented according to the following schedule:

Spanish—Monday.
Holland—Tuesday.
French—Wednesday.
Chinese—Thursday.
German—Friday.
Italian—Saturday.

Dishes peculiar to the countries will be served on appropriate days, with Dinty Moore's particular product every day. The experiment is proving highly successful. Frank S. Verbeck.

Tender Tribute To Memory of James A. White.

Boyne City, Dec. 9.—My friend has gone. Many times before have I seen him, going across the Park with his traveling bag, and friends would say

he has gone to some place far or near. Then always we would see him across the park, coming back. This time he is not coming back, at least, not in his quick stepping erect virile body.

Not again shall we hear his hearty salutation, feel his strong hand clasp, nor see his ready smile—not here. We who were counted among his friends cannot think of him as James A. White, one of the triumvirate who have made Boyne City, the man who came here when Boyne City was a straggling little half way lumber town, and with his associates carved a fortune out of the wilderness that stretched, unbroken to the shore of Lake Huron; whose foresight, energy and resourcefulness have housed, clothed and fed an army of men for over a third of a century. Such miracles of American opportunity are common enough.

When the time came for putting away the shell that had held this fine man, the family would have preferred to have had such a quiet, private burial as seemed most fitting for so modest and unassuming a personality, but so great a number wanted to participate in honoring in death the man they knew that the little church was crowded and the casket buried in the flowers that were sent to mark his last resting place.

As the people filed past the open casket, taking a last look at the face that for years has been a familiar one on the street and in all the gatherings in town, they were not looking at the great business man, nor the moving factor of a great business, but at "Jim White," the man, the Christian gentleman, whose sterling qualities were affectionately known and respected by all classes of the community.

Maxy.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 9.—Charles G. Graham (Grand Rapids Dry Goods Co.) is spending the week among the dry goods trade of Eastern and Central Michigan.

C. J. Farley, President of the Grand Rapids Dry Goods Co., will spend next week in the city.

No Grand Rapids man was present at the opening dinner of the Book-Cadillac (Detroit) Monday evening. According to the Detroit Free Press, only 350 men were present on that occasion. If each man was accompanied by a lady that would account for the presence of 700 people. It was widely heralded that service would be arranged for 2,000 guests. Evidently some one was disappointed over the outcome.

Van's Tavern, at Pentwater, has closed its doors for the winter.

Pumpkins To Be Source of Supply For Sugar.

Washington, Dec. 9.—Why limit sugar production to the cane of the tropics, the beet of the temperate zones and the modest yield of the maple trees of the Northern States? Why not the pumpkin, asks the sugar chemist? That pleasing vegetable, which grows almost anywhere, can be weaned away from its uses for pies, jack o' lanterns and cattle feed, and from it can be made a considerable amount of crystallizable sugar. Its yield in weight per acre is greater than the sugar beet. Six per cent. of sugar can be readily obtained, with possibilities of a much higher yield. Sugar from pumpkins is declared to be perfectly white and of an agreeable flavor.

Meeting of the Veterans.

Detroit, Dec. 9.—The fifteenth annual meeting of the Veteran Traveling Men's Association will be held at the Hotel Tuller on Tuesday, Dec. 30. Business and social meeting in afternoon at 2:30. Dinner at 6:30. All traveling men are urged to remember the date and consider this an invitation to join us for a good time. E. F. Bush, Sec'y.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 9.—The first failure in business circles for some time occurred last week, when Oscar Marsel, the merchant, closed his doors rather than continue at a loss. This was Mr. Marsel's first business venture for himself, having started only three months ago. From present indications the creditors will realize about 40 per cent. Too small a capital and excessive credit and large overhead were the cause of the failure.

It isn't difficult to induce the other fellow to compromise when he realizes that you have the best of him.

William Karas, of Ishpeming, who recently arrived in the city, has purchased the pool room and cigar stand from Frank Campanaro, at 121 West Portage avenue. The place will be redecorated, restocked and undergo a number of changes and will be opened to the public next Monday. Mr. Karas has had several years' experience in the same line at Ishpeming, but the Soo looked good to him.

T. R. Shane, former county agent here, but for the past four years located at Manistique, has returned to the Soo and taken over the management of the Joseph Welch farm, at Dafter. It is his intention to devote most of his time to stock raising. The Welch farm is one of the largest in the neighborhood, raising a splendid grain crop; also high grade hogs.

A butcher and a professor of languages are both retailers of tongue.

The Stack Lumber Co., at Manistique, is operating its mill day and night. With the handle factory also running full blast, Manistique's industrial section looks rather prosperous.

John A. Gowan, one of our prominent and highly respected business men, passed away Tuesday, Dec. 2, at his residence on Maple street, after suffering three months with cancer. Mr. Gowan was born in Ontario fifty-five years ago and came to the Soo in 1877, where for twenty-five years he has been engaged in the hardware business. He was a member of the Knights of Pythias, also a veteran of the Spanish-American war. The community mourns his loss. Mr. Gowan was of a retiring disposition, but he went back of every good movement for the betterment of his home town. He leaves a widow and three children, who have the sympathy of the community.

Poets who write promissory notes are long remembered.

The sale of the Sault Gas and Electric Co. to the Gas Engineering Service Co., of Battle Creek, comes as a surprise to the citizens of the Soo. The Gas Co. has been doing business here for a number of years, has become identified with the community and has given the best of service. It was well liked under the old management and there is no reason why it should not do as well with the new company. We greet the new company and wish it well in its new venture.

Don't think because a man is an expert mathematician that he always counts with the fair sex.

Clarence Tapert, of the Tapert Specialty Co., has just returned after covering the Soo line territory. He reports a good Christmas business in the candy line.

Only 48 per cent. of the voters of the United States voted at the November election, but this won't stop 100 per cent. from kicking if anything goes wrong.

P. T. McKinney & Son opened a meat market to-day in connection with their grocery store. Oscar Marsel will be in charge of the meat department. William G. Tapert.

Thanksgiving Turkey Like Birds Aztecs Once Raised.

Chicago, Dec. 9.—The turkey on Thanksgiving was not the kind of bird the Puritans ate, but a descend-

ant from the barnyard flocks of the vanquished Aztecs of Mexico, according to John T. Zimmer, of the zoology department of the Field Museum. "Wild turkeys like those the Puritans found in New England were not domesticated to any extent," said Mr. Zimmer. "They are extinct in many of their former haunts and are restricted to some of the wilder sections of the Southern States. The present-day domesticated turkey is like the magnificent wild birds now found in Eastern Mexico and originally raised by the Aztecs when that race was conquered by the Spaniards in 1517."

Football's popularity is shown in the report that 10,000,000 persons attended the games during the few weeks of play this fall. The number who attended baseball games during its season may bulk larger, but the season is very much longer and the feeling is neither so intense nor so personal. Of late years baseball players have taken on the character of actors and "inside play" has given that game more of the appearance of a show than a contest between two sets of athletes. Football is still purely amateur, played by young men who do not expect to make a living at playing, and therefore it calls out the affectionate regard of the onlookers. The strong hold football has obtained upon the young men—and the character of that hold—is shown in the statement of Edward Garbisch, the captain of the West Point team. The young soldier gravely remarks that before "every game this year every man is the squad prayed. After the game on Saturday every man on the eleven tore off his headgear and thanked God fervently for the victory." Such an action is at variance with cynicism of the day and likely to call forth approval from youthful Fundamentalists in religious thought and result in meditation among the Modernists.

Some girls marry in haste and repent in a cheap boarding house.

Increased Use of Cement

The enormous amounts of cement being used in the construction of roads and buildings and various other uses, have opened up a new era of prosperity for this important industry.

We believe that the prosperity expected in this country for the next 3 or 4 years will favorably affect this industry and the prosperity of the

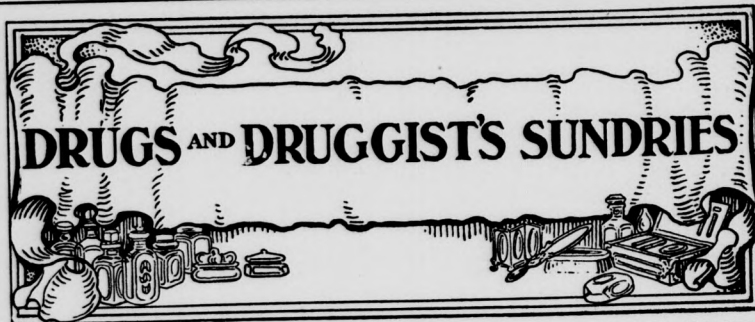
Wolverine Portland Cement Company

We have prepared a circular of information regarding the Company, which will gladly be sent upon request.

HOWE, SNOW & BERTLES INC.

Investment Securities
GRAND RAPIDS

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Ways To Make Your Windows Look Christmassy.

While it is well to give your store a seasonable appearance as we near the Christmas holidays, it is not necessary to have a large sign with large showy letters across the outside of your store "Santa Claus Headquarters," or "Christmas gifts of all kinds for sale here."

There are many ways of showing the Christmas spirit to the outside. Elaborate windows are too expensive for the small store, but many druggists get very good effects by the use of crepe paper, artificial flowers, holly wreaths and rope tinsel and ornaments.

One very pretty window is made by using Poinsetta paper—Dennison's crepe. Cut it to fit the window like drapes are arranged in a bed room window. Long, to the bottom of the window at the sides, with a strip between at the top across the window about a foot wide. It is pretty by day, but at night with the light shining through, it is a very attractive window.

Holly crepe paper can be used in the same way.

Dennison's red and green cut college festoons can be used alternately in the same way, making a curtain of it. It is not hard to put up and by being very careful to make the strips the same length and the same distance apart, it is wonderfully pretty.

Tiny red bells not more than two inches across can be fastened to Dennison's red rope, about a foot apart and caught regularly, every so far apart, edging the whole window glass; then with a large red bell hanging next the glass in the center of the window, they peal out a Christmas message to all passersby.

A large circle can be made of stiff wire and wound with green crepe. Fasten upon this several sprays of artificial poinsetta and suspend the circle on a black thread from the top of the window next the glass in the center. This is a good way to give the Christmas touch to your window.

Silver rope tinsel with silver ornaments can be made out of silver paper stars and a variety of designs. Arrange them regularly around the top and sides of the window and several rows across the background of red crepe is another way.

Suspend three holly wreaths—real if you can afford them, although the artificial holly is very pretty—from the top of the window on black thread. Two of them about half way and the one in the center lower than the others. Fasten two ten inch flags with red ribbon to the center wreath and with flags unfurled fasten the tops of the

flags to the other two wreaths.

Sheet wadding, dusted with artificial snow or diamond dust, and cut to represent icicles hanging from the top and sides of the window with a white floor and background reminds folks passing of the holiday season.

A motto, "A Merry Christmas" or "The Season's Greetings," lettered on sky blue bristol board in white, using artificial snow on the letters, and suspended between holly wreaths is effective.

Small dabs of cotton of varying sizes and pasted with white paste on the window glass irregularly, sprinkled with artificial snow can be made to look quite like snow and is very attractive. Use cotton on the floor of the window dusted with diamond dust or artificial snow.

Represent Santa Claus work shop, showing a variety of toys and offer a prize to the boys and girls in the lower grades at school for the best picture drawn of the window.

A trimmed Christmas tree with a display of toys is always most attractive to children.

A row of lighted red candles on the floor of the window just one of the large yule-tide candles gives a real Christmas glow to your windows from the outside. Displays should be changed often, showing a variety of goods. The same background can often be used with a number of displays.

It is the little touch of color holly red and green, used more than other colors, this time of year that makes more difference than the arrangement of goods, to give a Christmassy look to your windows. Nim Hathaway.

Tact As a Trade Bringer.

The pharmacist with tact gets the trade. Have not the powers-that-be of psychology so ordained? Tact never says, "That ain't so," even in elegant dictionary language and apologetic voice. Tact never contradicts, never rudely asserts, never antagonizes! Does not tact often hold the difficult customer who seems immune to ordinary attention and courtesies? Does not tact search diligently for some point of contact so that the spark of trade may get across the chasm of indifference?

True, the customer may be unreasonable, but why two of a kind? Take it easy, what pharmacist regrets the things that he didn't say? When we free our minds we not only loose a customer's tongue, but the customer becomes foot-loose as well and heads for the Universal Cut-Rate Pharmacy, where they work for nothing and board themselves—perhaps!

That quaint old druggist, John Thompson, says: "He who takes every store bull by the horns will soon see nothing of his customers but their heels." The tactful man who sees trouble headed his way—senses it by tone of voice, by glance of the eye, or uplifted eyebrows or nose—makes haste to sidetrack it, neither does he have occasion to complain of demurrage charges.

Tact never insists; rather tact says, "Well, you are the judge, and what pleases you pleases us, for we make the interests of our customers our interests." This keeps customer-friction down to a minimum, and it keeps many customer-boilers from exploding and scattering trade.

Does not tact say, "Too bad that this remedy has gone up, but they raised the wholesale price on us, so we simply had to increase the retail price!" If we regret the raise the customer thinks, "What's a dime, anyhow?" but if he suspects he is being gouged it matters not whether the amount involved is a nickel or a dollar; he wants our scalp—and he wants it badly!

Does not tact make the best pharmacy-bridle for the tongue? Does it not keep us from saying either too much or too little? Does not tact help us to size up customers as oranges are sized in a packing house? When a hurry-up customer appears with a prescription which it will take twenty minutes to compound and insists upon having it in ten minutes, standard time the Knight of Mortar and Pestle needs to handle him with tact, for he is a conscientious compounder of medicines and not a second-rate miracle worker. Does not tact keep up customer-interest? Does not tact pay big dividends? Does not tact smooth the road for to-morrow's business?

George W. Tuttle.

A Consumption Preventive?

The high repute of Professor Albert Calmette, of the Pasteur Institute, gives weight to his report to the Academy of Medicine in Paris of successful experiments with an anti-tuberculosis vaccine. The announcement by this leading disciple of Pasteur that the culture named "B C G" has proved to all appearances to immunize children not infected with tuberculosis is medical news of importance.

Eminent French physicians last winter issued a warning against tuberculosis "cures," stating that "there exists at the present time no medicine, either chemical or biological, no serum or vaccine, whose efficacy against tuberculosis has been demonstrated." If Professor Calmette's vaccine is as effective as he believes this assertion must be qualified. The new inoculation, however, does not cure; it is a preventive agent solely.

It is essential that the person vaccinated be free of tubercular infection. Since more than 90 per cent. of adults are, or have been, so infected, few except infants can be susceptible to the benefits of the vaccine. Moreover the subjects of the experiment in its present stage must be revaccinated year by year to insure immunity. Hope should not be too sanguine. Years

will be needed, as Professor Calmette himself points out, to demonstrate the certain value of the safeguard. Yet the full implication of the discovery is that tuberculosis may eventually be controlled as effectually as smallpox by the vaccination of infants.

Meanwhile the sure preventives of consumption are well understood—fresh air, wholesome food, proper hygiene, healthful living conditions. Education in these regards has reduced the disease.

By Suggestion.

A salesman in one store conceived the idea of keeping a box of package confections on the counter and fountain. Believing in natural instincts, he always drops change near this box. A large percentage of the customers help themselves to a package of the candy and return the exact change in payment. The suggestion is good.

Carbon Remover.

Kerosene is said to be a constituent of most of the carbon removers on the market. One contains kerosene 2 parts and acetone 1 part. An automobile "fan" says he quite successfully removes carbon by mixing kerosene and distilled water in equal quantities in an oil can. He then introduces small quantities of the mixture into the intake while the engine is running. A very little must be used at a time or the engine will be "killed."

White Pine and Tar Syrup.

White pine bark	80. Gm.
Wild cherry bark	80. Gm.
Spikenard	10. Gm.
Balm of Gilead buds	10. Gm.
Blood root	8. Gm.
Sassafras	7. Gm.

Reduce these to a coarse powder and moisten them with a mixture of 100 mls of glycerin and 200 mls of water. Pack in a percolator and macerate for 12 hours. Continue the percolation using the balance of the glycerin and water first, then a mixture of 1 part alcohol and 3 parts water until 500 mls of percolate are obtained, in this dissolve 650 Gm. of sugar, add chloroform 6 mls and syrup of tar U. S. P. 75 mls, then sufficient syrup to make 1000 mls.

Syrup of Iron and Sodium Albuminate

Prescott's formula for this preparation is as follows:

Whites of	4 eggs
Sugar	2 ozs.
Tincture of ferric chloride	2 ozs.
Solution of sodium hydroxide	q. s.
Water	q. s.

Mix the egg albumin with the sugar and add enough water to effect complete solution; add the tincture, and then add solution of sodium hydroxide gradually until the albumin is redissolved. Make up to 16 ounces with water.

Solution of albuminate of iron, N. F., may quite easily be modified to make a syrup.

Silver Polishing Paste.

Spanish whiting, 2 oz.; prepared chalk, 1 oz.; hyposulphite soda, ½ oz.; water, q.s., thick paste. Rub the powder up very fine and gradually add the water until a thick smooth paste results, put up in air tight containers.

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WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow.	8 00@8 25	Cinchona	02 16
Boric (Powd.)	15 00 25	Lavendar Gar'n	85@1 20	Colchicum	01 80
Boric (Xtal)	15 00 25	Lemon	1 50@1 75	Cubebs	02 30
Carbolic	40 00 47	Linseed, bld. bbl.	@1 12	Digitalis	01 80
Citric	59 00 70	Linseed, bld less 1	19@1 22	Gentian	01 35
Muriatic	3 1/2@ 8	Linseed, raw, bbl.	@1 10	Ginger, D. S.	01 80
Nitric	9 00 15	Linseed, ra. less 1	17@1 20	Gualac	02 20
Oxalic	15 00 25	Mustard, artifil. oz.	@ 60	Gualac, Ammon.	02 00
Sulphuric	3 1/2@ 8	Neatsfoot	1 35@1 50	Iodine	02 95
Tartaric	40 00 50	Olive, pure	3 75@4 50	Iodine, Colorless	01 50
		Olive, Malaga,		Iron, Clo.	01 35
		yellow	2 75@3 00	Kino	01 40
Ammonia		Olive, Malaga,		Myrrh	02 50
Water, 26 deg.	10 00 18	green	2 75@3 00	Nux Vomica	01 55
Water, 18 deg.	8 1/2@ 12	Orange, Sweet.	4 50@4 75	Opium	03 50
Water, 14 deg.	6 1/2@ 12	Origanum, pure	@2 50	Opium, Camp.	03 35
Carbonate	20 00 25	Origanum, com'l	1 00@1 20	Opium, Deodor'd	03 50
Chloride (Gran.)	10 1/2@ 20	Pennyroyal	3 00@3 25	Rhubarb	01 70
		Peppermint	12 00@12 25		
Balsams		Rose, pure	13 50@14 00	Paints.	
Copaiba	60@1 00	Rosemary Flows	1 25@1 50	Lead, red dry	15 1/2@15 1/2
Fir (Canada)	2 55@2 80	Sandalwood, Ex.	10 00@10 25	Lead, white dry	15 1/2@15 1/2
Fir (Oregon)	85@1 00	Sassafras, true	2 50@2 75	Lead, white oil	15 1/2@15 1/2
Peru	3 00@3 25	Sassafras, art'l	80@1 20	Ochre, yellow bbl.	@ 7
Tolu	3 00@3 25	Spearment	6 00@6 25	Ochre, yellow less 2 1/2	@ 7
		Sperm	1 80@2 05	Red Venet'n Am.	3 1/2@ 7
Barks		Tansy	5 00@5 25	Red Venet'n Eng.	4@
Cassia (ordinary)	25@ 30	Tar, USP	50@ 65	Putty	5@
Cassia (Saigon)	50@ 60	Turpentine, bbl.	@92 1/4	Whiting, bbl.	@ 4 1/2
Sassafras (pw. 60c)	@ 55	Turpentine, less	99@1 12	Whiting	5 1/2@ 10
Soap Cut (powd.)		Wintergreen,		L. H. P. Prep.	2 80@3 00
30c	18@ 25	leaf	6 00@6 25	Rogers Prep.	2 80@3 00
		Wintergreen, sweet			
Berries		birch	3 00@3 25	Miscellaneous	
Cubeb	@1 25	Wintergreen, art.	80@1 20	Acetanilid	47@ 55
Fish	@ 35	Wormseed	6 50@6 75	Alum	08@ 12
Juniper	10@ 20	Wormwood	8 50@8 75	Alum, powd. and	09@ 15
Prickly Ash	@ 30			Bismuth, Subni-	3 22@3 43
				trate	
Extracts				Borax xtal or	07@ 13
Licorice	60@ 65	Potassium		powdered	07@ 13
Licorice powd.	@1 00	Bicarbonate	35@ 40	Cantharides, po.	1 75@2 25
		Bichromate	15@ 25	Calomel	1 79@1 99
Flowers		Bromide	69@ 85	Capsicum, pow'd	43@ 55
Arnica	25@ 30	Bromide	54@ 71	Carmine	6 00@6 60
Chamomile Ger.	20@ 25	Chlorate, gran'd	23@ 30	Cassia Buds	25@ 30
Chamomile Rom.	75	Chlorate, powd.		Cloves	50@ 55
		or Xtal	16@ 25	Chalk Prepared	14@ 16
Gums		Cyanide	30@ 50	Chloroform	55 @ 65
Acacia, 1st	50@ 55	Iodide	4 66@4 86	Chloral Hydrate	1 35@1 85
Acacia, 2nd	45@ 50	Iodide	30@ 40	Cocaine	10 60@11 25
Acacia, Sorts	20@ 25	Permanganate	20@ 30	Cocoa Butter	50@ 75
Acacia, Powdered	35@ 40	Prussiate, yellow	65@ 75	Corks, list, less	40@50%
Aloes (Barb Pow)	25@ 35	Prussiate, red	@1 00	Copperas	23@ 10
Aloes (Cape Pow)	25@ 35	Sulphate	35@ 40	Copperas, Powd.	4@ 10
Aloes (Soc. Pow.)	65@ 70			Corrosive Sublim	1 43@1 64
Asafoetida	65@ 75	Roots		Cream Tartar	30@ 35
Pow.	1 00@1 25	Alka.	25@ 30	Cuttle bone	40@ 50
Camphor	1 05@1 15	Blood, powdered.	35@ 40	Dextrine	6@ 15
Gualac	@ 70	Calamus	35@ 40	Dover's Powder	3 50@4 04
Gualac, pow'd	@ 75	Elecampane, pwd	25@ 30	Emery, All Nos.	10@ 15
Kino	@ 85	Gentian, powd.	20@ 30	Emery, Powdered	8@ 10
Kino, powdered	@ 90	Ginger, African,		Epsom, Salts, bbl.	@ 10
Myrrh	@ 60	powdered	30@ 35	Epsom Salts, less	3 1/2@ 10
Myrrh, powdered	@ 65	Ginger, Jamaica,		Ergot, powdered	@1 00
Opium, powd.	19 65@19 92	Ginger, Jamaica,		Flake, White	15@ 20
Opium, gran.	19 65@19 92	powdered	55@ 60	Formaldehyde, lb.	13@ 20
Shellac	90@1 10	Goldenseal, pow.	5 50@6 00	Gelatine	1 10@1 25
Shellac Bleached	1 00@1 10	Ipecac, powd.	3 75@4 00	Glassware, less 55%	
Tragacanth, pow.	@1 75	Licorice, powd.	35@ 40	Glassware, full case	60%
Tragacanth	1 75@2 25	Licorice, powd.	20@ 30	Glauber Salts, bbl.	@ 03
Turpentine	@ 25	Oris, powdered	30@ 40	Glauber Salts less	04@ 10
		Poke, powdered.	35@ 40	Glue, Brown	21@ 30
Insecticides		Rhubarb, powd.	1 00@1 10	Glue, White Grd	15@ 20
Arsenic	15 @ 25	Rosinwood, powd.	@ 40	Glue, white	27 1/2@ 35
Blue Vitriol, bbl.	@ 07	Sarsaparilla, Hond.	@1 00	Glue, white grd.	25@ 35
Blue Vitriol, less 8 1/2	@ 15	ground		Glycerine	25@ 45
Bordea. Mix Dry 12 1/2	@23 1/2	Sarsaparilla Mexican,		Hops	65@ 75
Heliole, White	20@ 30	ground	@ 60	Iodine	6 45@6 90
Insect Powder	75@ 85	Squills	35@ 40	Iodoform	7 35@7 65
Lead Arsenate Po.	24 1/2@39	Squills, powdered	60@ 70	Lead Acetate	20@ 30
Lime and Sulphur	9@20 1/2	Tumeric, powd.	17@ 25	Mace	@1 20
Dry	32@ 45	Valerian, powd.	40@ 50	Mace, powdered	@1 25
Paris Green	32@ 45			Menthol	19 50@19 85
		Seeds		Morphine	11 18@11 93
Leaves		Anise	@ 35	Nux Vomica	@ 30
Buchu	1 35@1 50	Anise, powdered	35@ 40	Nux Vomica, pow.	17@ 25
Buchu, powdered	@1 50	Bird, Is	13@ 17	Pepper black pow.	23@ 35
Sage, Bulk	25@ 30	Canary	13@ 20	Pepper, White	40@ 45
Sage, 1/4 loose	@ 40	Caraway, Po.	30 25@ 30	Pitch, Burgundy	10@ 15
Sage, powdered	@ 35	Cardamon	@3 00	Quassia	12@ 15
Senna, Alex.	50@ 75	Celery, powd.	.45@ 50	Quinine	72@1 33
Senna, Tinn.	30@ 35	Coriander pow.	.35 27@ 30	Rochelle Salts	30@ 35
Senna, Tinn. pow.	25@ 35	Dill	12 1/2@ 20	Saccharine	@ 30
Uva Ursi	20@ 25	Fennell	25@ 40	Salt Peter	11@ 22
		Flax	07 1/2@ 12	Selditz Mixture	30@ 40
Oils		Flax, ground	07 1/2@ 12	Soap, green	15@ 30
Almonds, Bitter,	7 50@7 75	Foenugreek pow.	15@ 25	Soap mott cast.	22 1/2@ 25
true		Hemp	8@ 15	Soap, white castile	@11 25
Almonds, Bitter,	4 00@4 25	Lobelia, powd.	@1 25	case	
artificial		Mustard, yellow	15@ 25	case	
Almonds, Sweet,	1 25@1 50	Mustard, black	20@ 25	less, per bar	@1 40
true		Poppy	22@ 25	Soda Ash	3 1/2@ 10
Almonds, Sweet,	60@1 00	Quince	1 50@1 75	Soda Bicarbonate	3 1/2@ 10
imitation		Rape	15@ 20	Soda, Sal	03@ 08
Amber, crude	1 50@1 75	Sabadilla	25@ 35	Spirits Camphor	@1 35
Amber, rectified	1 75@2 00	Sunflower	11 1/2@ 15	Sulphur, roll	3 1/2@ 10
Anise	1 00@1 25	Worm, American	30@ 40	Sulphur, Subl.	04@ 10
Bergamont	5 75@6 00	Worm, Levant	6 00	Tamarinds	20@ 25
Cajeput	1 50@1 75			Tartar Emetic	70@ 75
Cassia	1 95@2 20	Tinctures		Turpentine, Ven.	50@ 75
Castor	1 75@2 00	Aconite	@1 80	Vanilla Ex. pure	1 75@2 25
Cedar Leaf	1 50@1 75	Aloes	@1 45	Vanilla Ex. pure 2 50	@3 00
Citronella	3 25@3 50	Arnica	@2 40	Zinc Sulphate	06@ 15
Cloves	25@ 35	Asafoetida	@2 40		
Cocoonut	1 65@1 85	Belladonna	@1 35		
Cod Liver	2 00@2 25	Benzoin	@2 10		
Croton	1 50@1 70	Benzoin Comp'd	@2 65		
Cubebs	7 50@7 75	Buchu	@2 55		
Egigeron	5 00@5 25	Cantharadites	@2 45		
Eucalyptus	1 25@1 50	Capsicum	@2 20		
Hemlock, pure.	1 75@2 00	Catechu	@1 75		
Juniper Berries	2 75@3 00				
Juniper Wood	1 50@1 75				
Lard, extra	1 50@1 70				
Lard, No. 1	1 35@1 50				

GROCERY PRICE CURRENT

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

ADVANCED

Canned Apple
Evap. Peaches
Cheese
Ground Mace
Soap
Lard

DECLINED

Canned Blackberries
Canned Blueberries
Canned Raspberries
Pork

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. ----- 2 70
Royal, 6 oz., doz. ----- 5 20
Royal, 12 oz., doz. ----- 31 20
Royal, 5 lb. ----- 31 20
Rocket, 16 oz. doz. 1 25

BECH-NUT BRANDS.



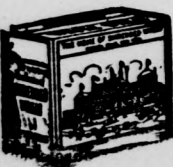
Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 3 60
Sliced bacon, medium ----- 3 25
Sliced beef, large ----- 5 10
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter,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

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat 1 80@3 45
Pillsbury's Best Cerl 2 20
Quaker Puffed Rice ----- 5 45
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Ralston Purina ----- 3 60
Ralston Branzen ----- 2 70
Ralston Food, large ----- 3 85
Ralston 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
Instant Postum, No. 8 5 40
Instant Postum, No. 9 5 00
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 36s ----- 3 45
Post Toasties, 24s ----- 2 70
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

Scrub ----- 1 50
Solid Back, 8 in. ----- 1 75
Solid Back, 1 in. ----- 1 25
Painted Ends ----- 1 25

SHOES

No. 50 ----- 2 00
Peerless ----- 2 60
No. 4-0 ----- 2 25
No. 20 ----- 3 00

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. ----- 12 8
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.

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

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 80
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. ----- 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star 2 70
Shrimp, 1, wet 2 10@2 25
Sard's, 1/4 Oil, ky 5 75@6 00
Sardines, 1/4 Oil, kless 5 00
Sardines, 1/4 Smoked 7 50
Salmon, Warrens, 1/2s 2 75
Salmon, Red Alaska ----- 3 10
Salmon, Med. Alaska ----- 3 10
Salmon, Pink Alaska 1 75
Sardines, Im. 1/4, ea. 10@28
Sardines, Im. ----- 25
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/4, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/4s, 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 sil 1 25
Beef, No. 1/4, Qua. sil. 1 75
Beef, 5 oz., Qua. sil. 2 50
Beef, No. 1, B'nut, sil. 4 05
Sap Sago ----- 35
Beefsteak & Onions, s 2 75
Chili Con Ca., 1s 1 35@1 45
Deviiled Ham, 1/4s ----- 2 20
Deviiled Ham, 1/4s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/4 Libby 90
Potted Meat, 1/4 Rose 85
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 35
Veal Loaf, Medium ----- 2 30
Campbells ----- 1 15
Quaker, 18 oz. ----- 95
Fremont, No. 2 ----- 1 20
Snider, No. 1 ----- 85
Snider, No. 2 ----- 1 25
Van Camp, small ----- 85
Van Camp, Med. ----- 1 15
Asparagus, No. 1, Green tips 4 60@4 75
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50@12 00
Green Beans, 2s 2 00@3 75
Gr. Beans, 10s 7 50@13 00
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20@1 35
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 45
Corn, No. 2, Fan. 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50@16 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 42
Mushrooms, Choice ----- 55
Mushrooms, Sur Extra 75
Peas, No. 2, E. J. 1 65@1 80
Peas, No. 2, Sift. ----- 90@2 10
Peas, No. 2, Ex. Sift. ----- 2 60
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 50
Pumpkin, No. 10 4 50@5 60
Pimentos, 1/4, each 12@14
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 1 60
Sauerkraut, No. 3 1 40@1 60
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 1 60@1 90
Spinach, No. 3 ----- 2 10@2 50
Spinach, No. 10 ----- 6 00@7 00
Tomatoes, No. 2 1 40@1 60
Tomatoes, No. 3 2 00@2 25
Tomatoes, No. 2 glass 2 80
Tomatoes, No. 10 ----- 7 50
CATSUP.
B-nut, Small ----- 2 25
Lilly Valley, 14 oz. ----- 2 50
Libby, 14 oz. ----- 2 35
Libby, 8 oz. ----- 1 75
Lilly Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 85
Sniders, 16 oz. ----- 2 85
Nedrow, 10 1/2 ----- 1 40
CHILI SAUCE
Snider, 16 oz. ----- 3 35
Sniders, 8 oz. ----- 2 35
Lilly Valley, 8 oz. ----- 2 10
Lilly Valley, 14 oz. ----- 3 50
OYSTER COCKTAIL.
Sniders, 16 oz. ----- 3 25
Sniders, 8 oz. ----- 2 35
CHEESE
Roquefort ----- 55
Kraft Small tins ----- 1 40
Kraft American ----- 1 40
Chili, small tins ----- 1 40
Pimento, small tins ----- 1 40
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Wisconsin Old ----- 29
Wisconsin new ----- 24
Longhorn ----- 25
Michigan Full Cream 26
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 ----- 65
Doublemint ----- 65
Juicy Fruit ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

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

COCOA.

Bunte, 1/4s ----- 43
Bunte, 1/4 lb. ----- 35
Bunte, 1/4 lb. ----- 32
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/4 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s ----- 33
Hersheys, 1/4s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/4s ----- 40
Lowney, 1/4s ----- 38
Lowney, 5 lb. cans ----- 32
Runkles, 1/4s ----- 36
Runkles, 1/4s ----- 75
Van Houten, 1/4s ----- 75
Van Houten, 1/4s ----- 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@35 1/2
Maracaibo ----- 38
Gautemala ----- 40
Java and Mocha ----- 46
Bogota ----- 42
Peaberry ----- 35

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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



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

Blue Grass, Baby, 96 4 10
Blue Grass, No. 10 ----- 4 15
Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 dz. 4 40
Every Day, Tall ----- 4 50
Every Day, Baby ----- 4 40
Pet, Tall ----- 4 40
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 ----- 95 00
Webster Savoy ----- 75 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 00
Starlight P-Club ----- 150 00
La Azora Agreement 58 00
La Azora Washington 75 00
Little Valentine ----- 37 50
Valentine Broadway 75 00
Valentine DeLux Im 95 00
Tiona ----- 30 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 Pails

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

Lozenges. Pails

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

Hard Goods. Pails

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

Cough Drops Bxs.

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

Package Goods

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

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints ----- 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 print 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. ----- 15
Evap., Ex. Fancy, P. P. 20

Pearl

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

Raisins.

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

California Prunes

70@80, 25 lb. boxes ----- @08
60@70, 25 lb. boxes ----- @09 1/2
60@70, 25 lb. boxes ----- @11
40@50, 25 lb. boxes ----- @14 1/2
30@40, 25 lb. boxes ----- @17
20@30, 25 lb. boxes ----- @23

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 ----- 60
Armours, 2 doz., 8 oz. 1 80
Rouls, 2 doz., 8 oz. 1 90
Quaker, 2 doz. ----- 1 80

Pearl Barley

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

Peas

Scotch, lb. ----- 7 1/2
Split, lb. yellow ----- 08
Split, green ----- 10

Sago

East India ----- 10

Taploca

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

FLAVORING EXTRACTS



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

Arctic Flavorings

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

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

HORSE RADISH	
Per doz., 5 oz.	1 20

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

JELLY GLASSES	
8 oz., per doz.	35

OLEOMARGARINE	
Kent Storage Brands.	
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

MATCHES	
Crescent, 144	5 75
Diamond, 144 box	8 00
Searchlight, 144 box	8 00
Red Stick, 720 1c bxs	5 00
Red Diamond, 144 bx	6 50

Safety Matches	
Quaker, 5 gro. case	4 75

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

MOLASSES.	
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Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2 1/2, 24 cans to case	6 45
No. 1 1/2, 36 cans to case	5 30

Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2 1/2, 24 cans to case	5 10
No. 1 1/2, 36 cans to case	4 30

Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to case	3 50
No. 1 1/2, 36 cans to case	3 00

New Orleans	
Fancy Open Kettle	74
Choice	58
Fair	35

Half barrels 5c extra	
Molasses in Cans.	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.	
Whole	
Almonds, Terregona	20
Brazil, New	17
Fancy mixed	22
Filberts, Sicily	15
Peanuts, Virginia, raw	11 1/2
Peanuts, Vir. roasted	13
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstd	15
Pecans, 3 star	23
Pecans, Jumbo	50
Walnuts, California	30

Salted Peanuts.	
Fancy, No. 1	14
Jumbo	23

Shelled.	
Almonds	58
Peanuts, Spanish	13
125 lb. bags	13
Wilberts	32
Pecans	1 02
Walnuts	63

OLIVES.	
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 36
20 oz. Jar, Pl. doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, doz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed.	4 50 @ 4 75
20 oz. Jar, stuffed dz.	7 00

PEANUT BUTTER.	
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Bel Car-Mo Brand	
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	
Iron Barrels	
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	
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Iron Barrels.	
Light	59.2
Medium	61.2
Heavy	64.2
Special heavy	66.2
Extra heavy	69.2
Transmission Oil	59.2
Finol, 4 oz. cans, doz.	1.40
Finol, 8 oz. cans, doz.	2.00
Parowax, 100, lb.	7.2
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	
Medium Sour	
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

PIPES	
Cob, 3 doz. in bx.	1 00 @ 1 20

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

POTASH	
Babbitt's 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	@ 18
Good Steers & H.F.	14 @ 15 1/2
Med. Steers & H.F.	12 1/2 @ 14
Com. Steers & H.F.	10 @ 12 1/2

Cows.	
Top	12 1/2
Good	11
Medium	9
Common	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	12 1/2
Loin	18
Butts	15 1/2
Shoulders	14 1/2
Spareribs	13 1/2
Neck bones	05

PIPER	
PROVISIONS	
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
Lard	
Pure in tierces	17 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 1/4
3 lb. pails	advance 1/4
Compound	14 1/2

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

Smoked Meats	
Hams, 14-16, lb.	23
Hams, 16-18, lb.	24
Ham, dried beef	@ 34

California Hams	
Picnic Boiled	@ 15
Hams	30 @ 32
Boiled Hams	32 @ 35
Minced Hams	14 @ 15
Bacon	18 @ 30

Beef	
Boneless, rump	13 00 @ 23 00
Rump, new	18 00 @ 22 00
Mince Meat.	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

Pig's Feet	
1/4 bbls.	2 50
1/2 bbls., 35 lbs.	4 00
1 bbl.	14 15

Tripe.	
Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
1/2 bbls., 80 lbs.	3 00
Hogs, per lb.	@ 42

Beef, round set	
Beef, middles, set.	14 @ 26
Sheep, a skein	1 75 @ 2 00

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

ROLLED OATS	
Steel Cut, 100 lb. sks.	3 50
Silver Flake, 12 Fam.	2 50
Quaker, 12s Regular	1 85
Quaker, 12s Family N	2 75
Mothers, 12s, 111 num	3 25
Silver Flake, 18 Reg.	1 60
Sacks, 90 lb. Jute	3 40
Sacks, 90 lb. Cotton	3 50

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

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Granulated, bbs.	1 80
Granulated, 100 lbs. cs	2 00
Granulated, 36 2 1/2 lb. packages	2 25

COD FISH	
Middles	16
Tablets, 1 lb. Pure	13 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

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

White Fish	
Med. Fancy, 100 lb.	13 00

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 02
Dri-Foot, doz.	2 00
Bixby, Doz.	1 35
sninola, doz.	90

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 25
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, 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
Parkers Spec., 70 lb.	95
Farmers 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 36
28 lb. bags, Table	40



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

Worcester



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

Bbls. 280 lb. bulk:	
A-Butter	4 20
AA-Butter	4 20
Butter 50-lb. blks.	52
No. 1 Medium bbl.	2 75
Tecumseh 70-lb. farm	92

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 2.—In the matter of William Ginsburg, Bankrupt No. 2580, the court has received an offer of \$2,000 from J. Tenenbaum, of Grand Rapids, for all of the assets of the bankrupt, located at 341 Mill avenue, free and clear of any liens, except a certain purchase money lien of the Challenge Machinery Co., which the party agrees to assume. The property is that of the Globe Printing Co., and consists of a completely equipped printing shop, appraised by the sheriff of Kent county at \$3,792.25. The date fixed for sale is Dec. 15. This date is the same as that of the first meeting of creditors. All interested should be present at such time and place.

Dec. 3. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Milford J. Sawyer, Bankrupt No. 2595. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Hartwick township, Osceola county and is a farmer. The schedules show assets of \$5,000, with liabilities of \$7,829.60, of which \$5,564 is secured on the assets of the bankrupt. Funds having been furnished for the first meeting, it has been called Dec. 16. A list of the creditors of the bankrupt is as follows:

County of Osceola	\$ 300.00
Evart State Bank, Evart	2,140.00
Merchants Life Ins. Co., Des Moines	3,424.00
Evart State Bank, Evart	350.00
Harvey Peel, Evart	225.00
Geo. F. Andrus, Evart	86.00
D. A. Davis, Detroit	48.00
R. A. Allured, Evart	12.00
W. H. Sawyer, Evart	400.00
W. E. Davis, Dighton	80.00
John Game, Marion	15.00
A. K. Terrell, Evart	40.00
Geo. F. Andrus, Evart	86.00
J. J. Reik, Evart	11.00
James Echlin, Evart	30.00
Charles Hill, Evart	17.00
U. S. Mutual Auto Ins. Co., Lansing	9.39
Hartman Furniture & Carpet Co., Chicago	50.00
Bell Bros., Wooster, Ohio	90.00
Davis & Keoppee, Evart	12.64
Farmers Mutual Insurance Co., Reed City	3.94
Walter Smith, Evart	12.60
Fred Horsfall, Marion	55.00
Walter Day, Marion	16.60
Alexander Ballantyne, Evart	20.00
Marion Creamery Co., Marion	15.00
Osceola Rural Tele. Co., Evart	14.00
Charlie Sawyer, Pontiac	40.00
All Rodded Fire Ins. Co., Lansing	25.00
Lydia Sawyer, Grand Rapids	50.00
Frank Mapes, Marion	46.00
Sydney Cooper, Marion	14.00
W. R. Shore, Evart	3.05
Cady Waffel, Evart	6.20
Frank Randall, Dighton	7.00
George Edhis, Reed City	2.75

On this day also was held the first meeting of creditors in the matter of Grand Rapids Grain & Milling Co., Bankrupt No. 2581. The bankrupt was present by the president, secretary and vice-president and by Corwin & Norcross, attorneys for the bankrupt. Hilding & Hilding were present for creditors. Several creditors were present in person. Claims were proved and allowed. Howard Boggs, of Grand Rapids, was elected trustee, and the amount of his bond placed at \$1,000. The officers of the bankrupt were each sworn and the president examined by Mr. Hilding without a reporter. The first meeting was then adjourned without date.

Dec. 5. On this day was held the sale of assets in the matter of Rohie Ruter, Bankrupt No. 2558. The bankrupt was not present or represented. The trustee was not present. Several bidders were present in person. The property was sold on final bid of Albert Ruter, for \$315. The sale was conducted by order of the court. Administration expenses will be paid and a first dividend to creditors, if possible, at this time. The meeting was then adjourned without date.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Louis V. Claire, Bankrupt 2598. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is an electrician and automobile mechanic by occupation. The schedules list assets of \$350, all of which is claimed as exempt to said bankrupt, with liabilities of \$15,368.78. 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:

Frank Van Buren, Grand Rapids	\$295.00
W. H. Lefler, Grand Rapids	8.50
Breen & Halladay Fuel Co., Grand Rapids	21.00
Universal Car & Service Co., Grand Rapids	7.03
Van Huelen Fuel Co., Grand Rapids	34.60
George Munro, Cedar Springs	100.00
Don Minor, Grand Rapids	14.00
Hilding & Hilding, Grand Rapids	25.00
Roman F. Glocheski, Grand Rapids	100.00
Fay E. Coffman, Grand Rapids	8.50

R. Burse, Grand Rapids	24.00
Lacey Co., Grand Rapids	19.00
Paul Steketee & Sons, Grand Rapids	11.00
J. Rose, La Porte, Ind.	100.00
C. Goudzwaard & Son, Grand Rapids	5.25
Heyman Co., Grand Rapids	60.00
National Clothing Co., Grand Rapids	105.50
White Sewing Machine Co., Grand Rapids	45.00

Peninsular Supply Co., Grand Rapids	14,000.00
Mary Cennel, Grand Rapids	24.00
Westphalia State Bank, Westphalia	272.00
John Vande Bunte, Grand Rapids	90.00

In the matter of Martin Hendricks, Leo J. Braun, and the co-partnership of Hendricks-Braun, Bankrupt No. 2461, the trustee has filed in said court his final report and account and a final meeting of creditors has been called for Dec. 18. 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 dividend to creditors.

In the matter of Walter Wilcox, Bankrupt No. 2497, the trustee has filed his final report and account, and a final meeting has been called for Dec. 18. The trustee's final report and account will be passed upon, administration expenses and a final dividend to creditors paid.

Dec. 6. On this day were received the schedules, order of reference and adjudication in bankruptcy of Joseph Polinsky, Bankrupt No. 2594. The matter is involuntary and schedules were ordered and filed on the same date. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and has been engaged in the retail clothing and shoe business at such city. The schedules filed list assets of \$3,880.87, with liabilities of \$9,670.23. The bankrupt

claims exemptions of \$750. An order for the assets of the bankrupt has been received of \$1,600 from A. Harlik, of Grand Rapids, and an order to show cause and sale issued to creditors calling the sale for Dec. 16. The property consists of men's, children's and women's furnishings and shoes, and is appraised at \$3,109.20. The first meeting of creditors for the purpose of election of a trustee, proving claims, etc., has been called for Dec. 22. A list of the creditors of the bankrupt is as follows:

Foster, Stevens Co., Grand Rapids	\$100.00
Paul Steketee & Sons, Grand Rapids	90.58
Columbian Storage Co., Grand Rapids	175.00
Schwartzberger & Glazier, Grand Rapids	44.00
Daniel A. Patton Co., Grand Rapids	24.00
Herold-Bertsch Shoe Co., Grand Rapids	33.00
G. R. Savings Bank, Grand Rapids	400.00
E. P. Collier & Sons, Detroit	5.00
Detroit Trunk & Bag Co., Detroit	25.00
Benjamin F. Freedman & Co., Scranton, Pa.	8.41
Shapiro & Beitler, New York	41.00
Chas. Meyers & Son, Chicago	20.00
Heth Electric Co., Grand Rapids	5.75
M. Nevel, Spring Lake	115.00
Hishey Knitting Co., Chicago	125.34
Philip Gorson & Co., Chicago	101.50
Everstule Hosiery Co., Chicago	63.25
Frankel Shirt Co., New York	136.50
Eagle Luggage Co., Racine	66.60
Danzig, Leavine & Danzig, New York	452.70
Chas. S. Drew Co., New York	121.72
Central Michigan Paper Co., Grand Rapids	3.27

Bernstein, Cohen & Co., Chicago	199.00
Blum Bros., Chicago	127.95
Banner Glove Co., Toledo	77.25
Boys' Clothing House, New York	26.95
A. W. Overall Co., Cleveland	82.00
Watson Shirt Co., Cleveland	25.83
M. Alperowitz & Son, Chicago	48.00

Williams Shoe Co., Hollister, Mass.	212.00
Sam Adelman & Co., Chicago	884.50
American Glove Co., Chicago	129.00
Garfield Overall Co., Chicago	52.00
Endicott & Johnson, Endicott, N.Y.	28.60
H. K. Hackner & Sons, Chicago	232.00
Sam Jaffe & Son, New York	231.00
Totty Trunk & Bag Co., Petersburg, Va.	51.00
Oscar Barch, Chicago	81.75
Perfect Shirt Co., New York	204.87
R. R. Richardson, Chicago	20.40
Bray Robinson Clothing Co., Louisville	384.00
Roosevelt Trunk Co., Chicago	35.00
Richardson Garment Co., Kalama-zoo	195.76
Robinson Bros., Toledo	604.14
Standard Mercantile Co., Chicago	712.70
Samuel Phillipson Co., Chicago	13.74
Strouse Mfg. Co., Erie	307.50
Silver Cone Co., Chicago	200.00
Universal Trunk Co., Chicago	65.75
Max Udel & Sons, New York	371.00
S. Wasserman, New York	324.00
Well Made Pants Co., Baltimore	70.50
West Branch Pants Co., Williamsport, Pa.	111.60
Isidore Wineberg & Co., Chicago	759.75
Kalvin & Stern, Chicago	30.44
J. H. Levy, Cleveland	237.00
Lurie Mfg. Co., Chicago	150.00
Shapiro & Beitler, New York	41.00
Detroit Suspender & Belt Co., Detroit	44.00

Retail conditions along all lines are bringing us to a situation where the survival of the fittest is going to eliminate the inefficient, unanimous merchant.



Make it a RADIO X'mas! with a MICHIGAN FOUR \$150

RIGHT now, settle the question of Christmas presents. Buy a Michigan Radio receiver set.

You get more real value and satisfaction from these receivers than any others, regardless of what you pay.

Distance—with greater selectivity and simplicity of operation.

Reliability—with logging and unusual tone qualities.

And each model enclosed in a cabinet designed and made by the world's best furniture craftsmen.

Models in two, three and four tubes. Styles from \$32.50 up.

Send for illustrated folder. Ask your dealer for a demonstration.

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Michigan "de Luxe" 4 tube receiver. 1 stage R.F. amplification. Built-in adjustable loudspeaker. Solid mahogany case. "America's most beautiful set." MRC4, \$150



3 tube Regenerative Detector and 2 stages of amplification. The set we never could catch up on orders for last year. MRC2, \$87.50



Michigan "Midget" 2 tube regenerative long distance wonder. MRC2, \$37.50

MICHIGAN RADIO CORPORATION

34 Pearl Street Grand Rapids, Mich.

Proceedings of the St. Joseph Bankruptcy Court.

St. Joseph, Dec. 1.—Claud R. Russell, of Kalamazoo, filed a voluntary petition and was adjudicated a bankrupt by the district judge, and the matter referred to Referee Banyon. The schedules of the bankrupt disclose no assets over and above his statutory exemptions and the following are listed as creditors:

Preferred Claims.
City of Kalamazoo, taxes ----- \$41.76
Lyman Adams, Kalamazoo ----- 15.00

Secured Claims
Farmers State Bank, Vicksburg ----- \$360.00
Vern Gilbert, Kalamazoo ----- 185.00

Unsecured Claims. ----- \$545.00

Mitchell Lumber Co., Paw Paw ----- \$355.00
Wm. Youngs, Paw Paw ----- 10.00
East Side Garage, Paw Paw ----- 50.00
Schaefer & Reidel, Paw Paw ----- 22.00
John Weatherwax, Paw Paw ----- 96.00
Charles Kools, Paw Paw ----- 46.00
W. L. Minor, Vicksburg ----- 200.00
Fuller & O'Connor, Vicksburg ----- 350.00
William Goldsmith, Vicksburg ----- 175.00
Orrin Goldsmith, Vicksburg ----- 80.00
Max Hill, Vicksburg ----- 43.00
Cortlette-Storm Lumber Co., Vicksburg ----- 250.00
Phil Oswald, Vicksburg ----- 500.00
Jud Clapp, Vicksburg ----- 6.00
Pearce & Jenkinson, Vicksburg ----- 275.00
Charles Rector, Vicksburg ----- 300.00
Jemore Berthart, Vicksburg ----- 70.00
Peter De Boer, Vicksburg ----- 125.00
Frank Peck, Fulton ----- 18.00
Irwin C. Jones, Galesburg ----- 175.00
White Bros., Scotts ----- 150.00
Weber Bros., Grand Rapids ----- 175.00
Cocoran & O'Rourke, Grand Rapids ----- 411.44
Arthur Baxter, Davidson ----- 50.00
A. J. Stager, Climax ----- 200.00
La Mack Williams, Climax ----- 30.00
Wm. Jacobs, Kalamazoo ----- 18.00
Samuel D. Stephens, Climax ----- 400.00
Bert Downs, Climax ----- 18.00
John G. Smith, Climax ----- 10.00
Andy Choporis, Climax ----- 560.00

\$5,880.20

Dec. 2. In the matter of the Superior Motor Sales Co., bankrupt, of St. Joseph, the trustee has filed his second report and account, showing cash on hand of \$867.85, with request that a special meeting of creditors be called for the purpose of paying administration expenses and a first dividend.

In the matter of Max Benisen, bankrupt, of Kalamazoo, the trustee, Roscoe G. Goemmel, was authorized to pay the preferred labor claims and to file his final report and account. After the payment of preferred claims, there remains \$240.47 to pay attorney fees and other administration expenses. Creditors will receive little if any dividends.

Dec. 3. Arthur L. Richey, of Vicksburg, filed a voluntary petition and was adjudicated a bankrupt, and the matter referred to Referee Banyon. The schedules show no assets, and the following are listed as creditors:

Secured Creditors.
Peoples Outfitting Co., Kalamazoo ----- \$357.65
Vicksburg Motor Sales Co., Vicksburg ----- 193.60
Bennett Oven Co., Battle Creek ----- 440.00
Wolverine Spice Co., Grand Rapids ----- 200.00
Red Wing Milling Co., Red Wing, -----

\$1,655.80

Unsecured Creditors.
Red Star Yeast Co., Grand Rapids ----- \$185.00
Steele Weddes Co., Chicago ----- 18.38
C. H. Hammond Co., Chicago ----- 40.20
Lee & Cady, Kalamazoo ----- 7.47
Cortwright Paper Co., Battle Creek ----- 18.81
Vette & Zunker Co., Chicago ----- 8.88
A. W. Walsh Co., Kalamazoo ----- 14.82
Valley City Milling Co., Grand Rapids ----- 15.00
Hilker & Bletch Co., Chicago ----- 14.75
Cornwell Co., Saginaw ----- 162.00
Don E. Crook, Vicksburg ----- 26.47
Voigt Milling Co., Grand Rapids ----- 53.56
Ovid Creamery Co., Ovid ----- 79.40
Fisher Brothers Paper Co., Ft. Wayne ----- 157.00

Newton Tea and Spice Co., Cincinnati ----- 10.00
Connor Fountain Supply Co., Owosso ----- 31.50

Wm. Reid, Vicksburg ----- 5.10
John Godschalk, Vicksburg ----- 6.00
Alvah Oman, Vicksburg ----- 7.00
L. J. Kellogg, Vicksburg ----- 4.15
Michigan Gas & Electric Co., Vicksburg ----- 40.00
Harold Smith, Vicksburg ----- 6.88
Maywood Milling Co., Jackson ----- 7.00
J. M. Smelter, Vicksburg ----- 40.75
Dudley Paper Co., Lansing ----- 32.75
Herman Faust, Vicksburg ----- 17.10
Ruth Ramsell, Vicksburg ----- 100.00
Vicksburg Lumber Co., Vicksburg ----- 5.10
Haas Hardware Co., Vicksburg ----- 3.20

\$1,118.37

Dec. 4. In the matter of Isaac Goldman, bankrupt, of Kalamazoo, the trustee filed his final report and account, showing total receipts of \$2,396.18 and disbursements of \$1,266.08, and balance on hand of \$1,130.10, with request that the final meeting of creditors be called

for the purpose of paying administration expenses and a final dividend. An order was entered by the referee, calling the final meeting of creditors at his office on Dec. 20 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses, and the declaration and payment of a final dividend. Creditors were directed to show cause why a certificate should not be made by the referee recommending the bankrupt's discharge, and why the trustee should be authorized not to interpose objections to the bankrupt's discharge.

Dec. 5. Jay L. Gunnnett, of Kalamazoo, filed a voluntary petition, and was adjudicated a bankrupt and the matter referred to Referee Banyon. The petition and schedules show no assets. The following are scheduled as creditors:

Star Paper Co., Kalamazoo ----- \$ 11.85
Kalamazoo Biscuit Co., Kalamazoo ----- 78.00
Dr. Benjamin Nibbelink, Kalamazoo ----- 86.00
C. Sagers, Kalamazoo ----- 35.00
Cornwell Co., Kalamazoo ----- 55.98
Richard Early & Sons, Kalamazoo ----- 5.76
Arthur Upson, Kalamazoo ----- 98.41
Albert Scholten, Kalamazoo ----- 25.25
Standard Oil Co., Kalamazoo ----- 2.00
Frank Steemard, Kalamazoo ----- 80.00
Hanselman Candy Co., Kalamazoo ----- 83.42
Bushouse Bros., Kalamazoo ----- 61.57
Dr. A. Noordewier, Grand Rapids ----- 42.00
Mrs. Max Robins, Allegan ----- 50.00
Crane Medicine Co., Chicago ----- 19.15
Brink Baking Co., Dunkirk, N. Y. ----- 9.17
Ideal Dairy Co., Kalamazoo ----- 27.72
Lutz & Schram, Pittsburg ----- 16.25
Kala. Ice & Coal Co., Kalamazoo ----- 24.34
Penn Rivert Corp., Philadelphia ----- 9.03
Cut Rate Tire Shop, Kalamazoo ----- 2.50
Dr. Frank A. Pratt, Kalamazoo ----- 4.00
Dr. Guy Bliss, Kalamazoo ----- 12.00

Dec. 6. In the matter of the Wales Co., a corporation, bankrupt, of Kalamazoo, the adjourned first meeting of creditors was held at the referee's office, and the trustee's first report and account showing cash on hand of \$818.78, approved and allowed. Certain expenses of administration were ordered paid and the declaration and payment of a first dividend deferred until a later date. The meeting was adjourned for eight weeks.

Wanted—A Truly Safety Match.

Written for the Tradesman.

To-day the best matches are almost perfect. No offensive odor when lighted; heads do not fly off nor sticks break from blow of lighting; damp weather does not deaden them; blaze holds good in a moderate draft, and the waxed wood holds the blaze tenaciously until the entire match is consumed. Speaking of the best grades of matches, what more can be desired?

In careful hands, nothing; but in careless hands the most desirable features make the match the most dangerous—the most hazardous. The chief reason why a lighted match is tossed away is to prevent burning the fingers. Give us a match with all the present satisfactory features, making one-half or one-third the stick non-combustible so that it can be held until the blaze goes out at a given point, and millions of dollars worth of property will be saved from fire every year.

A chemist ought to know how to treat a portion of the match so as to accomplish this desired end. But, perhaps, there is a better way, than to produce a truly safety match. Why not an electric lighter for all purposes for which matches are used? One which could be carried in the pocket just the same as a flashlight. Remove a cap, press a button and a tiny flame shoots out, continuing until the lamp, kindling or pipe is lighted. Discontinue the pressure and the flame ceases. Replace the cap and the button is protected from accidental pressure in the pocket or elsewhere.

When we have precluded the possibility of tossing aside lighted matches we shall have made a great advance in fire prevention. Then we shall have to devise some way to prevent the tossing away of lighted cigars and cigarettes. It must be done. No question

as to that. And it will be done. It looks like a big job to tackle, and there are many hard features discernable, but it may be brought about more easily than we anticipate.

Before the first day of July, 1925, there should be available for every tourist, hunter, trapper and woodsman a pocket electric fire-starter. Some of the auto accessory manufacturers might add this line of goods, but no person or firm should hold a patent on it to obtain extraordinary profits or in any degree limit its use.

E. E. Whitney.

Pumpkin Is Active Canned Food Item.

The demand for canned pumpkin is active and the supply is said to be small. Indiana has a small surplus after filling future orders and Iowa is in much the same situation. The price of this article is low and the season for pumpkin pie lasts all Winter and into the early Spring. It can be bought for 90 and 95 cents a dozen for 3s and \$3 a dozen for 10s, f. o. b. canneries, prices which make it by far the cheapest pie stuff on the market.

It is understood that the surplus after filling future orders, is scattered around in small lots and that the entire holdings would not amount to more than ten or twelve carloads and that canners have shut down their factories and will pack no more until next year.

Canned apples are also cheap, being held at \$3.75 for No. 10 size standard fill and weight, to \$4.50 for heavy fill and weight, f. o. b. canneries. Other pie fruits in the No. 10 size cans are all rather scarce and comparatively high. The supply of peaches, apricots, blueberries, blackberries, loganberries, raspberries and red and sour pitted cherries will be sold out shortly after January 1. In fact, it is said that wholesale grocers and bakers' supply houses are now placing closed orders for pie goods to be shipped after Jan. 1 next, when it is expected that present stocks in second hands will be very low. Apples in barrels are much higher this season than they were last year, and it is understood that but few crated cherries were put into cold storage.

John A. Lee.

Underwear Sales May Be Large.

So active has been the recent consumer demand for knit underwear throughout the country, and especially in the metropolitan district, that the stores are looking forward to one of the best Fall and Winter seasons they have had for some time. This fact was brought out in a survey of retail conditions as they affect the merchandise in question, that has been made by Byron G. Moon, advertising director for the Associated Knit Underwear Manufacturers. The enquiry reveals that, while consumer buying of underwear had been subnormal up to the middle of November because of the unfavorable weather, the lower temperatures that came along at that time started a buying movement that has pushed sales of knit goods departments well above the corresponding levels of a year ago. The best thing about the movement is that it has by no means run its course.

It Touches the Spot.

Gregory M. Luce, who has long been one of the substantial citizens of Lucedale, Miss., writes the Tradesman as follows:

"I have been a constant reader of the Tradesman ever since you started in 1883, at which time I had just begun working for Freeman, Hawkins & Co. I have been a subscriber since I came South in September, 1890, so you see I am one of your oldest subscribers. No one has read the Tradesman and enjoyed it more than I have. I can always get something good from each number and also something that touches the spot."

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.

SALESMAN—Acquainted with dry goods and clothing retailers of Southwestern Michigan, Northern Indiana, and Ohio to represent well known, established line of hosiery and knit goods; commission basis. Salesman must be capable and reliable. References required. Address No. 770, c/o Michigan Tradesman. 770

GROCERY—In live Michigan city of 70,000. Established on main street in residential district for thirty-five years. Doing business of \$45,000 yearly without cutting prices. Will sell stock and fixtures at inventory figures, about \$5,500 cash. Full equipment of modern fixtures and good clean stock of quality groceries. Owner going into other business. Address No. 771, c/o Michigan Tradesman. 771

SPLENDID OPENING for attorney or dentist. Attorney can secure appointment to the office of city attorney. Present incumbent elected county prosecutor. We have for rent in our new bank building strictly modern office. First State Savings Bank, Owosso, Mich. 772

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

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

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

ONE PRICE TO ALL.

How Anything Else Looks To Those Outside.

Article I.

Written for the Tradesman.

This occurred lately in a hardware store located in a large and prosperous suburb. A man went in and bought a small bill of goods—a little paint, a pound or two of putty, a can of varnish stain, and an inside lock. He was waited on by the proprietor himself, the two chatting pleasantly as the selling progressed. Within the last two or three years this man has bought largely at this store, and rightfully is considered an excellent customer. Being a close, careful buyer, as he selected each item he asked the price. The merchant would reply, "We usually sell that at such and such a price," then adding in his low, soft voice, "We will make it to you thus and so." The reductions amounted to forty cents, the customer paying \$3.35 instead of \$3.75 for his purchases.

This store has many good customers and such an incident as that just cited occurs not rarely but a dozen or more times every day. The proprietor is a man of unusual force and ability, thoroughly informed as to all his lines of goods, a salesman and a business getter. He has been in his present location a long time, and has achieved a very fair degree of success. It is only justice to a race that often is needlessly maligned, to state that he is not a Hebrew but a typical American.

Another case. This occurred in a down-town silk shop that is regarded as a smart, up-to-date place. A lady had seen and admired a handsome printed satin shown in the window display. When, several days later, she went in to enquire about it, all of that goods had been sold except a short length—enough for a blouse. As it happened, this was somewhat defective. As is often seen at the very end of a bolt, there had been creases in the cloth, causing imperfect printing. The remnant was being offered "As is," at a reduced price per yard. It came to \$4.43. She looked at the goods carefully and, as there was an ample pattern for her blouse, decided she could use it. But she felt they were still asking too much for that little defective last end, when they doubtless had made a good profit on all the rest of this piece.

"I'll give you \$4 for it," she said to the salesman.

Very shortly after, she wrote her check for that amount and triumphantly carried away her purchase.

The incidents cited, both of which fell under my personal observation, took place in Los Angeles, a metropolis that prides itself on being as progressive as any city in the whole world. There can be no doubt that occurrences practically the same as these are to be seen every day in almost any town in the United States.

As all know, the custom of making the price at the time of a sale, changing it somewhat to meet the ideas of the buyer, is a heritage from the past, from the time when there was no money or other standardized medium

of exchange, and every deal was a swapping of commodities. In barter no two transactions were exactly alike—the cave man must see what the other party had, before making his offer. It seems likely that the more crafty among the ancient traffickers very eagerly conceived the idea that something was to be gained by asking a very high price at the outset and gradually dropping. One can easily imagine some fine savage melodrama as reduction was slowly accomplished on one or both sides and an exchange effected.

These cave-man methods persisted during centuries of civilization. Modified somewhat to suit changed conditions, they were practiced in almost all stores and places of business until very recent times.

It was perhaps forty or fifty years ago that progressive and farsighted retailers began to adopt the "One price to all" system. Department stores were then in their beginnings. Employing numbers of young and inexperienced salespeople, they found the system especially well suited to their needs. One price to all has come to be the rule in practically all large establishments. It has proved its merits and superiority in thousands of small stores as well.

No one claims but the old way has some temporary advantages. Money talks everywhere. At the time almost every customer shows pleasure over being granted a reduction. Without doubt it is very flattering to a certain type of mind to be made to feel that he or she is getting a price lower than that given to any other living and breathing soul. Throwing off something at the right moment may turn the balance and close a difficult sale that otherwise would be lost. Blinded by these transient benefits, some merchants, like those cited at the beginning of this article, fail to see the handicap under which it places their business, and still "hang out," preferring to cling stubbornly to the old way, rather than fall in line. How does their practice of shuffling prices look to their patrons and to the public?

It looks unfair. It is picking and choosing. It is not allowing that one person's money is as good as another's.

It looks shady. It savors of ways that are dark. It is not open and above board. It is part and parcel of concealment, evasion, subterfuge, deception.

It stamps a dealer as being behind the times. It belongs to an age that is past and gone. It is not in accord with the great present-day idea of small margins and a large volume of sales.

It causes embarrassing situations and makes enemies. As a Christmas present for her boy, Mrs. A buys a pocketknife, paying \$1.50, which is the regular price. In the same store, a few minutes later, Mrs. B is allowed a reduction on the same identical article, and gets it for \$1.25. The two are neighbors and compare notes. The fat is in the fire. Although she previously may have been granted many more price concessions than have been given to Mrs. B, nothing that can be said or done will convince Mrs. A that

she was not basely swindled in this transaction. The chances are also that Mrs. B's confidence in that store is sorely shaken.

It hinders the speedy handling of sales. Where there is only one price, a customer usually will buy of the first clerk who can give her attention. If she must see the proprietor or a head salesman in order to secure the lowest price, she will wait. Others will wait for the same reason. Much time of both customers and clerks is thus wasted.

It proclaims that the manager is not a student of the great modern science of the Psychology of Prices. One good thing about the one-price system is that it absolutely necessitates the fixing and marking of prices before goods are placed on the shelves and counters. "Making" a price in the presence of a customer is psychologically wrong. He is likely to suspect that he is getting a long price instead of a short one. To be compelled to close up for three days, or a week, to settle on and mark prices would be the best thing that could happen to many stores.

All cutting and marking down from a price first established should be done systematically, and the reduced prices should be offered openly to all customers alike. Quantity prices—by the case, by the dozen, etc.—also fixed beforehand and offered to all, will take care of the patronage of large consumers. In a real one-price store, prices are ticketed plainly or stated with such promptness and sureness as to carry conviction that they are right. With this way of doing business the old wavering and uncertainty disappear and there comes to be a feeling of stability that pervades the very atmosphere. A lady said of one such place, "In case of a tornado or an earthquake, I should like to be in Mr. K's store. There is always that good solid feeling there—I am sure that place would remain unshaken."

Ella M. Rogers.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Pittsford, Dec. 5.—In your Dec. 3 issue, under the title "In the Realm of Rascality," I find a similar case at Holland to my own. Please advise me what to do.

A salesman of the so-called International Reference Work and Loose-leaf Revision Service persuaded us to become a member of the loose-leaf revision for ten years for \$49 and receive the reference volumes gratis. He inferred that the volumes were a combination cook book and doctor book, along with the usual encyclopedia information. He took with him an order blank identical with the enclosed one, and in about ten days we received the volumes.

Upon inspection, we found that the books were not even an appreciable encyclopedia alone, and were not a cook book and doctor book at all. Before unpacking all we learned this; and, consequently, we shipped them back to the International Publishing Co., at 4750 Sheridan Road, Chicago. In an accompanying letter I told them my disappointment and asked to be relieved of any further obligation.

Meanwhile this company in Chicago claims to have transferred the note to the Holst Publishing Co., of Boone, Iowa. I received a letter from them,

telling me to make my payments there.

I wrote this company and told them my story and said that the books had been sent to the company in Chicago.

About the same time I received letters from each company. The one in Chicago said that they were shipping the books back and that I must settle with the Iowa company. The Iowa company said that they had bought the note from the Chicago company and that I must pay them. Please advise me on a course of procedure.

Rev. C. W. Meredith.

On the face of it it looks as though you were ham strung by taking the statement of the agent, which you had no business to do, because the contract specifically states that no verbal agreement of any kind will be recognized. Every time anyone buys anything from a strange book agent for future delivery, he gets it in the neck like this and you are no exception to the general rule. This world is full of frauds and cheats who prey on the credulity of men who take stock in strangers who are not worthy of confidence. Our idea is that you will have to go ahead with the order and complete it. Unless you do so they will probably sue you and obtain a judgment against you. It would not look very good, of course, for a preacher to be defending a charge of this kind.

Kenneth Hackley, of Earl Park, Ind., who has been repeatedly exposed in the Tradesman, has been arrested by United States officers on a charge of using the mails to defraud. It is said that his business amounted to \$40,000. Hackley sold glove materials to stay-at-homes, many of them women and girls unable to work out or shut in by illness or deformities, and the authorities believe he did not buy the finished product back. It has developed that the authorities are investigating other work-at-home schemes to discover whether or not they are doing a legitimate business.

Sturgis, Dec. 9.—I would like to know if the course given on show-card writing by the West-Angus Show Card Service, Ltd., Colborne building, Toronto, Can., is as it is represented by them and if they are a reliable firm? Mrs. H. T. M.

These "show-card" propositions have been exposed in the Tradesman a number of times. The Post Office Department has prosecuted several of them in this country but the Canadian enterprises seem to flourish. It is a pretty easy-money scheme. Avoid annoyance and loss of money by avoiding all such schemes.

New Officers of Board of Pharmacy.

Lansing, Dec. 9.—At the regular meeting of the Michigan Board of Pharmacy, held in Grand Rapids, Monday, Nov. 17, J. A. Skinner, of Cedar Springs, was elected president and Claude C. Jones, of Battle Creek, vice-president for the year 1925.

The next examination of the Board of Pharmacy will be held at the Cass technical high school, Detroit, beginning Tuesday, Jan. 20, at 9 a. m.

H. H. Hoffman, Director.

Detroit—May's Ready-to-Wear Department, 1037 Woodward avenue, has been incorporated with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in cash.