

MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, MAY 20, 1925 MAY 26/25 ER

Number 2174

MOTHER

*It seems we scarcely knew her
In her many years on earth,
Nor realized, 'till she had gone,
Her wondrous woman's worth;
Too much she gave, too freely toiled
For others, all the while,
Too much we blindly let her give—
Forgetting thanks or smile.*

*Now, looking back across the years,
Our hearts are wrung with pain,
Remembering the price she paid
That we—her own—might gain;
She placed no price upon her deeds,
Love prompted every one;
We simply knew she filled our needs—
Until her work was done.*

*Those toil-worn hands had never meant
So much to us, until
Upon her quiet breast they lay,
So white and cold and still;
What service they had done for us
We never paused to say,
Until we missed their ministry—
When she had gone away.*

*The thin gray hair upon her brow
Was like a halo light,
But we had never known it—
'Til she went away that night;
We longed to tell our love at last,
And how we held her dear,
But oh, the hour had glided past—
Our words she could not hear!*

*Heart-breaking tears! At least we saw
With vision clear and bright,
The beauties of that noble soul
Who went away that night;
With aching hearts we knew, too late,
There never was another
So fine and true the whole way through
As she whom we called—Mother.*

Grace E. Hall.

Blossoms Now Forecast Luscious Fruit of Summer

**Parowax Seals in the Fresh,
Fruity Flavor of Jams, Jellies and
Preserves.**

**A Sure Selling Product For
Every Merchant--A Necessity for
Every Housewife.**

THE enterprising merchant thinks ahead—and thinking ahead now, he places orders for fruit jars and jelly glasses, for spices and for **PAROWAX**.

The time is not far distant—a few weeks—when vine and tree, now blossoming, will yield their wealth of delicious fruit. Some will be eaten at once, but much will be canned, pickled or made into preserves, jams and jellies.

Every housewife knows that to preserve her fruit and vegetables, she must seal them in containers with an airtight seal. She knows that unless air is excluded they will ferment and become unfit for use.

She has learned, either from costly personal experience or from the experience of others, that this is true. She knows now that **PAROWAX** will seal them tight, keeping the fresh, fruity flavor in, excluding mold and eliminating danger of fermentation and spoilage.

Its cleanliness and purity, together with the ease with which it is used, makes **PAROWAX** the first choice of the housewife, who has found it ideal for sealing her fruit and vegetables in jars, glasses and bottles.

Standard Oil Company
(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

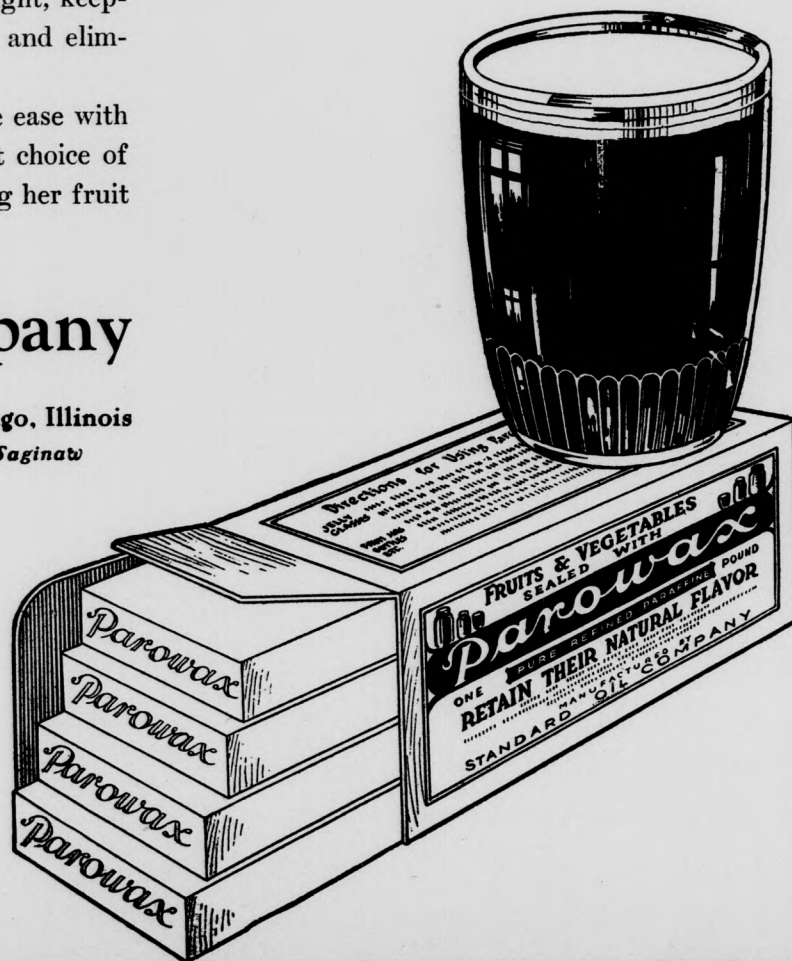
Michigan Branches at Detroit, Grand Rapids and Saginaw

PAROWAX is a product which every dealer should stock in the early spring and have on hand throughout the summer.



An attractive two-color counter display case is packed in every case of Parowax. It helps sales.

There is a liberal profit on Parowax for the dealer. The demand throughout the summer is heavy and the turnover rapid. Your customers will expect you to have **PAROWAX** for them, when they call for it.





MICHIGAN TRADESMAN

GRAND RAPIDS
PUBLIC LIBRARY

Forty-second Year

GRAND RAPIDS, WEDNESDAY, MAY 20, 1925

Number 2174

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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

If you want to show good will to a foreign nation say it with a tree. The school children of New York City who have sent a beech sapling to the Queen of the Belgians have struck a fresh note in international relations. America has sent so many things across the water that gift-giving has grown stale. About everything in the line of the useful has been dispatched by boatloads—clothes and food and all the humdrum utilities, not to speak of money and ever more money. And before that, soldiers and guns and battleships and all the harsh accouterments of war. And now this welcome change has come at last. And yet it is not altogether new, either. Belgium gave New York a tree once twenty-one years ago, and again in 1919, when Queen Elizabeth planted it in Central Park. The sapling the school-children have now sent over grew out of the Belgian mother tree—or seedling—of twenty-one years ago. Anything that nourishes friendly feelings between peoples is to be commended, and the exchange of trees between nations might produce astonishing effects.

The poker expression, "Here's where friendship ends," might be spoken of international finance. It has already been spoken in London with regard to American bond issues. Large amounts of those floated in this country have been finding their way into England. They usually carry a higher interest rate. The income derived from them is difficult for the British tax collector to trace. But dollar securities have hindered the stabilization of the pound sterling and almost ruined London's prestige as the world's greatest underwriter of foreign issues. So Montagu Norman, Governor of the Bank of England, has made a "suggestion." It is that British houses which have been dealing largely in American issues, and, in-

centidentally, made a bit of change thereby, shall in the future close down their activities in this branch. Obedience to the embargo is only voluntary, but "suggestions" from the Bank of England are not lightly ignored. Great Britain needs and wants American friendship—but poker is poker.

The generals and admirals who speak for army and navy and expound political philosophy to the multitude ought to get together and agree upon several important matters. There is war, for example. One day an admiral tells us that the women are to blame for war. Another day a distinguished general somewhere lays a corner stone or unfurls a flag and tells an audience that selfishness and greed make wars. General Pershing made a talk in Massachusetts the other day in which patriotism was described and celebrated in strict accordance with the American pattern. But several recent pronouncements by high officials of both army and navy differed in important respects with the Pershing program. It does seem as if these two great arms of the service should get together and have a common theory about women, to say the least. If we should ever be called upon to declare war against this powerful half of the population we would not want our military forces divided.

Sarah Tyson Rorer—she of cook-book fame—rises to sing a song of triumph in her old age. The burden of her song is that in her youth man worked from sun to sun but woman's work was never done. In that day woman scrubbed, swept, canned goods, cured hams and made all the clothes for all the members of the family. Now it is all different. These things are all done for woman, largely through mechanical appliances, and the multitude of things that made household work a never-ending drudgery has been eliminated. And Mrs. Rorer generously attributes it not to the new woman herself but to the new man. She declares he has taken woman out of the kitchen and made a companion of her, to the betterment of the State. Mrs. Rorer's theme treats of the smaller things of life, but her description of the condition of woman, past and present, is decidedly interesting and may well call for a book on "The World Made Over."

The Geneva conference on armament traffic will probably not take the prize among international conferences for snag-hitting. But it has scored so far few, if any, misses. And its style has not been at all cramped by the fact that it is dealing with a comparatively simple and minor matter in international relations. The most recent snag hit is involved in setting up a

central international office for supervision of armament trade. The American declaration on the subject does not mention that this is to be a League of Nations agency and strips it of all real power. League members are forbidden to set up any international agency unconnected with the League, and it is known that they would prefer giving it specific powers and functions in addition to the mere collection and publication of armament traffic statistics. As this particular snag has been known all along to exist, there has probably been evolved some formula to overcome it.

A good deal is being said all up and down the world about pressure of population upon subsistence, which, being interpreted, means that a lot of persons are worrying about the Rev. Dr. Malthus' doctrine that the earth can't keep up with human increase and feed the multiplying mouths of the nations. It should be some relief, therefore, to hear from Thomas Jesse Jones, chairman of the Phelps-Stokes Fund Educational Commission to East Africa, which has spent eight months in a survey over there, that there are patches of millions of miles scattered around over the Dark Continent which "almost surpass human comprehension" in their potentialities for production. In East Africa alone, reports the Commission, "there is an arable acreage of 300,000 square miles of high plateaus free of tropical diseases and capable of producing the crops of the temperate zone."

Numberless jobs have been proffered to Mr. Hughes since he relinquished the portfolio of Secretary of State. The latest tender is said to be that of the Independent Motion Picture Producers, who want a leader against the "film trust" and Mr. Hays. It is not likely that Mr. Hughes will become the plumed knight of the insurgents. He would rather be high commissioner of his own law office than a czar of baseball or a maharajah of the screen. Like a former Secretary of the Treasury, the whilom Postmaster General has had no fiscal cause to regret his retirement from politics to become supreme arbiter of the movie. But the financial inducement would not be paramount with the Secretary of State. He can earn enough from his practice to live as he wishes. And no public office or corporate affiliation can enhance the prestige he has acquired as the directing pilot on a troubled sea.

Burglars who stole the first dollar taken in by a radio corporation, said dollar hanging on the wall in a frame, did not exhibit the sportsmanship of their fellows who hand back to their victims a little loose change for carfare. A corporation's first dollar is

like a boy's first trousers. No matter how wealthy the company becomes, it never obtains anything so precious as that initial cartwheel or, more probably, greenback or Treasury note. A robber who makes away with that memento discredits his profession. He shows no sense of relative values. He puts himself on a level with a sneak thief. He should be disciplined by the Bandits' Committee on Ethical Standards. As an appropriate punishment he should be required to restore the pilfered dollar the first moonless night with a note of apology framed and hung beside it.

Applied sciences of searchlighting and "floodlighting" will gain from the bold co-operative enterprise at Niagara Falls, which is to inundate the cataract itself with a cascade of more than a million candle power. New York and Ontario are joining forces to create a nocturnal spectacle of beauty, transforming the familiar daytime scene and adding to the attractiveness of the wonder for tourists without depleting the volume of the mighty stream. Prismatic lights will combine and interplay with all possible permutations upon the water. The first operation of the lights is set for Queen Victoria's birthday, which is a Canadian holiday. One of the most interesting phases of the new installation is its promise of a close imitation of the singularly beautiful chiaroscuro effects that were observed during the eclipse of the sun as recorded at the Falls by special apparatus employed during the event to register the varying light intensity. Making the scenic marvel work at night for the entertainment of visitors is an idea that may be used for the geysers and canyons of the West. There is no reason why natural wonders should rest, like tired guides and horses, when they might be edifying visitors.

When the Nicaragua route was on the point of being chosen for the inter-oceanic canal, it will be recalled that those who know the region called attention to the standing menace of the volcano Ametepé overhanging the line of the waterway where it passed through Lake Nicaragua. That volcano, intermittently active, offers a warrant for the alarm that was raised ere the route was shifted to the Isthmus at Panama. It is now sending forth rivers of lava and showers of ashes, with accompanying seismic tremors. Had the canal builders chosen the comparatively easy lake route that was shadowed by the peril, a good deal of the work of creating the channel might have to be done over, even though it might not be necessary to abandon the route that once had so many proponents.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Kingston, N. Y., May 18—We wish to call your attention to a coupon scheme called The National Trading Coupon Company of 3920 Broadway, New York City. We have been very successful in eliminating this Company from Kingston before it had the opportunity to get very far. Their methods of obtaining signatures to their contracts were through false statements and so forth."

They are showing a letter from the United States Chamber of Commerce endorsing this coupon which was a deliberate lie.

They obtained a check from one of our leading retailers, claiming that this man had signed up with them which later proved a misrepresentation, as this man only gave them the check for a few attractive premiums that they had. They used this check as bait to get the smaller fellows to fall in line.

Burns Detective Agency informs us these people are absolutely unreliable and have no rating or standing of any description.

Ulster County Retail Grocers' Ass'n.

Methods of buying cream and butter fat, as practiced in the states of Minnesota, Iowa, North and South Dakota, by the head of a creamery and produce company at Worthington, Minnesota, got in bad odor with the Federal Trade Commission and it has issued an order that specifies the practices it requires to be discontinued.

In its investigation of this case, the Commission found, it says, that the company solicited and induced employees of some of its competitors to violate and terminate their contracts, and induced these employees to deliver to it the business and patronage belonging to the competing firms. Also, the Commission found that the company through offers of higher rentals induced building owners to terminate competitors' tenancies in buildings used by the competitors in buying cream and butter fat.

The findings state that the company cited in the order had full knowledge of a "trade practice submittal" held by creamery owners, which was called "for the purpose of eliminating from the industry practices which experience had proved to be unfair." Although the head of the company cited in the order was not at the conference, the Commission says he was notified from time to time of the provisions of a resolution adopted by the industry. This resolution related to interference with the contracts of employers and employees "for the purpose or with the effect of dissipating, destroying or appropriating in whole or in part, the patronage, property or business of another engaged in such industry," and declared interference of that sort to be unfair.

Misbranding of fabrics with regard to the materials or ingredients is again condemned by the Commission in a prohibitory order directed to a corporation of Nashua, New Hampshire, and its selling agents in Boston. The order requires that the alleged misbranding be discontinued.

The Commission found, it reports, that the company manufactured and sold through its selling agents blan-

kets composed wholly of cotton which it designated as "Woolnap" blankets, and that the company since 1907 has been using the trade mark "Nashua Woolnap," registered in 1917.

According to the Commission's findings, the use of the word "Woolnap" on labels attached to blankets composed entirely of cotton, except when accompanied by words or phrases disclosing the cotton composition, or by words or phrases disclosing the fact that the blankets contain no wool, has the tendency to mislead and deceive the public into the belief that the blankets bearing the "Woolnap" labels are composed wholly or in part of wool.

A brand of soap sold by a company of Kansas City, Missouri, is not what it is made to seem to the public, says the Commission. According to the complaint issued in this case, the company causes to be stamped on each cake of soap and printed on each wrapper the words "Royal Medicated Cuticle Doctor Soap." In soliciting dealers the company represents the soap as medicated and having ingredients with a curative and healing effect on human skin, the Commission charges, and that the soap is a high-grade toilet soap of regular 25 cent value.

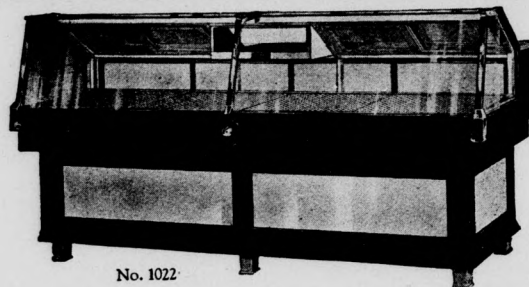
Further, the Commission charges, the company on making a sale causes to be inserted in newspapers of general circulation, in the dealer's community, advertisements including the statements indicated.

The Commission alleges that the company's soap is neither medicated nor of the value of 25 cents, but is of the reasonable value of 10 cents a cake, and is regularly sold to dealers to retail at the latter price. These practices, the Commission contends, divert business from the company's competitors by misleading the public, and are unfair methods of competition.

Officers and members of an abrasive paper and cloth manufacturers exchange in New York have been rubbing competition the wrong way, suggests the Commission in a complaint charging the use of unfair methods of competition in co-operating with others to maintain a price schedule at which abrasives shall be offered for sale to the public.

The complaint alleges that the exchange, its officers and members are engaged in a wrongful combination affecting commerce in abrasives throughout the United States, and that they sell about 90 per cent. of the abrasives sold annually throughout the United States. The alleged combination, the complaint says, has for its purpose and intention the fixing of uniform prices, terms and discounts at and upon which abrasives shall be sold.

The complaint recites methods alleged to have been used in maintaining the price plan, as the establishment of uniform methods of computation of prices, the exchange among members of price lists, discounts and other data, all of which, the Commission contends, have the effect of suppressing competition and restraining trade in the sale and distribution of abrasives.



This McCray Counter Refrigerator affords splendid display, enables prompt and convenient service to customers. Its fine appearance attracts and holds trade, gives customers confidence in your sanitary standards.

Styles and sizes of refrigerators, coolers and display cases to meet every need.

McCray Refrigerator Co.
2544 Lake St. Kendallville, Ind.
Salesrooms in All Principal Cities
Detroit Salesroom — 36 E. Elizabeth St.
Grand Rapids Salesroom — 20 W. Fulton St.

"Look for the McCray Name Plate"

MCCRAY
REFRIGERATORS
— for all purposes —



**The
Flavor is
Roasted In!**

YOU sell this
Coffee to a
customer once and
the coffee itself
will sell the "re-
peats."

WHITE HOUSE COFFEE

DWINELL-WRIGHT COMPANY - Boston - Chicago - Portsmouth, Va.

STEPHEN GIRARD,**He Was Born 175 Years Ago Today.**

Stephen Girard was born near Bordeaux, France, May 20, 1750, the son of a sea captain. At the age of eight a little playmate threw an oyster shell into the open fire, it cracked, a piece struck Stephen and put out his right eye. The other boys of the neighborhood made fun of the one-eyed lad, which, with the sternness of his parents, soured Stephen's disposition, and he became sullen and gloomy.

His mother died, and Stephen could no longer bear to live at home. Although but 14 he sailed as cabin boy on the ship *Pelerin* for St. Domingo, and then for nine years sailed between Bordeaux and the French West Indies, during which time he studied navigation, until October 4, 1773, a license was issued "to Stephen Girard, of Bordeaux, full authority to act as captain, master and patron of a merchant vessel."

His attention now turned to commercial affairs in connection with the pursuit of the sea. His journal contains records of invoices and sales of goods suited to a West Indian market. These goods, amounting in value to \$3,000 Federal money, were disposed of in St. Domingo, February, 1774.

From the West Indies he sailed to New York, arrived there July, 1774. Here his business tact and shrewdness in trade attracted the notice of Thomas Randall, a prosperous merchant, and for more than two years Girard traded with New York, New Orleans and Port au Prince, on his own account and jointly with Mr. Randall.

One night in May, 1776, Stephen Girard's vessel was overtaken by a storm, and the ship was driven before the gale, until Captain Girard could hear the waves upon the shore. He cast anchor and waited for the morning. When daylight dawned the fog was too heavy for him to locate his position.

Girard fired a cannon as a signal of distress, which was soon answered by the approach of a pilot. "Where are we?" asked Captain Girard. "You are in Delaware Bay," answered the pilot. "I wish to go to New York," said Girard. "It can't be done," was the reply, "the British ships are swarming outside. You escaped them because of the fog; but as soon as it disappears they will see and capture you. You must sail up to Philadelphia."

Captain Stephen Girard saw that the advice was good, went to Philadelphia, sold his vessel and cargo, and made the city his home.

In July, 1777, he married Mary Lumm, of Philadelphia, the daughter of a shipbuilder, but the union was unhappy. Mr. Girard applied for a divorce, but his wife died of insanity in a hospital.

The approach of the British troops to Philadelphia drove Mr. Girard to Mount Holly, N. J., where he enjoyed a profitable trade with the American sailors, until the evacuation of Philadelphia, when he returned and for a few years was associated in business with his brother, John. This connec-

tion was dissolved in 1780, by which time Stephen had gained a fortune of \$30,000.

During the next ten years he acquired a number of vessels, and had secured the lease on a range of stores at a time when rents were low, which he underlet at a large profit. He began to build a splendid fleet of ships, and soon every ocean saw Girard's vessels.

Once when the United States was again troubled by the British, a ship owned by Girard, carrying a rich cargo from the East, almost in sight of Delaware Bay, was captured. Girard drove a bargain with the British captain and bought back his vessel for \$180,000. Then he brought her to Philadelphia and sold the cargo for \$500,000. It was hard to beat Stephen Girard.

Just as Robert Morris was the financier of the Revolution, so Stephen Girard was the financier of the War of 1812. In 1814 it looked as though the American cause must fail for lack of funds, and the heads of the National Government were in despair. A

loan was offered in the money market, but so low was the credit of the Nation that only \$200,000 was subscribed. Thereupon Stephen Girard took the whole issue of bonds, amounting to \$5,000,000, and saved us from defeat and a disgraceful peace with England.

Girard contributed liberally to public improvements, and adorned Philadelphia with many handsome buildings.

At the age of 80 Girard was the richest man in America. The same year he was knocked down by a carriage and badly injured. "Go on, doctor, I am an old sailor; I can bear a great deal," he said to his physician. He lived two years afterward.

When he died, December 26, 1831, his estate was valued at \$9,000,000. Besides large bequests to public institutions, he gave \$500,000 to improve the water front of Philadelphia. He gave \$2,000,000 and a plot of ground for the erection and support of a college for orphans, which was opened Jan. 1, 1848.

At his death he was buried in the

vault of the Holy Trinity Roman Catholic Church, but on the completion of Girard College his remains were reinterred in a sarcophagus beneath the statue of the donor in the vestibule of the main building of the college.

Girard College is the most richly endowed educational institution in the world and its founder was one of the most remarkable men who ever lived, and his accidental residence in Philadelphia was one of the most fortunate incidents in the history of Pennsylvania.

New Mark Twain Story.

A woman—noted as a nagging wife—and also as a great bore, approached Mark Twain one evening at a banquet—

"Oh, Mr. Clemens," she exclaimed effusively, "I am going away! Do you think my husband will miss me?"

"If he does, Madam," responded the great author, "he should never be trusted with fire arms again."

Friends of the Retail Grocer

QUAKER COFFEE
HOT FROM THE POT
SATISFIES

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

QUAKER
PORK AND BEANS

Better than your Mother's, your Aunt's or your Grandmother's

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

The Prompt Shippers



Movements of Merchants.

Charlotte—Morris Newcome succeeds Myers & Son in the drug and grocery business.

Marquette—Miss Marjorie E. Mathews succeeds Mrs. Helen Pohlmann in the millinery business.

St. Johns—The George F. Dimond Co., grain elevator, feed, fuel, etc., has opened a retail store for the sale of feed and mash under the style of the Checkerboard.

Detroit—The Detroit Factory Carters, 4871 St. Antoine street, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Baraga—Roy Kiesa, of Calumet and Philip Foucault, of this place, have formed a copartnership and will open a modern bakery in the Falk building, June 15, under the style of the Baraga Vienna Bakery.

Ishpeming—The jewelry store of the late Edward Girzi, will be continued by his daughter, Mrs. Homer P. Yutze and Miss Olga Girzi, until July, when the stock will be sold to a purchaser or by special sale.

Greenville—Frank Burns has sold Hotel Phelps to Wirnick Bros., of Grand Rapids, who will redecorate it and add new furnishings. Mr. Burns will continue as manager until the new owners can take charge.

Potlansd—The Portland Oil Co. has been incorporated to deal in oils, greases, gasoline, auto accessories, etc. with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Detroit—The Stanton Lumber Co., 424 Book building, has merged its business into a stock company under the same style, with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Merritt—J. T. Hoard, dealer in hardware, agricultural implements, auto supplies, etc.; has admitted to partnership, his brother-in-law, Ray Heydenberk, and the business will be continued under the style of Hoard & Heydenberk.

Holland—Cornelius Lokker, 54, died at Holland hospital May 19, after a brief illness. Mr. Lokker had been assistant manager of the Holland Crystal Creamery Co. for thirty-seven years and held that position at the time of his death. He is survived by a widow and three children.

Detroit—The Stouffer Central Co., Empire building, has been incorporated to deal in restaurant fixtures, foods, etc., with an authorized capital stock of \$5,600 common, \$10,000 preferred and 100 shares at \$1 per share, of

which amount \$10,000 has been subscribed and \$3,900 paid in in cash.

Detroit—Abraham Hadmous, 60, proprietor of a grocery store at 177 Louisiana avenue, took his own life Saturday, shooting himself in a rear room of his store while customers waited outside. Two clerks heard the shot fired and found the body. Business reverses are believed to be the motive for the man's act.

Boyne City—The report that Wm. H. White & Co. had sold their timber holdings in the Upper Peninsula to the Richardson & Avery Co., of Racine, is emphatically denied by Wm. H. White in a letter to the Tradesman. Mr. White says he has had no negotiations with the house named and is unable to account for the circulation of the report.

Kalamazoo—The Kalamazoo-City Savings Bank has plans to build two branch banks. One of these, the contract for which has been let, will be a brick and stone structure, 40 by 46 feet, one story, at Westnedge avenue and North street. Lobby floor will be of terrazzo, wood work mahogany and wainscoting of marble. Bullet proof glass will be provided for tellers' cages. A second branch bank will be built at East and Gilbert avenues.

Manufacturing Matters.

Alpena—The General Cigar Co. is closing its branch plant at this place, and will continue factories at Bay City and Detroit only.

Trenton—The Trenton Garment Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,900 has been subscribed and paid in, \$9,900 in cash and \$3,000 in property.

Blissfield—The Morey Rim Tool Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, of which amount \$3,000 has been subscribed and paid in in property.

Detroit—The Detroit Motor Spring Co., 5855 Michigan avenue, has been incorporated with an authorized capital stock of \$25,000, of which amount \$5,000 has been subscribed and paid in, \$418.48 in cash and \$4,581.52 in property.

Belding—The Belding-Hall Refrigerator Co. will put up a new building 200x100 feet, three stories high, which will be used for production of porcelain ware, and a two-story building 100 feet long, which will be used for storage purposes.

Brethren—Somsel Brothers have bought river rights to the "deadheads" in Manistee river from Junction dam to high bridge. It is estimated that there are many hundreds, of thousands

of feet of good lumber lodged in the river at this point.

Concord—The Poff Milling Co. has been incorporated to manufacture flour, feed, etc., and to deal in grain, farm produce, lumber and fuel, with an authorized capital stock of \$50,000, \$15,000 of which has been subscribed and paid in in cash.

Coopersville—It is understood that the Coopersville cannery will be operated by Edgar P. Daggett the canning season, he having leased it from Henry Smith, who held a lease from the Thomas-Daggett Canning Co., executed before the failure of the latter.

Detroit—The Continental Bifocal Co., 407 East Fort street, has been incorporated to manufacture and deal in optical goods, with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and paid in, \$2,500 in cash and \$7,500 in property.

Holland—The Bush & Lane Piano Co., Columbia and 24th street, has merged its business into a stock company with an authorized capital stock of \$2,500,000 common and \$624,400 preferred, of which amount \$1,624,400 has been subscribed and paid in in property.

Fremont—The Balba Laboratories has been incorporated to manufacture and sell vending machines, perfumes, cosmetics, etc., with an authorized capital stock of \$100,000, of which amount \$22,000 has been subscribed and paid in, \$11,000 in cash and \$11,000 in property.

Detroit—The L. A. Automatic Service Co., 6th floor Lincoln Properties building, has been incorporated to manufacture, sell and lease, automatic food and liquid vending machines, with an authorized capital stock of \$40,000, \$4,000 of which has been subscribed and paid in in cash.

Royal Oak—The Oakland Bottled Gas Service, Inc., 280 West 10 Mile Road, has been incorporated to deal in Protane bottled gas and equipment, with an authorized capital stock of \$2,000 common and \$3,000 preferred, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—The Gotfredson Corporation has sold its American Auto Trimming plant to the Briggs Manufacturing Company, consideration approximately \$1,500,000. The American Auto Trimming Company, which, with the merger of Gotfredson interests during the past year, became the motor body division of the Gotfredson corporation, is one of the largest independent auto paint and trim plants in the country.

Battle Creek—The Rich Steel Products Co. has let contracts for two new plant units, and a third unit is to be added this year, involving expenditure of about \$400,000. The new buildings will be steel and concrete. An interesting thing about the new expansion enterprise, and a flattering indication of the firmness in which the business is established in local confidence, is the fact that a new stock issue of \$300,000 to apply on the financing of the extensions was sold among local citizens direct by the company after the mere statement that the investment was available. Of the new investment some \$75,000 worth was taken by employees,

The remainder of the cost of the building program, above that supplied by the new stock sale, will be met through earnings.

Too Big a Job For the Tradesman.

Boyne City, May 19—Through the careful work of Miss Lilly Malone, Private Secretary of W. S. Shaw, Boyne City will have a new industry in operation in a few days which promises to be a permanent and growing business. W. A. Gotwill, of Chicago, is installing the necessary equipment in the old W. J. Lewis garage building, on Roy street, and will begin manufacturing at once in a small way. Miss Malone has associated a few of our most progressive business men with her and it looks as if the project would be profitable to the investors.

The continued lack of rain which has obtained since the first of the year is bringing about a very distressing state. Nothing is growing with any vigor, the streams are all down nearly to the vanishing point and brush fires are devastating large tracts. We need a rain maker who understands his business. Seems as though the Tradesman can straighten out this matter, as it seems to get results whenever it goes after anything that is wrong. Charles T. McCutcheon.

The Weather Man Is To Blame.

Even if he had meant to be mean about it, the weather man could not have picked a worse time to visit on this part of the country the chilly weather of the past week or two. All that is necessary to get emphatic confirmation of this statement is to enquire of any manufacturer of the filmy kind of dresses which women would wear now and later if the weather would let them. Stocks in retail hands are dragging badly in the Northern half of the country, it was said yesterday, and it will take at least a week of sustained hot weather to reduce supplies of these garments to levels that are regarded normal for this period of the year. At least twice that time will be needed to have the consumer demand strike back to the manufacturers, and by then many of them will have sacrificed their goods and started looking ahead to Fall.

Must Discriminate in Novelties.

While, for the most part, the consumer demand continues to run in the direction of novelty goods over staples some retail executives here sense a surfeit of too many "novelties" that do not possess the real novelty appeal necessary to get across satisfactorily to the consumer. A greater sense of discrimination as to novelty goods is now held to be necessary. They point out that this is quite in contrast with the great merchandising stress placed upon practically every kind of novelties during the period since 1920, when virtually anything different from staples enjoyed a better turnover at a greater margin of profit. It is pointed out that there is no indication of any swing away from novelties, but that the stores must adjust themselves to the greater discrimination which consumers are showing.

A person's life and work may be like an open book—of the blank variety.

Success in business is going to be just about in proportion to your willingness to work. Luck sometimes brings a man some money, but it is hard work that brings him success.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 6.35c. The market on raws advanced 20 points and then declined 10 points.

Tea—The market has been fairly active during the past week. All desirable grades of tea are sharing in this, but the leaders still appear to be fermented teas, Ceylon, Indias and Javas, all of which show an advance for the week in foreign markets. Outside of these grades prices remain about unchanged. The consumptive demand for tea is fair.

Coffee—The market has surely struck the toboggan slide during the past week. Every day has marked a further decline in practically everything and almost a panic has developed. The general impression appears to be that the enormous accumulation of Santos coffee in Brazil due to the efforts which the holders there made to gouge American buyers have had the inevitable result of breaking the back of the market. The past week has brought a further decline in all grades of Rio and Santos of fully 3 cents a pound, meaning coffee sold green and in a large way. Mild coffees have also declined from a half cent to 2c. The feeling at this writing is decidedly weak and nobody is buying anything at even to-day's reduced price, which is not immediately needed. The jobbing market on roasted coffee is of course weak in sympathy with green and the demand has shaded down to actual needs. From all appearances the market is due for further future declines before it is through.

Canned Fruits—California fruits are in no different demand than other canned foods. The movement is restricted to actual needs and as there is some irregularity in the distribution of stocks quotations vary according to the ideas of the holder. Pineapple is moving more freely at retail, and this is gradually causing a reaction in the market. Apples remain quiet.

Canned Fish—No developments occurred in any of the fish packs last week. Salmon on the spot was in nominal demand for all offerings, but with fancy chinooks and red Alaska firmer than pinks, which are unsettled. Maine sardines hold at former factory prices and are taken to fill gaps in stocks. California ovals are not pressed for sale. Tuna is moving better as grocers are stocking up for the summer. Shrimp is scarce in all positions. New pack crab meat will be available before the end of this week.

Canned Vegetables—The dullness is pronounced in futures. Asparagus, however, seems to have rounded the corner and from the canning standpoint is improving. It is impossible to buy complete assortments from first hands and daily the list of withdrawals increases, which will soon end in an elimination of all packs, since canners will be sold up. Despite a long drawn out selling period packers have marketed their product and will not pack as heavily as contemplated. Tomatoes have been a keen disappointment. Spots are taken in carloads and smaller parcels, but it is

purely buying for actual needs and so much on a competitive basis that the buyer controls the situation. Even though the forced sales are said to have cleaned up many packers and a shortage may develop before new crop there is little advance buying. Futures are as weak as spots. A car of 1925 No. 10s has been reported confirmed at \$3.85 f. o. b., which gives a concrete idea of the situation. Peas are also going out only for nearby needs and corn is unsettled in both spots and futures. Although many factors think that the weakness in 1925 corn is unjustified they cannot get the buyer to load up so as to change sentiment.

Dried Fruits—A pause in prune trading occurred during the past week, following a period of mild activity on the spot during which cheap California and Oregon fruit was withdrawn or advanced $\frac{1}{2}$ @1c above the low point of the season. At the advances, foreign and domestic buyers refused to buy in any quantity but held back to see if the higher range would hold. Coincident with this reaction was the meeting of the members of the California Prune Association, at which time policies as to the marketing of carryover prunes were considered. There was apprehension that the association would push the sales of its product at reduced Coast prices to ensure a complete liquidation. That policy was not adopted but rather will the association continue to support the Eastern markets by maintaining their quotations and refusing to force their fruit on the trade. Northwestern packers are sold out of large sizes of old crop and have moderate quantities of medium counts which they are holding because of the outlook for a short crop this year. A number of factors are at work to improve the situation out none of them has been in effect long enough to change the spot movement. The demand is restricted as buyers are easily content with small purchases. Raisins are also improving in outlook and sentiment more than in value or in movement. Some of the accumulations among jobbers have been liquidating and these traders are buying on the Coast for replacement. There is far less pressure to sell local holdings but marked advances so far have been restricted. The first shipment of new puffed muscats packed by Sun-Maid is due in New York May 27. Other cars will follow. Peaches were quiet all week as there were more available offerings, which tended to curtail buying. Some operators formed the idea that shortage is not as pronounced as reported. Apricots, in all grades, are closely sold up. Currants abroad are much firmer the Greek Government has decided to buy 10,000,000 pounds, which is the surplus over world markets. That may mean no lower prices at primary points during the balance of the season.

Beans and Peas—The movement in dried beans is still quiet, with the whole market barely steady. No particular change has occurred in any grade of beans during the week, the steadiest thing in the line is California limas. Dried peas unchanged, but

many holders are shading. Demand light.

Cheese—Held cheese is still firm and wanted. Fresh cheese not so much wanted and easy in tone.

Rice—Foreign rices are in light supply and are being held firm at list, as they cannot readily be replaced at the source. The movement of domestic rice is very disappointing, as all trade outlets remain narrow. Southern millers are optimistic and look for advances, which makes them reluctant sellers. Stocks in the South are unusually light for the season.

Salt Fish—The mackerel market shows no particular change for the week, the demand is fair and prices steady to firm.

Syrup and Molasses—Molasses is quiet, with very little demand even for the best grocery grades. Prices for desirable molasses are relatively high and this is undoubtedly affecting the movement. Sugar syrup is also very quiet and decidedly weak, as it will be until sugar settles itself. Compound syrup is selling in a quiet fashion at steady prices.

Provisions—The demand for provisions during the week has been fair; this applying to all varieties of beef and hog products. The market on provisions is rather firm in spite of the comparatively small demand.

Review of the Produce Market.

Apples—Baldwins command \$2 per bu.; Spys command \$2.50.

Asparagus—Home grown, \$1.25 per doz. bunches.

Bananas—7@7 $\frac{1}{2}$ c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$ 5.50
Light Red Kidney	9.50
Dark Red Kidney	10.50
Brown Swede	5.00

Beets—New from Texas, \$2.50 per bu.

Butter—The market has had a steady to firm tone during the past week. At the present writing the market is firm with only moderate offerings and the demand taking everything that comes along. Local jobbers hold fresh creamery at 41c and prints at 43c. They pay 18c for packing stock.

Cabbage—\$4 per crate for new from Mississippi.

Carrots—\$1.35 per bu. for home grown; \$2.50 per bu. for new from Texas.

Cauliflower—\$3.25 per doz. heads from Florida.

Celery—Florida, 65c for Jumbo and 85c for Extra Jumbo; crate stock, \$5.

Cucumbers—Illinois hot house command \$3 for extra fancy and \$2.50 for fancy per box of 2 doz.

Eggs—Receipts of fresh are still rather large and so is the demand, and as prices are very moderate an immense quantity of eggs are now being consumed. The market has advanced during the week, probably showing about 2c higher for fine fresh stock than a week ago. Local dealers pay 29c for candled stock.

Egg Plant—\$3 per doz.

Field Seeds—Local jobbers quote as follows, 100 lbs.

Timothy, fancy	\$ 7.50
Timothy, choice	7.25
Clover, medium choice	33.00

Clover, Mammoth choice	30.00
Clover, Alsike choice	25.00
Clover, sweet	13.00
Alfalfa, Northwestern choice	23.50
Alfalfa, Northwestern fancy	24.50
Alfalfa, Grimm, fancy	42.00
White Clover, choice	55.00
White Clover, prime	48.00
Blue Grass, choice Kentucky	32.00
Red Top, choice solid	18.00
Vetch, sand or winter	9.00
Soy Beans, Ito San	4.50
Millet, German	6.00
Millet, common	5.50
Millet, Hungarian	6.00
Sundan Grass	7.00

Garlic—35c per string for Italian.

Grape Fruit—\$4.50@5, according to quality.

Green Onions—Charlots, 60c per doz. bunches.

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist	\$8.00
300 Red Ball	7.50
360 Red Ball	7.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s	\$4.50
California Iceberg, 5s	4.50
Hot House leaf, per lb.	17c

Onions—Texas Bermudas, \$4.50 per crate for White or Yellow.

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

126	\$7.00
150	7.50
176	8.50
200	8.50
216	8.50
252	7.50
288	7.00
344	6.00

Red Ball, 50c lower.

New Potatoes—Florida stock commands \$7.50 per bbl. for No. 1 and \$6 for No. 2.

Parsley—60c per doz. bunches for home grown; \$1 per doz. bunches for Louisiana.

Parsnips—\$1.25 per bu.

Peppers—Green, 60c per doz.

Pineapples—All sizes Red Spanish command \$4.25@4.75 per crate. The demand is strong, due to canning requirements.

Potatoes—Country buyers pay 40c a 100 in Northern Michigan; Central Michigan, 50@55c; Greenville district 50@55c.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	24c
Light fowls	18c
Broilers, 2 lb.	65c
Broilers, 1 $\frac{1}{2}$ lb. to 2 lb.	50c

Radishes—30c per doz. bunches for home grown.

Spinach—\$1.25 per bu. for home grown.

Strawberries—Receipts this week are from Kentucky. They command \$6@6.50 per 24 qt. crate.

Sweet Potatoes—Delaware Sweets \$3.50 per hamper.

Tomatoes—\$1.40 per 6 lb. basket for Florida.

Veal—Local jobbers pay as follows:

Fancy White Meated	14 $\frac{1}{2}$
Good	12 $\frac{1}{2}$
60-70 Fair	10

Sidelights on Several Features of Grocery Selling.

Written for the Tradesman.

Watch the favored clerk!

A grocer who does a large business has not been making the money he should make during the last two years. He invited me to visit his store and look around a bit.

As I sat, observing what I might, I saw an elderly clerk pass the cash register and, as he passed, squirt tobacco juice into a corner beside it.

There was nothing pleasing about the man's appearance. He was rather unkempt. His shoulders were rounded with the weight of years. He was scrawny. He was not speedy. I felt sure he might be dispensed with without the least loss to the store.

When, among other recommendations, I suggested this man's dismissal, the manager acknowledged that my criticism was right, in the main, but he added:

"Just the same, you would be surprised how many people ask to have that man wait on them."

Well, that did not surprise me at all. Moreover, I knew that such customers asked for him because they had learned that they could get more for their money from him than from others. He was working for his employer, but against him.

There are many such clerks. The fact that customers seem to like them acts as an endorsement of their work with their employers. But it should cause said employers to investigate suspiciously. Maybe you have clerks who are especially favored by many—or a few—customers. Watch the favored clerk.

Jimmy McLellan, Longmont, Colorado, about whom I have recently told you something, has another fetching scheme.

He uses a good quality of pink paper letterhead size, perforated crosswise into five sections. This makes strips $2\frac{1}{2}$ inches wide. On the left hand end he prints this, in a space $1\frac{3}{4}$ by $\frac{5}{8}$ inches: "Daily doings from a grocer, Longmont, Colo." Then to the right of that caption he prints a single note of some definitely special item, using large, readable type in a space five inches long. I give two sample items:

"This week we are featuring canned peaches—first grade fruit—put up in heavy syrup—carrying the taste and flavor of the highest grade pack in California—3 cans, \$1.15 or 6 cans, \$2.25."

"Housecleaning time is here—you may be short of some equipment to successfully carry on this work—we are lined up with a full assortment of brushes, oil mops, dust mops, and scouring powder—to make the work come easier—window display now—counter display showing the full line—a brush for a dime."

Jimmy says: "We use this plan of announcing to our trade the arrival of new goods or the change in price—we are strong believers in advertising—we want our patrons to know of the things—so in every order we place one of these slips—this is done daily and it works."

Of course it works. But notice that "it is done daily." That is one rea-

son why it works. Nothing spasmodic will work in advertising any more than it will in other undertakings.

The Southern California Retail Grocers Association conducts an efficient credit bureau. Here is what is printed on its form of "Application for Credit:"

"To (name of grocer) Gentlemen:—On the basis of the following information and my promise to pay, please enter my name on your books for an open charge account." Then below the applicant writes: "Full name, present address, tel. No., how long there; own; rent; former address; married; single; occupation; what is the source of income—salary—commission—Dividends; husbands name; wife's name (meaning in whose name the account is to run); number in family; account will approximate \$----- per month; business address; telephone; firm name; how long there; formerly with; current accounts; former grocery accounts; member of; do you own an automobile? Make; agreed terms—monthly, semi-monthly, weekly; authorized purchasers; send statement to; the right to close this account without notice is expressly reserved. I hereby promise to pay this account in full on statement rendered weekly, bi-weekly, monthly; by Thursday of following week—by 5th and 20th of same month—by tenth of month following. I carry a checking account at----bank; check signature; applicant's signature. (Make out in duplicate—mail copy to office for record.)"

I say this credit bureau is efficient. Read over those items and you may see one reason why. By the time anyone has filled out all those spaces, he is pretty well tied down to a definite agreement. This is the plan of prevention rather than cure—and that generally works if kept up faithfully. It should be remembered, just the same, that no system works of itself.

The Spartan Grocers, Inc., Los Angeles, is a co-operative wholesale house, run by several hundred individual grocers. It was started only four years ago on the proverbial 30 cents. Writing on some phases of its experience, the manager, W. C. Longstreth, says:

"It has long been our aim to have a sinking fund and we are proud of the success; for we have never made a profit on members through merchandise but have made it on penalties, $\frac{1}{2}$ c empty boxes, jute sacks, etc. Surplus for 1924 was accumulated by penalties, \$5200, $\frac{1}{2}$ c, \$4000, balance from borrowed money, insurance commission and interest on bank balance, which we have not missed one month in past four years."

Surplus is given for 1923 as \$8301.24, gain for 1924 is given as \$15433.54. I intend to write more about the Spartans soon.

The program outlined for the 1925 convention of the National Association of Retail Grocers, to be held in Dubuque, looks better and more workable than that of 1924. It could easily be that, however, as I indicated at the time. The former program listed



STRAWBERRY TIME

Make the strawberries you sell your customers taste better by suggesting



FRANKLIN POWDERED SUGAR

in 1-lb. paraffine-lined cartons.

Also recommend it for fruits, breakfast cereals and cold drinks.

Try this once and watch your customers come back.

The Franklin Sugar Refining Company

PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use."

Granulated, Dainty Lumps, Powdered, Brown, Confectioners; Franklin Syrup.

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



Say to your customers: "Here are two boxes of the new, perfected Diamond Match for fifteen cents—the best match and the *safest match* to take into your home. They are better value than ordinary matches at six or seven cents per box."

Your *percentage of profit* on Diamond Matches is *larger* than on *ordinary matches*, and your total profit on Diamond Matches—two boxes for fifteen cents—is much larger than on one box of ordinary matches at six or seven cents.

And you will sell two boxes almost every time.

You may as well increase your match sales. And you may as well make this extra profit on your match sales.

THE DIAMOND MATCH CO.

many more than fifty-seven different subjects, and that was about ten times the number that might be given intelligent attention. Result was that practically none was given any adequate attention.

Of the twenty specific subjects listed, these are, to my mind, down to earth: (1) How to control my business through adequate records. (2) Store arrangement that increases sales and reduces labor and expense. (5) Window trimming simplified and made effective. (6) How show cards and price tickets have helped my sales. (8) Effective deliveries at minimum cost. (9) Doing a credit business and keeping losses down to a minimum. (10) How I built up a specialty business. (20) Stopping the leaks and hidden losses.

You see, I have cut the list to eight subjects. If these are properly handled, so something definite may be learned, the convention will have made distinct progress. To try to do more is to do nothing, in my humble opinion; and it is a cinch that more will be attempted, so I fear nothing will be done.

The list includes, supplementarily: Co-operative advertising; Co-operative buying; Co-operative delivery; Co-operative credit information; Co-operative collection service.

Too much of a program, I fear. This is especially apt to prove the case when we take account of all the "entertainment" promised by Dubuque. "Entertainment" is the chief bane of grocers' conventions.

Retailers are learning some things, whether from conventions or in spite thereof. This is as welcome a bit of trade news as I have read for long:

"That the practice of hand-to-mouth buying of sugar during the past year is not confined to sugar is indicated by reports from other industries. Textile, leather and other trades have the same story to tell. Retailers decline to stock more goods than are required to cover immediate needs."

Paul Findlay.

Gold Luster Glassware.

Gold luster glassware in a variety of iridescent and color effects is among the leading novelties with one large manufacturer. Vases in a wide choice of sizes and shapes are priced at \$2 to \$10 wholesale, both in plain surface and with "spider web" decoration. Especially popular are 15 inch colored glass plates with gold or silver encrusted borders fitted with a central receptacle for mayonnaise, cheese or condiment. The wholesale price is \$10 for the two pieces.

New Type of Suede Glove.

Surah Suede gloves are the latest novelty introduced by a leading manufacturer. They are a heavy fabric with a high luster, and with French cuffs of a contrasting or harmonizing color, embroidered and braided. Metal cloth effects are much used in the trimming. The favored colors are "sunset," beige, pearl gray and pongee. Business in some quarters is reported as being up to last year's, though lines were in general shown somewhat later than usual.

A Pernicious Institution

The labor union, per se, is a pernicious institution.

Pernicious, because it is a fighting machine that keeps society in a constant state of nerves, turmoil, uproar and agitation.

Pernicious, because it is a highly-organized few designed to exploit the unorganized many---Claiming as its main object to better the condition of the workman and make him happy, it keeps him, in fact, excited, unsettled, discontented and miserable.

Pernicious, because it often shanghai the peaceable and satisfied workman into its ranks against his better judgment and holds him there through fear

Pernicious, because it does not aim at efficiency, but rather puts a premium upon laziness. Because it will not allow one man to do more work, or better work, than another man, no matter what the relative qualifications of the men may be. Because it strangles, at birth, all ambition to excel.

Pernicious, because it refuses to incorporate and be responsible for its acts. Because it will not keep agreements any longer than compatible with own interests. Because it has no sense of honor. Because it asks to be exempted from the same laws that it demands shall be enforced against those whom it seeks to exploit.

Pernicious, because the methods it employs to accomplish its ends are almost invariably methods of force---the threat, the boycott, the strike, the riot.

Pernicious, because it expects and demands he impossible. Because at one and the same time it wants wages raised and cost of living lowered. Because it expects to work less hours and still have the storehouses of the world filled with cheap goods.

Pernicious, because it will not permit men to follow the dictates of their own consciences. Because it will not recognize the right of men to work beside it without accepting its faith and contributing to its coffers. Because it brands and persecutes men, who, while they may be skilled craftsmen, are not inclined to join the union.

Pernicious, because it is led by the paid agitator and applauded loudest by the proletariat and the workman who cannot readily secure employment by his own skill, or upon his own merits.

Pernicious, finally, because its propaganda, carried into practical operations, leads to Bolshevism and anarchy, stops the heart-beat of civilization and halts the orderly procedure of the human race toward the accomplishment of its manifest destiny.

The labor union, per se, is a pernicious institution.—W. H. H. MacKellar in Roycroft.

Treating Them Gentle.

She was in Alaska looking over a fox farm. After admiring a beautiful silver specimen, she asked her guide, "Just how many times can the fox be skinned for his fur?"

"Three times, madam," said the guide gravely. "Any more than that would spoil his temper."

New Issue:

\$4,200,000

Western Public Service Company

First Mortgage 6% Gold Bonds Series "A"

Due April 1st, 1950

This Company owns and operates, directly, or through subsidiaries, public service properties in over 65 cities and towns in the States of Colorado, Wyoming, Nebraska, Missouri and Texas.

SECURITY: These bonds will be secured by first mortgage lien on all fixed properties now owned or hereafter acquired by the Company, subject only to prior liens on after-acquired property, and by deposit with the Trustees of the entire issues of capital stock and of notes covering indebtedness to the Company for which the Company will covenant to exchange the entire issues of first mortgage obligations of Tarkio Electric and Water Company and The Mound City Electric Light and Ice Company when authorized and issued. The properties to be covered by the Mortgage have been appraised by Day & Zimmermann, Inc., at \$6,600,000. These Bonds will thus be outstanding at less than 65% of the appraised value of the properties. The Mortgage will contain conservative provisions restricting the issuance of additional Bonds.

EARNINGS: The followings is a tabulation of consolidated earnings of the Company and its subsidiaries, as certified by Messrs. Haskins & Sells. The figures are for the twelve-month period ended February 28, 1925, and include for this period the earnings of properties now owned, some of which were acquired during the period.

Gross Earnings	\$1,724,770
Operating Expenses, including Maintenance and Taxes other than Federal Taxes	1,081,961

Net Earnings available for Interest, Amortization, Federal Taxes, Depreciation, etc.	\$ 642,809
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Net Earnings, as indicated above, amount to over 21½ times annual interest requirements of these Bonds and over twice annual interest requirements of total funded debt to be outstanding upon completion of the present financing. The Company's earnings for the past several years have shown steady and rapid increases in amount. A continuation of these substantial increases is fully expected.

Price 98 and Accrued Interest Yielding 6.15%

HOWE, SNOW & BERTLES

(INCORPORATED)

Investment Securities

GRAND RAPIDS

DETROIT

CHICAGO

NEW YORK

COTTON AND COTTON GOODS.

Cotton zig-zagged around the 22 cent line during the past week in the face of some good and some bad reports. Danger from drought in Western Texas seems to have passed away, and, from there as well as elsewhere in the growing districts, the indications point to a large yield. It is, however, too early in the season for anything definite because of the many contingencies that are still ahead. Much was made of the report on cotton consumption during April, the figures for which were made public last Thursday. These showed an increase of about 14,500 bales over March and of about 19,500 over April, 1924, when the price of cotton was about 12 cents a pound more. What tends to depress cotton prices is the belief that this year's crop will exceed even the large one of last year. It is noteworthy, also, that there has been an increase in the Egyptian cotton acreage this year of nearly 13 per cent. The surprise at the increase of cotton consumption in domestic mills in April was occasioned by there being no evidence that there had been any large sales of cotton goods during the period. As a matter of fact, trading in cotton goods has been dull for some time and there are no present indications of a change in this respect. Gray goods have shown few signs of activity and there has been a definite shading of the prices for them. Finished fabrics have not fared much better especially the staples, while there is a fair amount of movement in certain fancy constructions, with or without rayon mixtures. Even the situation in gingham will admit of improvement. The principal manufacturer of denims announced a continuation of prices for June and July delivery, but, at the same time, curtailed operations to four days a week. Knit goods were without special feature.

WOOLS AND WOOLENS.

Not much comfort was afforded those who were looking for sustained prices for wool by the results of the London auction sales, which closed on Thursday. As a matter of fact, very little wool was sold during the series and what was disposed of went at decided reductions. Not even the stopping of all public sales in Australia had any effect in inducing purchases. In all, about 43,000 bales were sold, while 105,000 bales were held over. American purchases were trivial. The sales in Australia, it is announced, will be resumed on July 1, "if the tone of the market warrants it on that date." According to Prime Minister Bruce, the stocks on hand there amount to 464,315 bales. In this country stocks in bonded warehouses increased in March to 110,805,271 pounds, as against 105,310,565 pounds at the end of February. The great gain was in combing wool, which offset a loss of carpet wool. According to the Census Bureau a partial report shows a total held by mills and dealers of 305,957,541 pounds, grease equivalent. The larger portion of this is held by the mills. But the figures are incomplete, as a number of the larger manufacturers put in no reports. Sales of fabrics for Fall are still lagging. The

lower prices for the raw material have unsettled the minds of many cutters, who believe they have nothing to lose by waiting. In women's wear particularly, where there is as yet no pronounced trend toward any especial kind of fabric, it is considered to be the part of caution to await developments. Nobody believes that goods will rise in price and, consequently, this element of risk is wanting. Men's clothing business is developing somewhat slowly. The only movement is toward cheaper woolen suits of rather attractive patterns.

PROBLEM OF DISTRIBUTION.

Committees chosen as a result of the National Distribution Conference held in Washington last January are at work trying to solve the various problems concerned in conveying goods from producers to consumers. These problems are rather complex because conditions are not uniform in the various sections of the country, nor are the methods in vogue the same even in the same industries. It is, therefore, manifest that no one solution will answer. The expedients in use are the result of more or less prolonged experience and have back of them some reason for existence, which would not be the case had they been arbitrarily established. They have some admitted defects a contemplation of which has often called forth urgent pleas for the scrapping of existing methods. The trouble is that no one has yet devised a system which can take the place of that in use. It would, perhaps, be more accurate to say systems instead of a system, because of the diversity of the methods in vogue. The greatest factor, and the most expensive one, is that of service to the consumer. This accounts, in general, for more than half the retail selling price of most needed commodities, as was long ago shown by the Joint Congressional Agricultural Committee of Inquiry. To eliminate, or to reduce materially, this one element will require something more than a report, no matter how well reasoned out or how plausible. It will mean the education of the whole American people so as to induce them to change their ways of buying and to content themselves with a loss of all their present conveniences in securing commodities. That looks like something of a task.

There is a more or less familiar story of the new reporter who was sent forth to write an account of the proceedings of a "peace meeting." Returning to the editor's desk, he was asked about the meeting. He was not enthusiastic, as good reporters are always supposed to be. The affair had been a disappointment so far as he was concerned. "No story there," was his comment. "Before they got far enough with the programme to discuss any kind of peace the meeting broke up in a fight and I left." Taking everything into consideration, there are a good many things about peace discussions of the feminine groups now assembled in Washington that are highly reminiscent of the reporter and his peace meeting.

CANCELLATION AND RETURN.

Clothing manufacturers are trying to do something effective regarding the cancellation of orders and the return of goods. This is a sore spot in many of the textile industries. In not all cases is the matter one-sided. This is particularly true in what are called the needle trades. Buyers have often complained that what was sent to them was not up to sample in material or trimming or that the sizes were not in accordance with the orders placed, or that delivery was delayed. On the other hand, manufacturers of men's and women's wear have rebelled against the arbitrary methods of some buyers in cancelling orders after goods had been made up when they found they had made a mistake of judgment, or in returning goods on some frivolous pretext or none at all. There is, of course, a legal right which either party may enforce against the other in case of a non-fulfillment of contract; but this is rarely done for many reasons. The remedy is apt to be expensive and long delayed, among other things. If compulsory arbitration is made a part of every contract of sale, a perfect remedy is afforded as well as an assurance of justice. The clothing manufacturers do not apparently wish to go so far. A resolution adopted by them provides for such arbitration in case a dispute cannot be amicably adjusted, and in case a retailer refuses to submit to arbitration, he is to be black-listed. The trouble with this procedure is that of getting all the manufacturers to act in accordance with it and to refuse to deal with any one who has been unethical in his practices. At least that has been the experience in the past.

THE BUSINESS OUTLOOK.

General business conditions throughout the country continue to show the variations apparent since the beginning of spring. The basic industries are working much below capacity, with a general tendency toward further restriction of operation. Prospects for production of farms and fields are quite favorable, according to both official and private reports. Trading, in general, has been somewhat hampered by unfavorable weather as well as by the unsettlement of mind caused by declines in raw material prices. The primary markets, especially those for dry goods, are freaky when they are not devoid of feature, which is usually the case. Distributors, however, are passing along a fair amount of merchandise, although this is usually in small lots. The recent auction sale of several million dollars' worth of rugs and carpets was successful, not only in the number of those who bid but also in the prices which were obtained. Both jobbers and retailers were among the buyers, and the interest they displayed in the offerings gave evidence of their belief that the public demand for the goods would be maintained. Summer buying of wearing apparel has been waiting for some decided rise in temperature, just as has the opening of the straw-hat season for men. Impatient storekeepers are apt, at about this period each year, to forget that summer is still more than a month ahead. Their disappointment is

an annual one, however, and they become reconciled to it when actual seasonal buying starts.

CANNED FOODS CONDITIONS.

Another week of dullness in canned foods, spot spots and futures, has been added to the era of limited trading, which now runs over a period of three months. What is even more disconcerting is that there is no prospect of an immediate change in the character of trading to put the market back to normal. True enough, there is more transient trading than formerly and conditions favor a gradual change in buying since sentiment is better, but brokers find it impossible to get any response from buyers in the way of liberal patronage for any one factor. Spot stocks are still picked up as they are wanted and in moderate sized parcels.

Having failed to induce the general public to accept and carry the old fashioned silver cart wheel dollar, the Treasury Department announces that efforts will be made to prolong the life of the dollar bill. In pre-war times the average dollar bill led a gay and festive career for fourteen months before it was retired from its labors. Nowadays it is all in physically in eight months. To restore its longevity the department proposes to "cure" the bill before it goes into active service, thus preventing fraying at the edges or an early cracking. To accomplish this the department plans to build up a reserve of currency and has ordered 200,000,000 sheets of distinctive silk fiber paper, from each sheet of which eight pieces of currency will be made. Never before in one year has the order for paper money exceeded 150,000,000 sheets. Assistant Secretary Dewey asserts that high prices, modern ideas and habits and the use of automobiles compel the carrying of more money, hence the increase in the number of bills to be printed. Somehow, in some way, the automobile plays a prominent part in every change that we moderns make in our living conditions.

Of the 1270 ships now owned by the Government 896 are not in service. Of the 896 tied up, several hundreds are by all accounts worthless and fit only for some graveyard of ships or the junk pile. However, certain members of the United States Shipping Board are up in arms over the proposal that they be disposed of as admittedly worthless. They want to delay to determine the possibilities of peddling them to private owners or using them as cargo carriers under Government administration. It would seem that the board ought to know the condition of these ships, yet another wearing and time-wasting "survey" of them is proposed. Of course, that would mean that the board would carry on, maintaining its organization, powers, perquisites and privileges. What the country must decide is whether or not it wishes to stay in the shipping business and fuddle around with a job lot of aging craft in order to please a few Government ownership apostles and keep the Shipping Board alive. If not, it is time to hold one of the biggest competitive bid junk sales in history.

Some Men I Have Known in the Past.

When, during the early 40's, the late William A. Burt was engaged in surveying Northern Michigan for the Federal Government and while, also, he was studying and experimenting toward the development of the Solar Compass, which he invented, he had as assistant Colonel John Bently Hollister, a military engineer who gained distinction during the Mexican War as an officer in the United States Army.

Colonel Hollister was a descendant of Lieutenant John Hollister, who came to the American Colonies from England in 1642 and settled in Wethersfield, Hartford county, Conn., where the planters of Wethersfield, Hartford and Windsor adopted a written constitution, the first framed in America.

Colonel Hollister settled with his family in Michigan's typical New England town, the village of Romeo, Macomb county, and there, on August 29, 1830, our distinguished pioneer and citizen, Harvey J. Hollister, was born.

When barely in his teens Harvey J. Hollister's father solved the Eternal Mystery at Romeo, leaving a widow with three children—one daughter, Miss Jeannette, and two sons, John H. and Harvey J.

After attending school at the Romeo branch of the University of Michigan—one of eight branches in the late 40's—which, with the systematic and thorough elementary instruction received at the hands of both his father and mother, gave him more than an average equipment for the purpose, Harvey Hollister began teaching school at 17 years of age and followed that avocation one winter.

Then, his mother, brother and sister having removed to Grand Rapids, he located in the city of Pontiac as clerk in a drug store. In 1849 Harvey J. Hollister came to Grand Rapids to accept a clerkship which had been secured for him by Dr. John H. Hollister, his brother, in the dry goods store of Wm. H. McConnell. Here he remained a few months, when he resigned his position to accept a clerkship in the drug store of the late W. G. Henry, father-in-law of General R. A. Alger. After three years in this position he left it to become accountant and clerk in the dry goods store of the late John Kendall.

Thus is outlined the early history of the great pioneer banker of Grand Rapids. With a keen and ever available mentality, but somewhat delicate physically, young Hollister faced conditions almost beyond present day comprehension. Little more than a frontier post of civilization, the community was strange, alien and decidedly transient. Without public utilities to a large extent, it was also an association that was dazed, almost reckless, in the bewilderment of the aftermath of "Wild Cat" times.

For a youth of intuitive refinement and with the highest ideals to find himself confronted by all the crudities, uncertainties and discomforts, mental and physical, and himself almost a stranger and with very limited material resources the test was a tumultuous one, a trial certain to be of long duration and inevitable as to discouragements. There was but one kind of

stability that could be relied upon, and that was the stability of character.

That Harvey Hollister, the youth, possessed this priceless treasure to a marked degree was a fact recognized in 1853 by the late Daniel Ball, the pioneer Great Man of Grand Rapids, who employed Mr. Hollister as his confidential clerk in the Exchange Bank of Daniel Ball, which was located in the second story (reached by an outside stairway) of the Daniel Ball warehouse, which stood on the exact area now occupied by the old National Bank offices. The lower floor was a storehouse for all kinds of merchandise brought by boats to the dock at the West end of the building and the offices upstairs embodied the financial, commercial and industrial center, the very heart of the vitality of Western Michigan business interests. Here it

effect of hard times is everywhere visible. All departments of trade and business feel it as forcibly now as at any previous time and publishers of newspapers are no exception. The great trouble seems to be a scarcity of currency—money. There is an abundance of produce, lumber and shingles, not only in this vicinity but throughout Northwestern Michigan, of which the latter articles are now and have been in many locations for years staple commodities. For these invaluable productions in prosperous times there are a ready sale and prompt pay, whereas at this time there is neither."

Then, after reporting sympathetically the suspension of the Newaygo Republican and the Muskegon Journal, the review continues:

"These troubles may safely be attributed to the hard times beginning

is evidenced by the fact that on Oct. 12, 1856, the following advertisement appeared in the Grand Rapids Daily Eagle:

"Notice—The notes of the Michigan City & South Bend Plank Road Co. will be received by us on deposit as Western funds and we shall hereafter at all times promptly redeem said notes on presentation at our counter in such funds. Daniel Ball & Co."

And so when the Eastern investors asked for specie—not Western funds—for the Plank Road Company's notes they did not get what they demanded. Mr. Hollister's explanation of the position he assumed is noted by the daily Eagle as follows:

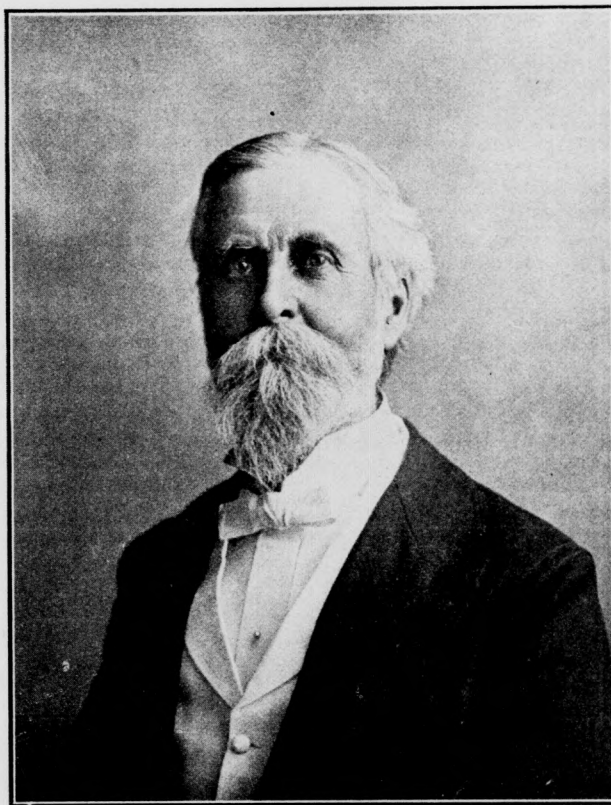
"Mr. Hollister, of the firm of D. Ball & Co., informs us that the reason why some of their notes were allowed to be protested yesterday is because specie was demanded on them and the company was under no obligation to pay these bills in that way and did not wish to set a precedent that would compel them to do differently in the future from what they had done in the past or from what they had promised to do. He says they are able and ready to redeem all their notes as fast as they are presented and, as per promise on the face of them, in good currency.

"We notice that our business men have no fears as to the solvency of the Exchange Bank of D. Ball & Co. and are receiving their notes, depositing money and doing business with the bank as usual."

This old-time narrative serves admirably as an illustration of Mr. Hollister's entire life record as a careful, cautious banker, who viewed all business problems from all sides, informed himself accurately and in the most authentic manner as to general and individual business conditions and so was able to foretell with splendid precision as to what average conditions would be a considerable time ahead.

Because of this ability, because of his conservatism and because of his superior faculty as a judge of men and projects Mr. Hollister became a strikingly important factor in all of the essential interests of the city. From his youth he was a devout, conscientious and most helpful figure in the affairs of the First Congregational (now Park) church, acting respectively as teacher, librarian and superintendent of the Sunday school, as clerk, treasurer and deacon of the church society and as generous contributor to and active worker in all of the features of the development of the Congregational faith in this city.

Another example as to Mr. Hollister's faith, courage and rectitude was precipitated by the great National calamity of 1861, when our Nation and the individual states found themselves face to face with an overwhelming and awful exigency and when began a period of painful suspense and uncertainty as to the stability not only of the Government itself but of all corporate and private business enterprises. It was during this troublous year that the status of "Western funds," or, as it was familiarly known in Michigan, "Ball money," was developed. The securities that were back of the Illinois and



Harvey J. Hollister.

was that Daniel Ball's Exchange Bank was born, and on the same spot were born its three successors—the banking house of M. L. Sweet & Co., the First National Bank and the Old National Bank—and always with Harvey J. Hollister as the guiding spirit.

Here it was also that, in 1858, during the absence of Mr. Ball, certain investors from the East who held a quantity of the notes of the Michigan City & South Bend Plank Road Co. demanded that they be paid in specie. This fact was noted as follows by the Grand Rapids Daily Eagle of Monday, May 31, 1858: "Protested—T. Foote, Jr., Notary Public, informs us that the notes of the Exchange Bank of Daniel Ball & Co. were protested this morning." In the same column of the same edition occurs the following: "The

in the East nearly a year ago, but which have not affected seriously the business prosperity of the Northwestern part of our State until within a few months past, although this time they have been realized in every department of business. Let us hope and struggle on, believing that before long all will be well again."

The interesting feature of this notice is that six or eight months elapsed between the beginning of hard times in the East and the influence of such times on Western Michigan interests. And that fact is made doubly interesting when it is realized that the confidential clerk of Mr. Ball—Mr. Hollister—although but three years in charge of the bank, foresaw the coming of hard times at least one year before they developed in the East. This

Wisconsin banks began to lessen in value and finally disappeared entirely and the stocks of many Southern banks—on deposit in many Western banks—were repudiated by the states where they were issued and the currency based upon them became worthless. Postage stamps, shinplasters, brass and copper tokens and various other devices with naught but the rectitude of the individuals issuing them were in circulation as mediums of exchange.

Under such conditions the losses that resulted to the Daniel Ball & Co. Bank were more than could be carried, so that for the protection of creditors all of the property of Daniel Ball and of Daniel Ball & Co. was placed in the hands of the late Judge S. L. Withey. The struggle was continued to Oct. 4, 1861, when Mr. Ball and his associates surrendered. Meanwhile and for two years thereafter Mr. Ball and Mr. Hollister worked on, each in his own way, to relieve their properties from the hands of their assignee and late in 1863 succeeded. About two years later Messrs. Ball and Hollister having dissolved partnership meanwhile, the process of complete liquidation of every indebtedness was ended successfully. Coincidental with these operations M. L. Sweet established a bank, with Mr. Hollister as manager, and in 1864 the First National Bank was organized, with Mr. Hollister as cashier and member of the directorate.

From that time until the day of his death—Sept. 24, 1909—Mr. Hollister's life and best abilities were most closely identified with the general welfare not only of Grand Rapids but of the entire State of Michigan. As a member of the Board of Control of the State Public School at Coldwater, as President of the Y. M. C. A., as trustee of Olivet College and as President of the Michigan Social Science Association, Mr. Hollister gave of his influence and resources generously. As a director and stockholder in the G. R. & I. R. R., the Michigan Trust Company, the Antrim Iron Co., the Grand Rapids Brass Co., the Cummer Lumber Co. and other large industrial enterprises he was of high value in the purely material development of the State.

While all his life he was deeply engrossed by public and private business, Mr. Hollister was a careful, systematic student of current affairs and found time to develop a strong and delightful social side, which, not generally understood, was highly prized by those who were his intimates. Broad brained and fair minded in all that pertained to the purely spiritual side of life, he was, first, last and all the time, positive in his faith as to the future of Grand Rapids and absolutely loyal to the best interests of her people and institutions.

E. A. Stowe.

Fair and Warmer.

Mrs. V. Y. writes that her little daughter, Kathryn, seeing her dressed to go out, enquired where she was going. "We are going to give Miss Smith a shower, dear," the child was told. When her father came home that evening Kathryn said: "O, daddy, mother's gone to help bathe the bride."

Verbeck Has His Say on Volstead.

Kalamazoo, May 19—Dr. Nicholas Murray Butler, in a recent public statement, makes the assertion that "hardly a day passes but what each and every individual violates some statute or one of the ten commandments, and, in most cases, innocently."

Isn't it the truth?

For instance, in Michigan, the individual who hies himself away from the trying duties of a busy career for a week end of relaxation at some enticing lake resort usually violates one statute and two commandments—fishing on "the first day of the week, commonly known as the Sabbath"—and then uttering a whopper of a fish story afterward.

Blackstone defines crime as "an act committed against person or property," and yet there are volumes of laws which provide for some form of punishment for nearly everything we do, with but a small part of the offenses coming within the scope of the "person or property" definition.

As a striking example, it is a misdemeanor punishable by a fine in this State if you issue a personal check, for any purpose, whatsoever for a less sum than one dollar, and yet how many persons, well informed in most matters, are lawless in this regard.

I have been much interested in a recent controversy in the Tradesman between rival contributors on the merits and demerits of the Volstead imbroglio, the one claiming that his position is absolutely right; that the law is a great blessing to mankind and he knows of many who have been saved from situations far worse than positive annihilation, while the other defies him to name such and then goes on admitting that his position is absolutely correct when he states that drunkenness is on the increase, especially among the youth of the country.

One fact, however, still stands out as a daily reminder of the frailty of human nature—the commission of crime and violation of the commandments by the many who really act without premeditation.

It is an open question, even if the Michigan statutes so declare, as to whether angling for the elusive trout on a Sunday in some quiet secluded spot, where the finer sense of Sabbath worshippers is not outraged, constitutes an act "against person or property" or whether your convivial friend who conducts you to his cellar and plies you with his home brew comes within the criminal category.

It is almost universally conceded that treating a friend or even making a commercial transaction of the handling of a beverage slightly impregnated with the kick features is not, according to spiritual mandate, a venial sin, and as it also does not come within the Blackstonian definition, it does not seem rational to consider it more than a technical crime at the most, and various judges of higher tribunals have rendered decisions to the effect that home brew, and even the preparation of the juice of the dandelion, even if nature has been allowed to take its course, is within the ordinary exercise of human rights and is not punishable by hard labor in the bastille, as many who do not like the taste of this vulgar preparation, assert.

If you find anyone who has the tenacity to accuse you of having the attributes of a horse-thief, and you can bring someone forward to prove that such a statement is believable, in the eyes of Michigan law expounders it is a felony, from the fact that it might be construed as an act "against the person," but what about these hundreds of other regulations which create "technical crimes" of tonsorial labors on Sunday, keeping open your places of business, performing unnecessary labor, or even weeding your garden patch?

Few, if any, believe in these silly regulations, and yet it is the very ex-

istence of same, which create within the human family a deep seated disrespect for legal enactments.

Dr. Butler very well understands this one element of human equation. The normal, red-blooded human being is influenced by Supreme instinct to resent being forced to subject himself to a sacrifice of his purely personal rights. His make-up, naturally antagonistic to submission to the will and dictates of his fellow man, cries out against subservience, and it is for this reason that Volstead enforcement is not getting anywhere, reports to the contrary notwithstanding.

"Technical" crime should not be suffered to lumber up our statute books. It has been placed there by the influence of fanatics, for purely selfish and personal reasons, and the extent of its enforcement depends altogether on the passiveness of such as it might affect.

If I may be permitted to make a statement, without assuming that I am absolutely right, I would suggest that the almost universal concession that the Volstead act has been barren of positive results may be ascribed to the fact that, meritorious as its provisions might be, the public were not ready for prohibition, and the representatives of the law displayed very little diplomacy in their first efforts toward securing its acceptance by the public.

Many of us remember the details of the notorious Dalrymple fiasco at Iron River, in this State, some years ago. Dalrymple who had, through political influence, and not by reason of any meritorious activity on his part secured the appointment as enforcement officer, chartered a special train with, one might say, brass band accompaniment and pounced down on a little community of Finnish miners who had been habitually and legally making up a winter's supply of elderberry wine, confiscated same, poured it into the gutters, and placed the so-called offenders under legal restraint. These inoffensive citizens had not committed any act "against any person or property," had not contemplated doing so, hence there was no premeditation, and the result was that after trial by jury, they were permitted to go scot free. Not because they had not committed a "technical" crime, but for the reason that public sentiment cried out against such radical treatment as was dispensed by the aforesaid Dalrymple.

Most of us also remember the time when a certain rough neck, empowered by law, inflicted his officiousness upon you, when traveling on a railroad train, searched your hand-bag for contraband liquor, and whether you had it or not, humiliated you by his actions and insinuations. The practice was abandoned as soon as it was discovered that these enforcement officers were for a large part, grafters, but not until they had outraged the feelings of many who are not ordinarily classed as law breakers.

A friendly nation is belabored and accused of "high treason" and "supplying encouragement to an enemy," because it will not interfere with traffic between its own citizens, who are legally legitimate traders, and those of our own country who are "technical" criminals. It is to laugh!

The Federal Government during a period of fifty years expended untold millions in efforts to prevent certain East Tennessee mountaineers from producing a certain ingredient which they believed to be an essential to a palatable "toddy." Did they succeed? Well, hardly! These same sturdy mountaineers continued to produce this particular ingredient, for the reason that the Government, instead of using a little moral suasion, antagonized them through its activities. They were never taught that they were injuring "person or property." I speak of this for the reason that the authorities are continually making sweeping claims as to their accomplishments, when in those days of conflict with a

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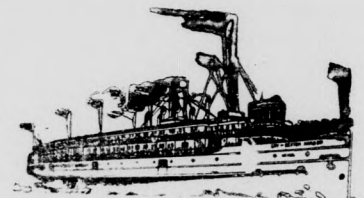
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Statistics show that Bad Debt Losses in 1922 were over 200% greater than Fire Losses.

We provide a means of proven efficiency for collecting those bad accounts. No lawyer Fees or Commissions. Debtor pays direct to you.

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handful of producers of mountain dew, Uncle Sam expended millions without perceptible results, and yet allots a few paltry simoleons for curing one hundred million of people of the same disease.

What this country really needs is a display of horse sense on both sides of this controversy. The use of reason on the part of such as are delegated to enforce the laws, from judges down to police organizations, and less "talk" on the part of such as are opposed to prohibition enforcement. The meting out of justice has been in too many cases a farce. The poor, ignorant, Polish woman, who reasons out that if she manufacture hooch in her own wash-boiler, for individual use, she is clearly within the scope of her constitutional rights, should not be handed out a brand of "cruel and inhuman punishment" when the operator of the large distillery or brewery, and who knows better, is let off with a light fine and possible reprimand.

If the element who are opposed to prohibition will do less publicity work and more "pussy footing," prohibition will cease to be offensive by reason of inertia. And in achieving this result they will be greatly abetted and aided by that element whose efforts will greatly assist in making such laws obnoxious, through unnecessarily antagonizing the citizenry, and consequently, inactive. Frank S. Verbeck.

Where Salesman Helped.

A salesman for a well-known Milwaukee jobbing house tells us how he helped a dealer in Racine clean out an assortment of odd sizes, makes, and slow-sellers, which made it possible for that dealer to place a fair sized order with the salesman's house for a stock of radio supplies. When approached on the question of putting in a radio department the dealer stated that he didn't have the capital to make the investment until the first of the year, but the salesman quickly saw the reason when he checked over the stock of items that had been in this dealer's place of business for over a year. Some of the "novelties" had "stuck" since the day that he bought his first stock of goods to open his store.

The salesman found two tables in the stock room, cleared them and placed them at the back of the store. Then he and the dealer went through the stock and picked out enough slow movers to pile the first table full. They went back through the stock and picked out about twenty-five popular items which they placed on the second tables. Both tables were placed in the window with an announcement saying that on the following week all of the items shown in the window would be mixed, and each tied up separately in bundles. All of the bundles would be placed in the window, and bargain week would be declared. Each bundle could be purchased for 50 cents—the purchaser taking a chance on what he drew from the assortment. It was advertised further that nothing would be placed in the window that had not at one time been priced at 50 cents or over.

The jobber's salesman said that the Racine dealer cleaned out the window in two days, and placed a nice order for radio supplies and other appliances with his house, and that the bargain window has become a monthly feature.

Chivalry isn't dead in a land where a drug clerk says "Thank you" after selling a lady a stamp.

A Tribute To the Salesman.

We hate to fool you, but we're going to.

You expect us to get funny about traveling men. We won't.

Traveling men, a fellow's mother, his church denomination—these aren't funny subjects.

Traveling men are soldiers of commerce, trading their lives for their living.

Not only that—they trade their lives for their family's and their employers' living.

Traveling men wander from place to place in cold and heat and discomfort, put up with (and for) bad accommodations, and don't kick much.

And whenever one of them sights a hotel where the proprietor treats him

half way white and smiles at him and tries to have the grub clean—just tries, that's all—and really cares whether the traveling man is comfortable in his room—then you ought to hear the boosting that traveling man gives that hotel.

You'd think he was paid wages for it.

But he's not.

When the lay traveler gets all balled up in his railroad connections and does not know what to do, the traveling man pulls out his railroad guide or a bit of his own clear memory, and tells the lost one how to head in or make a short cut.

He will take chances on missing a train himself to do this.

There are pinheads in this world who

think traveling salesmen are fresh guys who live for the sake of flirting, gambling, etc.

These pinheads need another guess.

Most of the traveling men we know have sons and daughters, and nearly all of them have wives, of their own.

And if those wives are as square with traveling hubby as we know hubby is in nine cases out of ten cases with wife, when they are separated, the lack of virtue in this country is sadly overestimated.

If we wanted a square deal—wanted to be sure of it, and of genuine Christian, unselfish charity thrown in, we should never hesitate to submit our case to a jury of traveling men.

We are for him, strong.

For we've met him away from home.

JELLO

is
always packed in
wooden cases
for
everybody's protection

PREVENTS damage in transit. No soiled or broken packages—convenient to handle—requires less floor space for storage.

It costs us more than paper cartons, but you are assured that each individual package will reach your shelves fresh and clean.

The Jell-O Company, Inc.
Le Roy, N. Y.





What Is the Future of the Federal Reserve?

The Federal Reserve System has just passed its tenth anniversary. The life of the original charters for the Federal Reserve Banks was twenty years, and consequently they now have less than ten years to run. Action on the renewal must be taken well in advance of the expiration of their present tenure in order to avoid any uncertainty as to policies and administration. Under the circumstances the question as to the future of these institutions has appropriately been raised.

The passing of the Sixty-eighth Congress, without the enactment of legislation liberalizing the powers of National banks and removing the handicaps under which they operate in competition with state institutions, is also responsible for raising the question at this particular time. In view of the failure of this legislation, some have expressed apprehension that a sufficient number of national banks would surrender their charters to materially weaken the Reserve System. While I do not share these apprehensions, I realize that the system is still in its infancy, will continue to face many difficult situations and some opposition and that it can function effectively only with the co-operation of a public familiar in some degree with its relation to our economic system.

During their brief existence the Federal Reserve Banks have demonstrated beyond any doubt their value to the country. Previous to the enactment of the Federal Reserve law this country labored under the terrific disadvantages of an inelastic currency and entirely inadequate reserve arrangements.

Our banking system was so constituted that it operated to aggravate the panic symptoms of any financial emergency rather than to relieve them. National banks could issue only currency secured by Government bonds and consequently were unable to increase the currency in times of stringency. Interior banks could expand their credit facilities only by borrowing from metropolitan banks—all tending toward New York.

New York's resources were called loans upon the stock exchange and importation of gold from abroad. Instead of a closely knit and co-ordinated system of banks there were a large number of independent banking units which in times of stress struggled against one another, each seeking solely its own protection instead of the protection of the whole financial structure of the Nation.

These conditions were fundamentally changed by the establishment of the Federal Reserve System. The

Federal Reserve Banks are in a position to furnish adequate currency and credit to meet all legitimate demands of business; Federal Reserve notes can expand and contract in accordance with the currency needs of trade; the reserves of every regional bank through the rediscounting privilege are available to every other Federal Reserve Bank; the funds of the central reservoir can be diverted to any bank in the system which has need of them; immense transfers of funds are made by book-keeping entries; and the financing of an increased volume of business is accomplished with ease.

On the occasion of its recent anniversary the system received much well-deserved praise and approbation from the leading financiers and business men of the country. The mature and unbiased judgment of every serious student of finance is that it deserves the lasting approbation of the country for the great service it has rendered during the first decade of its existence.

Although its initial trial occurred in a period of unprecedented economic and financial strain, the system has not only emerged without impairment of its own strength and stability but brought the country through the emergency with the soundest financial structure in its history.

In spite of the great upheaval in the economic relations of the entire world, business in America has been able to readjust itself and continue in the line of orderly growth. America has escaped that chaotic condition of her currency and credit which has characterized so many countries of Europe in the post-war period, and now possesses a financial structure capable of maintaining sound business development. That this is true may be attributed in a large degree to the operation of the Federal Reserve System.

The Federal Reserve System is not a panacea for all economic and financial ills and cannot entirely prevent business crises and depressions, but it can and has done much to modify them. It prevented the financial crisis which followed the close of the war from degenerating into a panic. Some loss, some inconvenience, and some mortality were experienced, it is true, but no such disastrous fatalities occurred in business as would surely have resulted without the system.

The ability of the system to exercise a steadying influence on credit conditions is its most valuable function. The more carefully the credit facilities are handled and the more orderly the development of business expansion, the greater will be the duration of the

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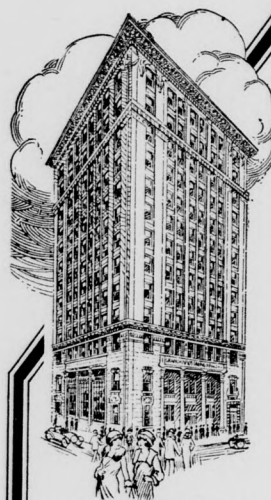
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periods of prosperity and the less severe will be subsequent reactions.

A thorough knowledge and development of credit control by those who direct the system and an understanding of the same by the business public should lead to the maintenance of business on a more even keel in the future than in the past and is the most important single factor in the future development of the Federal Reserve System.

The system has been the object of severe criticism during recent years. Much of this has been unfair and ill-advised, frequently founded on a lack of understanding of our credit structure and the functions of a reserve bank. Furthermore, there always exists a discontented element in the community which is opposed to existing institutions of any kind.

The recent price decline and depression in agriculture, for example, have been attributed by some elements to the Federal Reserve Banks in spite of the fact that bank credits continued to expand for six to eight months after the price decline had begun and that the expansion in agricultural districts was more than in the industrial districts.

The system has doubtless passed through its most trying period, however, and with the gradual return to more normal and more prosperous conditions following the maladjustments of war, the people as a whole are beginning to realize the great service which it has rendered the country by preventing a period of depression from sinking into a financial panic of the old order.

They realize, too, that the country's problems were something more than mere credit problems and that the economic factors operating were world wide. The improvement in world markets and some adjustments in production have accomplished more for agriculture in this country than unlimited extensions of credit or artificial measures of price control could ever have done.

The most serious menace to which the system has been subjected in the past, and probably will be in the future, is political attack, and this undoubtedly is a question which should receive the thoughtful attention of the public. This influence may conceivably arise in its most serious form when the renewal of charters comes up for consideration, and it is only to be expected that many are asking the question whether the Reserve System shall go on serving the economic community or whether it will meet with the same fate as the First and Second Banks of the United States.

The effectiveness of such attack will depend largely upon the particular phase of the business cycle. If the country is then in the midst of a wave of prosperity, the opposition to renewal will be slight. If the country is passing through the low point of the cycle, however, the opposition will be more serious, because the discontent which prevails at such periods is ever seeking some point of attack, and but little discrimination is exercised in the choice of a possible object.

While there is little probability that

such opposition would be able to defeat renewal except under unusual circumstances which cannot now be foreseen, there always exists the possibility of the impairment of the system by changes benefiting this or that group but which might prove to be fundamental and seriously interfere with the proper functioning of the banks as reserve institutions.

The system, of course, is still in its youth and lacks the experience of European central banks. There will of necessity be changes from time to time and constant adjustment to the needs of the country, but these changes must be made by the friends of the system and in accordance with sound banking principles, not by its enemies for partisan purposes. The prosperity of the country is dependent upon the impartial and wise administration of our banking system unhampered by political or partisan domination.

As to the suggestion that a substantial number of national banks may withdraw from the system, I am inclined to think that this is not a serious possibility. The system has demonstrated its value so conclusively to the bankers of the country that they would be the first to resist any movement tending to weaken its position. While the American banker has tended in the past to look at these questions largely from an individual viewpoint, the events of recent years have demonstrated to him the close relationship of his institution to the general credit structure, and he has come to realize that his own interests are fundamentally dependent on the existence of a sound, well-managed credit system as a whole.

This does not mean, of course, that the national bank can be made to bear indefinitely needless handicaps in competition with state institutions. Some revision of the National banking law in the way of liberalizing and expanding the powers of the national banks is necessary and it is to be regretted that such legislation was not enacted during the session of Congress just closed. The need for it is vital and the matter will doubtless receive the early consideration of the next Congress.

The members of the Federal Reserve System at the present time have over 70 per cent. of the total resources of all commercial banks of the country, and from the viewpoint of financial strength the position of the system is unassailable. While additional membership would add little if anything to the strength of the system, it has been frequently pointed out that the non-member state institution is not in position to serve its community as effectively as if it had direct access to the central reservoir. This is particularly true of the non-member state banks in agricultural communities of the Nation.

Perhaps under normal conditions they have little need for rediscounting facilities, but it is during emergencies that they need assistance in order to render the fullest service to the community.

Furthermore, the requirements of membership would doubtless lead to more cautious and farsighted admin-

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istration of these smaller institutions and also better co-operation with the country's general credit policies. As time goes on and the system's merits become more fully appreciated by the banking public, doubtless an increasing number of state banking institutions will apply for Federal Reserve membership.

The Federal Reserve Banks have securely established themselves in our economic system. Future development will in all probability be along lines already laid down. There will of course be occasional legislative modifications and constant adaptation to expanding needs. The chief problem is to guard against malevolent influences and modifications which are contrary to the best banking and the best credit principles.

Andrew W. Mellon.

Assets or Ashes After the Fire?

Is your fire insurance insured?

That's a burning question every business man may have to answer. To collect insurance, the loss must be proved, and the quickest proof is in the records of the business. Adjustments are made, of course, when the records are destroyed, but the settlement then becomes a matter for agreed estimates, rather than for proof by records. But even though the measurable loss is compensated by payment under a policy, no insurance can protect a business from the consequential losses that proceed from the destruction of records—the destruction of the productive system and routine that make "business as usual."

Too many useful business enterprises go up in smoke every year, and too many of these going concerns stop going because their records are ready fuel for flames. In every city and in every town blackened ruins stand as reproachful sepulchres of business. Gaunt and stark, the ravaged walls are grim reminders that firemen sometimes come too late. On those seared walls is written the shameful indictment that Americans seem to build mostly to burn.

In the last fifty years, 1875 to 1925, the annual property loss from fire has risen from \$78,102,285 to approximately \$500,000,000. The aggregates in the intervening years show a continual increase through 1923, with a slight decrease for 1924. No one knows the value of the intangibles lost—the value of the things that cannot be appraised. But the known property destruction is still large enough to suggest that something should be done about it.

Half a billion dollars! What vast enterprises could be served with that mighty sum! What debts could be paid! What comforts and conveniences could be provided for mankind!

Of course something is being done. Important progress has been made toward the prevention of fire and protection from fire. But it does seem that only the burned business man dreads a fire. Reports compiled on one hundred concerns—selected at random to show the effect of loss of records by fire—disclose:

43 per cent. of the concerns did not resume business.

14 per cent. lost from 30 to 67 per cent. of their credit standing.

17 per cent. discontinued credit reports.

26 per cent. lost no credit, but lost in other ways.

Those figures say that fire is a bad break for the business that loses its records—a loss that may break up the business or break down its credit. A baptism of fire can change the records to assets, or to ashes without benefit of fire insurance, for it is a condition of the standard fire policies, imposed by the legislatures of the various states, that they shall not cover "accounts, bills, currency, deeds, evidences of debt, money, notes or securities, nor unless specifically named herein in writing, bullion, manuscripts, mechanical drawings, dies or patterns." The value of the evidence provided by records is so problematical that they are not insurable as such, although their cost of production (that is, the books themselves, blank and clerical labor devoted to them) may be.

The men who make and use the records in the course of business may know whether or not they are replaceable and at what cost, but no one can foretell the loss in operating the business during their replacement—the business is then as handicapped as a man without a memory.

Interest in the protection of records has gone beyond individual concern. Large groups of business men, organized in trade associations, have given thought to the problem and reported their views. Among these associations are the National Electric Light Association, the Railway Fire Prevention Association, and the National Fire Protection Association, an association of associations. Their deliberations have included protection by duplication, by vaults, by safes and by cabinets.

The interest of the associations named is representative of the increasing appreciation of the importance of business records in verifying claims for insurance. For the terms of the standard fire policy fixed by the various legislatures require the policyholder to "make a complete inventory of the damaged and undamaged property, stating the quantity and costs of of each article, and the amount claimed thereon; and, the insured shall, within sixty days after the fire, unless such time is extended in writing by this company, render to this company a proof of loss."

Also, the policyholder "shall produce for examination all books of accounts, bills, invoices, and other vouchers or certified copies thereof, if originals be lost, at such reasonable time and place as may be designated by this company or its representative."

The words being those of the legislatures naturally savor of the jargon of the court room and the law office, but their meaning should be indelibly impressed on the mind of every business man. Shorn of the formalities of their expression, the requirements come down to this simple fact: If there are no records to fix the loss, payment of insurance must wait for other means to appraise the loss.

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To make office records safe for business men has become a business in itself. Protection is now provided by means of fire-resistant safes, vaults, and cabinets for original records and the keeping of duplicate records in a place not exposed to the same fire hazard as the originals.

But when is a safe safe? Are vaults and cabinets sure to meet the emergency by which a business may stand or fall?

The answer to these questions lies in the field of engineering study and investigation. Laboratories for testing protective devices for records are now maintained by manufacturers of the devices and by the National Board of Underwriters. These laboratories make available to users of the devices the best obtainable information on the performance of protective devices when exposed to fire.

Standards and testing procedure vary with different laboratories, but the practices of the Underwriters Laboratories of Chicago are illustrative. The safes submitted by the manufacturers for tests are safes that are in quantity production at the factories. Preliminary tests are made by engineers to determine the behavior of a safe under rough handling.

That test survived, the so-called "explosion" test is made. Papers and books are put in the safe, which is then placed in a boxlike wooden structure in an open field. This structure is then filled with kindling wood and excelsior. On the mass of combustibles are poured thirty gallons of kerosene, and a match is applied. In fifteen minutes the temperature rises to 1,700 degrees. If the safe develops explosive interior gases, the doors of the safe may be blown off or the walls may bulge. When the safe cools the contents are examined.

After the "explosion" test comes the "fire endurance" test. Another safe, with a new set of documents, is placed in a gas furnace fitted with devices for controlling and measuring temperatures within the furnace and within the safe. The temperatures conform to a control curve which requires temperatures approximating those of actual fires. To pass the supreme test, the interior of the safe must not show a maximum reading of 300 degrees. At the end of the test, the gas is shut off, the furnace cools for twenty-four hours, and the safe is dragged out for another examination of its contents.

The severity of the tests depends on the service for which the safe is intended, but the procedure in all the tests conforms to a definite standard, and the requirements are readily obtainable by all manufacturers.

Safes that have passed the fiery furnace test undergo further trials in the "drop" test. In this test a safe is heated for an hour, hoisted thirty feet and dropped on an uneven pile of bricks, which simulate the debris of a fire, allowed to cool, turned upside down and again heated for an hour, allowed to cool inside the closed furnace and then opened to determine the condition of the contents.

All laboratories do not conform to these standards. The trend has been and is continually toward higher stand-

ards and increasingly severe tests. But the outline of the procedure for testing safes does illustrate the thoroughness of the investigative methods and indicates that definite plans are applied with a view to obtaining exact results which will give business men advance information on the emergency qualities of protective equipment.

In the record protection industry, as in other industries where industrial research has played a great part in modern development, great credit is due the progressive manufacturers who have spent and are spending vast amounts of money for the trained abilities of scientists and the most modern facilities for research.

It may be that some businesses have developed their records to superfluity—their forms are so many and various that they defeat the purpose of their design. And there are records that outlive their usefulness, and then are withdrawn for orderly destruction. But no matter how simple and how few the records, there are some that are basically important to the operation of the business.

Every business man should know the records that are essential to his business life, and those records should be so safeguarded from fire that they will be intact and useful were their containers to be dug from the ruins of a flame-raised building.

Perhaps the pyramids of Egypt are the only structures that give dependable assurance of preserving their contents. But modern business buildings must have doors and windows, shafts and stairways for the convenience of the workers, and these openings and passages raise their own problems of fire protection. The problem of protecting office records is not solved by sealing the records in an inaccessible crypt under a monumental pile of stones. Protection must be provided at the place of use.

No honest business man has ever won in a bout with fire. A draw is the best he can get. No business man will know exactly how much he can lose until he loses his business records. Neither will the insurance company, and that lack of information will delay the adjustment. Protect your records and they will protect your business. Raymond C. Willoughby.

Not Quite Emancipated.

It was hard to tell by looking at the subway passenger opposite whether she—or he—was a man or a woman, save for a certain delicacy of feature that betrayed her sex. She wore a hat that was a close copy of a man's, her collar and her tie were exactly the same as those that men wear, her coat was cut on decidedly mannish lines and one had to look twice to see whether she wore a skirt or trousers. Altogether, her entire "make-up" was masculine. But—her preference for mannish garb did not prevent her from wearing on her wrist a "slave bracelet."

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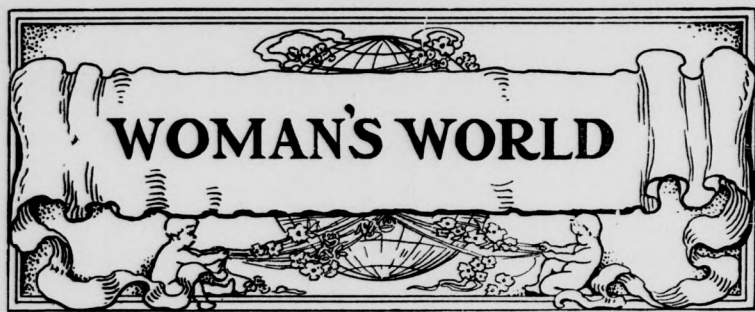
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Job For Elderly Women That Beats Old H. C. of L.

Written for the Tradesman.

If a woman, past middle age, loses what has been her means of support and so is under necessity of earning her living, what kind of a job should she try to get? When this question is put in the first person and voices the actual need of a real woman for a way to get food and shelter and clothes, its urgency is obvious.

Take the case of the matron of fifty or sixty, who for many years has devoted her time and effort to the work and care of a home which was maintained financially by her husband. The good man dies. Maybe there is a little property and some insurance money that can be invested, but not enough all told to yield her a comfortable livelihood. Perhaps when everything is settled she has nothing at all besides her clothing and personal effects. What shall she do?

Here is another woman whose case presents just as serious a problem. This one possibly has been a saleswoman, or a teacher, or has held some business or professional position and has grown old in the service, too old to hold her place longer. Younger workers are preferred. She has been laid off and has no prospect of being reinstated. Her dismissal, which came to her as a blow, was not caused by any real fault of hers. She was a faithful, conscientious, industrious, and, in a way, capable worker. But she lacked push and initiative and developed no executive ability, so she failed to reach any position where her years would not count against her. What shall this woman do?

As to the first woman, all her experience has been in the labor and oversight of a home. She is a skillful housekeeper and, industrially considered, nothing else. She is too old to train successfully for other work, and even if she should go to the expense of trying to fit herself for something else, too old to fill acceptably a good-paying position in any other occupation. Why not do housework for someone else, for pay?

Now as to the superannuated business or professional woman, the one who lost her old job and cannot secure another in the line of work she knows. Clearly it would be folly for her to try to get a foothold in any other line where she must compete with the same kind of workers who crowded her out of the place she had. She must accept the bitter fact that she cannot match her faded looks and slightly passe abilities against the fine, smart appearance and almost 100 per cent. efficiency of the best class of younger women workers.

Happily many of these too-olds know something about the management of a home. Some of them are natural born housekeepers. Almost all have had experience either from keeping house themselves in little apartments, or from helping out with the work in the homes of relatives with whom they have lived. Why shouldn't any such woman who is blessed with this practical knowledge of domestic science, hire out as a housekeeper?

It seems a plain duty to throw out this suggestion to these women who are up against it, because taking the course outlined would be the best and most sensible thing many of them could do. To put the idea over to these sisters so persuasively and convincingly that they will act upon it, may be difficult.

For a woman, no matter how great her need, is proverbially "choicy" about her job. The Janes, old and young, will work their heads off and do hard, disagreeable, and even revolting tasks for those they love, or to further some cause which has enlisted their devotion, and all for no recompense whatever. But when it comes to undertaking any kind of labor dispassionately, so much work for so much pay, they speedily become finicky.

Now won't some of these women who so much want something to do, put aside for the time being this mental attitude of extreme fastidiousness, and consider, fairly and reasonably, what advantages household work has to offer as an occupation, and be shown how far these outweigh its admitted disadvantages?

It is freely conceded that it has certain drawbacks. One of these is the physical labor involved. Where no additional help is employed, the housekeeper must do quite an amount of fairly hard work. In a desirable place—and a neat, capable worker always can get a desirable place—not so much heavy labor ever is expected from the paid housekeeper as many a matron of sixty, sixty-five, or even upwards, does in her own home, or as is performed by a general nurse in the ordinary discharge of her duties. More of physical strength is needed, however, than in most business and professional positions. It is not a job for a cripple nor for an invalid. But for a woman who is fairly well and strong, the work is far more healthful than constant sewing, and has not a twentieth part of the nervous strain of teaching or of the more exacting kinds of office work. A housekeeper can herself see to it that her surroundings are cleanly and her working conditions wholesome.

The customary hours of household

labor are undeniably objectionable. The work starts in good season and ends not until two or three hours after the usual closing time in stores, offices, and factories. There are two or three hours after lunch and before dinner—getting when little is expected of the housekeeper, but she herself would prefer to work all afternoon and have her evening free.

However, the actual time schedule of the average middle-aged worker in other lines is hardly more desirable. While the housekeeper lives right next to her job, this other worker most likely takes a long street car ride to reach hers. Rising by an early alarm she must keep going steadily until she returns at night. After dinner she puts in the hours before bedtime in work about the home or in needed mending and sewing. To save laundry bills she generally does her own washing and ironing on Sunday. While this woman may have more of what she is pleased to call "time to herself" than does the housekeeper, she has far less of leisure and of opportunity for reading and recreation.

Owing perhaps to the scarcity of help, the hours of domestic work have, in certain instances, undergone decided modification. In some households it is now customary to let the worker off when dinner is served, the dishes being stacked until morning.

In this connection and also as illuminative of our whole subject, I will cite the case of a woman who was formerly a teacher. Moving to another state she found that in order to enter her profession there she must take two years normal and other training in that state. Being too well along in years to secure and hold a good position as a teacher anyway, and being an adept in all domestic arts, she wisely determined to take a place as a housekeeper. She is now holding a very good job in the home of a business woman. The family like a good dinner at night, and she always sees to it that they have it. Further than this her employer gives her practically a free hand. If this house manager wants to go out to some entertainment, she is free as soon as the evening meal is on the table. By making preparations beforehand she can be gone all day on Sunday.

This woman has a pleasant, well-furnished room to herself, time to do her own sewing, and ample leisure besides. Her housing problem and food problem are solved for her. She receives good wages and is on very light expense—in short has Old H. C. of L. licked to a finish. She never has touched her little fund of savings put by for old age—indeed she is adding to it steadily. Her friends invite her to their homes, and she is regarded just as highly by her acquaintances as she was when she was a far less independent schoolma'am.

Her present work is perhaps not what any of us would choose to do, but it can be made the means of much solid comfort and happiness. When her situation is compared with that of the elderly woman who is an unwelcome drudge in the home of some relative, or the mother who is unwillingly dependent on a son or a daughter not

able to support her, or the old employee who is admittedly a back number in a store or an office and is kept on the payroll through the pity of its management, and is in constant terror of losing her job—the advantages of the housekeeper's position come out in sharp contrast.

Such an instance as that of this former teacher makes the best reply to that other objection to domestic work, more psychological than those already spoken of but also more potent the great bugaboo that is keeping many a needy woman out of the only paying job she possibly can get—the old notion, now exploded, that doing the work of a home for someone else for pay lowers one in the estimation of others, and so involves the loss of personal independence and social position.

Now can't some of the wiser Janes see what housekeeping has to offer and go to it?
Ella M. Rogers.

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SWEEPING THE NATION.

Phone For Food Plan of Promoting Retail Sales.

Approximately speaking, district meetings have been held in practically all sections of the United States, at which the Phone for Food plan of promoting retail sales and improving conditions in the retail grocery business, has been laid before wholesale grocers. The Sales Promotion Committee of the National Wholesale Grocers' Association, the Committee under which the plan is being developed, is pleased to report splendid progress. The keenest interest has been aroused in all classes and it can be said conservatively, that practically all wholesale grocers who have heard the complete story and the full explanation of the plan, have accepted it as wholeheartedly as did the Executive and Advisory Committees of the National Association and are now actively participating in carrying its benefits to the consumer through the retail grocer.

It can readily be appreciated that any proposal to organize the wholesale and retail grocers of the United States, into a sustained and aggressive Phone for Food movement, is a gigantic undertaking. This is the effort that the Sales Promotion Committee has undertaken. Remarkable progress has been scored in only two months' activity, as the active co-operation of more than five hundred wholesale grocers and thousands of retail grocers has already been secured.

The next and most essential step in the campaign is actually to carry the economies of the Phone for Food plan of sales promotion to the retailers and secure the widest possible adoption of the plan along with the intelligent and vigorous use of the advertising material and the other educational features in connection with the program, as developed by the Sales Promotion Committee. The National's Committee has endeavored to organize thoroughly and completely for this purpose and has equipped itself to be of assistance all along the line in explaining the superior economies of an aggressive, intelligent, and conscientious use of the telephone as a modern method of merchandising and enlisting retailer support.

First of all, it should be borne in mind, that the Phone for Food plan, as all other activities of the National Association, is being managed and directed by wholesale grocers themselves, serving for just one hundred cents less than the famous dollar-a-year men of war times. In addition to this, it should be understood that the entire plan itself has been constructed in a way to be self-financing. It was generally appreciated from the outset that no huge voluntary advertising fund could be raised among wholesale and retail grocers. It was therefore, decided after consultation with experts familiar with national dealer sales promotion methods to include in the costs of the advertising material, the necessary organization and sales expenses. No one will dispute either the fairness the wisdom or the practicability of this method of procedure. Therefore, the wholesale grocers in the purchase of their "Phone for Food" advertising

material and retail grocers in their purchase of their advertising material from the wholesaler, should appreciate the fact that they are not paying merely for ink, type and paper, but are also sharing in the expense of launching one of the greatest Association sales promotion programs ever undertaken. They are buying not only advertising material but an idea and the necessary organization to make it effective with the consumers of the country.

It should be explained further that the Hilmer V. Swenson Advertising Company of "Say it With Flowers" fame, the organization who are furnishing the advertising material for the Phone for Food sales promotion plan, is keenly aware, as is the National Association, of the desirability and necessity of holding the cost of the advertising material to the most reasonable figures. Every possible advantage has been and will be taken to insure the most reasonable charges.

Active district chairmen are now functioning in practically every district in the United States. These District Chairmen should see to it, if they have not already done so, that local wholesale grocer chairmen are named in each of the jobbing centers in their districts. These Local Chairmen should be selected immediately and their names and addresses forwarded to the Sales Promotion Committee, 1801 Byron street, Chicago, Ill. Further directions and suggestions can be secured direct from the Sales Promotion Committee headquarters.

Local chairmen duly appointed by district chairmen, should get into immediate touch with the Sales Promotion Committee at the Chicago address for further and complete directions and suggestions regarding the calling together of local retailers to enlist their interest in the Phone for Food plan and the adoption of the telephone as a sales agency. It is highly desirable that meetings of local and neighborhood retailers be called promptly and essential that a local wholesale grocer preside at these meetings and explain in person the merits of the Phone for Food plan to the retail clients.

This will result in increased goodwill between the wholesaler and retailer. The cost of the educational campaign will also be held down to minimum figures where local meetings of retailers are conducted by local wholesalers, saving the expenses of sending in representatives of the Sales Promotion Committee. The most complete program including explanatory charts and a suggested speech, has been prepared by the Sales Promotion Committee. With the aid of these, local wholesalers will have no difficulty in conducting retailers' meetings successfully with just a little preparation. Before calling any meetings, local chairmen should communicate with the Sales Promotion Committee, 1801 Byron street, Chicago Illinois.

President Morey and the other leaders of the National Association are highly gratified at the results already obtained. Wholesale grocers will appreciate the size and complexities of the task undertaken by the Sales Promotion Committee in attempting to organize the wholesale and retail gro-

cers of the United States in this Phone for Food movement. Slight errors, a few disappointing delays and some confusion are inevitable. Patience, co-operation and kindly consideration are therefore requested of both wholesale and retail grocers. The purpose of the Committee's organization, is to be as efficient as possible and to serve with minimum disappointments.

Phone for Food will, of course, be the outstanding subject for thorough consideration and discussion at the coming convention of the National Wholesale Grocers' Association at West Baden, Indiana, West Baden Springs Hotel headquarters, June 9 to 11. Ample time is being arranged on the convention program for a presentation of all the facts and news concerning the Phone for Food plan and campaign and there will also be ample opportunity for a free exchange of experiences. Therefore, wholesale grocers generally, who are co-operating in this plan, and particularly district and local chairmen, should arrange to be in attendance at the convention, Tuesday afternoon, at two o'clock, June 9, when Phone for Food will be given consideration.

Women As Public Accountants.

Not until recently have women succeeded in entering the well-paid and difficult work of public accountancy. So far only fifty women have received State certificates enabling them to qualify as public accountants. These fifty regard themselves as a flying wedge to open the field. The President of one of the largest women's organizations in the country regularly employs one of these women accountants to audit the organization's books.

"I believe that women should encourage women and employ them whenever possible," she says.

There is lucrative employment for the woman accountant in auditing the books of big businesses run by women for women. Wearing apparel shops, perfume makers and beauty parlors are turning to the woman accountant largely because she is familiar with their work and stock. There are shops of this type doing business which runs up to a million dollars a year.

It is not easy to pass examinations for public accountancy. These are some questions which the would-be accountant must answer offhand:

"As an auditor, what authority would you require for the passing of vouchers in payment of directors' fees?"

"What would you do to verify the securities and so forth held by a bank for safekeeping?"

The average woman struggling to balance her checking account at the end of each month and finding, often, that the bank statement and her own statement seldom tally, shudders to think of facing the grilling examination which her more courageous sisters are taking to qualify as public accountants.

Some of the pioneers carry on accountancy in addition to other business. Others are with accountancy firms. Again, others have passed the State examinations and started out for themselves as leaders in a new and lucrative field for women.



Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

NUCOA

"The Wholesome Spread for Bread"

"THE ORIGINAL"

QUALITY

NOT
PREMIUMS
SELLS

NUCOA

I. VAN WESTENBRUGGE
Muskegon-Grand Rapids-Holland

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

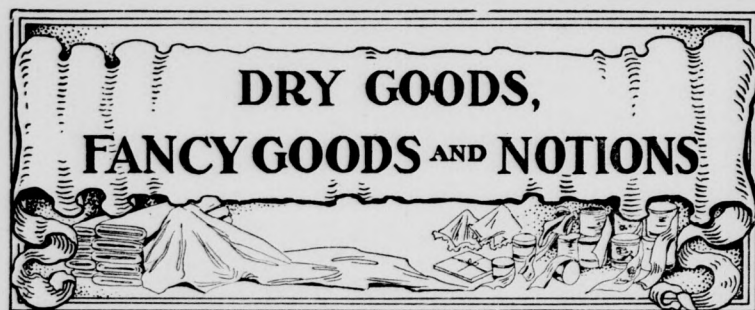
J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

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.



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

Chinese Rugs Still Hold Center of Stage.

Importers of Oriental rugs say their cable advices report strong prices in the Chinese and Persian rug centers, with the indications being for higher levels. Rates of exchange are also stiffening. In the primary market there is a certain amount of quiet buying. Some immediate delivery business is being done with Western stores but the buying for Fall has yet to begin on an active basis.

Because of the variety of colors obtainable in the Chinese rugs, they continue to hold favor, with the mulberry and taupe shades retaining leadership. Some dealers note a strengthening of the interest in blue rugs. Bright red is called for to some extent. Sarouks lead in the Persian goods. Advances on domestic rugs are held favorable to the Orientals, as the price difference between the two is narrowed.

Shirt Orders Are Restricted.

Re-orders on men's shirts have been restricted during the recent past, owing to the lack of snap to the haberdashery demand at retail. This was said yesterday to be a fairly country-wide condition, although some sections have had better results than others. As a consequence, retailers are credited with having pretty fair stocks on hand at present, although these have the psychological effect to the merchant of appearing greater than they are because of the slow turnover. The white shirt is making a stronger appeal and is expected to figure better with the approach of warmer weather. Collar-attached models or those with collar to match in colors are leading in the purchasing of many stores.

Shapes To Be Shown in Summer Millinery.

Special exhibits in preparation for the Summer retail millinery season, to be opened formally throughout the country this week have shown a preponderance of medium and large shapes, according to a special bulletin issued last week by the Retail Millinery Association of America. In the main, the development of straw in combination with fabric or ribbon leads in interest, many new and striking effects appeared.

"A type of new tailored dress hat introduces the hair brim and belting ribbon crown," the bulletin goes on. "It is entirely devoid of ornament save

underneath the medium brim, at the right, where a fringed ribbon motif and galalith ornament appear.

"Velvet crowns are offered in a great variety of treatments, as are velvet ribbon cocardes and floral motifs ranged round the crown, in a formal line of varicolor handling on hair hats of extreme brim width. Velvet applique flowers in high relief, found upon both straw and fabric hats, are advanced with anticipation of a new record for the handcraft hat under both the dress and "dressy" sports classification.

"Formal types bring forward the large drooping shapes of maline, net, taffeta, crepe and velvet. The maline brim, with its soft drooping curtain, is offered in combination with the hair crown, which presents large embroidered flowers. Ostrich flowers and leaves, both flat and in relief, are seen upon crown and brim throughout the range of pastel and brilliant colors. The intense purples and new blues close to purple are found in velvet flowers or on pointed petal rosettes. With the soft rose shades and petunia tones these strong colorings introduce a bold and spirited note in relation to white and pastel straw, fabric and felt shapes, which promise well for the advancing season.

"Upon the drooping felt shapes, which are almost invariably bound with velvet, flat floral brim treatments appear to lead, moving downward to the brim edge or curving forward from the back. Long-leaf pointed-petal flowers have the preference. Typical of this trend are the bright purple and purple-blue ranges showing varicolor tulips or lilies in velvet or ostrich. A few beaded flowers are seen."

Children's Hose Are in Demand.

Children's three-fourths and seven-eighths hose with fancy cuffs are in general demand in the local knit goods market at the present time, and, in some instances, more of them could be sold if they could be had. It is readily believed that there is a greater demand, says the current special news letter of the National Association of Hosiery and Underwear Manufacturers, as more and more children are being discouraged from going barefoot in the Summer. In addition to this, the good looks and service of the styles offered retailing mostly at 50 cents, make it possible for mothers to lay in enough of a supply to match other apparel of their offspring. Sports hose for children are also appearing, one mill having had considerable success to date with a cotton golf stocking for wear by youngsters. It is worked up in various colors and retails around \$1 per pair.

Programme Arranged For Port Huron Meeting.

Lansing, May 19—The advise which was given to the nominating committee at the Flint meeting was fully considered and an effort was made to follow it in nearly every detail. Over a week has elapsed since this meeting was held and responses have been received from nearly all the persons whose names were placed on the tentative programme. We give below the programme as it stands to date, giving full warning that there may be some changes—in fact, some of our members may wish to suggest some changes. If so, send them along.

It seemed to be the universal judgment that our convention programme should consist of practical and helpful talks by experienced men from our own membership, so far as possible. We are confronted with the condition that but few of our members desire to accept places on the programme, but we have some experienced men whose judgment is valuable and whose advice is good. We offer no other excuse for putting persons on the programmes who have appeared on previous programmes.

It will be observed that an inspirational speaker concludes the programme. It is only fair to state that Mr. Heron, whose name is on the programme, has not yet definitely accepted. We have assumed that he will do so, but in case of his failure another able man will be substituted. To this extent we have departed from the advice given at our Flint meeting. It seems desirable that the convention shall come to a close in vigorous style.

Thursday, June 25

Morning

Gratiot Inn, Port Huron

10 o'clock. Registration of all members and guests.

Installation of exhibits.

12:15 to 1:30. Joint luncheon—Port Huron Rotary Club, Michigan Underwriters Association and the Michigan Retail Dry Goods Association.

Afternoon.

1:45. Welcoming remarks by Hon. John B. McElwain, Mayor of Port Huron.

2. Announcements.

2:15. Brief address by President of Association, J. B. Sperry, Port Huron.

2:30. Address on Practical Merchandising for Small Stores, A. J. Richter, Smith-Bridgman Co., Flint.

3. Discussion—H. G. Wendland, Bay City.

3:30. Address on Itinerant Salesmen and Dishonest Advertising

(a) Local Ordinances Pertaining Thereto, John H. Combs, Retail Merchants Board, Toledo, Ohio.

(b) Present Status Michigan Law, C. L. Glasgow, Nashville, President Retailers' Council.

4:30. Address on Giving Your Store a Personality, Julia C. Coburn, LaSalle & Koch Co., Toledo.

5. Report of Committee on Nominations.

Evening.

6:30. Convention dinner in dining room of Gratiot Inn, First Vice-President George T. Bullen, presiding. Special guest and speaker—David Humphrey Foster, Beloit, Wis. Brief Address on How to Avoid Piece Goods Shortages, W. R. Ballard, J. B. Sperry Co., Port Huron. Question box—round table discussions.

Friday Morning.

9. Call to order and announcements.

9:15. Election of officers.

9:30. Address, with charts, on Modern Methods in How to Cut Retail Costs, J. W. Knapp, Lansing.

10:15. Brief Address on Deferred Payments and their Effect on the Dry Goods Business, D. M. Christian, Owosso.

Discussion—W. C. Weichmann, Saginaw, and M. Rosenthal, Flint.

11. Inspirational address on Building Better Business by Building Better Men, Jamie Heron, Chicago.

12. Unfinished Business—Report of Committee on Resolutions. Adjournment.

Afternoon.

Visit Port Huron stores and points of interest in Sarnia, Ontario.

Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

To Have Children's Style Show.

The trend of fashions in children's Fall dresses will be indicated for the first time at a style show to be held at the Hotel Pennsylvania, New York, on May 28 under the auspices of the United Women's Belt League of America. The garments, which will be displayed on living models, are those entered in the league's contest for children's dress designers, which closed yesterday. They are all said to be authoritative Fall styles, and sketching of them will be permitted. The show will mark the first time that accessory and garment manufacturers have co-operated in designing, and it is regarded by the trade as an important step in the advancement of American designs. The contest aroused such a marked response, both from New York designers and out of town, that the committee in charge was obliged to postpone the closing date five days. Prizes will be awarded to the designers of the winning models.

Glove Silk Underthings.

One piece glove silk underwear offered by one manufacturer has been favorably received since its introduction some weeks ago. The garment is of light weight fabric with brassiere of heavy glove silk. Retail prices are from \$6 to \$9. The "ensemble sets" offered by the same house consist of bandeau, panties and garter, all separate, but made of the same material and trimming. Prices range from \$6 to \$10. Bridal sets of several pieces, including underwear, gloves, fringed scarf and other articles, packed in a white and gold box, are popular, ranging from \$50 to \$60 retail.

Piecemeal Buying of Toys.

Toy manufacturers are not optimistic over the business done at the Chicago Fair and the small manufacturers especially have been hard hit by the piecemeal buying of jobbers and retailers. The latter are showing an ever-increasing tendency toward a drastic cutting down of orders, it is said, with the result that only manufacturers with large capital are able to carry stocks for early delivery. Jobbers, too, it is said, are coming more and more to act merely as commission merchants, inducing manufacturers to ship small drop orders direct to the retailer.

Gay Colored Beach Parasols.

Beach parasols of gayly colored cretonnes in floral and bird effects are a leading item with one umbrella manufacturer. They are shaped like the old Japanese paper parasols, with flat top, sixteen ribs and wood handles. The retail price ranges from \$2 to \$12.50, the more expensive models being silk lined, with silk cord and tassel, amber tips and enameled wood handles decorated in Japanese style.



The Style Trend in the Middle West.

To the average man on the street a shoe is just a shoe. He is not so much concerned about the lines of a pattern as he is in the shape of the toe. He is not so careful about the appearance of his feet as a woman. The shoe merchant faces a difficult task in impressing a man with the importance of proper and correct footwear.

Manufacturers have been active in their preparations for new fashions in men's shoes. They have succeeded in working out some splendid creations. These patterns have been responsible for a large increase, especially when the merchant has exerted himself to put the thought over.

Men are now making headway rather slowly in matters of dress, but still progress is being made.

In patterns of men's shoes, designers are measuring vamp lengths according to eighths and sixteenths, and also the heights of heels. Other details are as closely planned and designed with the thought of appearance and fit paramount. Perfection in fit especially has become more necessary with the growing popularity of the low shoe. With the oxford poor fit is quickly noted.

Also, it is well to note the trend in men's formal and semi-formal footwear. Some manufacturers are using two tones, however, as two leather combinations, namely, patent leather in combination with mat kid.

The blucher pattern appears gaining especially in men's heavier shoes and crepe sole sport shoes. A circular seam lace oxford is rather a staple now, so much so that something has to go with it, either a fine pinking, a fine perforation or both. Six rows of stitching are a good detail with any perforations on the shoe, and then a small perforated tip with eight rows of stitching, four on each side, completes the decorative treatment.

Pattern lines have not changed much. In many seasons there has been more variations. The handling of stitching and perforations is what is generally attempted for this season.

The three eyelet tie, built upon regular pump last, and fitting very snugly around the foot, appears to be a strong feature, especially in very light weight shoes. Regarding light weight footwear, several large shoe manufacturers have already enjoyed a favorable reaction from retail customers, reporting the light weight shoe movement has gone over strong. With fewer high shoes worn it is logical that a distinction be made between winter weight and summer weight oxfords.

Last year a great many bought Scotch grains and sold them all summer. They have not seen many cus-

tomers since. The shoes that are heavy and sturdy will wear for many months.

Ordinarily a five or five and one-half iron innersole is plenty heavy enough in any shoe. The innersole in most lightweight shoes, however, while they are flexible run as heavy as six to seven and one-half iron. Thus, the outer sole, while lowered in weight, the manufacturer has gone into the market and paid more money for eight iron soles than he did for the standard nine iron soles, giving the wearing quality to the customer at the same time having flexed the eight iron sole, so that it makes the entire shoe quite flexible.

Light weight shoes are going to stand up if the manufacturers have their way, and the merchant doesn't insist too much that the quality be taken out to meet a certain price.

A number of shoe manufacturers are preparing suede combinations with calf trimmings. The tanners are co-operating as they see an opportunity for increased footage. Two colors of suede appear to lead, Tan Bark and Penny Tan suede. Various shades of tan and brown calf are used with such suede numbers.

There is a tendency for last makers to feature toes with wide tread balls and a good outside swing permitting roominess up to the tip line. Such lasts have already been featured in a number of lines but to date have not gone over very big. Such a last must necessarily start in the higher grade lines, as in that field there is always room for conservative toe ends. Most merchandisers and manufacturers also believe that with short wide coats, wide shoulders and narrow hips of men's clothes and with wide trouser legs, the custom type of last will be rather slow coming into its own. Quite a few are planning for such a toe as their big number during the spring of 1926, and in the meantime there is likely to be a gradual increase in demand for this shoe in the better grade lines and among conservative although good dressers.

The "Americanized English" toe spring last should produce a rather good volume of business for fall. The one inch or $\frac{7}{8}$ inch toe spring seems a more happy medium than the one and one-quarter inch toe spring as in the English type toe spring last of six months ago. The toes on this spring last seem better, if not quite as wide as they were last season. Most all lasts of to-day and of nearly every nature are carrying more toe spring.

There is considerable difference of opinion in the matter of heels. Several leading Western manufacturers are sponsoring leather block heels in-

stead of the rubber heel, indicating heights as $\frac{7}{8}$ and $\frac{8}{8}$. Others claim the rubber heel is more popular than ever.

Price Guarantees Not Unfair.

Guaranteeing the price against decline "is not in and of itself an unfair method of competition within the intent and meaning of the Federal Trade Commission Act." This was the decision by the Federal Trade Commission in three cases it had pending for upwards of five years.

The guarantee involved in these cases is not the guarantee of a manufacturer when taking an order that he will bill goods at the market price prevailing at the time he is able to ship them. On the other hand it is the guarantee that after the goods have been delivered the manufacturer will stand in regard to them any decline in price while they are on the dealer's shelves.

The Commission was not unanimous. The reasoning of the three members whose votes caused the decision is not disclosed, because of the unfortunate refusal of the Commission to hand down opinions. It was accordingly left only to the two dissenting members to disclose their point of view, i. e., the reasoning which did not prevail.

Four years earlier the Commission had announced, after it had made an extensive investigation and collected statements from more than 350 manufacturers and dealers, it would treat each case on its own merits. The two members who now dissent from the decision of principle which the Commission has made refer to the opinions expressed in 1920 and 1921 by some manufacturers and dealers who opposed the use of guarantees against price declines and say the Commission has made no further investigation as a basis for its present decision.

The dissenting members did not take issue upon the fairness or unfairness of the guarantee but contended that the allegations made before the Commission four years ago—that all competitors are compelled to give the guarantee when one starts it, that the manufacturers are caused additional expenses which must be paid by the ultimate consumer, that the practice leads to careless buying by dealers with consequent injury to the public, and that in a falling market the prac-

tice may cause many competitors to go bankrupt—made it appear the fairness of the practice should at least be further investigated by the Commission.

Don't Jerk the Line.

Don't talk all the time. Give the buyer a chance. If he wants to make an objection, let him—it's better out and answered than sticking in his mind. Get the right attitude toward objections. If the prospect raises one it's a sure sign of encouragement. If he were not interested he would not bring up an objection. This is true particularly of objections to price. If he were not interested, the price wouldn't concern him. Don't nip objections in the bud. Give the prospect time to air his opinions, then lead him to your way of thinking, step by step. Never let him feel that you are gaining a victory over him, and don't ask him to admit an error. You should be a good enough judge of human nature to know when he is convinced.

Shoes That Are Favored.

Early predictions that men's shoes for Summer will be of much lighter weight than for some years past have proved correct, according to some manufacturers of the better grades, who report a brisk demand for tans in the light and featherweight models. Heavy brogues, however, are expected to remain in favor with the college trade and younger men generally. Toes in the lighter weights are somewhat narrower than heretofore, tending toward the so-called custom style. Among the tailor shoes for women for Fall is a steady demand for the two-eyelet Colonial, one manufacturer reporting success with a square-toe model in tan calf.

Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.

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

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

Unwashed, medium	@35
Unwashed, rejects	@28
Unwashed, fine	@35

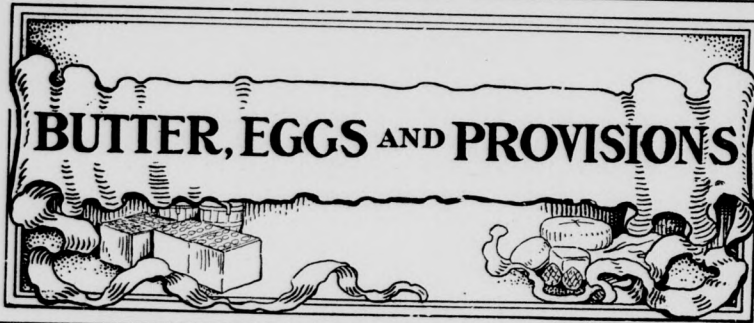
This Mark



Means Real Value

HEROLD-BERTSCH SHOE CO.

Grand Rapids, Michigan, U. S. A.



Public Growing Weary of Cash and Carry Mania.

Has the "Cash and Carry" idea been overdone? Evidence is not lacking that it may, after all, prove to have been, just like a lot of other fads, a passing fancy.

It is true that a lot of noise has been made about the chain store, the "cash and carry," the grocerteria and their fifty-seven varieties of modification, and they have apparently been a success. But now it looks as though the drift of public taste is in the other direction.

The chain store and the "cash and carry" never were the gigantic enemies of the "independent" retailer he imagined. True, they went strong for a while, like any other fad, and no one did more to make them go big than the retail grocer himself. The more he berated them as price cutters the more the housewife took his testimony for fact and she patronized them. His panic was their opportunity.

But to-day experience is indicating something else—that the live retailer can and does match the chain store and sometimes beats it at its own game in his own locality by the exercise of something in his head besides his tongue. Ways are being found by which the wholesaler and retailer can co-operate and duplicate chain store advantages, while the personal factor on the part of the retailer can easily overcome the impersonal machinery of the chain.

In simple language the grocer has all along been devoting too much attention to buying cheap and too little to his methods for selling. Now the drift is in the other direction and when the jobber is willing to help him get prices for buying right, the live retailer is consulting not dollars and cents so much as he is the psychic make-up of his customer. The results are almost electric.

The Phone for Food idea, pooh-poohed by some of the smaller thinkers of the retail field, is plainly disclosing ways in which the retailer can win trade he is not getting now, and which the chain store does get, although it is not devised as a direct weapon of attack on the chain systems. In simplest terms it is a form of service for the housewife, not new perhaps, but more intelligently applied and expanded and willingly accepted by her. And the figures show that it pays.

The retailer in the past has preferred to jump at the conclusion that "a penny saved" was the sum total of the housewife's policy; now he is discovering that she has found that it is "saved" at a great deal of personal inconvenience and that not so many are ac-

tually saved when the retailer waked up and commenced to function efficiently. She is apparently quite willing to accept convenience at a price not too high and the retailer can give it more cheaply for a hundred of his customers than the hundred can severally do it for themselves.

This reversal of drift is testified to by not only retailers who have tried intelligently to cultivate the customer on her own ground, but the chains themselves are admitting it; not in words but in their actions. In many localities chains are giving personal service, phone service and delivery and even limited credit.

This in the face of a deep seated belief among chain operators that the minute they depart from strict cash and carry their advantage is gone. Manifestly they did not make the change willingly; presumably because they were forced to it by the competitive conditions in the neighborhood.

The average retailer has not apparently realized that he was too prone to take the chain store method as his standard and undertake to match it, rather than set up a standard of his own to which the chain store might, in the face of competition, have to come.

He never realized that the key to chain store operation was based on the personal attendance of the housewife at the store; something she was really reluctant to give and only gave because she imagined she was being well paid for it. The same was true of delivery.

The more the old line retailer switched over to the chain idea, took away from his customer credit, service and convenience, the more he only equalized competitive conditions and threw away his best bulwark. He has done as much to equalize chain store service—relatively equalize it—with all the rest available in the neighborhood as anyone else.

It is all right also to argue that once the grocer gets the housewife into the store he can sell her more than she intended to buy. That may be true, but in the course of time the prudent housewife has discovered it for herself and has grown wary of "falling into temptation." She would rather stay at home and phone for just what she wants. Besides, the telephone can be and is used by intelligent grocers to sell things by the power of suggestion.

But above all, when the housewife waked up to the price she was paying in personal inconvenience for saving a few pennies she found that many of her old grocery friends had gotten into habits which offered her no chance to get back on the old basis. Now, when here and there a live and progressive grocer has come to her door, personal-

STRAWBERRIES

Season is early this year. Carlot receipts are liberal now. Berries are beautiful and price is within reach of all. Send your order to us.

PINEAPPLES

Good ripe Cuban Pines now plentiful and reasonable in price. The most desirable sizes are abundant now, later on sizes will be smaller. Buy liberally now.

THE VINKEMULDER CO.
GRAND RAPIDS, MICH.

SELLING the Grocer is merely a starter in the chain of distribution. Ordinarily it is more of a problem to keep the Grocer sold, depending on the success of the flour in satisfying the consumer, and its success in repeating business and extending its consumer influence. Red Star Flour accomplishes the unusual in this respect, apparent by the consistent demand from the grocery trade.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

WE BUY
EGGS

WE SELL
EGGS

WE STORE
EGGS

We Sell

F u l — O — P e p
POULTRY FEED

Oyster Shells

EGG CASES,

EGG CASE MATERIAL,

EXCELSIOR PADS,

GRANT DA-LITE EGG CANDLERS.

Get Our Prices.

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

ly or by phone, she is showing a degree of enthusiasm and avidity to get back on the service basis that is proving an interesting development of trade.

The Coarser Meat Cuts Again.

If you have listened to many radio talks on meat or read many meaty articles you have heard or read the cheaper or coarser cuts discussed many times in an effort to bring them into more popular use and equalize as to price the various cuts in a carcass. As a matter of fact certain sections of the carcass do drag badly at times and dealers are at a loss as to what to do to bring these cuts into popular favor. Of course, they are all eaten and there is therefore no broad economic loss but prices have to be slashed at times out of all relation to the food value of the meat. The writer has seen within the last four years times when beef plates, which are very satisfactory for boiling or soup making sell wholesale as low as one cent a pound and short chuck or necks of beef, which are very good for potting, boiling, pan broiling, stewing, etc., all for three and one-half cents a pound, the grade being low medium. You may say, "Very well, but we never saw meat sold for such prices in the shops, we would have bought more meat had it been sold lower." Of course, it costs a lot of money to run a meat market, pay 50 to 60 dollars a week to meat cutters, high rents and overhead and so the retailer could not pay his bills and give the kind of service he gives if he did not get a margin of profit, but your point is well taken, at that, and the surest way to increase sales and relieve a market glut is to sell lower. The retailer does not always seem to realize this and holds his prices steady, thereby retarding increased consumption. When he does this he fails to fully co-operate in the big scheme of marketing and becomes the "Dog in the Manger" as a manner of speech. We are not fully convinced that too expensive advertising of coarser cuts is a good thing since they actually do possess great merit, and if they became too popular and an equalization as to price occurred between all meat cuts the people who are really poor and who buy the cheaper cuts as a matter of necessity would not be able to get their needs supplied so readily and might have to go without meat or eat a great deal less. This possibility, however, seems quite remote at present and so I shall tell you about lower priced cuts more in detail and take up one cut at a time. There is a piece of beef cut from the thick end of the plate known in the trade as the "Thick Rib," "Short Rib" or "Corner Piece." It contains part of four ribs and a moderate layer of fat but is quite lean on the whole. It is quite tender, flavorful and juicy. It is fine for corned beef, boiling, braising, pot roasting, stewing, or even oven-roasting. It is served widely in restaurants as "short ribs of beef." This is not a particularly low-priced cut but is a moderate priced one from the forequarter and a very good one.

Many men can neither see straight nor be straight.

Not Every Grocer Knows This.

What is the difference between condensed and evaporated milk? This is a question which seems to puzzle a great many people, judging by the number of times the query is put to the dairy officials of the United States Department of Agriculture. Briefly, both products are prepared by evaporation of a part of the water from the milk, which concentrates the solids of the milk. Both products are really condensed, but the one which the trade calls condensed milk is preserved by adding sugar to the milk before evaporating, while the term evaporated milk is applied to the product made by evaporating a part of the water and preserving by heating after it is in the final container. In making the condensed or sweetened milk cane sugar is added to the fresh milk in the proportion of 16 to 18 pounds of sugar to each 100 pounds of milk. The Federal requirements under the food and drugs act for sweetened condensed milk are that it have not less than 28 per cent. of milk solids and not less than 8 per cent. of milk fat. The finished product contains between 40 and 45 per cent. of cane sugar, which is sufficient to prevent the growth of all ordinary micro-organisms. It requires 105 pounds of milk and 16.8 pounds of sugar to make one case of standard condensed milk containing 48 14-ounce cans. The progress of making evaporated milk differs from that of making condensed milk in that no sugar is added. The milk is preserved by sterilizing it in the cans by heating in a steam chamber. To make one case of evaporated milk containing 48 16-ounce cans requires approximately the same amount of milk as for a case of condensed. The Federal standard for evaporated milk requires not less than 25.5 per cent. total solids and not less than 7.8 per cent. fat.

Beef Is First Choice.

News comes from Oklahoma City, Okla., that the Department of Agriculture is to conduct a canvass there to discover how many housekeepers know the difference between the more expensive and the cheaper cuts of meat, and how many ways are known to make inferior portions palatable and tender.

Oklahoma City, along with fifteen other cities, has been selected for the investigation. Preliminary reports from five other cities show that beef is first choice of meats, with pork second, and fish a general substitute for all meats. A total of 70 per cent. of the housewives in native American families buy their meat in person, according to the report. Sixty-one per cent. patronize neighborhood stores, and but few of those on whom reports are available recognize the various cuts of meat by sight or name.

More White Oleo Solid Than Colored.

The production of colored margarine in 1924 was 9,697,186 pounds, as compared with 220,176,080 pounds of the uncolored article. The main reason for this apparent consumer preferences for uncolored margarine is the Federal law which imposes a tax of 10 cents a pound upon the colored variety.

POWERFUL

TANGLEFOOT

FLY SPRAY

KILLS



MOTHS, FLIES, MOSQUITOES
BEDBUGS AND FLEAS

TANGLEFOOT Fly Spray is of super-strength. Your banker will say the same thing of the firm that stands back of it.

It is guaranteed to be of equal effectiveness against all common household insects. This is an advantage to you in selling it and to your customers in buying it.

Tanglefoot is only one of some 5,000 similar registered products. But The Tanglefoot Company has more than 40 years of business stability and consumer recognition back of it as your guarantee that Tanglefoot Fly Spray is not a "flash in the pan."

Tanglefoot products have always been leaders in their respective fields. No dealer has ever had to take a loss handling them.

THE TANGLEFOOT CO.
GRAND RAPIDS, MICHIGAN





M. J. DARK & SONS

GRAND RAPIDS, MICH.

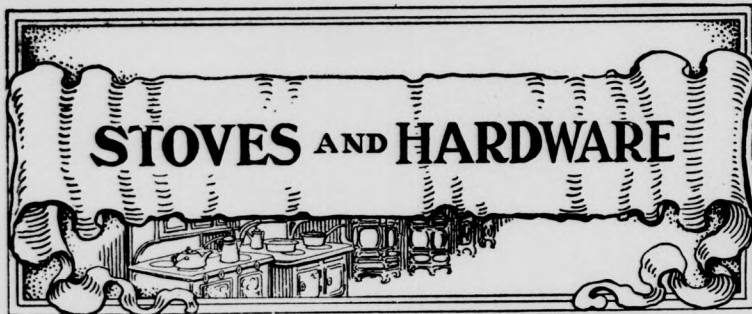
Receivers and Shippers of All

Seasonable Fruits and Vegetables



Walker
OWOSSO
MICHIGAN

**Makes
Good
Chocolates**



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

Looking Ahead To the Wedding Gift Trade.

Written for the Tradesman.

The wide-awake hardware dealer always looks ahead. A small portion at least of every month is spent in planning for the next month, or even further in advance. So May is not too early to plan for the June wedding gift trade.

Two facts in this connection are worth remembering. First, while June is pre-eminently the month of brides, the wedding-gift trade is an all the year round affair. June is merely the psychological period when the hardware dealer can, by advertising and display, emphasize most advantageously the fact that his store is equipped to cater successfully and satisfactorily to the gift trade.

Second, the wedding itself is usually preceded, over a considerable period, by a series of "showers" given by more or less intimate friends of the bride-to-be for her benefit and in order to give her less intimate acquaintances an opportunity to remember her in some small way and incidentally to enjoy themselves.

So that the wide-awake hardware dealer might, very appropriately and effectively, prelude his June appeal to the wedding gift trade by a line of window display and newspaper advertising appealing to the participants in electric, aluminum, graniteware, tin, woodenware and kitchen utensil showers—to enumerate only a few of the possible events of this nature preceding the wedding itself.

Advertising such lines might very well have begun early in May; the latter part of May and the early part of June is not too late, however, to advertise for the "shower" trade. But June itself should be ushered in by some special and striking appeal to the gift trade proper.

Ten years ago aggressive hardware dealers were just breaking the ice, so to speak, in the matter of educating the public to the fact that the hardware store catered to the gift trade. Even to-day gift lines—especially wedding gift lines—require more advertising than normal hardware lines. The idea of the hardware store as a place to buy wedding gifts is still a relatively new one.

When the hardware dealer advertises tools or builders' supplies he is dealing with goods which the public recognizes as exclusively his own. When he turns to cutlery, brass goods, silverware and the like he enters a field where competition is both wide and keen. The

jeweler, the fancy goods dealer, the book seller and the dry goods store handle these, and many other gift lines. The hardware dealer, therefore, to get a share of the gift trade has to make his appeal especially catchy and forceful.

The same condition makes it desirable to advertise quite extensively. The hardware dealer can take it for granted that some, if not all, of his competitors will make a determined effort to secure the wedding gift trade. Where the hardware dealer has only recently taken up brass goods, cut glass and similar lines, he will find extra advertising doubly necessary. People have acquired the habit of going elsewhere for such articles; and it is essential for the hardware dealer to drive home the idea, not merely that he handles these lines, but that he handles them efficiently.

The hardware dealer has, however, one advantage in catering to the gift trade. He handles some lines not to be found elsewhere and always in demand during the wedding season. These are the kitchen shower lines, the practical household articles, and a wide range of "useful gifts"—the sort of gifts that are more and more coming into vogue.

By good publicity, the hardware dealer can drive home the wisdom of giving "practical" gifts. Coupled with this, he should point out and emphasize, the gift possibilities of ordinary hardware lines. For instance, for the person who has the money to spend, what more desirable gift could be found for a young couple than a kitchen range—coal, gas or electric, according to circumstances? Yet few people ever think of a kitchen range as a wedding gift.

Close attention should be paid to the wording and arrangement of wedding gift advertisements. A Western hardware dealer used a three-column, six inch space to give a forceful talk on the many lines to be found in his store, under the caption, "Everything suitable for wedding presents." This advertisement contained prices and brief, catchy descriptions of many articles, ranging from cut glass berry bowls to carpet sweepers. Six illustrations were shown: cut glass berry bowl, cabinet of silver, silver cake dish, brass kettle, carpet sweeper and vacuum cleaner.

It will pay every dealer to use his advertising space at least once for copy of this description, to emphasize the varied nature of the wedding gift lines handled by the hardware store. Here the hardware dealer has the advantage of his competitors for the gift trade. He has far more variety to offer his customers. This fact is the hardware

Foster, Stevens & Co.

WHOLESALE HARDWARE



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

BROWN & SEHLER

COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep-lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN



Wholesalers of Shelf Hardware, Sporting
 Goods and

Fishing Tackle

SODA FOUNTAINS

Spring is here. Your fountain will soon make you money. We have some good buys in new and used Fountains and back bars, chairs and tables. Fountain accessories of all kinds.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

dealer's trump card, and he should play it at the very start.

Suitable headlines for an advertisement pointing out the preeminence of the hardware store in point of assortment, would be, "choose from the largest stock" or, if space allowed, a two-line head "A good assortment ensures a satisfactory selection—We have the most varied gift stock in town."

Do not be content with the one advertising appeal. Change your copy often. The next point to urge would be the selection of practical gifts. Here is the hardware dealer's second trump card. When anyone decides in favor of a practical gift, he perforce goes to the hardware store. It goes without saying that the practical idea should be encouraged by the hardware dealer.

In preparing an advertisement along this line, the first consideration is the headline. Make it short and to the point:

Give a Useful Wedding Gift

This headline, or something conveying the same idea, should be followed by a brief talk to show why useful gifts are advisable. Something to this effect:

The day when all wedding presents had to be mere useless ornaments is gone forever. The practical gift is now appreciated above all others.

"A wedding gift is valued according to the service the recipients get out of it. Experience teaches that newly married couples need articles for table use and household utensils far more than fancy knick-knacks and tawdry ornaments.

"Give them something whose usefulness will constantly remind them of your thoughtfulness. Something they will appreciate every day. Give them the right quality and make it a lasting reminder of you."

Wherever possible, use cuts in your newspaper advertising. The use of illustrations adds very considerably to the selling power of a wedding gift advertisement.

The lay out will of course vary according to individual preference. Here is a suggestion, however. Suppose the space used is three columns wide. Put the heading right across the top. Under it, in a little wider than one column space, put the talk outlined above. On each side of this talk, have cuts, filling out the three column space. Each cut should be accompanied by a few words of catchy description. The more practical the nature of the articles shown in the cuts, the more fitting they will appear.

Beneath this again have two rows of articles with prices, each row set one and one-half columns wide, with the three column heading above: "Every article below would be appreciated—the prices are right." The name of the firm, store address, telephone number and store slogan (if any) would round off a highly practical and striking advertisement.

Illustrations have an especial value at this time of the year. People are looking for suitable gifts. They look through the newspapers for advertising suggestions to help them. The picture of an article they feel would be suitable attracts them at once, and they read through the advertisement.

It is good policy to have your window displays timed to coincide with your advertisements; so that each echoes and emphasizes the other. The window display should show the articles featured in the advertisement.

Victor Lauriston.

Present Best Time To Push Linoleum Sales.

The next two or three months will be good ones in which to push the sale of linoleum. Get your full share of the spring and summer business in this line.

Put up a good window display showing patterns that have been selling well. A sample display can be arranged by cutting off the roll, making a small roll of it and standing it on end.

Sell your customers linoleum for every room in the house. Point out to them how advantageous it is to place linoleum under fabric rugs. The linoleum acts as a cushion under the rug, absorbing the shock caused by walking upon the carpet and this insures the life of the woolen fibers that make up the nap.

Show your customers how well linoleum in parquet patterns looks upon the floor. Lay out a piece of this pattern upon the floor of your department. Put a piece also at the main entrance to your store where every customer entering your store will be forced to see it and walk upon it. A little placard placed nearby will remind them of the values you are showing in your floor covering department. This will prove of especial interest to customers whose wooden floors are in such shape that they cannot well be covered with a rug or carpet unless some good covering is put over the floor first.

Silverware Men Marking Time.

Despite the imminence of the June wedding season, a lull seems to have come about in the silverware trade, especially in the cheaper lines. Buyers are hesitant, and have to be offered some very attractive merchandise at special prices before they will place any business. Even then they are inclined to take just as little as they can and yet get the benefit of the bargain. One of the temptations to buy that has just been placed before them by a local distributor is a special offering, in gross lots, of articles to retail at \$1. They cost \$90 per gross, and include individually-boxed berry spoons, cold meat forks, soup ladles, tomato servers, pie and cake knives, and "teaettes." All of them are offered with hammered sterling silver handles, decorated with beaded borders, and plated fittings of a well-known make.

Buying Slackens on Floor Coverings.

With the opening of the Fall season in floor coverings close at hand, reports emanating from that field indicate a noticeable slowing down in buyers' activities on Spring goods. This decline in demand is more noticeable in some quarters for some of the larger concerns are still getting a good volume of orders for so late in a wholesale season as this.

In some cases the slowing down of demand is not altogether unwelcome as it will give the manufacturers an opportunity to complete deliveries and

thus avoid the canceling of unfilled orders on the books at the season's close. While as yet little has been said about the actual date set for the Fall opening general indications appear to point to Monday, May 4. What is known, however, is that prices will be higher on the new lines.

Must Be a Mind Reader.

Dr. Ingersoll Allen, the well-known efficiency engineer of Pittsburg, paused in a luminous ad-story to give an example of true efficiency.

"A truly efficient salesman," he said, has an almost uncanny power of sizing a customer up, reading his secret thoughts, as it were.

"Gimme half a pound of arsenic."

"These words were uttered in a desperate voice by a haggard individual who rushed into a hardware store one rainy, dismal morning.

"I regret, my dear sir," the truly efficient salesman answered in suave and sympathetic tones—"I regret to have to inform you that this as a hardware store, and we don't stock arsenic.

We carry, however, comprehensive lines of rope, carvers, shot-guns and folding beds."

Luggage Demand Is Better.

A substantial increase in the demand for luggage, particularly traveling bags and suits, is reported by wholesalers here. The start of the tourist period, with Summer vacations ahead, has stimulated buying on the part of retailers, who have been carrying rather light stocks. Wholesale prices are firmer, reflecting both the state of the leather market and the absence of any considerable quantities of distress merchandise. One of the curious twists of the buying by the better grade stores is the increase in the demand from them for hat boxes. This was also a feature of their pre-Easter buying and has continued. A nice business continues to be done in fitted overnight bags.

If you wish to make your wife happy, contrive to let her see women who are fatter than she is.

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

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



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

Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

AWNINGS
ARE AN
ECONOMY
AND A
COMFORT

CHAS. A. COYE, INC.
GRAND RAPIDS, MICH.



Write for estimates and samples

DEPT T

Handle Reynolds Shingles

For Profit and Satisfaction



News and Gossip About Michigan Hotels.

Battle Creek, May 19—George A. Southerton, who operates the LaVerne Hotel, of this city, returned last week from a trip to Florida, where he has been for several weeks, looking over the real estate situation. With other Battle Creek capitalists, he is interested in a tract of land near St. Petersburg which promises to develop into a "gusher." George is probably one of the most energetic hotel men in Michigan, is popular with the public and the hotel fraternity of the State, and if lightning is going to strike anywhere, they will be glad to have him get a "rise" out of Florida investments.

Tupper Townsend and wife, of the Hotel Whitcomb, St. Joseph, accompanied by Mr. and Mrs. Roscoe Thompson, formerly of the Book-Cadillac, Detroit, were guests of the Park-American, at Kalamazoo, last week. Mr. Thompson has resigned as manager of the Book-Cadillac, and was on his way East, where he expects to connect up with one of the Nationally known enterprises, of which announcement will be made soon.

President Hodges, of the Michigan Hotel Association, is already busying himself with the details of two hotel conventions, one to be held at South Haven next month, and the annual affair which is scheduled to take place at Kalamazoo, on Friday and Saturday, Sept. 18 and 19. Hotel men, as a rule, are past masters in the line of entertainment, and at a meeting held at the Burdick Hotel, on Saturday last, which was attended by Ernest McLean, Park-American; Frank Ehrman, Columbia; Onard Kreling, Savoy, and Frank W. Holmes, of the Gull Lake Hotel, a tentative programme was discussed, which, if carried out, will furnish Michigan hotel men much entertainment of a high order. While the State convention is several months away, the Kalamazoo bonifaces are arranging a programme of much merit to work up to.

Hotel men all over the country suffer enormous losses each year through the cashing of worthless checks, more especially of the "personal" variety. They ought not to be expected to cash such paper. It is all right to ask a hotel man to cash a bank draft, if you are personally known to him or can properly identify yourself, but I consider it an imposition to expect anyone, especially where your responsibility is unknown, to cash a personal check, and the individual who takes umbrage at a polite refusal to handle this class of paper, is unfair and unreasonable.

Why should a guest, a stranger or comparatively so, ask the cashier at a hotel to cash a personal check?

Would the guest cash such a check if the relative positions were reversed? Then what reason have you for getting mad at a refusal?

Would you go into a store to buy goods with a check unless you and your responsibility were well known? The store and the hotel both buy and sell goods. Why should there be a difference between them?

The store and hotel each have a credit man who is authorized to extend credit or cash checks, when just-

fied in so doing. Why not make the necessary arrangement with him for a line of credit, and not embarrass yourself, every time you want an accommodation of this character?

And, finally, why should a guest, especially a stranger, wait until the last minute, ready to catch a train, before trying to have a check cashed, find the credit man out, and then get sore about it and spread the nauseating details broadcast?

If patrons who desire these accommodations will exercise a spirit of reason and fairness in such transactions, they will not, as a rule, have occasion for complaint.

Travelers report to me that George C. Burke is making a great success of the Hotel Douglass, at Houghton. He is a proper hotel man. When George was running the Hotel Scott, at Hancock, he made it the Mecca for commercial men in that part of Michigan, for the reason that he made a careful survey of their requirements and then set out to give them what they wanted. He has applied the same methods at the Douglass, brought new business to it, and proven that he is all that is claimed for him—a good hotel man.

When the Hotel Doherty, at Clare, was first thrown open to the public, the prediction was freely offered that it would never prove a financial success, owing to the fact that it was located in a small town, and there could never be local trade enough secured to make it pay. Senator Doherty, who conceived the idea of a first-class city hotel in a small town, and invested his money unstintingly in the enterprise, did so with the idea of exemplifying his local patriotism, more than for any hope of gain. But the meat of the joke is, that the Doherty, even at this season of the year, is doing a capacity business. It was my good fortune last fall to visit this institution, when I discovered that "there is a reason" for its phenomenal success—in fact, two reasons—Mr. and Mrs. Fred Doherty, who delightfully entertain their patrons, and do not overcharge them for the services rendered. I know a lot of seasoned landlords who could profitably take lessons, in approaching the public, from them.

W. F. Burns sold his Phelps House, at Greenville, some time ago, to C. M. Bushey. This, of course, has been a matter of public knowledge for some time, but I have purposely refrained from making any comment on the change until I could test out the new landlord. I hear him quite favorably spoken of and the prediction is freely made that the reputation of the Phelps will not suffer through his administration. Information which I hope to verify shortly. The Burns family made a pleasant stopping place of this institution, and served meals above the average. They were also popular with the hotel fraternity.

Speaking of Greenville, it has been my good fortune, also, on several occasions to break bread with Mr. and Mrs. J. M. Welsh, of the Winter Inn. There has always been a friendly rivalry between the two Greenville hotels, to the extent that their common goal was to furnish the public with something better and more attractive than could ordinarily be obtained outside

HOTEL KERNS

Largest Hotel in Lansing

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

E. S. RICHARDSON, Proprietor

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.

Muskegon Michigan

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

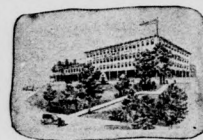
The best is none too good for a tired Commercial Traveler.

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

Columbia Hotel

KALAMAZOO

Good Place To Tie To



Hotel
Whitcomb
AND
Mineral Baths

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN

Open the Year Around

Natural Saline-Sulphur Waters. Best
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.

J. T. Townsend, Mgr.

ST. JOSEPH MICHIGAN

WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all
rooms. Several rooms with bath. All
rooms well heated and well ventilated.

A good place to stop.

American plan. Rates reasonable.
WILL F. JENKINS, Manager.

The Durant Hotel

Flint's New Million and Half
Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the
United Hotels Company

HARRY R. PRICE, Manager

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173

TAKING INVENTORY

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

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

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"

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$2.00 and Up

The Center of Social and Business Activities

THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

HOTEL CHIPPEWA

HENRY M. NELSON
Manager

European Plan

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

\$1.50 and up

Dining Room Service

Hot and Cold Running Water and Telephone in every Room

60 Rooms with Bath \$2.50 and \$3.00

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof
Rooms

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

Rooms with bath, single \$2 to \$2.50
Rooms with bath, double \$3 to \$3.50
None Higher.

WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.



of the large cities. It was never a case of going to one hotel and wishing you had gone to the other, but rather a matter of regret one could not encourage them both with his patronage. The only criticism I have ever made of the Winter Inn was that they gave meals which in value were away and above what they received for them, but they seemed to reap so much enjoyment out of this system that I finally settled down and took my medicine, which, to say the least, was flesh producing.

Carl Montgomery, Post Tavern, Battle Creek, insisted the other day, that he was succeeding wonderfully well with his new coffee shop and also his cafeteria. They are both busy places during almost any hour of the day. An increase in the business of the main cafe is also noticeable. Nearly every day, in hotel lobbies, I listen to a symposium on hotel merits and shortcomings. It would be most interesting if I could write them all up for this column. Maybe some day I will undertake to thresh something out from the different comments and criticisms I hear. The other day I heard that prices at the Post Tavern were top-notch, but even the individual who made the statement neutralized its effect by coupling it with another to the effect that: "they charge the prices, but certainly give you what you pay for." I doubt very much if anyone can successfully qualify a statement to the effect that the Post Tavern is high priced. In fact, there are many hotels in the Middle West, who charge as much or more, and do not even remotely approach the Montgomery service. A prominent Washington, D. C., operator told me that if he had certain rooms—which his hotel could not equal in magnificence—he could readily sell them for \$25 per day, and he was astonished that the rate charged here was barely one-fifth that sum.

But I am not hewing to the line. I started in to praise a meal which was served in the cafe for \$1.50 the day I was there, not to be duplicated anywhere I know of at anywhere near the price or in point of quality and service:

Celery	Radishes
Clam Chowder, Coney Island	
Consomme Celery Tapioca	
Broiled Whitefish, Parsley Butter,	Julienne Potatoes
Filet Mignon of Beef, Sam Ward	
Veal Cutlet, Breaded, Tomato Sauce	
Ham Omelette with Fresh Asparagus	
Prime Roast of Beef au Jus	
Roast Young Turkey, Dressing and	Cranberry Sauce
Boiled and Mashed Potatoes	
Combination Salad, 1000 Island Dressing	
Strawberry Shortcake	
Lemon Sherbet	Vanilla Ice Cream
Beverages	

There are some new hotels in Michigan being built in localities where there is a reasonable prospect that they will pay. There are too many others which will pass through a long period of "leanness" before they arrive, if ever.

A prominent hotel contractor whom I know, one who is in a position to analyze hotel situations as he creates them, says that if an average hotel of 100 rooms has an average occupancy for the year of 85 per cent. we have these 85 rooms, say, at \$40 per month each, or \$40,800 per year. Expense, rent \$15, operating \$15, each, or a grand total of \$36,000, leaving a net of \$4,800; but in order to make this profit there must be an actual occupancy of 85 per cent., something phenomenal in hotel operation these days. When one considers week ends, 60 per cent. would be a large figure, which difference would wipe out every semblance of profit.

There is also a further illustration in the example of a city in which there are 3,000 rooms, in hotels of a certain class, and an average vacancy of 85 per cent.; then 5 per cent. more rooms are built, say in the form of another hotel of 150 rooms, which must depend for its patronage, some part of this 85 per cent. of occupancy in com-

peting establishments, bringing the total occupancy down to 80 per cent. or very close to the line of no profit. Certain localities may be able to overcome this possible loss by new business, new to that particular locality, otherwise, loss and eventual bankruptcy result.

Hence when anyone suggests to you that a certain city they know of is in dire need of a hotel, always have in mind that it is much better to improve some property already in use, which enjoys a reasonable patronage, than to make another bite of the cherry and make hotel operation profitless for all. Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 19—Our new hotel, known as the New Ste. Marie Hotel, was formally opened to the public on Sunday. The proprietors, O. P. Welch and V. A. Hemm, have every reason to be proud of their efforts. The hotel has forty-nine fully equipped guest rooms. The second floor is elaborately furnished. The hall and stair carpeting has been underlaid with pure animal matting, a half inch thick, making the passage sound proof. The very best springs and mattresses have been provided for all beds. Several of the rooms are equipped with private baths of the highest grade white enamel, which present a neat appearance. Being situated directly opposite the ship canal, makes it an ideal place for tourists; also many hay fever patients who arrive after the tourist rush is over. Mr. Welch has engaged a competent chef, who has a reputation as a culinary expert of wide experience. The hotel is being run on the American plan.

Sherman Overbolt has been engaged as manager for the new Retailers' Wholesale Bakery, which has recently been purchased from A. Dohnt.

The Federated Women's Clubs U. P. convention will be held here Wednesday and Thursday of this week. It is expected that 100 delegates will attend. The women have made elaborate preparation for the entertainment of the delegates and a successful meet will be had.

The Dybeck Step Ladder Co. is now running full force, making its first deliveries last week. The new company has orders ahead now to keep the factory running for two months.

With a gas tax in Michigan and Canada offering 4.4 per cent. beer, we can see where the tourist trade is headed for this summer.

Frank Senff, of Manistique, has rented the Green House from Mrs. E. N. Johnson and will take possession next Monday. Mrs. Johnson expects to take a trip abroad to visit relatives and friends in Denmark.

Manistique has decided to try a new parking system on Cedar street, between Walnut and Oak street and for that system lines have been drawn to mark the parallel system of parking.

John Baxter, the Temple theater violinist, will open a conservatory of music at 544 Bingham avenue. Lessons will be given on the violin, piano and all other instruments, according to the methods of the world's famed masters. Prof. Baxter was for ten years in Europe, where he directed a traveling orchestra. He came to the Soo in March from Chicago, where he was engaged in musical work. Prof. Baxter and Miss Anna Morris have played at radiophone station WTAY, at Oak Park, Ill. Miss Morris will be assistant instructor at the conservatory.

The Sheldrake Lumber Co., at Sheldrake, is about through with the business at that place and is moving out. Mike Hotton, who has been with the company for the past several years, is spending a few weeks here renewing old acquaintances, but has not as yet decided just what he will do. He is considering a proposition in the West, where he may reside.

Mr. and Mrs. James Mackie have opened the Harmony Beach resort, where they will be ready to serve the public with famous chicken dinners again. They will be remembered as the people who ran the Rest A While two years ago, where they did a thriving business catering to private parties.

Now that Congress has raised its own pay, what are we going to do for more bricklayers?

A new grocery store has been opened this week by Arthur Nelson on the corner of Fourth avenue and Eleventh street, Algonquin, where a full line of staple groceries will be carried, also meats. Mr. Nelson needs no introduction to the public, as he has been in the employ of J. Peterson for four years and with the Soo Co-operative Association for the past seven years. He is a young man full of pep and will make a success of his new venture.

Mrs. Russel Stevenson has opened a home baking place at 965 Maple street and will make a specialty of home made pies and cakes. Mrs. Stevenson is an expert at baking, having had years of experience in that line at the Les Cheneaux Islands during the tourist season.

C. J. Byrns, formerly of the Soo, but now a prominent lumberman at Escanaba, knows how to deal with hold-up men. Last week when he left his office to catch a train a man stepped from the shadows and levelled a revolver at his breast. At the same time Br. Byrns swung a sturdy right fist to the bandit's jaw. The bandit went down, scrambled to his feet and fled; and Mr. Byrns caught his train.

Lots of men would willingly work for their board if they could find some one to work.

E. E. Booth, who for the past several years has conducted a grocery store on Ann street, sold out last week to Harvey J. and Hugh J. Crimin. They took possession on Monday. The Crimin Bros. have had several years experience in the grocery line, Hugh having worked for Brown & Baldwin, while Harvey has been with the Booth-Newton Co., wholesale grocers. They are both young men and well known throughout the city and should make a success of their new venture.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, May 19—E. S. Allen, who was engaged in general trade at Bradley for several years, but who sold out a year ago and engaged in the wholesale grocery business at Plant City, Florida, has sold his interest in the Plant City enterprise and returned to Michigan. He and his family made the trip by automobile in five days. Mr. Allen is considering several business openings in various parts of the State.

The recently opened Warm Friend Tavern, at Holland, is already the recipient of a good patronage. It is the first time Holland has ever had a first-class hotel. The large and well-furnished lobby is restful to the eye and nerves. The dining room is a joy. The sleeping rooms are nicely furnished and the housekeeping appears to be good. Grand Rapids people who have patronized the main dining room complain of the meager portions served with course dinners and the lack of proper training on the part of the waiters. The girls appear to be willing, but have not had the benefit of proper instruction, which renders the service crude and inefficient. It might not be a bad idea for Fred Pantlind, who is interested in the hotel, to send Henry down to Holland for a day or two to teach the girls the art of table waiting.

These are days for super-salesmen. Men responsible for the sales of our manufactured goods are weighted with considerable responsibility. Salesmanship alone will not alter a basic economical situation. But intelligent salesmanship plays a great part in keeping producers from making costly mis-

takes, in keeping dealers from over-ordering as well as under-ordering, in keeping the president of the company in touch with conditions as the retail merchant finds them and in keeping the merchant in touch with what the president sees in the future. Railroad fares are high, hotels are incurring heavy expenses and must charge in proportion to make ends meet, and the cost of all incidentals that are incurred in travel is more considerable than ever. That cost will not shrink for some time. The fact that it exists makes it all the more urgent for salesmen to faithfully follow the lines of procedure mapped out by the salesmanager and his staff. It is not surprising that a good salesman in the old days should have been regarded as a wonder worker when we realize that in the average organization he was a sales unit, complete in himself, not a part of a co-ordinated selling organization. He was only required to send in his orders—the information he secured of his territory, customers and business friends were his own personal assets and not the property of the house. That was not co-ordination of effort—the salesman has not the vision of all territories to use that information as it should be used in the planning of future action. The salesman's true function is the contact point between his house and their customers—not his customers. To-day the successful salesman is a part of an organization—not a unit.

Sometimes the commercial traveler is at a loss just how to proceed in his attitude toward the hotels in his territory where he spends most of his time with "Mine host, the Inn Keeper." Should he try to force, by legislation, certain things which he finds are necessary to his comfort? That attitude has been a deciding factor in attaining many benefits. But it is a slow process, taking time and effort that the commercial man finds hard to spare, and of doubtful value. We believe the modern hotel lessee or executive manager is a sagacious individual, alive to the dollars and cents return for the comfort and conveniences he puts on the open market for sale. We are personally acquainted with many such men who have proceeded along rather radical lines to attract the commercial men's patronage and we know of no instance where such effort has not been generously rewarded. The moral of this little tale, of course, is to anticipate what may become regulatory in the future. That is wise from the purely practical standpoint of good business.

William Judson, President of the Judson Grocer Co., was able to be removed from the hospital to his home on Monday of this week. He is very happy to be home again and hopes to be so far along on the road to recovery that he can see a few friends next week.

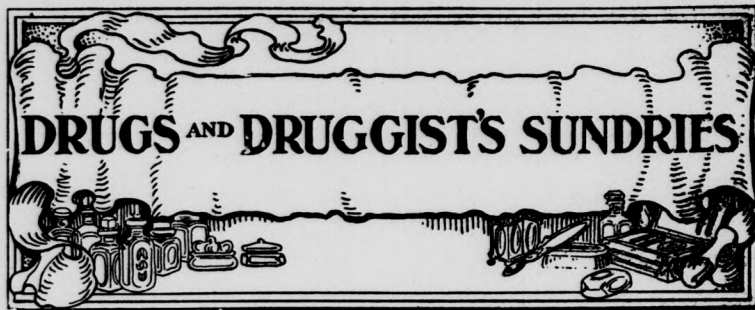
George G. Whitworth, President of the Berkey & Gay Furniture Co., is very ill at his home on Crescent street. The trouble is due to a heart which insists on acting badly.

Charles H. Schattler, formerly engaged in the grocery business at 733 South Division avenue, has engaged in the grocery business at Highland Park, near Grand Haven. The Judson Grocer Co. furnished the stock.

Tomato Growers To Cut Out the Packer.

Twenty-one community canning plants are being established by the Indiana Canning Crops Exchange of Indianapolis for handling a part of the 1925 tomato crop. The output of the community plants will be marketed through the Indianapolis offices of the Indiana Farm Bureau Federation.

The wise man speaks the truth, or says nothing.



Right and Wrong Way To Draw Soda.

"It's impossible to get a glass of ice cream soda that's fit to drink, or at least palatable, at one fountain out of twenty."

The man who made the above remark is a successful druggist who owns the biggest pharmacy—likewise the biggest fountain—in a good sized city.

This sounded like a pretty strong statement and I said so.

He came back: "All right, if you think it an exaggeration, just make a round of the fountains in this or any other place and if you can get a palatable glass of ice cream soda at more than 5 per cent. of them the dinner will be on me."

I made no comment and he continued: "There are just two ways to draw and serve an ice cream soda—the right way and the wrong way—and the latter is the method used by most of the dispensers to-day."

I was interested. I wanted information, so I asked: "Why?"

He thought a moment and then laconically replied, "Ignorance or indifference."

He proceeded, "There's an excuse for the ignorance part of it. Lots of the young chaps in the business—and some of the older ones, too—have never been taught how to draw and serve a glass of ice cream soda. For the other reason—indifference—there's no plausible excuse and the proprietor or fountain manager should have it remedied or get rid of the indifferent dispenser."

"The trouble with most of the chaps behind a soda fountain is they have got the idea in their heads that speed is about the only thing necessary. Most of them seem to be obsessed with the idea that the smallest number of elapsed seconds from the time the customer gives the order until the ingredients are thrown in a glass and set before him, is the desideratum and marks him as a good dispenser. Nothing could be further from the truth. The main idea in serving an ice cream soda is and ought to be, to serve a refreshment that would be so delicious, palatable and satisfying that the customer would come back for more and keep on coming back. It's no great trick to do it, if you have the proper ingredients to start with. It takes only a little more time and care to serve a delicious soda than to spoil one."

"Step up to the average fountain and ask for a chocolate ice cream soda. I mention chocolate because it is the most popular and when properly drawn it is good; if it's a mess. This is what happens: The dispenser pumps in the syrup, throws in the ice cream and as quickly as possible fills up the

glass with carbonated water, using the coarse stream entirely, and sets it before you. Now as a marvel of speed and dexterity the chap is undoubtedly the camel's hump; as a dispenser of a good, palatable glass of soda that will make you call for more, he is decidedly a misfit.

"Analyze the glass of stuff he has handed you. First you have a layer of tasteless froth, then three inches of unsweetened carbonated water, next you come to the portion of ice cream doing its darndest to hold the chocolate syrup down in the bottom of the glass. That, sir, is just what you get at the average fountain and it's a fine example of how not to draw good soda water."

He paused for breath. I nodded and said: "Now, how should it be done?" "Well," he answered, "Here's how we do it at our fountain. Draw the syrup in the glass, add about an ounce of sweet cream—milk will do, only use twice as much of it—then turn in the fine stream until the glass is nearly half filled, put in the ice cream and fill up with carbonated water, using the fine stream and rotating the glass so that the stream of carbonated water will reach all parts of the glass and the syrup and carbonated water will be uniformly mixed. This method will take a little more time than the other way, but the result will justify the time and trouble."

"That is the modus operandi we teach a dispenser when he comes to our fountain and, furthermore, that is the way we insist on his drawing ice cream soda while with us. We impress on him at once that he is not there to make a new speed record but to properly serve our customers in the way we have found from years of experience to be the best way. If he does not do as he is instructed we dismiss him."

"Now any time you want to make a comparison between the two methods just drop in to the average fountain and call for a chocolate ice cream soda; after you have tried it, come around to our store and try one properly served. I'm perfectly willing to let you be the judge and jury and, what is more, I'll gamble on the verdict."

"Without desiring to appear egotistical or to be throwing bouquets at our methods, I will say that we take pride in the fact that our ice cream soda is generally conceded to be the best in town."

I happen to know that he spoke the truth, likewise that he charges more for his ice cream soda than any of his competitors and as he does about double the business of any other fountain in the city, there is quite evidently a lot in what he said about "palatable,

satisfying drinks" bringing the customer back again and again, which proves that the old saying, "The proof of the pudding is in the eating," is as true as ever. Prescott R. Loveland.

Taking Care of the Mirror.

How many times have you looked at your soda fountain mirror and found it covered with fly specks, when only a few hours before it had been washed and polished?

We have a fountain mirror in our store ten feet long by six feet high. The first year we spent many hours keeping it clean, but we would hardly finish the job before the flies would begin to mark it up. First we tried getting rid of the flies, but found that it was practically impossible to keep them all out, and as soon as one passed the door he made straight for the mirror.

We next tried rubbing the mirror with a small amount of citronella after it was polished. This helped to a certain extent, but the odor was more or less objectionable; so we abandoned this idea and decided to wash the mirror twice a day—early in the morning and late in the afternoon. Considerable time was required, however, and on hot summer days the clerks did not have it to spare, with the result that many days the mirror merely got a once-over.

The second summer we hired a progressive soda dispenser with considerable ability as a sign-writer, and he made use of the mirror for attractive signs suggesting various drinks at the fountain. One morning when I arrived at the store, I found the mirror decorated with an excellent representation of a water scene. He had used a thin solution of whiting and water all along the bottom to simulate water, and at each end, with the aid of a little coloring, he had painted cattails. A small boat on the water and a swan sailed gracefully along.

The upper part of the mirror was painted a light blue, to represent the sky, and the whole thing was highly attractive.

I complimented him on the work, but told him he would have his efforts spoiled in a few hours by the flies. He assured me that the flies would not be attracted by the scene as they had been by the bare mirror.

I soon found he was right. Pictures of this character would stay on the mirror for several days, sometimes a week, without being changed.

During the rest of the summer we always had a picture of some kind on the mirror, and customers admired them and spoke of them very often.

Among the scenes used I recall a representation of a snowstorm which almost made you feel cool on a hot summer's day. Another showed a park with an ice cream wagon rumbling through it. Another depicted an excursion steamer passing up the river, and another presented a cool country landscape.

Many may say that this work was done by an artist and that they haven't any one in their store to shape up things of this kind. A contention that doesn't hold, for I found that after a little practice I myself could draw a

very attractive picture on the mirror. Many a man will be surprised to learn how easy it is to work with whiting and water. Lines do not have to be perfect. Neither do figures. A little practice brings a degree of expertness that is astonishing.

Try it. The idea serves a double purpose. Flies are kept away from where we don't want them, and the picture, together with the signs, has a positive and beneficial effect on sales.

Gelatin Said To Help Digest Milk.

Gelatin, regarded by many as useful only for the making of insubstantial desserts, is given a high place in the human dietary by Dr. Thomas B. Downey of the Mellon Institute of Industrial Research, as the result of a long series of experimental feedings of gelatin to animals and human beings. It has been shown by these experiments to aid in the digestion of milk and to be of great value in infant feeding.

Dr. Downey explains this action of gelatin by stating that it acts as a protective coating over the globules of fat and of casein in the milk, causing them to remain finely divided and so preventing the formation of tough, indigestible curds. The first animals experimented with were rats. A little after weaning was divided and half placed upon a milk and egg diet without gelatin and the other given the same food with gelatin added. Those given one per cent. of gelatin with milk grew normally and were healthy after six months and yet ate less food. Those not given gelatin were losing health after six months and were not able to produce healthy young.

Gelatin was then added to the milk given to babies in a large hospital in Pittsburg who had been losing weight and vitality for from ten days to two weeks after birth. One per cent. added to the milk, enabled them to digest it and they returned to normal health and growth, Dr. Downey reports. He also states that gelatin supplies protein deficiencies that exist in bread and in cereal foods.

The Use of Fancy Glasses.

Every fountain besides the regular soda and phosphate glasses, needs some fancy glasses to be used in serving fancy beverages. The number and variety of these fancy glasses will depend upon the menu and the demand for fancy beverages.

It takes as much time and skill to decide what to leave out of an advertisement as what to put in. There are so many things you can say about a product. But the more you say the more you divide the interest and weaken the impression. Say the one thing in the one way that will make the most lasting and favorable impression.

Ben Dean

Advertising Agency

937-941 Michigan Trust Bldg.
Grand Rapids

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

Beans
Cheese
Mop Sticks
Veal
Pork
Rolled Oats

DECLINED

Canned Mushrooms
Coffee
Macaroni
Salt
Hominy
Tapioca

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 95
Royal, 10c. doz. ----- 95
Royal, 6 oz. doz. ----- 2 70
Royal, 12 oz. doz. ----- 5 20
Royal, 5 lb. ----- 31 20
Rocket, 16 oz., doz. 1 25

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 4 50
Sliced bacon, medium ----- 2 70
Sliced beef, large ----- 4 50
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

BLUINO

Original

condensed Pearl

Crown Capped

4 doz., 10c ds. 85

3 dz. 15c. ds. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 18s 3 60
Pillsbury's Best Cerl 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Ralston Branios ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90
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 ----- 3 45
Post's Bran, 24s ----- 2 70

BROOMS

Parlor Pride, doz. ----- 5 25
Standard Parlor, 23 lb. 7 25
Fancy Parlor, 23 lb. 8 25
Ex. Fancy Parlor 25 lb. 9 25
Ex. Pcy. Parlor 26 lb. 10 00
Toy ----- 2 25
Whisk, No. 3 ----- 2 75

BRUSHES

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

Stove

Shaker ----- 1 80
No. 50 ----- 2 00
Peerless ----- 2 60

Shoe

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

BUTTER COLOR

Dandellion, ----- 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 ----- 36

CANNED FRUIT.

Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50
Apple Sauce, No. 10 7 50
Apricots, No. 1 1 35
Apricots, No. 2 ----- 2 85
Apricots, No. 2 1/2 3 00
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 10 00
Blueberries, No. 2 2 00
Blueberries, No. 10 ----- 12 50
Cherries, No. 2 ----- 3 00
Cherries, No. 2 1/2 ----- 3 75
Cherries, No. 10 ----- 11 00
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 1 25
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 3 00
Peaches, 2 1/2 Cal. 3 25
Peaches, 10, Mich. ----- 7 75
Pineapple, 1, sl. 1 80
Pineapple, 2, sl. 2 80
Pineapple, 2 br. sl. 2 65
Pineapple, 2 1/2, sl. 3 35
Pineapple, 2, cru. 2 60
Pineapple, 10 cru. ----- 11 50
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 4 00
Plums, No. 2 ----- 2 00
Plums, No. 2 1/2 ----- 2 75
Raspberries, No. 2, blk 3 25
Raspb's, Red, No. 10 12 00
Raspb's, Black, No. 10 ----- 11 50
Rhubarb, No. 10 ----- 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00
Clams, Steamed, No. 1 1 80
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star 2 70
Shrimp, 1, wet 2 10
Sard's, 1/4 Oil, ky. 5 75
Sardines, 1/4 Oil, k'less 5 00
Sardines, 1/4 Smoked 7 50
Salmon, Warrens, 1/2 2 75
Salmon, Red Alaska ----- 3 10
Salmon, Med. Alaska 2 75
Salmon, Pink Alaska 1 75
Sardines, Im. 1/4, ea. 10 28
Sardines, Im. 1/2, ea. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

Bacon, Med. Beechnut 2 40
Bacon, Lge Beechnut 4 05
Beef, No. 1, Corned ----- 2 70
Beef, No. 1, Roast ----- 2 70
Beef, No. 2 1/2, Qua. all. 1 35

Beef, No. 1/4, Qua. all. 1 75
Beef, 5 oz., Qua. all. 2 50
Beef, No. 1, B'nut, sil. 4 50
Sap Sago ----- 3 75
Beefsteak & Onions, s 2 85
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 5 1/2
Potted Meat, 1/2 Libby 90
Potted Meat, 1/4 Qua. 85
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/4 1 25
Vienna Sausage, Qua. 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

Asparagus, No. 1, Green tips 4 60
No. 2 1/2, Lge. Green 4 75
W. Bean, cut ----- 2 25
Green Beans, 10 ----- 8 50
Green Beans, 2s 2 00
Gr. Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 65
Red Kid. No. 2 1 20
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 65
Corn, No. 2, Fan. 1 80
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 1 15
Okra, No. 2, cut ----- 1 40
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 42
Mushrooms, Choice ----- 53
Mushrooms, Sur Extra 70
Peas, No. 2, E. J. 1 50
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 85
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 50
Pimientos, 1/4, each 12 1/4
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 40
Tomatoes, No. 3 2 00
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 2 70
Lilly Valley, 14 oz. ----- 2 60
Lilly Valley, 1/4 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 10 1/2 oz. ----- 1 60
Quaker, 14 oz. ----- 2 25
Quaker, Gallon Glass 12 50

CHILI SAUCE

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

OYSTER COCKTAIL.

Sniders, 16 oz. ----- 3 50
Sniders, 8 oz. ----- 2 50

CHEESE

Roquefort ----- 52
Kraft Small tins ----- 1 40
Kraft American ----- 1 40
Chili, small tins ----- 1 40
Pimiento, small tins ----- 1 40
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Wisconsin New ----- 26 1/2
Longhorn ----- 28
Michigan Full Cream 27
New York Full Cream 30
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 ----- 70
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, 1/2s ----- 35
Hersheys, Premium, 1/4s ----- 35
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/4s ----- 29
Runkle, Premium, 1/2s ----- 32
Vienna Sweet, 24s ----- 2 10

COCOA.

Bunte, 1/4s ----- 42
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 50
Droste's Dutch, 1/2 lb. 2 35
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 5 lb. cans ----- 31
Runkles, 1/4s ----- 32
Runkles, 1/2s ----- 36
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT.

1/4s, 5 lb. case Dunham 42
1/4s, 5 lb. case ----- 40
1/4s & 1/2s 15 lb. case ----- 41
Bulk, barrels shredded ----- 21
48 oz. pkgs., per case 4 15
48 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 ----- 25
Santos ----- 33
Maradaiho ----- 31
Gautemala ----- 36 1/2
Java and Mocha ----- 45
Bogota ----- 37 1/2
Peaberry ----- 34

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

Telfer Coffee Co. Brand Bokay.

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 45
Quaker, Baby, 8 doz. 4 25
Quaker Gallon, 1/4 dz. 4 30
Blue Grass, Tall 48 ----- 4 40

Blue Grass, Baby, 96 ----- 4 30
Blue Grass, No. 10 ----- 4 40
Carnation, Tall, 4 doz. 4 75
Carnation, Baby, 8 dz. 4 65
Every Day, Tall ----- 4 50
Every Day, Baby ----- 4 40
Pet, Tall ----- 4 65
Pet, Baby, 8 oz. ----- 4 65
Borden's, Tall ----- 4 75
Borden's Baby ----- 4 65
Van Camp, Tall ----- 4 90
Van Camp, Baby ----- 3 75

CIGARS

Worden Grocer Co. Brands
Canadian Club ----- 37 50
Master Piece, 50 Tin. 37 50
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 30
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana Specials, 1 20, per M 75 00

CONFECTIONERY

Stick Candy Pails

Standard ----- 17
Jumbo Wrapped ----- 19
Pure Sugar Sticks 600s 4 20
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
1000 Economic grade 37 50

Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 32

DRIED FRUITS

Apples

Domestic, 20 lb. box 11
N. Y. Fcy, 50 lb. box 16 1/2
N. Y. Fcy, 14 oz. pkg. 17 1/2

Apriots

Evaporated, Choice ----- 24
Evaporated, Fancy ----- 27
Evaporated, Slabs ----- 21

Citron

10 lb. box ----- 48

Currants

Package, 14 oz. ----- 16 1/2
Greek, Bulk, lb. ----- 16

Dates

Hollowi ----- 09

Peaches

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

Peal

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

Raisins.

Seeded, bulk ----- 9
Thompson's s'dles sblk 1 10
Thompson's seedless, 15 oz. ----- 11 1/2

California Prunes

70@80, 25 lb. boxes ----- 09 1/2
60@70, 25 lb. boxes ----- 10 1/2
50@60, 25 lb. boxes ----- 12
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 ----- 07
Cal. Limas ----- 15
Brown, Swedish ----- 07 1/2
Red Kidney ----- 10 1/2

Farina

24 packages ----- 2 50
Bulk, per 100 lbs ----- 06 1/2

Hominy

Pearl, 100 lb. sacks ----- 05

Macaroni

Domestic, 20 lb. box 08 1/2
Armours, 2 doz., 8 oz. 1 80
Fould's 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 2 00

Pearl Barley

Chester ----- 5 00
00 and 0000 ----- 6 50
Barley Grits ----- 06

Peas

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

Sago

East India ----- 10

Tapioca

Pearl, 100 lb. sacks ----- 9 1/2
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant

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

HORSE RADISH	
Per doz., 5 oz.	1 20

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	2 10
Pure 6 oz. Asst., doz.	1 10
Buckeye, 22 oz., doz.	2 35

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.	23 1/2
Delicia, 2 lb.	23

Van Westenbrugge Brands	
Carload Distributor	



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

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

Safety Matches	
Quaker, 5 gro. case	4 50

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

MOLASSES.	
------------------	--



Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2 1/2, 24 cans to cs.	6 45
No. 1 1/2, 36 cans to cs.	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 cs.	5 10
No. 1 1/2, 36 cans to cs.	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 cs.	3 50
No. 1 1/2, 36 cans to cs.	3 00

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41

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	4 30
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.	
Whole	

Almonds, Terregona	20
Brazil, New	18
Fancy mixed	22
Filberts, Sicily	25
Peanuts, Virginia Raw	12 1/2
Peanuts, Vir. roasted	15
Peanuts, Jumbo, raw	14
Peanuts, Jumbo, rstd	16 1/2
Pecans, 3 star	22
Pecans, Jumbo	50
Walnuts, California	28

Salted Peanuts.	
Fancy, No. 1	14
Jumbo	23

Shelled.	
Almonds	72
Peanuts, Spanish	13
125 lb. bags	13
Filberts	32
Pecans	120
Walnuts	59

OLIVES.	
Bulk, 2 gal. keg	3 60
Bulk, 3 gal. keg	5 25
Bulk, 5 gal. keg	8 50
Quart Jars, dozen	6 00

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

PEANUT BUTTER.



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	13.1
Red Crown Gasoline	
Tank Wagon	18.7
Gas Machine Gasoline	39.2
V. M. & P. Naphtha	22.6
Capitol Cylinder	41.2
Atlantic Red Engine	23.2
Winter Black	13.7

Polarine

Iron Barrels.	
Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	62.2
Finol, 4 oz. cans, doz.	1 45
Finol, 8 oz. cans, doz.	2 25
Parowax, 100, lb.	8.0
Parowax, 40, 1 lb.	8.2
Parowax, 20, 1 lb.	8.4



Semdac, 12 pt. cans	2 75
Semdac, 12 qt. cans	4 60

PICKLES	
Medium Sour	
Barrel, 1,200 count	24 50
Half bbls., 600 count	13 00
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

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

PLAYING CARDS	
Battle Axe, per doz.	2 65
lue Ribbon	4 50
Bicycle	4 75

POTASH	
Babbitt's 2 doz.	2 75

FRESH MEATS

Beef.	
Top Steers & H'f.	@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	13
Good	11 1/2
Medium	10
Common	9

Veal.	
Top	15 1/2
Good	14
Medium	12

Lamb.	
Spring Lamb	30
Good	27
Medium	22
Poor	16

Mutton.	
Good	14
Medium	10
Poor	8

Pork.	
Light hogs	15 1/2
Medium hogs	16 1/2
Heavy hogs	15
Loins	26
Butts	24
Shoulders	20
Spareribs	16
Neck bones	6

PROVISIONS	
Barreled Pork	
Clear Back	34 50 @ 35 00
Short Cut Clear	34 50 @ 35 00

Dry Salt Meats	
S P Bellies	31 00 @ 33 00
Lard	
Pure in tierces	17
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 tierces	14
Compound, tubs	14 1/2

Sausages	
Bologna	12 1/2
Liver	12
Frankfort	17
Pork	18 @ 20
Veal	17
Tongue, Jellied	32
Headcheese	16

Smoked Meats	
Hams, Cert., 14-16 lb.	31
Hams, Cert., 16-18, lb.	30
Ham, dried beef	
sets	@34
California Hams	@19
Picnic Boiled	
Hams	30 @ 32
Boiled Hams	45 @ 47
Mixed Hams	14 @ 17
Bacon	30 @ 39

Beef	
Boneless, rump	18 00 @ 22 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	
Cooked in Vinegar	
1/4 bbls.	1 55
1/2 bbls., 35 lbs.	2 75
1 bbl.	5 30
1 bbl.	15 00

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	14 @ 26
Beef, middles, set	25 @ 30
Sheep, a skein	1 75 @ 2 00

RICE	
Fancy Blue Rose	7 1/2 @ 8
Fancy Head	8 @ 9
Broken	6

ROLLED OATS	
Steel Cut, 100 lb. sks.	3 25
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, Ill'num	3 25
Silver Flake, 18 Reg.	1 50
Sacks, 30 lb. Jute	3 10
Sacks, 90 lb. cotton	3 20

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	19 1/2
Tablets, 1/2 lb. Pure, doz.	1 40
Wood boxes, Pure	28
Whole Cod	11 1/2

Holland Herring	
Mixed, Kegs	1 10
Queen, half bbls.	10 25
Queen, bbls.	17 50
Milkers, kegs	1 25
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	20

Lake Herring	
1/4 bbl., 100 lbs.	6 50
Wackerel	
Tubs, 100 lb. fancy fat	24 50
Tubs, 60 count	6 00

White Fish	
Med. Fancy, 100 lb.	13 00

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

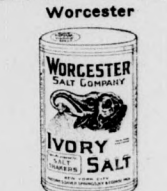
STOVE POLISH.	
Blackene, per doz.	1 35
Black Silk Liquid, dz.	1 45
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SALT.	
Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2	40
Med. No. 1. Bbls.	2 75
Med. No. 1. 100 lb. bg.	85
Farmer Spec., 70 lb.	85
Cracked Meat, 56 lb.	57
Crushed Rock for ice cream, 100 lb., each	75

Butter Salt, 280 lb. bbl	4 50
Block, 50 lb.	36
Baker Salt, 280 lb. bbl.	4 10
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40
Colonial Iodine Salt	2 40



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



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
Plain, 50 lb. bbls.	4 45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm	85
sk.	
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart	2 40
Swift, Classic, No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

SOAP

Am. Family, 100 box	6 30
Export 120 box	4 90
Big Four Wh. Na. 100s	3 75
Flake White, 100 box	4 25
Queen, bbls.	5 60
Fels Napha, 100 box	5 60
Grdma White Na. 100s	4 10
Rub No More White	
Nantha, 100 box	4 00

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 11.—On this day were received the order of reference, adjudication and order appointing receiver in the matter of Mid-Lakes Paper Co., Bankrupt No. 2676. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a corporation located at St. Joseph and has been engaged in the manufacture of paper and products. Schedules have been ordered by the court and upon the receipt of the same the first meeting will be called and notice of the same and a list of the creditors of the bankrupt given here. The matter is involuntary.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Joseph G. West, Bankrupt No. 2693. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a mechanic and has resided at Lowell. The schedules list assets of \$150, of which \$150 is claimed as exempt to the bankrupt, with liabilities of \$2,490.43. The court has written for funds 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:

University Hospital, Ann Arbor \$136.23
Dr. A. E. Holland, Belding 15.50
Dr. G. A. Stanton, Belding 12.00
Dr. J. B. Whinnery, Grand Rapids 90.00
Dr. Andrew Dutt, Belding 117.70
Dr. Wm. R. Vis, Grand Rapids 132.50
T. J. Moffitt, Belding 35.50
C. E. West, Lowell 1,890.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy of C. W. Webster, Bankrupt No. 2694. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a traveling salesman by occupation. The schedules filed list assets of \$1,250, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$3,910.20, of which \$816.36 is secured on property of the bankrupt. 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:

General Motors Acceptance Corp., Detroit \$816.36
Lamm Bros., Baltimore 380.00
Toledo Romper Co., Toledo 318.37
Rabitshek-Schneider Co., Minneapolis 367.24
Herpolsheimer Co., Grand Rapids 54.60
P. Steketee & Sons, Grand Rapids 14.15
Friedman-Spring Co., Grand Rapids 18.98
Wurzberg Dry Goods Co., Grand R. 32.50
Rindge-Krekel Co., Grand Rapids 58.00
Sigmond Eisner Co., Redbank, N. J. 1,750.00

Standard Garment Co., Toledo unknown
Levine Clothing Co., Detroit unknown
Star Garment Co., Detroit unknown

May 13. On this day were received the schedules, order of reference and adjudication in bankruptcy of Harry C. Moyles, Bankrupt No. 2695. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is an upholsterer by occupation. The schedules list assets of \$270, all of which are claimed as exempt to the bankrupt, with liabilities of \$991.30. The court has written for funds for the first meeting and upon receipt of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Heyman Co., Grand Rapids \$16.00
Chaffee Bros., Grand Rapids 65.00
F. A. Rauch Co., Chicago 194.07
Daily News Co., Chicago 15.95
R. R. Donnelly Corp., Chicago 198.00
Mike Weinburg, Chicago 120.00
Mr. Michaelson, Chicago 100.00
Frank Rettig, Grand Rapids 20.00
Wm. A. Chapel, Grand Rapids 233.18

May 13. On this day were received the schedules, order of reference and adjudication in bankruptcy of Benjamin Nykerk, Bankrupt No. 2697. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a clerk by occupation. The schedules filed list assets of \$8, all of which is claimed as exempt to the bankrupt, with liabilities of \$497.97. The court has asked 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:

Henry Nykerk, Grand Rapids \$125.00
Wolverine Spice Co., Grand Rapids 34.51
Putnam Candy Co., Grand Rapids 17.15
Andawagan Paper Co., Manistee 74.80
Proctor & Gamble Co., Cincinnati 16.76
Dr. Peter De Pree, Grand Rapids 8.00
Mills Paper Co., Grand Rapids 40.00
Judson Grocer Co., Grand Rapids 59.81
Kent Storage Co., Grand Rapids 39.94
Worden Grocer Co., Grand Rapids 82.00

office in Grand Rapids. The sale will be to the highest bidder at open auction. All interested should be present at the above named time and place.

In the matter of Fred A. Marshall, Bankrupt No. 2680, the trustee has reported the receipt of an offer of \$1,200, less any valid existing lien or liens, from Joseph Troost, of Niles, for all of the assets of this estate. The property is appraised at \$2,151 and consists of stock in trade and furniture and fixtures of a restaurant at the city of Niles. The sale is set for May 26. The trustee is Charles Bernstein, of Niles, who is in possession and can show the property. An inventory is in the hands of the referee at Grand Rapids. The sale will be held at the office of the referee, Grand Rapids, and will be conducted as an open auction, the property going to the highest bidder.

May 15. On this day were received the schedules, order of reference and adjudication in bankruptcy of Clarence A. Hall, Bankrupt No. 2698. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Haven and has conducted a retail grocery store at such city. The schedules filed list assets of \$1,683.64, of which \$350 is claimed as exempt to the bankrupt, with liabilities of \$1,849.00. The first meeting of creditors has been called for May 29. A list of the creditors of the bankrupt is as follows:

Sales Service Co., Grand Rapids \$350.00
Judson Grocer Co., Grand Rapids 434.34
Standard Grocer & Milling Co., Holland 380.12
Arnold Bros., Chicago 49.93
Steindler Paper Co., Muskegon 11.46
Jacob Braak, Spring Lake 13.50
C. C. Buhl, Grand Haven 10.19
D. Baker & Son, Grand Haven 4.10
Hasper Biscuit Co., Muskegon 20.51
Peter Van Zyl, Grand Haven 15.73
Sawyer Biscuit Co., Chicago 66.09
H. Vinkemulder Co., Grand Rapids 112.37
Tribune, Grand Haven 14.50
Voigt Milling Co., Grand Rapids 33.00
Kent Storage Co., Grand Rapids 20.90
Sales Service Co., Grand Haven 108.65
Central States Utilities Co., Grand Haven 11.29
H. Nietring, Grand Haven 27.52
Akley Hall, Grand Haven 60.00
Ideal Bakery, Grand Haven 101.13
Bell Telephone Co., Grand Haven 3.97
Vyn Bros., Grand Haven 7.89

In the matter of Wilson A. Giering, Bankrupt No. 2671, the trustee has filed in court his petition for leave to sell the balance of the property in his hands, except accounts, at public auction at the premises formerly occupied by the bankrupt at Grand Rapids. The order was entered and the sale is set for May 29. The property to be auctioned consists of electrical fixtures, materials, stock, etc., and the attendant fixtures and all inventoried at approximately \$1,000. All interested should be present at the time and place set. An inventory is in the hands of the referee at his office and of Glenn Downs, trustee, Grand Rapids, and one will be on the premises at the date of sale.

May 18. On this day was held the special meeting and sale of assets in the matter of Fred Sheringer, Bankrupt No. 2642. The bankrupt was present in person. The trustee was present in person. Homer H. Freeland was present for certain creditors. Other creditors were present in person and bidders were present. The property of the estate was offered for sale and after successive bidding the same was sold to J. R. Davidson, of Nunica, for \$3,750. The sale was immediately confirmed. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of International Vinegar Co., Bankrupt No. 2662. The bankrupt was not present by officers or attorney. Corwin & Norcross were present for petitioning creditors. Creditors were present in person and by Travis, Merrick, Warner & Johnson; Care J. Hall; Norris, McPerson, Harrington & Waer; White & Reber; Francis L. Williams and Wicks, Fuller & Star. Francis L. Williams was appointed trustee by the referee upon failure of the creditors to agree upon a trustee by election. His bond was placed at \$5,000. The first meeting of creditors was then adjourned to June 1 and the officers of the bankrupt ordered to appear.

Men's Neckwear Louder.

Crepes in brilliant colorings and bold designs for men's neckwear are in demand at the moment despite the unseasonable weather, says one manufacturer of the better grade merchandise. Foulards, however, show every indication of continuing in popularity. The bright colors in vogue have stimulated the business in neckwear, it is said, since conspicuous patterns involve a wider variety in the man's wardrobe. Manufacturers are preparing their lines for June showing. Stripes and stripe combinations are indicated as leading in popularity.

TO MAKE ENEMIES SMILE.

Some people dream dreams, consult dream books and usually just remain dreamers. We all know that water in the gasoline makes the engine spit and sputter. Dreams are also caused by spits and sputters and instead of being something supernatural they may be caused by a piece of undigested cheese. Most of things that mystify us are spits and sputters and the result of natural causes. For instance, smoking a strong cigar may create an awful kick for the moment and later cause spits and sputters. To smoke a good, mild cigar is a luxury while smoking a strong cigar is a vice. To get the benefit of a good cigar one should be at ease and have time to relax, then slowly and soothingly blow the smoke. You will see the faces of your enemies in the clouds of smoke. They will smile at you and smiles are contagious. Enemies after all are mostly reflections and if we smile we lose our enemies. A good mild cigar helps clear away the cobwebs from our minds and silver linings appear around the dark clouds and as we relax our imagination takes flight and we all know that the great things in life were first reached by flights of imagination. G. J. Johnson.—Adv.

FOR SALE:

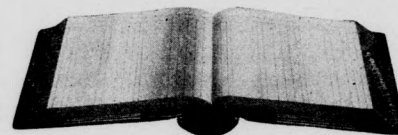
Meat Market Equipment, Coolers, Refrigerating cases, Blocks, Scales, Grinders, Etc.

K & B STORES INC.
131 Division Ave. Grand Rapids



MADE RIGHT—SOLD RIGHT

The Balance Sheet that shows why Proudfits mean Profits



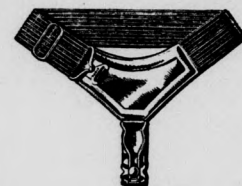
Old Style		The Proudfit Way	
Debit		Credit	
1. Protruding Posts		1. No Metal Posts	
2. Sheets held by holes		2. Sheets held by compression	
3. Uneven writing surface		3. Flat writing surface	
4. Sheets tear out		4. Sheets do not tear	
5. Leaves jammed in		5. Leaves arch from center	
6. Inserting sheets difficult		6. Inserting sheets easy	
7. Wide binding margin		7. Narrow binding margin	
8. Unnecessary weight		8. Less weight	
9. Sheets get out of alignment		9. Easy to fog sheets back into place	

PROUDFIT LOOSE LEAF CO.

17 Logan Street

Grand Rapids

GARTERS



The season is here when all stocks of garters, arm-bands, waists, sew-ons, and frilled garters should be complete. Here are some of the fast selling brands:

Paris
Boston
Pado
Rusco
Hickory
Laurel
Nufashioned
Dr. Parker's Waists

Our stocks are complete—mail your orders today. They will be filled efficiently and promptly.



PARIS
GARTERS
No metal
can touch you

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

Must Study the Science of Distribution

The address by ex-Governor Frank O. Lowden of Illinois to the Bureau of Advertising of the American Newspaper Publishers' Association, on the subject of the present financial difficulties of the American farmer, seems to indicate a clear enough appreciation of the conditions but is somewhat shy of remedies.

He advocates the formation of co-operative organizations by the farmer for the purpose of obtaining some of the spread in prices between the farmer and the consumer. It may be co-operative associations will help. In some cases they have helped, but they are not a cure-all. We must not forget that it requires as high an order of business energy, experience and intelligence to manage a co-operative association successfully as it does to manage any other large business concern. Other large organizations are willing to pay high salaries to attract and hold men who are able to manage them. Up to now the farmer has been unwilling to do so. Co-operation may teach the farmer to pack and grade his product so as to meet the needs of his market.

The difficulties which ex-Governor Lowden has discovered so recently have been evident to students of the subject for many years. Part of the fault may be laid at the door of the farmer, but for others again he is not to blame.

During the war he was urged to increase his production for patriotic reasons, to which he responded nobly. He enlarged his acreage and increased his facilities in the belief that the high war prices would last forever. From 1913 he had increased his mortgage indebtedness from three and one-third to eight billion dollars. Many farmers speculated in farm values until 1920, when the crash came. From 1920 to 1924 the selling value of the farms shrank by eighteen billions and the mortgage debt was increased by another two billions. The world since the war has returned slowly to a gold basis, which means to greater stability and a gradual lowering of prices, due to the increased purchasing power of the dollar. The farmer cannot expect to make a profit on increased cost of land and overhead and a decreased price for products, unless the costs of distribution are lessened. Merchants have marked off their loss for inflated inventory and have started again on a new basis, but the farmer cannot do it so quickly, and, therefore, is more slow to recover.

Many volumes could be written and much could be said of the causes of the present situation, but, aside from their historical value, they are fruitless. Something must be done to help the farmer where the things to be done are not within his control. He is but a part of the machinery of production, distribution and consumption. After he has produced the article he loses control of it. A host of middlemen take it and before it reaches the consumer the price is increased greatly. This increase troubles the farmer, who thinks he should share the increase.

This is not intended as an attack on the middlemen. Under the present

conditions, their work is necessary and must be paid for.

No direct economical system of handling foodstuffs is possible where the only power used is man power and physical facilities are not provided. The farmer, with the aid of the Department of Agriculture, farm agents and agricultural schools, has increased production wonderfully well, but when it comes to the distribution of the products among consumers, practically nothing has been done in the way of publicly built physical facilities. The cities seem to have been deaf to those who pleaded to them for better physical facilities for the distribution of the farmer's products. They have refused to give the railroads sufficient space for handling their freight. It was only recently that the City of New York began the creation of larger wholesale terminal markets to receive and distribute the farmer's products. The Port Authority is making extensive plans to handle all the freight, including foodstuffs, coming to and leaving New York. Other cities should do the same. Until adequate physical facilities are provided by the cities for the distribution of foodstuffs, the farmer must continue to suffer. The most important science for the friends of the farmer to study is the science of distribution.

Cyrus C. Miller.

Why He Failed as a Storekeeper.

He did not believe in bothering his head to remember a customer's name.

He saw no reason why he should speak to a customer whom he happened to meet on the street.

He reasoned that he could not expect to sell everybody, everytime, and so he never troubled himself to offer to get an article if what was wanted was not in stock.

He couldn't understand why it was not just as well to send statements once every two, four or six months.

He looked upon his windows as places through which light came in. So long as they didn't look bare he didn't worry about them. He never had any special purpose in putting certain lines in other than to fill up.

He didn't believe in taking inventory.

He thought an inexperienced girl could figure his accounts as well as an experienced book-keeper.

He never troubled himself to attend meetings of local business men.

He had no definite hour for opening or closing.

He never bothered with his discounts, because he thought they didn't amount to much.

He was not always particular about answering his business letters promptly, even when they had to do with overdue accounts.

Just Natural.

"Liza, you remind me of all the world of brown sugar."

"How come, Sam?"

"You am so sweet and so unrefined."

DO YOU NEED MONEY?

Turn your stock into cash. We conduct effective 10-day retail sales; proving successful everywhere.

GREENE SALES CO.

142-146 N. Mechanic St.
JACKSON, MICHIGAN



Sidney Elevator Mfg. Co., Sidney, Ohio

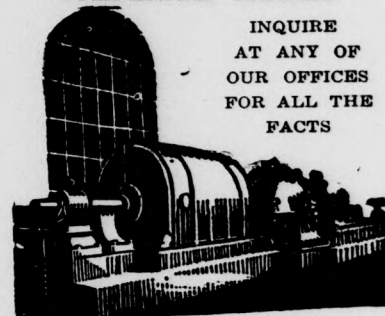
SIDNEY ELEVATORS

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.

20,000 PARTNERS

PROFIT FROM CONSUMERS POWER PREFERRED SHARES

INQUIRE AT ANY OF OUR OFFICES FOR ALL THE FACTS



Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

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.



A SUMMER HOME ON WHEELS

The Clare Auto Tour Trailer is equipped with comfortable beds, a 12x14 ft. waterproof tent. Space under tent in which to cook and eat meals. Every convenience for comfort. Light and rigid, trails perfectly. Ideal for tourists. Write today for catalog and prices.

CLARE MFG. CO. Clare, Mich.
Camping and Commercial Trailers

Business Wants Department

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

FOR SALE—Old established men's furnishings and dry goods business, on main thoroughfare in Grand Rapids. Stock and fixtures will invoice about \$4,000. Will sacrifice for quick sale. All cash not needed. Other interests reason for selling. Address No. 924, c/o Michigan Tradesman. 924

FOR EXCHANGE—MODERN TWO-story brick store, room 50x90 occupied. I want general merchandise. A. L. Redman, Olney, Ill. 925

For Sale—Stock general merchandise, \$15,000 to \$18,000, in Northern Michigan town of 1000 population. Must be sold to close estate. Address Thomas J. Bailey, Administrator, Petoskey, Mich. 926

New Brick Barber Shop—Ready for occupancy June first. Next to State Normal campus. Only shop within ten blocks. Rent \$30 per month. This is a wonderful chance for some one. Govers, Central Supply Co., Mt. Pleasant, Mich. 927

For Sale—Detroit automatic computing, 100 lb. capacity, \$50. Closing out estate. Citizens phone 61-006, 131 Langdon Ave., City. 928

Wanted—Cash register, scales, floor case, Burroughs Add machine. A. L. Redman, Olney, Ill. 929

Fine Opening for Bakery—Building fitted up for same. Brick building 22x40, living rooms above. Main, paved street, close in. No bakery in town. Sell on easy terms or lease. See or write P. W. Calen, South Lyon, Mich. 930

Wanted—Dry goods or general store, or a location in a prosperous town. Address No. 931, c/o Michigan Tradesman. 931

For Sale—Moving picture theater, doing good business, in small town. Two-story brick building with dance hall up stairs and theater on first floor. Equipment as good as new—only used two years, with two shows a week. Or will sell equipment alone. A big snap for some town wishing to start a moving picture theater. Address No. 932, c/o Michigan Tradesman. 932

For Sale Or Exchange—A new brick store building in small town with big farming community. Best store building in the county. \$2,000 of up-to-date new store fixtures and \$5,000 of general merchandise—all new—only nine months of business. Or will sell merchandise for cash and rent store building and fixtures; or will sell merchandise to be moved from premises. Speculators need not write or apply. Address No. 933, c/o Michigan Tradesman. 933

Refrigerators—Nearly new, all sizes. Scales, show cases, cash registers. Dickry Dick, Muskegon, Mich. 919

FOR SALE—Complete fixtures for meat market, ice machine, marble top counters, etc. All in first-class condition. Cheap for cash. Reason for sale, death of owner. Inquire at Eaton's Meat Shop, 86 Market Ave., N., Grand Rapids. 920

Wanted—To rent building, in good town, for general store. Box 1097, Elk Rapids, Mich. 916

MILLINERY STORE—And beauty parlor. Good location, good business. For sale, or exchange for equity in a two-family flat or vacant property. Evalyn Chapeaux, 10901 E. Jefferson Ave., Detroit, Mich. 917

For Sale—Good clean general stock of merchandise about \$5,000 to \$10,000, up-to-date store and fixtures. Can be reduced if required. Address No. 918, c/o Michigan Tradesman. 918

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

CASH For Your Merchandise!

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

For Sale—Modern store building with living rooms above. E. M. Talman, Greenville, Mich. 934

CASH PAID

for Shoes, Men's Clothing, Women's Wear and other merchandise stocks, also surplus merchandise. Will buy, lease or furnish tenants for business properties. Investigation and offer made upon request. JAMES H. FOX, 425 Pleasant, S.E., Grand Rapids, Mich.

Untruths Regarding Birds From a High Source.

Grandville, May 19—"One family of birds, the tree sparrows, which live on a vegetable diet of seeds, consumes in Iowa each year 875 tons of weed seed."

This statement is made by a professor of zoology at Iowa State college. The learned professor goes on to state the amount of good certain birds are doing the farmers of that State eating tons upon tons of weed seeds.

All of which may be true, although how the learned professor gets his figures as to the exact tons of seed the tree sparrows consume is a puzzle to the ordinary mind.

Such statements go out from our learned men of colleges and are accepted as gospel truth, when it is really most of it the merest bunk.

Most birds are seed eaters. We can never speak a good word amiss for our bird population, but this professor goes out of his way to spoil his pretty talk by saying: "However, there is one bird for whom I have no good word and that is the English sparrow. It is the worst bird we have. Not only does it consume large quantities of valuable grain, but it is a carrier of hog cholera germs, of chicken mites and other parasites."

To single out this one small bird and accuse him of all the crimes in the decalogue is unfair, unjust and not true.

To be popular one must take a rap at the sparrow.

It would be interesting to learn how this learned professor got his figures which credits one species of bird with an exact number of tons of weed seed consumption in a single year. Let us have the method of computation before we shout amen to the pleasing tale.

There is not a bird created by the All Wise Father which is not in one way and another a benefit to the farmer. That the sparrow, against whom this Iowa solon raves, is the villain he paints him we do not believe. We shall demand a bill of particulars. They will not be forth coming since the most of the statement regarding the sparrow is pure bunk.

Hog cholera was prevalent in this country many years before the bird in question became a resident here. What bird or insect spread the germs at that time?

"Chicken mites and other germs." The proof, Professor, the proof?

No doubt the sparrow consumes his share of grain, but the infinitesimal quantity is a thousand times offset by the insects destroyed.

I write from the standpoint of the farmer when I say that the so-called English sparrow has been maligned and disparaged through a non-understanding of the facts. He does not spread infectious diseases any more than do other birds. I raised pigs, chickens and other farm animals during the sixteen years I tilled the soil and I never discovered any such habits in the sparrow as stated by this Iowa professor.

In coming to the defense of the sparrow I take the stand I have always taken that all birds are a haven of righteousness for the farmer, and that to outlaw any one of them is a crime against nature and should be condemned.

It is easy to broadcast statements which, when hunted down, reveal the paucity of fact in their makeup.

There is more pure bunk sent out from our institutions of learning regarding bird and animal habits than hard facts which alone should be shouldered by those men we employ to teach the rising generation how to carry on.

To accuse a whole race for the misconduct of a single individual is not sanity on the part of the accuser. A sow has been known to devour her whole litter of pigs, yet we would not

condemn to destruction the whole hog family because of this one's act.

An occasional indiscretion on the part of a single bird ought not to doom the whole bird family to extinction.

As for the sparrow being the crafty savage his enemies have painted him, it is wholly untrue, and I have little patience with the mischievous falsehoods which are broadcasted from time to time by college professors with intent to obliterate the sparrow from the bird life of America.

So much of this misrepresentation is going on every day it is a wonder that the common man knows anything about the habits of animals and birds. We may easily disagree with regard to men and measures, but there should be no doubt as to where to place the birds and beasts of the world.

The rising generation of boys and girls have been taught through our high schools and colleges that the sparrow is a pest and that it is their duty to see the little fellow wiped out of existence. Such teaching is of a nature most revolting and is serving to undermine the good that is inborn in the breast of every small boy and girl in the land.

Teach goodness rather than the opposite.

How can we expect good citizens from such teaching of the young folks?

Environment counts when we take into consideration the upbringing of our young folks. Too much good cannot be inculcated. What one learns in childhood and youth is never forgotten in after years.

There is little wonder that so many state legislatures are manned by half baked statesmen when we come to consider the source from which their learning came. Legislators who will place a price upon the head on any bird, especially such a prime promoter of good as the sparrow, have not far to go to be classed with the inmates of an insane asylum. Old Timer.

High Coffee Prices Have Unquestionably Reduced Consumption.

Milwaukee, May 19—I heard many grocers speak recently about the consumption of high-grade coffee and questioning whether the price had anything to do with consumption. Well, from my investigation and from a knowledge of my own business, I think the price has a great deal to do with consumption.

If you are right up close to some of the retailers they will tell you that they formerly handled three or four well-advertised, high-grade coffees, and that they had sale for them, but today they haven't any sale for them. It is not because the dealer doesn't want to sell them, and it is not because he is not offering the consumer a good trade, because, as a matter of fact, in our market you can buy good coffee from the dealer at a profit to the retailer of about 5 cents per pound, whereas, when the consumer buys bulk coffee he makes from 10 cents per pound up. He doesn't really figure on handling bulk coffee unless he can make 10 cents per pound profit, and there is where one of the dangers is cropping in.

I don't think many houses in the roasted coffee business that have spent any money at all in developing their business have gone out and advocated fighting high-priced coffee simply because Brazil is controlling the market; I think they are fighting to keep their business together, but they find it growing more difficult day by day. I think, however, that is in the process of adjustment. I think the consumer on the one hand, is getting more used to high-priced coffee. I think the retailer as well as the roaster is beginning to find out that it really doesn't profit him to sell low-grade coffee, because he is usually selling it at a price it is a price proposition and it is not building him any business.

I have talked to some leading grocers who insist that consumption has

not decreased, but if you analyze it closely and talk to the various retailers who go from house to house and get their story, you will find that there is a big decrease in the consumption of coffee, and it is due to high prices. We talk about eggs at 60 cents or butter at 60 cents, but as a matter of fact you don't use as many eggs at 60 cents in your home as you do when they are 25 or 30 cents, and the housewife is not going to use as much coffee at 60 or 65 cents as she would at 35, 40 or 45 cents. She is going to be more economical in the use of it.

The high price automatically cuts down the consumption, and we are suffering from this decreased consumption. We go to a dealer and we want to know why he can't sell any more of our high-grade coffee, and he says, "Why the price is too high."

One of our men told me this morning before I left the office that one man's window was full of a very prominent high-grade coffee at 54 cents per pound, and the retailer said, "I can't sell it." The people in his neighborhood won't pay 54 cents, and furthermore, that coffee to-day can't be bought by that retailer under 56 cents.

That is the situation, and there is no use of kidding ourselves into believing that the consumption has not decreased. I have talked to various retailers in the house-to-house canvasses and chain store men and good, live grocery store men and department store men, and their business has universally decreased, their sales have decreased, their poundage has decreased.

Of course, I think it is well for us to continue to pound quality; we will never build a business on anything but quality. I think we should all keep hammering away, because this price question is going to adjust itself sooner or later by the supply and demand, if through no other means. I think we should maintain that quality talk and keep hammering away.

Charles A. Clark.

Balbriggan Suits Top Demand.

Balbriggan suits continue to top the demand for knitted garments for women, the movement of the goods being limited only by the inability of the manufacturers to meet all the demands made on them. The suits are offered at prices permitting them to be retailed profitably at \$15 and up, with the demand greatest for those that can be sold to the consumer at \$16.50. Within the last week there has been some demand for suits with elbow-length sleeves, and it is expected to grow as the weather gets warmer. Novel neck treatments are also selling well, especially turtle-neck effects in suits running from sizes 14 to 20. White and flesh top the color demand, with powder blue, banana, rose and Nile green following in the order named.

Ribbons For Millinery Uses.

Gros grain and faille ribbons in all widths are showing indications of increased popularity for millinery purposes, according to some of the leading manufacturers. There is a trend to the plainer colors, it is said. There also is a call for the broad widths in soft ribbons for Summer sashes, in bright shades of all colors. Ombre effects, too, continue popular. The feeling that the business generally will be better than for some years past is evidenced by the continued activity of the mills, which are in some cases running well up toward capacity. The millinery demand is thought to be the reason for the increased optimism.

Higher Prices For Buttons.

The increase in the price of buttons used by clothing manufacturers received considerable attention at the meeting of the Executive Committee of the Associated Clothing Manufacturers of New York, Inc., held at New York City. According to Irving Crane, Executive Secretary of the association, it was brought out that buttons have increased in price upward of 100 per cent. in the last six months. He added that, while it is not thought that there is a "combination" in the button industry, some of the members reported that as many as ten and twelve button jobbers calling on them make identical quotations for the same merchandise. Members of the association will be invited to send to the Secretary's office any information resulting from their dealings with the button wholesalers that may tend to throw some light on the sudden increase in prices. The secretary was also instructed to get any available information as to how far any increase in the cost of raw materials, such as horn and bone, may have had to do with present prices.

Novelty Underwear For Men.

Novelty underwear for men is the newest thing that the trade is being shown. It comes in madras, with brilliant silk stripes and figures. The success of novelty hose, highly colored neckties and many-hued suits and overcoats apparently decided manufacturers to bring out something in underwear to match. The new goods are not listed among the trade's best sellers yet, but the success with which other intimate apparel—such as pajamas, for instance—has met, presages active buying before long. Current business in the more staple lines is being held back by the lack of continuous warm weather, but this condition is not expected to last long.

Favorable Change in Handbags.

The change in styles of handbags to the tailored pouch effects has been a stimulating factor. The pouch trend is now very marked and these bags are said to be replacing the leather under-arm ones in favor in many sections of the country. Silk bags and those of slipper satin are mostly wanted by retailers, the bright shades dominating. In the popular-priced merchandise, wholesaling at about \$24 per dozen, there are many novelties being offered in the market here. These run mainly to the decorative type to harmonize with the silk and lace dresses for late Spring and early Summer.

Designs in Necklaces.

Pearl necklaces in "opera" length with silver and rhinestone ornaments have just been shown by a leading novelty house at \$8 per dozen. They are copies of higher-priced designs, as are the "Maytime" necklaces, shown by the same house at \$3 each wholesale. Chokers continue in popularity and some new designs have just been offered with large pearls combined with beads of equal size set with tiny stones in a variety of brilliant colors. These are priced at \$24 to \$96 per dozen.