

MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, JULY 15, 1925

Number 2182

Salute to the Trees

Many a tree is found in the wood,
And every tree for its use is good;
Some for the strength of the gnarled root,
Some for the sweetness of flower or fruit;
Some for shelter against the storm,
And some to keep the hearthstone warm.
Some for the roof, and some for the beam,
And some for a boat to breast the stream;
In the wealth of the wood since the world began
The trees have offered their gifts to man.

But the glory of trees is more than their gifts;
'Tis a beautiful wonder of life that lifts
From a wrinkled seed in an earth-bound clod,
A column, an arch in the temple of God,
A pillar of power, a dome of delight,
A shrine of song, and a joy of sight;
Their roots are the nurses of rivers in birth,
Their leaves are alive with the breath of the earth;
They shelter the dwellings of man; and they bend
O'er his grave with the look of a loving friend.

I have camped in the whispering forests of pines,
I have slept in the shadows of olives and vines;
In the knees of an oak, at the foot of a palm,
I have found good rest and slumber's balm.
And now, when the morning gilds the boughs
Of the vaulted elm at the door of my house,
I open the window and make salute:
"God bless thy branches and feed thy root!
Thou hast lived before, live after me,
Thou ancient, friendly, faithful tree."

Henry Van Dyke.

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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 air-tight 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

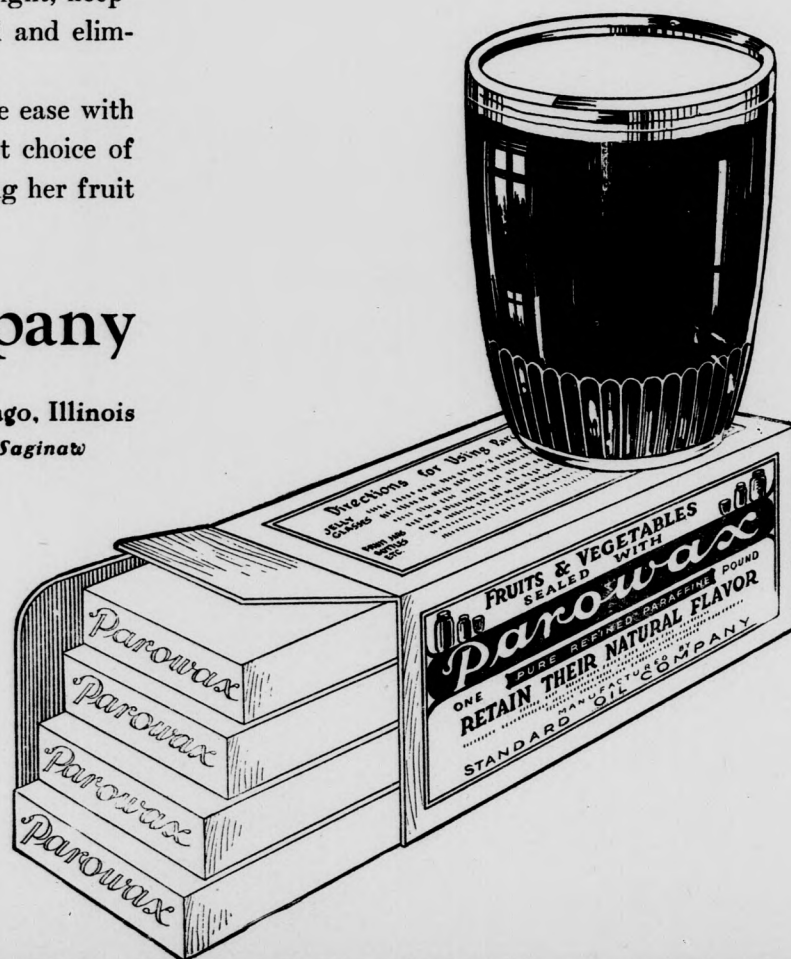
Michigan Branches at Detroit, Grand Rapids and Saginaw

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, JULY 15, 1925

Number 2182

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.

Subscription Price.

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in advance.

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payable invariably in advance.

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issues a year or more old, 25 cents; issues
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under Act of March 3, 1879.

FANNING FARM UNREST.

The two most cherished panaceas for farm woes are price-fixing and co-operation. The farm's salvation may rest in co-operation. The Administration hopes so. However, it is having a hard time getting a nation-wide foothold.

The politicians cannot let it alone. The United State Grain Growers' Cop was killed in a fight for control. The Wheat Growers, headed by ex-Governor Lowden of Illinois, had a political bent from its start. Frank O. Lowden is a big farmer and a bigger politician. In 1924 he was the tallest figure in farm politics in the restless West and Northwest and was looking down a vista that might lead to the White House in 1928.

The Lowden market scheme was knocked out by the Grain Marketing Company in 1924. Whether or not this might have succeeded had it received a chance is uncertain. It was attacked as a plan to unload non-paying grain concerns on the innocent farmer. In Lowden's home State the Illinois Agricultural Association fought it tooth and nail. Across the line the Indiana Farm Bureau Federation smote it hip and thigh. Bankers and the Board of Trade dived into the melee. The merger was in politics up to its neck.

Farmers were expected to take \$4,000,000 of its stock by July 28. They ran from it. The failure of a financial house seems to have finished it. A year ago it captured the imagination of the grain country; but it has gone the way of other big and ambitious projects of the past. Another melancholy ruin has been heaped upon the co-operative horizon.

Out of the dust of its wreckage will come a revival of McNary-Haugenism. The farm price fixers will be back in Washington by the time Congress gets there. While the Illinois farm bureaus

have been hammering the grain company they have also been clamoring for fixed prices or subsidies for the farmer. This sentiment has been kept alive through Iowa and across the Northwest. Farm subsidy propaganda has flowed out in a steady stream since last winter. A fight to reopen the tariff question and cut rates right and left is the wedge to be used in forcing price fixing in one form or another through Congress.

Every failure of co-operation, whether the project be sound or not, strengthens the hands of the price-fixers. The collapse of the grain company merger will be used to emphasize the failure and hopelessness of all such plans. The bonus-hunter will be back this winter. The politics that uses co-operative projects as pawns in its games and fans farm unrest for its own ends will have another try at price-fixing.

MORE HUES IN MEN'S WEAR.

The first season of striking colors in men's clothing has served only to whet the appetite for more, in the opinion of the Sewing Silks and Twists Division of the Silk Association of America. This division features twenty new shades in the sewing silks Fall color card for men's wear which it is now issuing.

These twenty shades, forecasting the Autumn color fashions in men's wear will include lavender gray, gray green, light gray green, cocoa, fawn, blue gray, dark linen, light smoke, dark blue gray and bright navy blue, according to A. N. Lincoln, secretary of the division. The forty standard colors will be continued.

The first seasonal card for colors in men's wear issued last year, after long clinging to the conventional shades, held just fifteen new colors. In determining the maximum that would be necessary to take care of the growing demand for colors in men's clothing, the Special Committee on Machine Silk Color Line-Cloth Shades has raised the total standard plus seasonal shades to seventy-five. Next Spring, prophesies Mr. Lincoln, still more and brighter colors will be worn.

This flare for new colors on the part of the men, in his opinion, is but a reflection of the color habits of women for whom sewing silk men have issued 300 standard colors and sixty seasonal shades, of which the newest is pansy.

BATTLING SUPERSTITION.

A few months ago the Treasury Department hoped to persuade the American citizen to carry silver dollars around in his pocket. The \$1 bill supply was not keeping up with the demand.

The Treasury wanted time to print these notes and let them "cure" until the ink set into the fiber before putting

them out. The silver-dollar campaign was a flat failure. The public simply had to have its "soft money." Now the Treasury plans to make one bill do the work of two by increasing the supply of the gambler's pet aversion, the \$2 bill. About 65,000,000 of these are to go into circulation, thereby cutting down the printing bill.

Another of those "Nation-wide campaigns" that some one in Washington is always "thinking up" will be tried to popularize them. The Treasury might do this by giving them away, of course. Washington plans to convince us that a \$2 note is not unlucky. It probably will have just about as brilliant a success as it had with its silver-dollar campaign. The citizen who is accustomed to the dollar note is likely to insist on keeping it along with his superstitions. The Treasury will discover that battling a superstition is as hard as conquering the bootlegger.

THE CRUCIAL TEST.

There will be more than the usual by-election interest in the special Senatorial election this fall. It will be the first test of La Folletteism since the death of its leader. His followers will try to continue the stern grip he held on the State for years. If they lose, the key position of radicalism in the Nation will be gone.

Their probable candidate is the apple-cheeked, cherubic Robert M. La Follette, Jr., who will run as a "Republican." Regular Republican candidates also trying for the nomination will include Roy Wilcox and ex-Governor Francis E. McGovern. The "regulars" will enter the fray with their forces divided and maneuvering for position in 1926. The chances are against them now and they are looking more to the future than the present. Wisconsin opinion holds that some La Follette man, young or some other, will succeed to the seat. Next year may tell another story. By that time the feuds and factional fights among the "regulars" should be ended. The crucial test of La Folletteism vs. Republicanism in Wisconsin will come in 1926, not in 1925.

Cover Immediate Flour Requirements.

Written for the Tradesman.

For some time it was a question whether cash wheat would decline to the price of futures or whether futures would advance to the price of cash wheat. During the past two weeks the tendency of the market has been for futures to advance to the cash market basis, futures having advanced 10@11c, and during the same time cash wheat advanced 1c per bushel.

Recent advances in futures have been caused, first, by increasing reports of damage to the spring wheat crop in the Northwest and Canada by

hot weather and the spread of black rust. A confirmation of these reports or any additional damage will bring about more sharp advances, while, of course, if it is found the reports have been exaggerated a decline will develop. In the second place, wheat growers are not rushing their grain to market, but, on the other hand, are inclined to hold for even higher prices. This situation has made offerings of cash grain light. In the third place, stocks of flour in dealers' hands are light and every one is clamoring for quick shipment, which, of course, creates an artificial demand and strengthens prices of the raw material, for the miller covers his sales of flour by the purchase of cash wheat.

That we will not have cheap wheat or flour on this crop goes without saying, but whether it will be cheaper or higher in the immediate future is another question, and one which we cannot attempt to answer. If we knew just what the out-turn of the new crop will be, which we do not; and if we knew just how the trade are going to purchase, whether heavily or sparingly; whether foreigners will require much or little of our wheat, and when, we could then work out a price formula, and so could you, that would be reasonably accurate.

Our guess is that unless something really more serious than has yet appeared, happens to the wheat crop of the United States and Canada, there will be some recession in prices sometime during August, when the heavy movement is on, but if we were to offer advice to the trade about buying flour, it would be to cover your immediate requirements immediately; to carry reasonably good stocks irrespective of the market, during the next sixty or ninety days, for you cannot sell flour unless you have it in stock, and if everybody waits until the last minute to cover their requirements, somebody will be out of luck, so to speak, for stocks are unusually light everywhere; all flour buyers have pursued the conservative policy, and this together with the fact that new wheat is not moving freely, and the old is practically all used up, makes a strong situation, at least temporarily. You know better than anyone else the requirements of your business; you have a reasonably good idea of the wheat and flour situation, and by eliminating market prejudice from your mind can make good decisions regarding buying of flour.

Lloyd E. Smith.

Running a home without running head over heels in debt takes business sense. If a manufacturer ran his business as some men run their homes, he would be in the hands of a receiver before the year was out.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

The Standard Detective Agency of Muskegon protests that the Tradesman did it an injustice in consigning it to the list of frauds in the Tradesman of last week. Of course the protest receives no attention at our hands, because the crafty old rascal who conducts the fraudulent scheme is utterly incapable of playing fair. Recalling that L. A. Maxfield, the Brutus general merchant, had some dealings with Goldblat about two years ago, the Tradesman wrote that merchant as follows:

Grand Rapids, July 10—A little more than two years ago you sent me a memorandum of some dealings you were having with the Standard Detective Bureau, of Muskegon. I think I wrote you at the time that I considered this concern a fraudulent one. I now write to enquire whether your relations with the company were pleasant and satisfactory or whether you found them unsatisfactory, as I had every reason to believe would be the case? The reply to this enquiry was as follows:

Brutus, July 11—Replying to your enquiry, will say my transaction with the Standard Detective Bureau was as you stated—very unsatisfactory—not having received any report from them or my accounts back. It cost me \$36 to satisfy myself that they are crooked crooks.
L. A. Maxfield.

Marine City, July 11—I am just in receipt of a telegram from J. A. Kerr, of the J. A. Kerr Hardware, Niles, which reads as follows:

"An imposter going around to hardware dealers introducing himself as Wm. Shapleigh, of St. Louis. Had draft for \$75 cashed here. Has black hair, heavy set body, slim legs, about five feet seven inches tall. Is well posted on wholesale hardware. Has rather large head, dark complexion, high class appearance."

I suppose the intentions of this imposter was to represent himself as one of the Shapleighs of the big wholesale firm, the Shapleigh Hardware Co., of St. Louis, Missouri.

Give this publicity in the Realm of Rascality column of the Michigan Tradesman, so others may be warned.
Arthur J. Scott.

Sec'y Michigan Retail Hardware Association.

One of the most wholesome of recent occurrences has been the active prosecution of commercial frauds. These offenses range all the way from the petty swindles tried by promoters on poor and ignorant investors to the large-scale schemings of the fraudulent credit operators and the bankruptcy adepts. There never has been a time when the law was not sufficient to reach the culprits, but the incentive to invoke it was lacking, especially on the part of public prosecutors. Some of the unwillingness to proceed was fostered by the conduct of the very parties in interest who were not as keen in having fraudulent acts punished as they were in recovering part of what they had lost. This was especially the case in bankruptcy matters where, often, the attorneys were the only ones to find the proceedings remunerative. The laxity in all such cases of commercial frauds appears now to be coming to an end. Trade and credit associations have raised

funds to aid in prosecuting them, and their efforts are beginning to show results. Hardly a week passes without an indictment or conviction being had. On one day last week four persons were sent to prison for terms up to two years for defrauding people ordering shoes to be sent by mail. On the same day indictments were returned against several others for concealing assets in bankruptcy. Vigilance is also shown in the prosecution of those attempting to secure credit by false representations, as is shown in the convictions already obtained in such cases. The deterrent influence exercised by examples of this kind is beyond compute.

Michigan is being flooded with bogus "travelers' checks." The following are titles used: Universal Travelers' check, Guaranty Travelers' check, and they are purported to be issued by such firms as the Oriental Tourist Company, Canadian Pacific Tourist Agency, American Travelers' Association and the United Bankers' Association. Various guarantors are designated, such as California Trust Company, Beaton Trust Company and Union and Planters Bank & Trust Company. The name of any large city is oftentimes used, but upon investigation the trust companies and banking companies are found to be non-existent, or if the name used is that of a reliable institution it is fraudulently used. The checks in most instances are printed on a poor quality of paper and should be easily distinguished from the checks issued by reputable concerns. The checks are being passed on merchants and hotels in the smaller cities and communities.

Four forged checks, each for \$17.35, written on the Citizens Lumber Co., of Sturgis, having amounts stamped with a "check protector" machine, made out to James Duncan, and cashed at Sturgis business places, came to light recently when turned over to the Sturgis National Bank. The form of the checks was also forged, but in such a clever manner that it required employees of the bank who were thoroughly familiar with the check used by the institution to detect the difference. The paper used for the checks was similar, but not identical to that of the bank, and the printed form of the check also different. According to a theory of the police this man familiarizes himself with the business institutions of a city and the general type of checks used by banks and then prints his own checks accordingly. The man was about 30 years of age, dark, wore khaki trousers and a blue shirt, a soft hat, and has several gold teeth in the front of his mouth. He was about five feet and eight inches tall and drove a Chevrolet touring car.

Glenn D. Fryer, of Ft. Wayne, head of the Nile Art Co., was sentenced by Judge Baltzell, in the Federal Court at Fort Wayne, to 10 years at Leavenworth and fined \$8,000, following his conviction by a jury on charges of using the mails to defraud.

At least one work-at-home swindler gets his deserts. It only took the jury five minutes to find a verdict of guilty.

TELEPHONE IT'S QUICKER

Buying or selling,
Long Distance
offers the most
direct method of
communication

TELEPHONE
It's
good business
--it's
personal
--it's
inexpensive

MICHIGAN BELL
TELEPHONE CO.



BELL SYSTEM

One System—One Policy—Universal Service

This crook was repeatedly exposed in the Realm of Rascality.

Henry Karsten, the Bangor druggist, calls attention to the advertising literature being circulated by the Indu Remedy Co., 2702 Indiana avenue, St. Louis, Mo. The proposition contemplates interesting country newspaper men in a project to sell Indu tonic to the druggist at \$6.50 per dozen bottles, remitting one-half of the amount to the "manufacturer" and devoting the other half to advertising. The St. Louis party is not rated by the mercantile agencies and is evidently conducting a skin game.

The latest gold brick in advertising occurred at Des Moines recently when "display" space was sold and money collected for advertising signs on the sides of elephants and camels which were to appear in the parade of Robbins Bros. some time later. The circus came to town, but the advertising agent had moved on, apparently without telling the Robbins Bros. that the elephants' sides had been leased. There was no advertising in that parade, as space on the animals' sides was not for sale, according to circus authorities. Barnum was right.

You can't keep a real swindler out of the game, nor can you keep him in prison very long if he is a clever swindler. Swindlers are artists, but all artists are not swindlers.

The police of Spain locked up the Spanish swindler a few months ago after fifty years of success in world-wide operation. The jailer must have been sympathetic or the prisoner his heir. Once more the Spanish letters are being broadcasted and again the suckers will send money orders to the poor man who needs funds so badly.

We hope the Postoffice Department continues to hold and return to senders all mail addressed to Gen. Ramon Santa de Rafela Santos, Madrid, Spain.

On May 18 a display advertisement was run in the daily newspapers of Grand Rapids and other cities throughout the country by the U. S. Shoe Co., Indianapolis, offering genuine army shoes, with six months' wear insured, at \$2.65 a pair. A check was sent on May 19 in payment of a pair and receipt was acknowledged by post card on May 20. It seems that the advertising was offered to newspapers by Stone & Thomas Advertising Agency, a fictitious advertising agency. The shoes were not delivered, although the check was cashed. Information from the Indianapolis Better Business Bureau states that the promoters of the U. S. Shoe Company had disappeared, the office furniture and fixtures have been seized and the office closed. Their bank account has been overdrawn and many unpaid accounts exist. The names appearing on the letter head of Stone & Thomas are: Harold Stone, G. V. Hastings, James T. Stone, Arthur Thomas, Joseph Thomas, L. P. Hanover and Col. G. R. Putnam.

Hundreds of thousands of persons in practically every city, village and hamlet throughout the United States have

received a stirring appeal from what appears to be a newspaper published under the picturesque title, "Lake of Treasure," offering to make \$34,000 grow where but \$100 grew before through investment in the Burnham Chemical Company, of Reno, Nevada. The sheet, if it has done nothing more, has been an excellent contribution to contemporary American promotional literature and it is estimated that thousands of dollars have been used by the promoters of the company in its mail order exploitation of stock in a chemical extraction proposition. The Post Office Department could not be convinced that stock was being offered in a legitimate enterprise, and on June 20, 1925, a fraud order was issued by the postal authorities ordering the postmaster at Reno, Nevada, to return all mail addressed to the Burnham Company and G. B. Burnham, president, to the original senders, marked "fraudulent."

Mad Dog Scares.

During the recent torrid spell I observed the generous and exaggerated way in which "mad dog" scares were featured by the newspapers.

Mad dog scares are 90 per cent. "scare." Comparatively few people seem to realize that genuine rabies, so-called, is very rare, and the percentage of cases exceedingly low. Pasteur himself said that 40 per cent. of dogs are completely immune to rabies, even if repeatedly bitten by rabid animals.

According to Dr. G. W. Little, chief veterinary surgeon of the American Society for the Prevention of Cruelty to Animals, the condition known as rabies does not come on suddenly, but is slow in progressing, beginning with listlessness and wanting to avoid the presence of the master. If the furious form instead of the dumb form develops the animal should be avoided, but it will not go out of its way to bite any one. The dog's tendency is to seek liberty, running aimlessly along, snapping at the least provocation and often at imaginary objects. There may or may not be a characteristic high, shrill bark.

A man who has bred dogs for thirty-three years says:

"A thing not generally known is that rabies can only be developed in man or beast as the result of a deep bite. A superficial scratch will not do it, though popularity supposed to do so. Hot weather cannot produce this disease. It is needless to explain there is no truth in the popular fallacy that once bitten by a dog the person will develop this disease at any time years later should the dog do so. Local papers bear the scareheads 'Mad Dog at Large for Weeks.' A mad dog is dead in a week or less from the time he develops rabies. There is no end of the nonsense believed on this subject."

The other day Albert Payson Terhune wrote, very sensibly, that while city councils everywhere are ordering muzzles and leashes for dogs, it might be well for them also to order low drinking vessels to be placed at shaded street corners and to broadcast a few non-scare facts about dogs and their bites.

Mary Thenen.

As a rule the man who poses as a high flyer doesn't fly far.



The Flavor is Roasted In!

White House Coffee holds its buyers because it holds its flavor. When a customer buys White House she can serve coffee that *tastes* as good as roasting coffee *smells*. Because the flavor is *roasted in*. You will find it mighty good business to push White House Coffee.

WHITE HOUSE COFFEE

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

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

The Prompt Shippers



Movements of Merchants.

Saginaw—The Ryckman Hardware Co. has filed a certificate of dissolution.

Ironwood—McMillan & Boyle, Aurora street, men's furnishings, has filed a voluntary petition in bankruptcy.

Nashville—Avery's Home Bakery, Gribbin block, has its equipment all installed and is now open for business.

Albion—Work on the Parker Inn will begin August 1. The building will be of southern colonial architecture and is expected to be completed June 1, 1926.

Dodgeville—A. Nozero & Sons, who lost their grocery store and meat market in a \$30,000 fire, have completed plans for rebuilding. They are again established in business.

Detroit—The Sol Scher Tailoring Co., 2229 Park avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Howell—The Rubert, Crandall & Cotter Hardware Co. has sold its stock to E. N. Baldwin & Son, of Fayette, Ohio, who will continue the business under the style of the M. R. B. Hardware Co.

Nadeau—A. H. Chudacoff, of Chudacoff & Levine, dealers in general merchandise, has purchased the meat market of Egger & Seidl, 125 Ogden avenue, Menominee, and will continue it at the same location.

Detroit—The Checker Oil Co., 816 Free Press building, has been incorporated to deal in gasoline, oils, petroleum products and auto accessories, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Cadillac Home Bakeries, Inc., Grandy and Hendrie streets, has been incorporated to do a wholesale and retail business, with an authorized capital stock of \$100 preferred and 50,000 shares at \$2.50 per share, of which amount 11,000 shares has been subscribed and \$2,500 paid in in cash.

Benzonia—B. G. Bennett, undertaker, has purchased the store building, stock, motor hearse and undertaking equipment of the late James P. Maise, at Bear Lake and will continue the business as a branch, under the management of a licensed undertaker.

Kalamazoo—The purchase of the Hanselman realty holdings by the Walker Storage Co. means finality to the Hanselman Candy Co., operated in Kalamazoo for thirty years. The candy manufacturing end of the business was recently purchased by the Walker Candy Corporation and the Freeman Candy Co., Flint, has taken over the ice cream production.

Vassar—George D. Clark, cashier and founder of the Vassar National Bank, died July 13 at the woman's hospital of Saginaw, where he had been taken for treatment for anemia. He had been a resident of Vassar for about thirty-two years and at various times had been village president, township treasurer and school board trustee. He was an extensive agriculturist and owned one of the finest herds of Holstein cattle in Michigan.

Saginaw—The route Saginaw wholesalers will follow July 21 and 22 when they make the second of their good fellowship tours will be logged by William A. Rorke, assistant secretary of the Board of Commerce and secretary of the Wholesale Merchants' Bureau of the Board, who will go over the route, making all advance arrangements for the trip. The wholesalers will meet Thursday evening at the Bancroft to make their final plans for the trip. While the exact route has not been determined, it is planned that the wholesalers will go to Midland, Clare, Gladwin, Harrison, Cadillac and other places on that route, returning by way of Reed City and Big Rapids.

Manufacturing Matters.

Grand Haven—The Story & Clark Piano Co. has changed its name to the Hampton Piano Co.

Grand Rapids—The DeLuxe Varnish Co., Ionia avenue and Stevens street, has changed its name to the Kreuter-Foosen Co.

Detroit—The Gemmer Manufacturing Co., 2435 Merrick avenue, has changed its name to the Detroit Stearing Gear Co.

Detroit—The Gould Detroit Axle Co., 5626 McGraw avenue, has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and paid in, \$11,550 in cash and \$38,450 in property.

Highland Park—The Wilford Power Shovel Co., 15841 Second boulevard, has been incorporated with an authorized capital stock of \$500,000 preferred and 11,000 shares at \$1 per share, \$275,000 of which has been subscribed and paid in in cash.

Grayling—The plant of the Dupont Chemical Co. has been sold and will be dismantled. The plant was established in 1914 at a cost of approximately \$2,000,000 and during the war employed a large force of men. It has been idle for the last year.

Marysville—Capitalized for \$50,000, the new Marysville Products Co. has started doing business, filling orders for the Peter Pan folding phonograph, which it has American rights to manufacture and sell. The company is occupying the old top factory, and has about 1,200 square feet of floor space. A sufficient supply of the product has been purchased to fill orders until machinery is installed. Other products may be manufactured later.

Monroe—J. J. Corcoran, of the partnership of Fred M. Longnecker & Co., of this city, has filed a petition for an accounting and a receiver in the Circuit Court here. Corcoran alleges that Longnecker is attempting to oust him from any rights in the partnership; Corcoran also asserts that each owns an undivided half interest in the business. The business was established six years ago for the manufacture of paper dishes and the concern has so prospered that its daily output is better than 1,000,000 paper dishes. It is asserted the business is worth about \$300,000 and is growing. Circuit Judge Jesse H. Root granted a temporary injunction restraining Longnecker from disposing of the business pending the appointment of a receiver Saturday, July 18. The company leases floor space from one of the local paper mills. Longnecker is a banker and lives at Delta, Ohio, it is said.

Pleasure Craft Worthy of the Owner.

Boyne City, July 14—Two weeks ago we rather threw ourselves in describing a trip to Alpena. We prefaced the description with a list of things that did not happen to us. Now, honest, Mr. Editor, do you really think that any one, especially in this Northern country could go 200 miles in a flivver or an automobile and not have any of these things happen:

1. Puncture a tire.
2. Be crowded off the road.
3. Get bogged in a mud hole.
4. Be trapped in a sand hole.
5. Catch more than a fleeting

glance of any of the beauties that nature has so lavishly bestowed along the way for two-thirds of the distance.

No, we did not go by automobile. We were a guest of the Boyne City, Gaylord & Alpena Railroad in one of the new motor passenger cars they have put on for the special benefit of fishermen, tourists and land lookers and, incidentally, for a few regular travelers who prefer the carefree transportation of the railroad to the annoyance of automobile travel.

Boyne City received a visit last week from one of the many who are waking up to the desirability of a place on Pine Lake for a summer outing; also one of the few who realizes that Boyne City is a Michigan Lake port.

R. E. Olds, of Lansing, has become interested in Pine Lake property, having purchased an acreage North of the Pine Lake Golf Club, about five miles from Boyne City. He came here with a party of friends in his yacht, Reomar 3rd. As is fitting for one of the pioneer automobile men, his yacht is equipped with a pair of the finest of Deisel motors and the craft is so completely equipped with every kind of electric housekeeping device, there is little work to do. Just let George (electric) do it. A half century ago we used to go up and down the Michigan Lake shore in a boat about the same size. The size was the only resemblance. It was fired with Norway pine slabs and many a budding romance was nipped because the luckless swain selected the leeward side of the boat, out of the wind, to pay his court, only to have a red hot coal drop on them from above. There were no mahogany fittings either, nor were there any dainty bed rooms or luxurious dining rooms. There were no stuffed chairs, no soft lounges, and life on that boat was most emphatically neither pleasant nor comfortable.

What we are trying to say is that the Reomar is the most perfect specimen of marine construction it was ever our luck to see and we hope that it is but a forerunner of a fleet that our unrivalled harbor and beautiful lake deserve to see every summer.

Charles T. McCutcheon.

Personal Tribute to Mr. L. H. Withey.

The passing of the late Lewis H. Withey deserves greater consideration than is commonly given to like events.

I first met Mr. Withey when, in 1871, I came to Grand Rapids to make my home. He then appeared to be about my age, but I afterwards learned, was several years younger. We early became fast friends, and have so continued to the end.

He had already entered upon a business career, and while later his calling was changed, he never became an idler. He was active in organizing the Michigan Trust Company, and for upwards of thirty years dominated its activities and controlled its policies. He came of noble stock—his father, Solomon Withey being one of the most conspicuous citizens of this community. As a man, as a lawyer, as a judge he occupied a lofty place among men. His mother was of a high type, worthy of such a husband. Her life was well ordered and her activities were inspired and controlled by thoughts only of usefulness. It was meet, therefore, that the son whom we now mourn should have borne a conspicuous character, for he was manly, he was wise, he was courageous, he was fair. These qualities have, during all of Mr. Withey's active life served to influence those whose duty brought them in contact with him. It may well be said that few men spend so active a life among men and die leaving behind for other's guidance a career so worthy to be copied.

Thimas J. O'Brien.

Trying to Destroy Auto Groceries by Tax.

Denver (Col.) has just adopted a tax of \$600 per year on each motor truck or "rolling" store in that city. A similar law is scheduled to come before the Los Angeles City Council at an early date. The Denver City Council passed its license ordinance by unanimous vote. This was due very largely to the strong sentiments expressed against the house-to-house method of food distribution. Representatives of other lines of business and many consumers joined in the opposition.

Don't Forget These Facts.

A two years' study of the grocery trade by the Sales Promotion Committee of the National Wholesale Grocers' Association developed statistics that prove convincingly that telephone merchandising will do six things:

1. Increase sales volume.
2. Increase sales radius.
3. Increase sales value.
4. Decrease sales cost.
5. Develop steady operation.
6. Permit rent reduction.

Chelsea—The Chelsea Foundry Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,200 paid in in cash.

Essential Features of the Grocery Staples.

Sugar—The price is now the lowest it has been for four years. New York refiners hold granulated at 5:35c. Local jobbers quote 6c.

Tea—The market continues strong on account of the unsettled conditions in China and also the continued upward tendency of Ceylons, Javas and Indias. The demand is only moderate. Some China teas are showing advances of from 2@3c per pound in the primary markets. Pingsueys have advanced about 7c per pound.

Coffee—The coffee market has put in a weak season since the last report; the whole line of Rio and Santos, green and in a large way, both futures and spot, is weaker and the average decline since a week ago is from a half to a cent a pound. Milds show practically no change from a week ago, but the whole coffee situation is soft. The jobbing market for roasted coffee shows no important change for the week, but there is of course a sympathetic weakness on account of green coffees. The demand for roasted coffee is fair. Late in the week the market recovered slightly.

Canned Fruits—The rush of buying new pack California fruits is over for the time being but the market at the source is as firm as ever and favors the canner. Berries, cherries and pears lead, with peaches of all grades and sizes in a strong position. The market on the spot is bare of many items and quotations are nominal. Pineapple is stronger in tone.

Canned Vegetables—Spot tomatoes added to their firmness during the past week and 2s and 3s are not to be had at the low level of prices of a few weeks ago. No. 1s are about out of first hands and gallons are doing better. Lighter stocks of old goods and a threatened delay in packing because the crop is late gives carryover a better outlook. New Southern tomatoes rule firm. White corn of all grades is scarce and decidedly firm. Most business is in resale blocks picked up at interior points where a holder happens to have a surplus. Peas are firm on new goods, with few canners trying to sell while they are busy with their packing.

Canned Fish—Red Alaska salmon has been the most conspicuous item among fish. Spot offerings of the better grades are working upward, and equally high prices are being paid f. o. b. interior points. Pinks are on the up-grade. Chinooks are steady. Bluefin, yellowfin and striped tuna are closely sold up and are wanted, as new packs are known to be light and the first cars will have little of those varieties included with white meat. The latter is firm on the spot. Crab meat and shrimp are in strong hands and are not freely offered.

Dried Fruits—Dried fruits passed through another quiet week. Spot offerings are influenced in the case of prunes and raisins by the lack of any real excitement in consumer circles, and in apricots and peaches by the absence of available offerings in sizable blocks. New pack peaches and apricots have been more speculative than in several years at midsummer.

California prune packers are talking of advances, possibly this week, but that would complicate the outlook for new crop as it would establish 1925 prunes on a higher basis than the distributing trade thinks is advisable. Jobbers would like to see new prunes open on a reasonable basis and advance as the season progresses. On the other hand, packers begin to see daylight on carryover and expect to liquidate present Coast holdings by the time new prunes are packed. This season there will be no lost months in the fall during which new crop will be held back while the older packs are liquidated. Because jobbers throughout the country have light stocks, a heavier than usual buying for early fall delivery is anticipated. While Coast postings are more favorable, the spot market is quiet. Oregon prunes are firm and fairly active in jobbing circles. Raisins are in seasonable demand. Commercial packers have little old crop to offer, while Sun-Maid is not forcing sales, as it sees no need to do so. There is a growing tendency to increase spot holdings toward the end of summer for early fall outlets, and to that end Coast buying for later shipment is going on. Apricots and peaches of the new packs were spectacular all of the week without free trading. Few July apricots are available as most packers are short on early deliveries as they have sold up their outputs. Some August shipments have been taken, but beyond that month buyers do not care to go. Peaches were quiet all week, pending developments at the packing centers.

Nuts—Despite the efforts of domestic distributors they have been unable to influence the future unshelled and shelled nut situation so as to indicate reasonable prices on 1925 crop. Many indications point a high level, at least during the period when early deliveries dominate the market. What will follow later cannot be determined now and buying for later deliveries is light. The shortage of old crop has forced buyers to cover more or less extensively on new nuts for prompt shipment when ready, and with no large crops in sight in most varieties growers and exporters are in a stronger position than domestic importers. The spot market on shelled nuts is developing a stronger undertone, influenced by conditions in Europe and on the spot, where offerings are in stronger hands.

Rice—The two most important elements in the domestic rice situation are the small holdings of carryover and the only fair crop outlook throughout the South. The growing rice has suffered from drouth and the outcome of the season is in doubt. Authentic statistics have proved that the present holdings of all grades at the mill are much lighter than at this time of the year in many seasons. A total exhaustion of stocks is likely before new rice comes in. The extreme firmness at the source has been a damper to domestic and export trading as well as the limited offerings. Spot rice is not active, but no holder will sacrifice any of his stocks. Foreign rice is so closely sold up that there is only a limited turnover.

Syrup and Molasses—The demand

for the finer grades of grocery molasses continues fair without change in price. As to syrups, the situation remains about as it was a week ago, both as to compound and sugar syrup. The sugar syrup market is of course not very strong at present.

Beans and Peas—The demand for all varieties of dried beans is very poor, with the general tone of prices only about steady. Dried peas are also unchanged.

Salt Fish—Mackerel shows no change and only light demand. Cod is dull.

Cheese—The demand has been moderate during the past week and prices are about steady.

Provisions—The market continues on the even tenor of its way. Prices show no change for the week. Everything in beef and hog products is precisely where it was a week ago and the demand for everything is light.

Olive Oil—Finer grades of olive oil are developing a stronger undertone reflecting lighter holdings for immediate delivery which are pretty well concentrated in strong hands. Relatively freer offerings of medium and poorer grades prevent them from reflecting as marked a change in sentiment. Retail outlets are seasonable, but there is no overbuying. Cables and letters indicate a well maintained market in all European countries.

Review of the Produce Market.

Asparagus—Home grown, \$1.50 per doz. bunches.

Bananas—7@7½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$ 5.40
Light Red Kidney	10.00
Dark Red Kidney	11.50
Brown Swede	5.50

Beets—Home grown, 65c per doz.

Butter—All the fine butter coming in is wanted and quickly taken. Medium and undergrades are plentiful and can be sold only by shading prices. Local jobbers hold fresh creamery at 41c and prints at 43c. They pay 22c for packing stock.

Cabbage—\$6 per crate for new from Quincy; \$2.25 per bu. for home grown.

California Fruits—Peaches, \$2.25 per crate; Honey Dew Melons, \$3.75 per crate of 9s or 11s; **Climax Plums**, \$2.75 per 6 basket crate; Santa Rosa Plums, \$3 per 6 basket crate.

Cantaloupes—Local jobbers quote as follows:

Standards	\$4.00
Jumbos	4.50
Ponys	3.75
Flats	1.75

Carrots—Home grown, 40c per doz. **Cauliflower**—\$3.25 per doz. heads from Illinois.

Celery—Michigan grown is now in command of the market, fetching 50c for Jumbo and 65c for Extra Jumbo. **Cherries**—Sour command \$1.75 per crate of 16 qts.; Sweet, \$2.75.

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

Eggs—The demand for fine fresh eggs has been excellent during the past week, but the supply has been comparatively light. No change has

occurred, however, and the market for fine fresh eggs is exactly where it was a week ago. The supply of undergrades of eggs is heavy and the demand small, consequently prices have been very weak and irregular since the last report. Local dealers pay 29c for candled stock.

Egg Plant—\$2.50 per doz.

Garlic—35c per string for Italian.

Grape Fruit—\$6@6.50, according to quality.

Green Onions—Home grown, 40c per doz. bunches.

Honey—25c for comb; 25c for strained.

Lemons—The price has declined. Quotations are now as follows:

300 Sunkist	\$8.50
300 Red Ball	8.00
360 Red Ball	8.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s	..\$6.50
Outdoor Grown leaf	10c
Onions—Spanish, \$3 per crate of 50s or 72s; Iowa, \$7 per 100 lb. sack.	

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

126	\$9.00
150	9.00
176	9.00
200	9.00
216	9.00
252	9.00
288	8.75
344	7.75

Red Ball, 50c lower.

New Potatoes—Virginia stock commands \$7.50 per bbl. for No. 1.

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

Peaches—Hilly Bells from Georgia, \$2.50 per bu.; Elbertas from Georgia, \$3.75 per bu.

Peas—Green, \$3 per bu.

Peppers—Green, 60c per doz.

Radishes—25c per doz. bunches for home grown.

Raspberries—\$5 for Red and \$4.50 for Black.

Spinach—\$1 per bu. for home grown.

Sweet Potatoes—Delaware Sweets \$3.50 per hamper.

Tomatoes—Home grown, \$1.75@2 per 7 lb. basket.

Water Melons—50@75c for Alabama stock.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	24c
Light fowls	16c
Broilers, 2 lb.	30c
Broilers, 1½ lb. to 2 lb.	25c

Veal Calves—Local dealers pay as follows:

Fancy	15c
Good	14c
Medium	12½c
Poor	10c

Benton Harbor—The Wolverine Lamp Shade Co., 153 East Main street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in property.

Flint—Woods-Madden & Co., 518-20 Harrison street, fruits, produce, etc., has changed its name to T. J. Madden & Co.

LOCAL ORDINANCES

Pertaining To Itinerant Peddlers or Canvassers.

Toledo, Ohio, July 13.—It is believed by a great many reliable and progressive merchants in this country that at the present time the most serious menace confronting the legitimate retail merchants of the entire United States is the itinerant peddler or the house to house canvasser. No question pertaining to or effecting the retail distribution of merchandise has ever been more widely advertised and discussed among merchants than has this subject during the past two years, and no question has ever received more widespread attention, nor created more universal interest than has the question of how to combat this evil or control its operation.

We have always had the house to house peddler, the man with the push cart or the pack on his back, who pestered and bothered the housewives, who frightened the children and who made himself a general nuisance and the fear of the neighborhood. The first retail merchants in the history of the world disposed of their goods in this manner and so we became accustomed to their regular daily appearance in every community. And as they became more numerous and their calls more frequent and offensive, the suffering housewives resorted to closing the doors against these so called tramp peddlers.

This condition existed to about the same extent and with the same regularity for many years until a different class of peddlers appeared on the scene. There were boys from college selling books to obtain money to complete their education. There were local residents, poor but worthy, unable to do hard work and in destitute circumstances trying to earn a scant living by selling home-made products. With the advent of this class, there were many imposters, many suspicious characters, too lazy to really work for a living, but who preferred to impose upon an unsuspecting public.

This condition apparently did not interest or affect the local merchant to any noticeable extent, and very little attention was given to the matter anywhere. But just a few years ago a new and entirely different class of peddlers began to call upon the American housewives. They were better dressed, better appearing, smooth and well groomed, very polite and gentlemanly, with glib tongue and oily speech, and they were selling a much better line of merchandise, and represented well-known and advertised business houses and manufacturers.

They easily gained admittance to the house and were permitted to display their line of merchandise. They were so nice about everything, their conduct was so exemplary, and their appearance so engaging, that the housewife just couldn't help but invite them in. And the line of goods for the samples they displayed was truly wonderful: the best ever made, the best ever sold, the best ever seen in that locality, nothing to equal it on the face of the earth, and such a rare opportunity to buy them right at home, a chance of a life time, direct from the factory to the consumer.

And he knew his merchandise so well, he could talk forever about it, he just loved to explain every detail of its construction, he had been in the factory, he had personally seen it made, he knew all about the raw material escaped his attention, he just knew what he was talking about, and he from which it was made, nothing had known it well from beginning to end.

And talk about price and quality—such a low price had never been offered by any local store; it couldn't be done because of the great expense of conducting a modern retail store, and besides such real honest-to-goodness qual-

ity of merchandise could not be found nor purchased by the local merchants. Why pay such high prices and be robbed by the millionaire merchants down town, think of their enormous profits, and their high mark up? Why patronize a local store and pay a higher price for goods of an inferior quality?

And while the beans burned to a crisp, and the cookies scorched in the oven, and the suds slopped over on the stove, the entranced and enchanted housewife listened rapturously to the interesting story of the canvasser, and of course she gave him an order, and thrilled with pride at the wonderful bargain she had secured—and how thankful she was that such a rare opportunity had come to her.

But something else happened as a result of that little business transaction, much more important than the sale of the merchandise. As she returned to her work in the kitchen, she thought of all that the nice canvasser had said about the stores down town, about how they had robbed the people with their high prices, about how they had sold her goods of such inferior quality and charged more for them. She thought of it seriously and it rankled in her mind all the afternoon as she thought of the hose she had bought at Brown's dry goods store, and the dress at Smith's and the silk at Jones' and other things at other stores, and wondered how much she had been robbed and cheated in her dealings at all of the local retail stores.

And so the poisonous influence, created by the carefully worded, insidious slander of that real nice canvasser began its work, and another customer of the home-town stores unconsciously became disgruntled and peeved at the local merchants without thinking or attempting to investigate the matter any further, while Mr. Merchant wondered why she had not been in his store for some time, and supposed that she must be trading with his competitor.

You know these modern well dressed peddlers are not peddlers any more. Oh my no! They are canvassers; they are not door bell ringers, oh no! they are solicitors; they are not mere common salesmen, oh no! They are official traveling representatives of a big reliable manufacturing concern, and they wear a button or a badge of identification which says so, and they have a local office and a local manager on a big salary or generous commission, and they work the town or city until there isn't a single prospect left and then go over it again and again before they leave for fresh pasture where the grass is longer and where a fresh gullible public is waiting for them.

What did the merchant do about it? What could he do about it? He sat in the store and waited for customers to come in, in answer to his attractive advertising, as he had done for years, and he would occasionally appeal to customers whom he knew very well, and sometimes to the trade in general, that it was their duty to trade at home, to patronize the home town merchants who helped to pay local taxes, who supported the schools and the churches, who supported all civic and benevolent institutions in town, and always contributed to everything for the uplift of the community and for the welfare and development of their own city, while the out of town canvasser and direct seller contributed nothing. They took everything out of town and left nothing in.

All of this appeal and talk of the merchant about trading at home and duty of our citizens to support their home merchants had little or no effect. It was bargains and quality and service and lower prices that the people wanted, and the question of duty did not enter into it at all in the minds of a great majority of the citizens. So the peddler continued to peddle with increasing sales until certain direct selling manufacturing concerns attained a

volume of business that began to attract the attention of the business world, and amassed great fortunes from the profits of their direct selling plan.

This peddling competition was becoming so serious that some action on the part of the legitimate retail merchants had to be taken to combat this great and growing evil, and the thoughts of the retailers turned to legislative action as the safest, best and surest method of checking it, or at least to place it under some control. Portland, Oregon, was the first large city in the country to pass a local ordinance of this character, in preservation of the public health, peace and safety of the city of Portland and as a protection to all citizens against dishonest peddlers, unscrupulous agents, and other swindlers who sought to victimize the housewives and the public generally.

This ordinance referred only to those canvassers or peddlers who accepted a down payment from the customer at time of sale or before the actual delivery of the goods. And it provided briefly, that such peddler must procure a license from the Bureau of Licenses at \$50 per year on foot, and \$100 per year with vehicle, and also to provide a bond of \$500 executed by a surety company or by two responsible citizens as a guarantee of good faith on the part of the solicitor, and to protect the purchaser against fraud, misrepresentation or non-delivery of the goods so purchased.

The Real Silk Hosiery Mills Co., of Indianapolis, immediately served an injunction on the city of Portland, restraining them from the operation of this ordinance. During a year of continuous litigation it was passed and approved by all the local courts of Portland, by the Oregon State Supreme Court, and finally by the United States Circuit Court of Appeals, as being valid, equitable, necessary and just. The same company then carried it about eighteen months ago to the Supreme Court of the United States, where it was at last declared unconstitutional May 26, 1925, which important decision was rendered solely on the grounds that such an ordinance was an interference with inter-state commerce, and a violation of the Federal Constitution.

In the meantime 485 other towns and cities, large and small, had prepared and adopted local ordinances similar to the Portland ordinance, designed to regulate the house to house canvasser, all of which are now invalidated and worthless. It is now believed by competent authority and by prominent business men, that no further legislative action can be taken to control or regulate the house to house canvasser. The United States Supreme Court decision guarantees the right of the direct seller as a legitimate method of retail distribution, and they cannot be interfered with, so that all efforts on the part of merchants to fight the so-called canvasser evil by any legislative methods, either local, state or National, is probably at an end.

How many retail merchants fully realize the enormous volume of this direct selling business? Ninety per cent. of the merchants have no conception of its magnitude, and not one in ten has made any attempt or effort to combat it. How many of the good merchants of Michigan or any other state, have really given this matter much serious consideration. Very few indeed as compared with the total number. They don't pay any attention to it.

Let me take your time for just a moment to discuss this phase of this important subject. Financial trade reports have stated that the Real Silk Hosiery Mills declared a 33 1/3 per cent. dividend last December. They had a wonderful increase in the volume of their business last year, running up into the millions, and are prepared for a similar increase this year. They have

added the manufacture of men's silk hose, and contemplate adding other silk products to their line to cover the entire United States in their canvassing operations.

But this in only one direct selling industry, while there are hundreds. Attracted by the phenomenal success and enormous profits of the Real Silk Mills and others equally as successful, scores of other manufacturing concerns, large and small, have entered the field of selling direct to the consumer by the canvasser method. They represent many different lines of merchandise, covering practically every household need, wearing apparel, etc., and during the past year they sold by this method more than six hundred million dollars worth of merchandise. They expect this year with more than 100,000 men in the field, to sell direct more than one billion dollars of merchandise. And I believe they will even exceed that amount, now that all worry and danger from legal or court restrictions is removed.

Take the conditions in the city of Cincinnati alone. The volume of business done by factories and firms in that city, selling entirely by the direct to the consumer plan last year, exceeded forty million dollars. There were thirty firms selling clothing from that city and as many more in other branches of men's wear, many of them also carrying women's wear, lingerie, hosiery, etc., in order to gain access to housewives. The Nash Tailoring Co., of Cincinnati, one of the largest direct selling houses in the world, employ 6,000 people, have 1800 salesmen in the field and did ten million dollars worth of business last year.

The little town of Seymour, Indiana, had a graduating class of 79 young men last year; 48 of them purchased their graduating suits from the house-to-house canvasser and the same story can be told of scores and hundreds of small towns and cities all over this country in all lines of retail merchandising.

Do you know that we now have a National Association of large manufacturers who sell their entire product by the canvasser method? It was organized in Cleveland last January and is known as the National Direct Selling Association with Mr. Nash, of the Nash Tailoring Co., of Cincinnati, as the National President. Their first real convention was held in May this year. It took the legitimate retail merchants of this country more than forty years to form their National Association in an effort to protect their interests, while the direct selling merchants required less than three years of successful business to perfect their National organization.

Now you are wondering if I have any suggestions to offer concerning a remedy in behalf of the retailer to check or curb, or in any manner to control this great and growing evil. It is conceded by all careful and conservative merchants that legislation could not have done it, and had the Supreme Court decision been reversed, and had all of the proposed ordinances been upheld throughout the country, their enforcement would not have brought the satisfactory results anticipated. The canvasser would have made all the capital possible from such law enforcement to gain the sympathy of the customer, as against the cruel, selfish, high-handed merchant, and it would have worked in his favor in a majority of cases.

But there is one remedy, and only one—a direct and effective remedy, entirely under the operation and control of the retail merchants themselves, and that is to fight the direct seller with his own ammunition. First, by employing better, more intelligent, more efficient salespeople. Second, by rendering greater service to the shopping public. Third, by closer personal acquaintance and contact with the customer. And fourth, by taking the public into your

confidence to a greater extent than has ever been done before.

It is conceded that all merchants, under ordinary conditions and circumstances, can compete with the canvasser in both quality and price and still make his customary profit. The canvasser knows it, the merchant knows it, but the consuming public does not know it because the merchant has never told them so, and there is nobody to blame but the merchant for this condition. It is only another case of where the timid, fearful, cautious, careful retailer has followed the line of least resistance, has done business in the same old rut, in the same old way year in and year out, the same old clerks at the same old salaries, the same daily routine, the same old advertising, the same old sales, afraid of new methods, afraid of modern theories of business or of any deviation from old business ideas and customs.

And so now-a-days he walks around the store and scowls at the clerks and says to himself, "What the Hell is the matter with business anyhow?" while he waits for business to come to him instead of going after some of it himself. He has been doing this for twenty years. He and his clerks have waited on Mary Brown in the same old way for twenty years, and they have always asked Mary, "How her Ma is getting along, and if her little girl has gotten over the measles yet, and if George has had the mumps, and we are having a real cold and backward Spring." Mary was looking at some hose and said that some canvasser man called at her house the other day and showed her these same hose for less money, and the merchant said, "Oh no, that could not be so."

He just didn't have the time, nor the ambition, nor the inclination, nor the nerve to explain it all to Mary, to show her the difference in quality, to explain why his price was higher, and to tell her and show her and prove to her that he could actually sell her the same quality of merchandise that the canvasser carried for even less money than the canvasser asked for them. The merchant could have done this, but he didn't, and neither has he nor his salespeople been doing it for the past twenty years. They always say, "Here are our hose Mary, and they're good hose, first quality, real good hose Mary and this is our price—sorry we can't sell them to you any cheaper. Good-bye Mary, come in again." But Mary didn't come in again, she waited and bought from the canvasser because he was so nice and explained things to her so convincingly.

Let us consider the salespeople and the matter of salesmanship just a moment. The saleslady is the last point of contact between the store and the great buying public. The first and most lasting impressions of the customer are immediately formed and always created by the sales force. The durability or the superior quality of the merchandise is a secondary consideration in 90 per cent. of the sales made in all of the retail stores in this country and in all lines of retail business until it is fully and thoroughly explained by a courteous, intelligent, efficient salesman who knows his merchandise thoroughly. How many do know it thoroughly?

How about the clerks or the salespeople whom Mary approaches in the ordinary retail store? What do they know about goods they are daily selling over the counter? Please remember that the glib-tongued canvasser knew his goods to perfection, and he told the truth about their manufacture, and he told it in a most interesting and instructive manner, because he had six weeks of intensive training and preparation, and six weeks of careful study and examination of his product before he began to sell the goods at all. He knew his talking points by heart.

How well do your salespeople know the goods they are selling over your

counter? What have you ever done as merchants to teach them, to help them, to show them or to educate them along this line? What do the most of them really know about the quality, or the texture, or the actual manufacture of the goods they sell?

It seems appalling when you consider how little thought or consideration the average merchant has given in all the years past to this most important factor in his business. In large stores, the hiring and selection of salespeople has been delegated to the superintendent or some subordinate official, while the manager or store owner is only concerned in the selection of buyers or department managers.

And so, the "big boss" as he is sometimes called, would walk through his store and casually observe that he had a lot of clerks, some standing around, some apparently busy but on the whole, a pretty good-looking lot of folks, well dressed and neat appearing, and he would swell all up with pride in the fact that they were his employees and that no other store had a better or finer bunch of clerks than he had. And then, he would pass on to bury himself in his office all day with the big problems of his business.

Did he know how many of those salespeople were turning away disgruntled, disappointed or disgusted customers every day? Did he know how many of those salespeople were careless, indifferent and positively inefficient and were not sold at all on their own jobs nor upon the store itself? Did he know how much some of those clerks were costing him in addition to their salary because of their mistakes, their poor judgment, their inattention to customers and their utter lack of tact, foresight and diplomacy? Did he know of many of their habits, of their little tricks and ways of avoiding responsibility, of the hours lost in conversation over silly, foolish things and of how they are watching the clock for lunch time and closing time, with their minds full of things outside of the store, disinterested in their work, longing for the hour to come when they can get out of their prison and away from it all? No, he didn't know a thing about that but he did know all about their payroll and just what each employee was costing him in salary, but he had no conception of all they were costing him through indifference and inefficiency.

This picture is not overdrawn nor is it unusual. There are hundreds of thousands of such salespeople employed in the retail stores of the United States to-day. It is equally true that there are thousands of splendid men and women employed in all our retail stores who are conscientious, efficient, interested and most loyal to their employers and who love their work and are proud of it. However, it is a sad commentary when we note the fact that in a recent investigation made in more than 1,500 stores of all kinds, it was found that 47 per cent. of the customers lost to the stores was due to the indifference of salespeople, errors of service, delay in giving attention, discourteous treatment, over-insistence and tactless handling of customers.

Now that the question of the retail merchants of this country being profiteers and grafters has subsided, and the accusations of certain Government officials made a few years ago have been proven entirely false, our Federal authorities have again taken up the question of the high cost of living with special reference to the high cost of retail distribution. The research departments of some of our great colleges and state universities have been employed in that direction also and through all of these sources, the opinion seems to prevail that one of the chief causes for the so-called high cost of distribution is the employment of too many salespeople and too indifferent salespeople and to the expense incurred through their own careless

waste and extravagance which could be and should be avoided.

This is by no means the fault of the salespeople entirely. The merchants must assume their share of the responsibility for such conditions. They also have been careless, indifferent and negligent in their attitude and contact with the salespeople in their own stores. There has been too little personal attention given to the salespeople, too little interest in their personal welfare, too little of the touch of human kindness on the part of the employer, which in so many cases would have created an entirely different condition of mutual sympathy and understanding.

Every retail store has an atmosphere all its own, from the largest to the smallest. Every store has a personal, individual influence upon the customer. It is a strange psychology, a sort of unseen influence but the general public in all walks of life is instantly effected by it. It is as spontaneous and effective as the sunshine or the gloom. The salespeople create this atmosphere to a very great extent and its responsibility rests upon them more than anyone else. There are stores in this country where the atmosphere is cold and distant and even repelling to the prospective customer. There seems to be a haughty, chilly air of indifference about the place. You don't feel welcome there. You don't feel at home and you immediately feel that you don't want to stay there any longer than is absolutely necessary and that you won't come back to that store if you can find what you want elsewhere.

Then, there are stores in the same line of business where the opposite effect is produced. You somehow feel welcome in that store and you like to go in it. You can sense the atmosphere of welcome, the genial, cordial spirit of the place impresses you at once. The salespeople seem glad to see you. They really want to please you, to help you and they seem so anxious and willing to render you all the service they can and they do it cheerfully and without over doing it. You don't know just why but somehow, you feel more at home in that store where everybody seems to be nice to you and before you realize it, you have bought more than you expected to and you leave with a feeling that the next time you want anything in their line, you are going back to that store to get it.

That is salesmanship, that is the point of contact, that not only builds up a business but retains it. The retail distribution of merchandise in the future will be done upon more intensive lines with more careful study and thought, with more careful preparation and attention to details. Old-fashioned methods cannot be successfully used any longer and the old-fashioned merchant who thinks he has a well established trade that he can depend upon and that such trade will be sufficient for the successful conduct of his business year after year, will discover to his sorrow, that times have changed and that modern business is constructed upon new and entirely different lines.

The retail merchants of this country have grossly neglected the selling end of their business for many years. The merchandise upon their shelves and counters has had to sell itself and it has been passed out to the consuming public by an army of poorly paid salespeople who in the main only knew the size and style and the price of the article sold. The future successful merchant in this country will devote more time to selling and less to buying; he will spend more time on the floor in personal contact with the buying public; he will leave much of his office management in other competent hands while he personally cultivates and educates and elevates his own salespeople to the proper standards of

intelligent and efficient salesmanship.

He will spend less money in costly, flashy full page advertising which attracts the eye but not the mind of the intelligent consuming public. His advertising will be reduced to legitimate dependable bargains on real legitimate dependable merchandise. He will have fewer "stupendous sales events" which may attract the customers during the sale but keep them away from his store until the next "gigantic bargain sale." He will cast aside the great bug-a-boo of keeping up his volume, and think more of making a real honest to goodness profit on what he sells in a real legitimate manner.

The merchants of this country are just beginning to realize the danger and the utter fallacy of bombastic spread eagle advertising which has done more to create distrust and suspicion in the minds of the consumer than anything else could have done. They are also beginning to appreciate the fact that their so-called continuous great sales events are producing the same effect, and that their great desire and everlasting cry for volume, volume, volume, is a delusion and a snare at the expense of their real profits and detrimental to their own business.

In conclusion let me say that I have based the opinions expressed in this article upon many years of actual experience and observation in hundreds of retail stores in large cities and small cities in many sections of the country, and upon actual contact with hundreds of salespeople and merchants in all lines of retail business. And I am forced to believe because of present business conditions that an evolution in retail distribution is inevitable so far as present store policies and methods are concerned.

I am optimistic by nature and I greatly dislike a pessimist—but I do believe that the time has come in the business world, when the independent, legitimate retail merchants of this great nation are facing greater and more serious problems than ever before in their business history, and a great majority of them are apparently unconscious of their danger. It is not only the house-to-house canvasser and itinerant peddler, but also the great mail order houses who are now doing a credit business, and above all are the great chain store corporations whose gigantic operations are now seeking to cover every nook and corner of this entire country.

A new condition is confronting all of us as retail business men that must be understood and must be met intelligently. A new order of things must replace the old in all retail business if the legitimate American merchants, the backbone of our business life, are to prosper and be maintained.

J. H. Combs,

Sec'y Retail Merchants' Board.

No woman is really as handsome as she thinks that some man thinks she is.

FOR SALE

A. D. Dick Duplicator, Good as New. Cost \$125; will take \$85.
Waterbury Furnace, \$25.
Gasoline Lighting System, 10 gal. tank, 7 lights, \$50.
Steel Paper Baler, Good Condition. Cost \$40 for \$25.
Tall, Round Post Card Rack for \$5.
About 100 Post Card Holders, \$3.
Penny Machine, Good Condition, \$5.
Large Coffee Mill, \$5.
Gum Vender, Cost \$9; will take \$5.
Pricing System, clip on shelving, \$3.
Model H Todd Check Protector, \$5.
40-82 Winchester, Deer Gun, \$10.

At above prices if sold separately, or the \$226 for \$200 if all sold at once.

Address No. 100 c/o Michigan Tradesman.

SITUATION IN COTTON.

Great store is being placed now by cotton operators on the weather indications in certain parts of Texas. Every few drops of rain that fall there serve to depress cotton quotations, while predictions of "continued fair and warm weather" have the reverse effect. The sum total, however, of the price changes for the past week was not very marked. Another six weeks or so will come close to resolving the size of the crop. The plant is a hardy one, capable of withstanding a lot of preliminary difficulties, and this fact keeps the speculators on edge. No one is quite sure whether the yield will be 13,500,000 bales or a million or more larger, and there is no way for the time being in having any assurance in the matter. Buyers of cotton goods feel the same way about it, but they are inclined to believe that the crop will be large and that the price of the raw material must come down, with a corresponding reduction in the prices of fabrics. Mill men, whose profits have been cut to a very slender figure, when they are not altogether missing because of the prevailing prices for cotton goods, are confident that no reduction in the price of the raw material will warrant a lowering on the finished goods. The net result is that there is little disposition to do forward business on any levels at which buyers are prepared to operate. Gray goods are moving slowly, with wanted ones held at firm prices. Finished fabrics for immediate use are in a little less request than they were. A feature of the close of the past week was the pricing of percales for delivery through September. Only in fine constructions were there declines and these were small. On most goods the old prices stand. A good season is predicted for hosiery. One branch of this, that of children's socks, has been opened with some good sales. In underwear, the principal openings are yet to come.

WAGES MUST BE REDUCED.

Primary markets, for the time being, are engaged in preparations for the business that is expected to materialize next month and thereafter in substantial orders. All the indications seem favorable for an average season, if not for a little better. The only uncertain factor appears to be the matter of prices. In general, the trend of price levels is downward, with a few notable exceptions, like rubber and the articles made of it and jute and its fabrics. The disposition of buyers of all kinds of commodities is very bearish in this matter of price, and is said to be supported by the views of the great mass of consumers to whom reduction sales have had a fruitful appeal. Reductions are expected not only in the cost of raw materials generally but also in practically every kind of finished product. How this result is to be accomplished without reducing the pay of workers is one of the problems now up to the producers. Prices of commodities, as a whole, still remain about 50 per cent. above pre-war levels, while wages in many of the trades show a greater increase. A readjustment of the ratios was expected in less time than the nearly seven years that have

elapsed since the war ended, but has not come mainly because of the high average which the building trades have been able to maintain in consequence of the large amount of new construction. This, by causing the maintenance of high rents, has kept up the cost of living and so has been a provocation for continuing high wages in other occupations, thereby increasing production costs. The "vicious circle," of which so much was heard in war time, seems still to be a potent factor.

WOOLS AND WOOLEN GOODS.

Reports from London concerning the wool auctions now in progress there are rather confusing. The one fact that seems to stand out in the conflicting statements is that he results so far have been a disappointment to those who expected higher prices. Now it is stated that a fairer test of conditions will be afforded by the Australian auction sales scheduled to begin at Victoria this week. At that place 40,000 bales are to be offered. On Thursday 22,000 bales are to be put on sale at Brisbane and, from July 20 on, 43,000 bales at Sydney. Next month about 125,000 bales are to be offered in Australia. Americans have not figured much among the buyers at the London auctions, but are expected to be more in evidence at the Australian ones. Enough has already become apparent showing there is practically no chance of any general advances in wool prices, and this is of use to the manufacturers of woolen fabrics who are preparing to show their offerings for Spring. The tropical cloths are about all on sale and have met with a good response. Many of the mills have got through with the delivery of Fall goods that were ordered, but are not yet ready to open lightweights. A fair Fall business in clothing has been placed, though requirements are by no means filled as yet. Women's wear clothing sales still lag because of style uncertainty. The fear of labor trouble in this branch of industry, although not wholly allayed, is much less than it was some time ago.

RAYON IS COMING TO ITS OWN

It is not many months ago since a number of interested persons came to the conclusion that the substance known as artificial silk had reached the stature of being entitled to a name of its own. The reason for calling this substance artificial silk was that it was produced from cellulose just as real silk is, the difference being that, in the former case, chemicals are used to do the digesting that occurs in the body of the silk worm. There was, at first, a selfish reason for wishing the removal of the word "silk" from the designation of the artificial product, many of the real silk manufacturers believing that such use hurt the sale of the worm article. But a lot of things happened while the controversy was under way. The most marked of these was the tremendous and unexpected growth in the manufacture and use of the artificial product. It has now got so that output of the latter is rapidly forging ahead of the natural article, and it is only a matter of time when it will be

double or thrice as much. The substance as now produced is very different from the crude celluloid-like article with which Chardonnet astonished the world before the beginning of this century, and is constantly being improved on to correct the defects which are disclosed in use. It is employed alone or in combination with other textile fibers for a variety of purposes, and the supply of it is practically unlimited, which is not the case with any other fiber. Under its new name of rayon it promises to make a field for itself as the only textile fiber invented by man.

CANNED FOODS CONDITIONS.

The increasing shortage of many canned foods, despite an extreme policy of hand-to-mouth buying, has caused a firmer undertone and higher prices on several items. There is a scramble to pick up resale blocks in interior markets on an f. o. b. basis, which is higher than the recent range. This is significant when it is remembered that wholesale grocers, even the biggest of them, are buying against actual needs and often ownership of merchandise is not assumed until orders have come in to jobbers from their retail connections for the identical packs which are bought. The annoying feature of the situation is that brokers are called upon to dig up what they know cannot be readily found and when they do discover what is wanted the buyer frequently will not take the block if it is larger than he wants. Also brokers catering to interior dealers find it hard to make up their lists of offerings as they are afraid to include some items fearing that their buyer will order a bill of goods which they cannot fill, since the holder for whom the broker quotes, has only a mere handful. Spot trading is under one of the most severe handicaps experienced in many years and no relief is in sight until sufficient quantities of new packs come in to stabilize the market. Shortages have caused abnormal prices on the spot which will be scaled down when larger quantities are available and that is one reason why buyers are not overburdening themselves with carryover.

The scientists have about as much trouble getting together as the politicians, it seems. What caused the California earthquake already has as many guesses as the cause of the World War. According to one school, a mountain is growing back of Santa Barbara—a range of mountains, in fact; and when a mountain is growing there is bound to be a good deal of strain and displacement in the vicinity. Another school of seismic experts believe the Pacific Ocean is sinking, and still another that it is leaking. Neither can the scientists see eye to eye on the subject of interquake relationships. To one school the Montana and California disturbances were wholly separate, to another they were parts of the same shudder; one authority says they were foreseen, another declares they were unpredictable. By all of which the opinion of still another authority, that the rest of the country is safe, falls something short of a perfect reassurance.

DURANT NOT A DEMIGOD.

When William C. Durant lost out with General Motors and entered upon an extensive career of stock selling for Durant Motors, Star Motors, Flint Motors and several other subsidiary concerns, the Tradesman declined to accept any advertising from the promoters and repeatedly cautioned its readers to steer clear of any investment suggested or recommended by Durant and his enthusiastic followers. This position, sturdily maintained and steadfastly adhered to, caused a decided coolness in the case of many friends, but the Tradesman could not do otherwise in the light of Durant's previous record as a wrecker, exploiter and rejuvenator.

Durant developed a high-powered sales organization of 2,500 men and succeeded in interesting more than 300,000 would-be investors in his various flotations.

What is the outcome?

About as dark as possible, but no more so than the Tradesman confidently predicted four or five years ago.

The small investors who entrusted their savings to Durant to the amount of \$116,375,000 find they have sustained a shrinkage of \$62,175,000, so that their present holdings are worth only \$54,000,000—less than 50 per cent. of what they paid into the coffers of the much-vaunted superman who made such large promises as to dividends and stock advances.

The Tradesman fails to see any reassuring future for Durant securities unless a miracle happens in the next few years.

CREDIT SHOULD BE CURBED.

R. Walters, of Flint, has secured from the Grand Commander of the G. A. R. a franchise to conduct a historical pageant during the National reunion of the G. A. R. in Grand Rapids next month.

Walters appears to be a genius in preparing and conducting pageants, but when it comes to settling the bills he incurs in connection with his activities, he does not appear to be a blooming success.

Walters is now incurring large obligations which many of the creditors will probably be obliged to compromise or charge off to profit and loss when it comes to the aftermath. He started out to deceive the people he proposed to interest in his undertaking by making improper use of the names of Mayor Swarthout, City Manager Locke and Safety Director Sinke on his printed matter, but those gentlemen put a veto on his activities as soon as the matter was brought to their attention and thus probably saved the city the unfortunate notoriety which would otherwise ensue in case Walters repeats in Grand Rapids the experience of Battle Creek, South Bend and other cities.

As Walters is soliciting contributions to his undertaking from G. A. R. lodges and other patriotic organizations all over the country, the Grand Commander should be requested to withdraw his sanction of the project unless Walters will consent that the money flowing in in a steady stream be placed in the hands of a more responsible person as treasurer.

HE WAS A MASTER MAN.

Tender Tributes to the Memory of Mr. Withey.

The Tradesman paid its respects to the wonderful personality of Mr. L. H. Withey on the occasion of his retirement from the Presidency of the Michigan Trust Company, eighteen months ago. On his death, two weeks ago, the Tradesman requested a dozen of the close friends of the deceased to favor the Tradesman with tributes to his memory, with the following result:

In the old days the cry was, "The King is dead, long live the King" and so it is to many of the heedless and unthinking, but to those of us who have associated with a real king of business men for nearly thirty years there never can be another.

As I have been asked to make a contribution to an article on the man whom we all respected, I will try to paint a true picture of that man as I knew him from an association of nearly thirty years. It is said that once a painter, having painted a picture of Oliver Cromwell, was called before him and ordered to paint a new picture and paint it exactly as he was, and so if my friend was in command over me to-day, his orders would be the same as Cromwell's, "Paint me as I am," and the nickname they had for Cromwell, "Old Ironsides," could well be given to the man who has left us. He was a man—a regular he-man. He made no bones of it. His whole temperament and manner was that of severe directness. We are all a jolly lot of frauds in covering up our foibles and trying to represent that which we are not, but Mr. Withey never endeavored to be anything except that which he was—a straightforward hard hitter. I will have to make an exception to that last statement, for there was one thing he did try to deceive us about and hide from us, and only very infrequently did he fail to do it, and that was that under his very severe exterior there was a very tender heart if it could be reached. My friend, William H. Anderson, once told me an anecdote about him that occurred years ago when they had been attending a bankers' convention in Indianapolis. They were returning and had to stop over to change trains at Richmond, Ind., and went to the opera house to pass the time away. The play was "The Old Homestead." Mr. Withey sat next to Mr. Anderson and they were very much interested in the play; along at the last in some part of it there was a great deal of pathos and suddenly Mr. Anderson felt Mr. Withey stirring uneasily by his side and he heard muffled choking and he turned to Mr. Withey who with red eyes said, "Say Anderson, we'll have to get out of this or we'll miss our train surer than hell." The old home scene in the play had reached him. At another time when we gave him a surprise dinner on his twenty-fifth anniversary as President of the Trust Company it overcame him and tears were in his eyes. His sister told me that when he came home from a trip abroad and found that his father had died in his absence, he sobbed. Yes he did try to deceive us in the matter of a tender heart, but it was there in

spite of attempted suppression and could always be reached when his sympathies were enlisted.

My experience with him began as teller in the Michigan Trust Company service in 1894. I looked with awe upon this wonderful man who was just in the midst of closing up a successful administration of the R. G. Peters Salt & Lumber Co. and the R. G. Peters personal estate, which had been involved to the extent of \$3,000,000 and which was then running smoothly, and I studied him and endeavored to do everything in exactly the way he or his associates, Mr. Hodenpyl and Mr. Hardy, wanted me to, and how proud I was when I saw that he appreciated it and gave me work in connection with

camp on Rogue River one winter; of his travels in South America, China and other parts of the world; of lumbering mahogany in Honduras; of mining in Utah. It was all very wonderful to me as a young man and as years went on we became closer. Mr. Hodenpyl left him to seek wider fields of endeavor and Mr. Hardy followed Mr. Hodenpyl. We were always together and we worked together every day that he was in town and for nearly twenty years of my service with him never a cross word escaped his lips toward me.

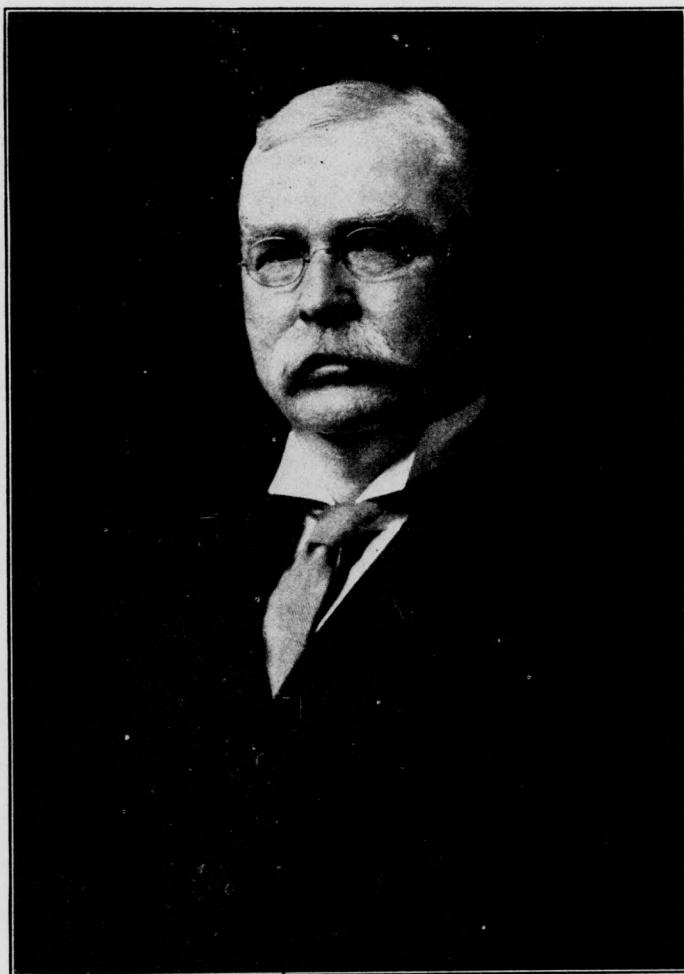
His people were among the earliest settlers of Grand Rapids and had a very large part in the early happenings here. His father was the first Federal judge in Western Michigan,

nearly all those who had been connected with the lumber business. In comparison with many of them, Mr. Withey had not been a large operator, but his operations had been carried on in the right way and the larger operators, such as John Canfield and E. G. Filer, of Manistee, Charles H. Hackley, of Muskegon, D. A. Blodgett, of Grand Rapids, Wellington R. Burt, of Saginaw, and R. A. Alger, of Detroit, all respected his ability. It was not a comparison of quantity with them, but it was the quality they admired.

With all of his attention to business in those years he still found time for public affairs. He was interested in all of the doings of the Republican party, but more particularly he gave intent and hard service on the Police Board. Mr. Carr, a former superintendent, has told me that the first winter he served as superintendent, while Mr. Withey's family was away, he came down every night and helped Mr. Carr on his work. The people of Grand Rapids little knew of the business executive who was spending his evenings for one whole winter in their service.

He had passed through three financial panics in his business history—that of 1873 when he was a young man; that of 1893 and then in 1907—and they all left him stronger than he ever was before because they had demonstrated that the basis upon which he conducted affairs had been right. He had accurate vision; not the reckless vision of the speculator, but the vision which enabled him to look into the future and see with conservative accuracy what the trend of affairs would be. He began to buy school bonds of Oklahoma while it was a territory and bought millions of them with invariable success and satisfaction to his clients because the interest rates were high and the municipal bonds were very adequately secured. The critic in those days suspiciously shook his head and only knew that Oklahoma was a new country, but in a few years they knew that he was right because none of his purchases ever defaulted on their interest or principal. In the fall of 1921 a very large industrial establishment in Grand Rapids, temporarily hard up, wished to finance their obligations by issuance of bonds and he knew it was a fine opportunity to serve the concern and all Grand Rapids as well, because this concern's output amounted to \$4,000,000 annually, distributed in the country and city pay rolls. This was followed by some financing for a concern in Muskegon and for another large concern in Holland. Again the critics shook their heads. His judgment was vindicated and within a short time the obligations which were issued by these concerns were paid off and the money which comes in for their products is a benefit for everyone in this vicinity. I have no doubt if he had lived in New York he would have been the J. P. Morgan or George F. Baker of financiers, and I think this statement would be supported by all those who knew him well.

With all of his attention to business he had found little time to take diversion, but soon after he was fifty years old, golf came in and he began to enjoy it. Then automobiles came and



Lewis H. Withey.

the Peters' estate, of which he was so proud, figuring up the exact amount due on claims running into hundreds of thousands of dollars. Then came the day when he gave me his check book to keep track of, and I think nothing in a business way before or since, has pleased me more, and in those days he did what he very seldom did later, showed his appreciation by compliments on the work I was doing.

From time to time he told me different experiences in his career in the lumber business with Robert B. Woodcock. He started a mill on Mill Creek just above where the fish hatchery is, in 1868, before he was of age. It was run by water power developed by the creek and cut only 2,000 or 3,000 feet per day with an old-fashioned saw. He told me of his running his own lumber

appointed by Abraham Lincoln, and after his father died he took up the work of service, and he was very proud of and enthusiastically loyal to Grand Rapids and Western Michigan. The larger and older metropolis naturally felt a little better, but nothing could so arouse him as any attempt of the metropolis to tell Grand Rapids what we must do in politics or business or any other way.

He was intensely social, but at the same time he was very reserved, and where many people gain friends in business and otherwise, by intimate association, friends gravitated to him from mere respect for his power and ability.

The time that I first went with him in the Trust Company was the era in which business kings of Michigan were

he took to automobilizing, but just at this time, when his powers were the greatest, he had an automobile accident and in endeavoring to save his wife, he suffered a very bad fracture of the knee. This accident barred him from playing golf or making trips of inspection in a business way such as he had done before, which enabled him to reach his own conclusions on matters brought to his attention. He was, above all things, very independent in his own judgments, which were good in those days when he could see things for himself and with his own eyes, and it mattered little the storm or stress, he steered by the course which he had mapped out for himself after due consideration, and invariably it was good.

Under him as receiver of the vast Peters' operation at Manistee was a manager by the name of H. W. Carey and he told me this, which he regarded as very characteristic: Mr. Withey would go to Manistee and they would map out a line of action after considering a matter and talking it over, and Carey would go forward on that basis. Of course, any action would affect various people, and some of them would not like it and they would come to the Grand Rapids office to see Mr. Withey to see if it could not be changed, but he—Carey—sitting in Manistee, knew that after a certain line of action had been carefully thought out it mattered little whether they were great or good that tried to change the course, Mr. Withey loyally stood by.

"Where McGregor sits is the head of the table" and in all of Michigan as long as the institution, the Michigan Trust Company (which those of us have been connected with it, all love so well) shall last, the name of Lewis H. Withey is engraved more indelibly in the minds and hearts of his associates than it would be if every brick in the building was stamped with his name. Our commanding general is gone—we know it—and the best we can do is to carry on and endeavor to put into play in our lives those things which he endeavored to teach us.

Claude T. Hamilton.

There is but little I can say about our departed friend, the late Lewis H. Withey, that is not already known by his life work which will live long after mere words have been forgotten.

It was my good fortune to have made his acquaintance fifty-eight years ago and to have enjoyed a pleasant relationship with him during that period, both in a business and friendly way.

His rugged character, strict integrity and aggressive business capacity, placed him in the front rank when work was to be done, and made him a recognized creative force in the business and social world. He was always steadfast in what he thought was right and loyal and true to the interests he served, financial or social.

A friend to be mourned and a citizen who will be sadly missed.

James D. Lacey.

I have your letter of July 6 and gladly contribute a few words in memory of Mr. Withey.

In 1884 I entered the employ of the

firm of Withey, Hodenpyl & Company, whose offices were in the so-called Tower building, now the home of the Fourth National Bank. A few years later Mr. Withey and Mr. Hodenpyl organized the Michigan Trust Company and offered me a position with the company, but the salary which they stated they could afford to pay me was only 40 per cent. of the amount I was then receiving. Although offered another position at the same salary I was receiving, I accepted their offer, and I can think of no better tribute to the sterling qualities possessed by Mr. Withey than to simply state that I did so cheerfully with full confidence and never regretted it.

Geo. E. Hardy.

One Reason For August Opening.

One shrewd guess relative to the opening of lines of men's wear regular lightweights by the largest factor in the trade is that the big company will very likely hold off until August in an effort to gauge the raw wool market and its relation to the merchandising of goods for the new season. This, it was added, is not because it is not covered on its raw wool, as reports credit it with being prepared in large measure. The delay, however, will afford the opportunity to see what the course of raw wool prices will be. If raw wool should drop with this factor's lines already opened, it would create serious merchandising difficulties, it was pointed out, similar to the adverse conditions which affected the selling of heavyweights some weeks ago. By August the indications as to the course of raw wool prices will be much clearer than they would be earlier, according to this reasoning.

Fall Prospects For Knit Ties.

While the manufacturers of cut silk neckwear report a satisfactory volume of orders for Fall, the makers of knitted ties claim they see a swing in styles that is favorable to their products. They point out that the cut silks had everything their own way last Fall and during the past Spring, and figure from this that the time is ripe for a change to knitted silks. They add that the style leaders in men's wear—the "well dressed men" of the clubs and colleges—have taken strongly to crocheted ties of the finer grades. This, the makers of knitted ties think, is a highly favorable omen for a greater acceptance of knitted neckwear generally during the Fall.

Prints Seen in Negligees.

The vogue for printed textiles has invaded the negligee field, and a strong demand is reported here for kimonos of printed voile and crepe. They are simply trimmed with narrow ruffles of lace or self-material, often tying in front at one side. Plain colored voiles and box loom crepes are also moving briskly in rose, gold and orchid, as well as other pastel shades. Among the negligees gayly printed summer silks, combined with folds and bands of matching plain materials, are enjoying popularity. Plain crepe de chine, in pale shades, with self ruffling and puffing, are also in favor.

Bird Extermination Imminent in This Country.

Grandville, July 14—Murder will out.

The bird question will not down. Some there are who have awakened to the true inwardness of the situation, and yet there is too much somnolence on the part of the main body of the people for the good of the country.

A rich and sporting minority has put the legislatures of the states to sleep while they go about extinguishing every vestige of game bird in the Nation. It is truly an alarming condition and calls for immediate and drastic treatment, which it is, however, not likely to get.

Many native birds are already extinct. No legislative action can bring them back again. It is for the law makers to see to it that what are left of the feathered population are saved from the senseless slaughter which has gone on unchecked for so long.

No less than thirty-four states of this Union are benighted, so far as protecting bird life is concerned. They have permitted large baggings of birds by the sporting community until many species of migratory fowl have become extinct.

And all this in the face of the fact that insects and vermin have increased to an alarming extent all over the country. Which is better, abundant bird life, with a minimum of fruit and vegetable destroying vermin, or the birds wiped out and our farms and gardens overrun with swarms of bugs, flies, worms and lice which can only be destroyed by the use of dangerous poisons of which the country is even now over flooded?

The choice is right here with us today, and must be met. Whichever way we decide makes for the good or ill of mankind.

The proper protection of birds in a few states does not count. The birds migrate from state to state, and where one commonwealth protects and nurtures them another takes them in hand and makes of them food for the sportsman.

Both game and song birds come under the head of bird life which must have protection else perish from the face of the earth. What are you going to do about it, Mr. American citizen? Will you permit a minority of sporting gentry to destroy the bird life of the Nation? If not, then get a hustle on and make it known to your legislatures what you think on this subject of bird preservation.

What is sport for the few will prove death to the many and there is no time to be lost playing mumbletypeg while this wicked destruction goes on.

There will be a reckoning for all this careless indifference some day—a day which is much nearer than most people apprehend. Get out the protests and make it manifest where you stand on this most momentous issue of the age.

Recent reports from unbiased observers in the South and in California, where birds congregate for winter feed, bear out the belief that our migratory birds are doomed.

This call to a show down where bird life is concerned is not a mere matter of sentiment. It is a solemn fact which stares the American people in the face, a fact that has been becoming more patent each day, until now there is nobody of intelligence who seeks to cover up the facts.

The manifest indifference, however, is the alarming part of the whole subject, and gives our best citizens an unhealthy chill when they realize how near this great country is to becoming birdless, and at the same time defenseless against the raids of myriads of insect pests which even the poisons doped out to them has failed to annihilate.

Bird protection or poison protection, which?

That is the question now up for de-

cision in this great country of ours, and it is a question which must be answered within a reasonable length of time if at all. Many species of birds are already gone. Hunting them has become less sportful since the wholesale slaughter has continued unrestricted in so many of the states.

A large money interest is on the side of the big bags of game, and those who would oppose the open season are in the minority so far as money is concerned.

There is no light in the East for the bird lover.

In the East opposition of regulation is in the lead. Monied men are, it is claimed, able to shape legislation to suit their own views. It is a shocking condition of morals and there seems little likelihood of a change at the present writing.

The defenders of bird life who stand for reforms are without funds, and we know it is money that makes dobbin jog along.

The outlook is indeed distressing. The power of money is with the ones who make a holiday of bird slaughtering. Legislatures are asleep in a majority of the states of this Union, and the danger is that they will not awake in time to be of service in defense of bird life throughout the wide area of this great country.

The alarming diminution of our migratory birds is too evident to be brushed aside. Bird lovers are doubtless thoroughly alarmed, and are doing what within them lies to counteract the injustice and wrong of bird slaughter in every quarter of our country to-day.

The newspapers of the Nation should take up the cudgels in favor of bird protection. Will they do so? Otherwise bird life in America is doomed.

Old Timer.

Printed Frocks in High Favor.

Printed frocks, in crepe de chine, chiffon and georgette, are in active demand for immediate use for girls of the junior age, according to reports received from manufacturers represented in the membership of the United Infants', Children's and Junior Wear League. They follow closely the styling of dresses for women, particularly emphasizing flounces, ruffles, godets and scarf collars. Two-piece costumes are also in demand, both in sheer fabrics and the heavier silks, including striped and single-tone silks. Simple, straightline dresses of striped tub silks in blue and white, green and white, etc., are also in considerable vogue at the moment.

Good Glove Orders For Fall.

Advance orders for women's gloves for fall are substantially ahead of last year at this time, according to manufacturers and importers. Both in leather and fabric gloves, these factors say, the retailers have placed a larger volume of business mainly because of their inability to secure wanted styles during the Spring when the advance ordering was light. The short glove with novelty cuff remains the favorite style, developed, however, in new Fall colors and having extensive decorations. The latter frequently take the form of embroideries or cut out effects. The demand for suede fabric gloves to retail from \$1.50 up has been particularly good.

One advertisement, one month's advertising, one year's advertising, will not produce business success. You have to keep at it as long as you continue in business.



Serving the Customer After Sale Is Made.

Rodgers' shoe store of Decatur, Ill., defines the term service in its truest sense.

At this store there is a continuous plotting and planning for new business, and also many ways and means to renew contact with standby trade are employed. The long list of customers of the store know that a sale is never entirely completed when the money rings in the till. The customer must be satisfied with his purchase, merchandise must perform satisfactorily and the buyer of shoes at retail must realize that Rodgers' shoe store of Decatur, is a store not only founded on the service idea but one which lives and grows because of its unique service features.

The Rodgers shoe store has had good business, an even flow of trade through poor times as well as prosperous innings, has succeeded in forging ahead year after year. The slogan of this store is, "We fit the hard to fit." And this slogan is not merely a combination of meaningless words but busy, competent men of this institution, headed by H. W. Rodgers, one of the proprietors, have learned considerable about foot anatomy and about the possibility of relieving foot troubles and also are competent judges of footwear, which means that they know how to select and supply shoes of certain types to fit and please various types of people.

The principal reason for highlighting the activities of the Rodgers shoe store at Decatur at this particular time, is to call attention to at least one extraordinary means conceived, planned and carried out to a successful conclusion, and intended to re-establish confidence of customers of the store as well as insure patrons that there is an extraordinary concern in their footwear comfort by the Rodgers shoe store as well as in offering full value for their dollars spent in the store.

Many times in the past, H. W. Rodgers, of this store, has sat down and written personal letters to a long list of customers, addressing them in a rather intimate way and telling them how much he appreciates the way they have patronized his store, also assuring them that the institution is continuously concerned in the performance of the footwear bought there.

Most anyone soon "writes himself out" when thus addressing the trade, so Mr. Rodgers this early spring hit upon a new plan whereby to tell his story, a plan which emphasizes the service idea of the store and at the same time one which is so unusual as to be apt to live long in the memory of

the customer. This unusual stunt consisted of a neatly printed card with a four-line poem exploited immediately below a pair of mercerized laces of a shade and length to accurately fit the needs of the pair of shoes bought not so long ago by the customer to whom this missive was addressed. On the opposite side of the card was the following message:

"Realizing that your shoes are the only part of your apparel that can cause you pain, we are using efficient service to keep you comfortable. If we have failed in any manner to please you we will consider it a personal favor if you will return your recent purchase. We want you to be satisfied and feel that this is your shoe store."

Some people favor this or that automobile chiefly because it is so easy to find representative service stations. In case of break-downs it is not necessary to travel all over the country in order to get service. Many automobile companies have gone the limit in their effort to provide satisfactory service for customers, which means service after the sale has been made. And such manufacturers have established uniform service rates, in fact have instituted uniform operations at the stations of their representative dealers. Such a manufacturer is very seriously concerned in the continued satisfaction of the customer.

Very often you hear a merchant say, "If you treat a man right he is sure to come back." But this phrase, "Treat a man right," is a very elastic one and the interpretation and meaning of it is varied according to the attitude of the dealer. "Treat a man right" to some merchants means taking his money patting him on the back and wishing him good luck and asking him to come back again. Nine chances out of ten he doesn't come back because there isn't anything unusual about such manifestation of interest.

Shows a Sample of Every Number.

Z. W. Fuller of the Fuller Shoe Store, Sturgis, has a great faith in the buying public and he caters to his trade in that direction.

Having a modern store in a modern new building, Mr. Fuller sets out with an unusual idea in shoe merchandising. Believing that the public knows what it wants if shown, Mr. Fuller has installed a shoe display rack on one side of his store. On this rack the prospective customer will find all the shoes that are in stock in the store. There is a sample of every number carried. Looking them over, the customer finds what he wants, calls the salesman and asks for his size in that particular design of shoe. The salesman brings him his size, and after trying them on,

the customer if pleased takes the shoes. Thus a sale is made in a very simple way, eliminating the old worn out way of, "We haven't got that particular kind, but we have one here that is just as good. In fact, we sell more of these than of the ones you asked for."

On the other hand, after the customer looks over the display rack and finds to his satisfaction that there isn't a shoe on it that he would want, he or she goes out and no time is wasted. Neither the customer nor the seller lose on this proposition. Mr. Fuller has found this idea to be very satisfactory. The customers who patronize his store, have complimented him on the splendid service which he gives them, mainly due to this new system.

Shoe retailing with this new idea reduces the salesman's expense nearly 50 per cent. It increases the service and there isn't so much time wasted in selecting the shoes. It gives the prospective customer more chance to select something if in doubt as to what he wants. And last, but not least, it increases sales. The display rack cuts the expenses, thereby lowers the overhead. It increases patronage and makes more sales and profit.

Growth of Shoe Business in Grand Rapids.

An indication of the growth of Grand Rapids as a shoe manufacturing center is indicated by an increase of 18 per cent. in production schedules, effective Monday, July 13, at the Herold-Bertsch Shoe Co. This is the third increase in production schedules which this factory has made in the past three months.

Grand Rapids has only one shoe factory, but this one has made steady progress since its establishment thirty-three years ago. Many of the skilled operators formerly employed in the old Rindge-Kalmbach-Logie organization are now building shoes at the Herold-Bertsch Shoe Co.

The Growth of the Herold-Bertsch Shoe Co. is an indication of an increased production of shoes in the Middle West during the past six years. Massachusetts manufactured more than 50 per cent of the shoes produced in the United States in 1919. Since then their proportion of the production of the country has dropped steadily, and Michigan, Wisconsin and the other centers in the Middle West have increased in importance.

Even low labor rates of factories located in New Hampshire and Maine have been unable to keep the business in New England. Western shoe manufacturers have a reputation for quality and wear and this reputation is steadily increasing. Grand Rapids shoes stand in the forefront in this respect and are rapidly taking on the fine finish and appearance commonly associated with Eastern made shoes.

Grand Rapids, through the Herold-Bertsch Shoe Co., now sends shoes to a territory bounded on the West by California, on the East by New York and New Jersey, on the North by the Canadian boundary and on the South by Tennessee, and in addition has a considerable foreign business in Central and South America.

Rubber Footwear Situation.

Thesharp advances in crude rubber in the last several months have thrown the rubber footwear end of the local shoe trade into a more unsettled condition than has been seen since the days of the war. Despite the low retail stocks of the early year, due to the heavy storms of the Winter, opening prices on 1925 lines of galoshes, rubber overshoes, etc., did not hold, and quite a little canceling resulted. Since then the marked rise in rubber has forced prices up on the finished goods, and there has been a scamper on the part of buyers to reinstate canceled orders at the old prices or to place new business. This has resulted in a situation in which the unwary buyer is said to be likely to be "burned" badly. The question now appears to be not so much of getting merchandise as of getting it at prices which will not require an almost prohibitive mark-up in order to obtain a normal profit.

Hides, Pelts and Furs.

Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, Green, No. 1	19
Calfskin, Green, No. 2	17½
Calfskin, Cured, No. 1	20
Calfskin, Cured, No. 2	18½
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.

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

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

Unwashed, medium	@40
Unwashed, rejects	@32
Unwashed, fine	@40

Announcement

On July 13th we put on more operators and increased our output by 18 per cent—the third increase in three months. Increased demand for The Bertsch dress shoe and The New Hard Pan work shoe were the reasons.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Michigan, U. S. A.



The New Vigilantes of the West.

A new Vigilante movement, recalling the "Days of '49" and the necktie artists immortalized by Bret Harte, is spreading over the Middle West to fight the spread of sporadic and organized crime. Syndicates of cracksmen operating out of Chicago have made the country banker's life a burden in Illinois, Indiana and Iowa. Rural law officers have been proved helpless to stop the wave of safe-cracking and bank robberies.

Insurance rates advanced anywhere from 33 to 150 per cent. on such risks early this year. In Illinois in May the rate was \$4 per thousand. The movement to put an end to this reign of robbery and murder began in April and reached a new milestone the other day when Chicago bankers offered a reward of \$2500 for a dead bank robber and \$1000 for all those taken alive.

Iowa started the new Vigilante movement. That State had fifty-six bank robberies and losses of about \$250,000 in 1920. Captured bandits were receiving light sentences and quick commutations. Iowa bankers armed 3876 Vigilantes with 2289 pistols, 1200 rifles, 240 sawed-off shotguns and 712,000 rounds of cartridges. Vigilantes policed 781 towns.

Result: A half dozen robberies last year, total losses \$2500; eighty out of eighty-nine bank robbers killed or convicted, and every man of them sent to prison still there. Headstones mark the resting places of divers gunmen, and the Iowa bank-insurance rate went down to \$1 per thousand.

Last April Kansas City bankers took a leaf from the Iowa book and distributed 250 army rifles, riot guns and .45 caliber pistols to Vigilante groups in the neighborhood of their banks. The grim motto adopted was, "No work for the jury."

In May the Illinois Bankers Association was completing the work of setting patrols in 1000 towns every hour of the day and night against cracksmen. Carbines and heavy pistols were issued. The orders were "Shoot to kill." The patrols work under the sheriffs. Machine guns have been placed in some banks. To 101 of the Illinois counties more than 100,000 rounds of ammunition have been sent. Outside of Cook County, which had not acted then, bank robberies suddenly and markedly decreased. In that county and Chicago the killing of policemen and the robbing of banks continued.

Now Chicago's banks have organized a special force to patrol in gun-fitted and armored cars. Indiana is adopting similar tactics. A war of bandit extermination will follow the

thirtieth robbery within a few weeks. More than 5000 men are being armed over that State.

In short, the bankers of certain great cities and of four densely populated states can no longer rely on the forces of the law. They are forced to maintain their own paid but unsanctioned police. The banker of the Middle Ages was not forced to do more.

There has been nothing quite like this in America for a generation. It is a melancholy confession that the citizen must do what the law, the courts and the Legislatures should do for him. He is paying for legal protection that he does not get.

When courts and Legislatures fail, when captured thieves cheat justice and politicians fail to create a needed state constabulary, people take the law and the means of defense into their own hands. There is something dangerously wrong where Vigilantes are needed. In the action of these thousands of citizens there is a warning to both courts and Legislatures they should neither misread nor ignore.—N. Y. Evening Post.

Sixty-Five Per Cent. of All Telephones in United States.

The July number of the Bell Telephone Quarterly, published by the Bell System, sets forth some interesting statistics, the authenticity of the data compensating for the delay in its publication. These figures show the growth in the use of telephone service throughout the world in the year 1923.

During that year 1,517,291 telephones were added to the lines and systems of various companies throughout the entire world, an increase of 6.6 per cent. compared with a gain of less than 1 per cent. in population. This brought the total number on January 1, 1924, to 24,576,121, of which 15,369,454, or 63 per cent., were in use in this country, notwithstanding that our population represents only about 6 per cent. of that of the entire world.

In other words, there is one telephone for every seven people in this country, compared with one for every 185 inhabitants in the rest of the world. Of the huge aggregate of phones in use here at the beginning of last year 15,000,101, or 98 per cent., were under the jurisdiction of the Bell System.

European countries during 1923 added 520,312 telephones to the number in service, bringing the total at the end of that period to 6,390,765, or the equivalent of 1.3 for every 100 population, compared with 13.7 in this country. Of the 2,815,902 instruments making up the balance of the world's supply 1,009,203 were in use in Canada, the remainder being scattered over the other countries in North and South

Things You Should Consider When Insuring

How much insurance do I need to protect my family?

How much can I afford to carry?

How much should be paid direct to my wife for immediate use, and what should be done with the balance?

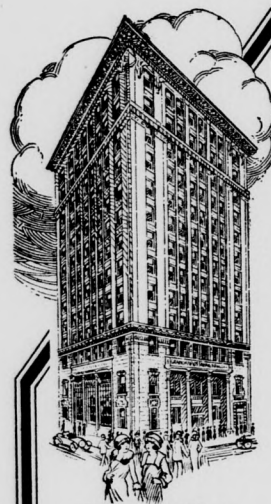
It is not safe or sane to make all of your insurance payable direct to inexperienced beneficiaries. Statistics show that a great portion of such insurance is soon dissipated.

Relieve your family of the responsibility of investing your insurance by selecting a responsible trustee to assume this duty, with proper instructions as to the method of distribution, to whom and for what purpose.

Establish an insurance trust and appoint as trustee the

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

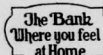


Main Office

Cor. MONROE and IONIA

Branches

Grandville Ave. and B St.
West Leonard and Alpine
Leonard and Turner
Grandville and Cordelia St.
Mornoe Ave. near Michigan
Madison Square and Hall
E. Fulton and Diamond
Wealthy and Lake Drive
Bridge, Lexington and
Stocking
Bridge and Mt. Vernon
Division and Franklin
Eastern and Franklin
Division and Burton



OLDEST SAVINGS BANK IN WESTERN MICHIGAN

BUSINESS CREDIT INFORMATION

that is both prompt and authoritative is an essential if merchandising effort is to be productive of maximum result.

The "Grand Rapids Savings Bank" welcome such inquiries from its patrons—and the prompt attention which it accords them is never casual or perfunctory, but always interested and efficient.

Grand Rapids Savings Bank

OFFICERS

WILLIAM ALDEN SMITH, Chairman of the Board
CHARLES W. GARFIELD, Chairman Ex. Com.

GILBERT L. DAANE, President

ARTHUR M. GODWIN, Vice Pres. ORRIN B. DAVENPORT, Asst. Cashier
EARLE D. ALBERTSON, Vice Pres. and Cashier HARRY J. PROCTER, Asst. Cashier
EARL C. JOHNSON, Vice President H. FRED OLTMAN, Asst. Cashier
TONY NOORDEWIER, Asst. Cashier

America, Asia, Africa and Oceania.

Other countries have lagged far behind the United States in the development of telephonic communication systems. Whereas the ratio of telephones in use to population has increased here from about one to every 800 inhabitants in 1880 to almost fourteen for every 100 at the beginning of 1924, the combined countries of Europe at the present time have a ratio of only about one and one-half instruments to every 100 population. In China, where the telephone is still virtually unknown, there were but 101,425 phones for a population of about 400,000,000 people.

The summarization of the situation puts forth figures showing that 71 per cent. of all the world's telephones are operated by private corporations, leaving a balance of only 29 per cent. operating under Government control.

At the same time it is pointed out that the countries in which the greatest progress has been made, from a telephone standpoint, are the United States, Canada and Denmark, where private operation still predominates.

A tabulation on the telephone development of important cities throughout the world reveals that outside of the United States, Canada and Sweden there are no cities with more than twenty telephones to each hundred inhabitants, and none outside the United States with more than twenty-five for each 100 population.

Viewed from a standpoint of telephones in service, New York City led all others, with a total of 1,186,573, at the beginning of 1924, but the radio instruments to population fell just a trifle short of twenty on each 100 people.

San Francisco, with a population at that time of, roughly, 650,000, had a total of 187,452 telephones in service, showing the highest ratio of any city in the world, with 28.8 instruments for each 100 population.

Considering the foregoing facts and figures, it is easy to realize why the bonds and other securities of domestic companies are highly regarded in investment circles.

[Copyrighted, 1925.]

Prices Depressed as Gold Standard Becomes Effective.

Since the end of 1924 commodity prices in Great Britain have been going down steadily, although prices on this side of the water since then have lost relatively little.

Word now comes that the Economist's index number for the last of June fell to a new recent low level. At the end of last year prices in Great Britain averaged 181, or 81 per cent. above the pre-war (1913) basis, but now they are down to 162. Our own Bureau of Labor Statistics index shows no such recession in values. It has declined only from 157 to 155 in about the same period. Why have prices broken so sharply overseas? Why have values here not fallen proportionately? What likelihood is there that the two movements eventually will become equalized?

Commodity prices in Great Britain on a gold basis have been higher than prices here. That restoration of the gold standard at least temporarily

would depress prices there had been a foregone conclusion. The sharp advance in sterling that has taken place since last fall has been one of the major influences tending to reduce prices in that country.

When the pound sterling was relatively low it took more money to buy a unit of merchandise. Commodity prices thus were high. Since sterling has attained parity its domestic purchasing power has continued to increase. Adjustment of internal conditions is slow in reflecting the improvement of the exchange. It takes less British money to buy a given unit of merchandise than it did six months ago. Consequently the quoted level of commodity prices has fallen materially since talk of a return to gold began and still further since the actual shift has been accomplished.

Creation of a free market through restoration of the gold standard at once had the effect, naturally, of making British prices more sensitive to our own price level. In an open market there is no longer the same force at work to hold prices on an inflated level in Great Britain. Free and easy trading gradually should tend to equalize the price levels of the two countries by bringing prices down more nearly on a level with prices here. That is what is happening at the present time.

When viewed from this standpoint no reason appears why the continued decline overseas should be interpreted as a forerunner of substantial declines here. Once the two levels have become equalized a decline there will have an influence here and vice versa, but down to date prices have not become adjusted to the new conditions consequent upon the adoption of gold.

Fresh signs of firmness in prices here are indicated by all of our index numbers that record late June conditions, so that in fact as well as in theory our price level for the present is moving more or less independently.

Paul Willard Garrett.
[Copyrighted, 1925.]

A Swarm of Bees.

Here is a swarm of bees. If you attend to them they will make you the honey of success, and if you neglect them you are apt to get stung.

1. Be polite. Politeness will get you out of more difficulties, climb you more hills, cut you more barbed wire, find you more smiles, than any other quality you can acquire.
2. Be sure. Don't guess. Don't suppose. Find out exactly. Know. And if you don't know, ask.
3. Be clean. Water and whisk-brooms are cheap.
4. Be honest. Even when nobody's looking.
5. Be on time. People that have to wait for you don't like you.
6. Be patient.
7. Be cheerful. And if you can't be cheerful, look cheerful anyhow.
8. Be considerate. Don't be officious nor meddlesome, nor a nuisance, but—you know—be considerate.
9. Be careful. Better be careful one hundred times than get killed once. Look out for these bees.

Think more of your good luck and less of your bad luck.

THE CITY NATIONAL BANK OF LANSING, MICH.

Our Collection and Bill of Lading Service is satisfactory
Capital, Surplus and Undivided Profits over \$750,000
"OLDEST BANK IN LANSING"

Kent State Bank

"The Home for Savings"

Capital \$1,000,000

Surplus \$750,000

Grand Rapids National Bank

The convenient bank for out of town people. Located on Campau Square at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

YOUR BANK

THE Old National Bank has a record of 72 years of sound and fair dealing with its depositors and with the community of which it is a part. Its facilities are available to you in all fields of progressive banking—Commercial Accounts, Securities, Safe Deposit Boxes, Savings Accounts, Foreign Exchange, Letters of Credit, Steamship Tickets.

The OLD NATIONAL BANK
GRAND RAPIDS

5% paid on Certificates in force three months. Secured by first mortgage on Grand Rapids homes.

GRAND RAPIDS MUTUAL BUILDING and LOAN ASSOCIATION
A Mutual Savings Society
GROUND FLOOR BUILDING and LOAN BUILDING
Paid in Capital and Surplus \$6,200,000.00.

Mutualization of Fire Insurance Business in this Country.

The contrast between the satisfactory situation in the life insurance business in this country and that in the fire insurance business is very great. What is the cause of this difference? The greatest difference to be noted in a study of the two systems is the presence, in a most active and almost universal way, of competition in the life insurance business; and the absence of competition in the fire insurance field. There is a very considerable difference in the initial rates in life insurance between the different companies; and the system of annual cash dividends, which is almost universal in life insurance, increases and accentuates this competition. The result of cash dividends paid annually is a constant reduction in the net cost to the insured on his annual life insurance premiums.

In the fire insurance field we find in many states that the rates are fixed by law, so that companies must all write at one standard rate. In this particular, fire insurance premiums differ very greatly from life insurance premiums.

State regulation of fire insurance has followed very much the line of railroad rate regulation. The history of the railroad business in this country has been briefly summed up in three words, Gift, Graft and Guarantee.

The Era of Gifts and Grants

The Era of Graft

The Era of Guarantee

But fire insurance rates, unlike railroad rates, are not fixed by the states, but are fixed by the companies acting in combinations, known as rate making bodies. The state merely approves or disapproves the rates made. For all practical purposes, fire rates are fixed by those who sell fire insurance.

The only element of competition in the fire insurance business which amounts to anything is that offered by the mutual insurance companies. The principle of annual cash dividends and operation on the mutual plan, which have led to such great success and satisfaction in the life insurance business, are followed only by mutual companies in the fire insurance field. I have yet to find a student who does not approve the principle underlying the organization and operation of the best mutual fire companies.

In practice the mutuals show a saving to the insured of from 25 to 40 per cent. of the premiums paid. This is a large saving on a fixed charge which must be borne by all business and which must be levied against all property. The question naturally arises then—why do not the mutual companies write a larger proportion of the fire insurance business in this country? The answer is to be found in certain historic facts growing out of the development of our country.

In the early days of our country the mutual fire companies did a large proportion of the business of fire insurance along the Atlantic seaboard. Many of the giants of these early days remain vigorous and strong companies, serving their immediate communities in the East. Following the Civil War, with the development of the West and the opening up of the vast plains of the Mississippi Valley, the houses, towns

and cities as they were rapidly built, depended on the East or on Europe for the money with which to build. Lending agencies followed the railroads and the Western march of population, and the stock fire companies in close association with these lending agencies, furnished fire protection. This established the agency system which still obtains in the fire insurance business. The borrower had to furnish fire insurance protection to the lender, and the fire insurance was arranged for by or through the agent making the loan. This close alliance between the lenders of money and the stock fire companies has continued. Most of the loans made are made through agencies who dictate the fire insurance company to be used in furnishing fire insurance protection for the benefit of the owner and the creditor, who because of the large commissions, dictate stock companies.

It is only recently that the mutual companies have entered in an aggressive and business-like way into the general field of fire insurance in this country. Their progress has been rapid and is to-day one of the most marked developments in the fire insurance field. The mutual companies are actually furnishing competition in the fire insurance business. They are handling their business in a spirit of co-operation and in an efficient, economical way which promises much relief to the business interests and property owners of this country. The mutual idea has had an enormous expansion and growth in this country during the past ten years. Many of the large financial institutions such as life insurance companies, trust companies, building and loan associations, etc., do not hesitate now to accept mutual insurance policies, as furnishing entirely satisfactory security for their loans. This element of competition is of vital importance to the entire fire insurance business of this country if it is to develop in a way satisfactory to the insuring public.

If the mutual companies were not furnishing insurance, and if they do not in the future furnish it in even greater volume than they do now, the time would undoubtedly come when there would be an agitation for state fire insurance. The mutual companies acting in a co-operative spirit, are directing their competition and their business in such a way, as to result in benefit to the insured, rather than primarily benefit to the company.

There is a great deal of glib talk in this country regarding service. Much of it is merely talk. What is called service is often simply satisfying the convenience of people at enormous cost. Two great services which the mutual fire insurance companies are giving are reduction in the cost of fire insurance and reduction in fire waste. As long as irresponsible people can secure insurance in unlimited amounts on property, often getting insurance policies in excess of the actual value of the buildings, or stocks, without adequate inspection, or careful examination of the moral risk involved, so long will the criminal fire waste in this country continue.

The mutual companies are sound in practice. They are steadily gaining in

popular approval and those engaging in this business have the right to feel they are rendering the country an important service.

Just a Minute.

I have only just a minute,
Only sixty seconds in it,
Forced upon me—can't refuse it,
Didn't seek it, didn't choose it,

But it's up to me to use it,
I must suffer if I lose it,
Give account if I abuse it.
Just a tiny little minute—
But Eternity is in it.

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Greed of Coal Miners and Their Employers.

Grandville, July 14—The coal situation is again puzzling the Government experts.

Whatever comes of this renewed activity on the part of the miners and their employers the general public is sure to suffer.

Once a year this threat of a strike which is to tie up the larger part of the employees is made and immediately thereafter up goes the price of coal to the consumer. To an unprejudiced observer this looks like a put up job to enhance coal prices.

It having worked so well to the betterment of the coal barons, both workmen and owners, why should it not continue year after year at about such a time?

Heretofore, when Government has taken a hand, the interference hasn't been drastic enough to help the ones who suffer—the users of coal, nor is it likely to do so this year. Along about September first the strike is scheduled to be pulled off. Coal bins are generally empty and this is a time when the knowledge that cold weather is not far away serves to stampede the consumer into buying against a scarcity which threatens to raise prices beyond the purse of the ordinary man.

Well, what about it?

There is considerable about it when one digs down after the facts. For several seasons now the coal combine has despoiled the man who must have coal or freeze and starve.

If one had hopes of a reform in this particular those hopes have by now gone glimmering. The gang is at its old tricks once again. Threats of a general strike, tying up nearly all the mines of both anthracite and bituminous coal, have started the annual by-play, and advices have gone out calling attention to the fact that now is the time to fill our coal bins if we would avoid high prices next winter.

But what right have these men in the coal industry to hold up and rob the consumer? The American Federation of Labor has been one of the most tyrannical organizations in history. In fact, so unreasonable and bull-dozing has this organization become that the general public is becoming heartily tired of its piratical tactics, consequence being a large falling off in membership.

The handwriting is on the wall.

Labor unions and grafting big business will soon have to take a back seat. In the coal business the bosses and miners seem to have an agreement for the purpose of fleecing the public to as fierce a tune as their victims will bear.

This sort of thing has been going on year after year. This combine seems to imagine that to the victors belong the spoils, and the coal barons have been the victors ever since the close of the kaiser's war.

A free people are patient and long suffering. Coal is something that is indispensable to every home in the land. Hence the great opportunity for profiteering which has been used to the fullest by men and combines who are no whit better than the ghouls who rob the dead on the battlefield.

The ownership of railroads by Government proved most disappointing. Even so it may become necessary for the United States to take over the coal mines and work them in the interest of the people. Something surely should be done to render justice and fair play to our population which has been for so many years the football of scheming highway robbers.

This demand for an increase in wages is a mere pretense, yet it has served in the past to boost fuel prices beyond the means of half the population of the country.

To give to a few rich men and their organized employees the power to set the price of such an important article of domestic consumption as coal is to

place the common people under the thumb of organized spoilsmen, who, as specimens of corporate greed, have never been surpassed in this country.

How long must the people stand for being robbed in such a high handed manner? Combinations such as this coal combine have no personality to kick and no souls to damn.

It is a condition which confronts the country and not a theory.

So long as a free people suffer themselves to be systematically fleeced, just so long will the work of skinning go on. There surely must come a reaction sometime.

No king or potentate in other times ever held the power for good or evil over the public as do these coal manipulators in this country of ours.

Fuel is as essential for the general well being as bread. How long, think you, would we sit idly down and permit the bread makers to starve us into subjection as have these men who have the coal mines in their breeches pockets?

Every year at about this time, the strike agitation begins. The Government is adjured to take a hand, which, however, it never has done in anything like a practical manner. The coal Shylocks laugh up their sleeves and cry attaboy, all the time feeling as safe as the boy who stones the frogs.

There must be some way to curb this infamous profiteering gang which has had for so long an unobstructed opportunity to rob the public. Whether by Government or otherwise it is time that a halt was made to the annual fleecing participated in by the despoilers of the coal combine.

We shall wait with no little interest to see how far the coal men will this year tempt Uncle Sam to take a hand in regulating what has become a shameful blot on the National escutcheon.

Old Timer.

May Tighten Up Retail Credits.

If a movement that has been started here makes general headway there will be a noticeable tightening up in retail credits. It will take the form primarily of insistence of closer observance by charge customers of the 30-day payment clause in the agreement made with the stores at the time accounts are opened. Too many customers are letting their accounts run from 60 to 90 days. One of the best-known retail credit men in the city said that his collections were better at the moment than for some time but, even at that, not over 50 per cent. of the accounts on the books are paid in 30 days. The movement in question is based on the feeling that credit is cheapened too much by failure of the merchants to insist on a more general observance of the 30-day rule, and that this failure also leads to other abuses of the credit privilege, notably returning of goods not at fault.

Double Breasted Vogue Grows.

The vogue for double-breasted coats in men's suits continues to gain headway, according to one of the leading manufacturers. These are cut along English lines and have three buttons placed high, the top button coming in within from one to three inches below the top of the high-placed pockets. The lapels of these coats are considerably wider than those seen heretofore, which is a feature of the new single-breasted coats also. In colors, the recent trend is said to have stressed medium gray and navy. Double-breasted coats, however, are not worn with knickers, so that they do not fit into the four-piece suit division.

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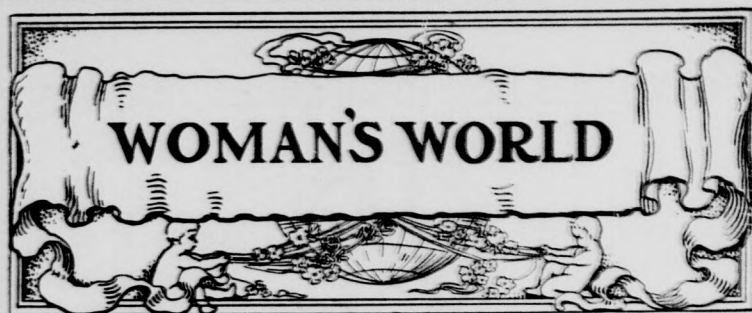
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Is the Job For Home or Home For Job?

Written for the Tradesman.

The words home and job as used here have each an enlarged meaning. The home is not only one's habitation but also the sum total of one's private life, particularly as regards the close family relations. The job is whatever is considered one's chief occupation; as the business of the merchant, the trade of the mechanic, the work, whatever it may be, of those engaged in various industries.

Our question should be put candidly in the first person: Is my job for my home or is my home for my job?

Why ask it? Because, as things now are, the home is likely to be for the job. The professional or industrial life is apt to get the cream of our efforts while the home life goes begging. The domestic virtues, where not actually crushed out, are having a hard struggle for existence. There needs to be sounded a ringing note of warning that home life must be conserved, lest what we feel to be the foundation of our national existence and of our religious and social institutions shall itself disintegrate.

The reader doubtless is familiar with the reasons that are assigned for our obvious loss of domesticity. We shall not discuss all of these, but will touch briefly on two outstanding phases of present-day living—the entry of large numbers of wives and mothers into the ranks of wage-earners, and the too complete absorption of many men in business or in their professions.

These are chosen as being responsible to a considerable degree for the condition that is deplored, and because, among these women wage-earners and men devotees of their jobs, are thinking, practical minds to whom we must look for remedy.

Now a word about two classes of persons, one made up of those whom we can not hope to make domestic, and the other of those who already are domestic enough.

In every age of history there have been a few men and women wholly dedicated to some high and noble work. There are now ministers so entirely consecrated to their ministry, philanthropists so devoted to their benefactions, inventors so absorbed in the mechanisms they are striving to perfect, artists so given over to their art, that they have nothing left for the ordinary duties of life.

Palissy, a Frenchman of the sixteenth century, was an example of heroic persistence. One day he saw a cup, presumably made in Italy, which was glazed with a beautiful white enamel, the process of making which was then unknown to the potters of

France. For years he experimented to find the secret. After repeated failures he still kept on, he and his family living in extreme poverty. Thin, gaunt, hollow-eyed, he was regarded as a madman because he hacked up the furniture of his home to make fuel for his kiln. Later he took even the floor of his house to feed that insatiable furnace. He never found exactly what he was looking for, but he did discover processes by which he made enamels that were exquisitely colored before being put on and fired. These process were his priceless contribution to a most useful craft, and with these he brought out work that rivalled the best Italy could produce.

As a husband and father Palissy must be regarded as a failure, yet the world has gained immeasurably through such as he. As it was with him so it is with all who are like him; the home, whatever home they may have, is for the job, and nothing that anyone can say is likely to make it otherwise.

At the other extreme are persons of a vastly different nature—women who even under most adverse conditions, create a home wherever they may be; and if blessed with no children of their own, are ready to shelter and care for any poor helpless waifs they may get their eyes on—and men with whom making "a home and fireside clime for weans and wife," actually is "the true pathos and sublime of human life." "Hopelessly domestic!" such are pronounced by their ambitious relatives. "Admirably home-loving!" they are proclaimed by the sociologist, who realizes the present shortage of the virtues they exemplify.

Between these extremes is the vast number of men and women in whom the domestic and traits other than the domestic are quite evenly balanced. Many of these are being swept off their feet somewhat by the present tendency to stress the job.

For this is in the very air. Girls who take themselves seriously spend much time and money in training to become teachers, singers, decorators, stenographers, nurses—a few to be lawyers, doctors, preachers. Having been to so great outlay in preparation, they feel they must make good. Many of these never marry. With those who do, marriage is apt to be late and the professional activities are continued, the home being subordinated to the vocation.

A similar situation prevails with many women workers who have not been so highly trained. These last are likely to marry younger, but they "go on working," and the domestic life is shortened in consequence.

Then there are the women who have

staid at home until their children are say ten years old and upwards, and in school. More money is needed, and many such mothers find jobs. The housekeeping has to be done nights and mornings, so there is scant leisure for any real living.

With women workers everywhere there is a strong desire to make their efforts measure up to high standards, and to show "what a woman can do." All this is praiseworthy, but it tends to make everything but the job take a back seat.

As to men, is there anything else so urged upon every man to-day as forging ahead in his business or calling or profession? The ambitious young fellow whose salary is \$2,000 leaves no stone unturned that will enable him to get \$4,000 or \$5,000. Is it not expected that the man whose income is \$20,000 or \$25,000 will press on and get into the \$50,000 class? And isn't a man who has any idea of a success other than one spelled with a big dollar mark, regarded as just a harmless old nut?

Some time back the doctrine of keeping everlastingly at it was advocated. It was even held that no new business was likely to get onto a successful footing until it had a manager who would "take it to bed with him." Some great enterprises were built up by just this method. By the same token those incessantly working managers broke down prematurely, and in many cases their sons went to the bad through sheer lack of paternal oversight and guidance.

The day-and-night shift for the same man is not advocated now as formerly. It was found too crazy. But it has not yet been scrapped entirely even in theory, while in practice great numbers are following the no-let-up system that can end only in disaster. And with much of the present insistence on relaxation and recreation, isn't the big idea simply that of making the man more fit for his work? Thus is the job stressed for men.

In a very real sense the job must be an important end in itself. Generally it is the means of support and it is also a main contribution of the individual to the common welfare. Right it is that the worker should have a proper pride in his undertaking, and that it should receive not only its due share of the faithful, plodding effort of his body and his brain, but also its proper portion of the enthusiasm of his spirit, the fire of his imagination.

When all is considered it is not strange that many earnest men and women, in their zeal for their work, lose sight of what, as some one has well said of the home life, should make the work worth while.

It is not wrong in itself for a wife and mother to work for pay, nor for either a man or a woman to earn a large income. But when things get to the pass that the home is little more than a place to eat and sleep, when fathers and mothers are looked upon merely as dependable check writers, when they know little about their children's mental progress except from report cards brought in monthly for hasty signature, when of what their sons and daughters are doing outside of school they have even smaller knowl-

edge, when what should be a rich and happy family life becomes mechanical and impoverished—then something is decidedly wrong.

No woman wants it said of herself, "She is an expert book-keeper but a poor excuse of a mother." No man wants it even breathed that "He is a wealthy and successful business man but has proved a failure in bringing up his boys." Even if such judgments were not pronounced by others, real men and women do not want to know themselves as slackers in the important duties of life.

As a people we get what we go after. If we really want a fuller and better home life we can find ways to attain it.

There is or should be for each one of us—the unmarried and the childless as well as those with parental responsibilities—not only what we regard as the job, but a far larger and better job, that of complete and harmonious living. To this the lesser job should under all ordinary circumstances be subservient. But we are exalting the lesser unduly. We are making it a master when it should be a servant. And in complying with its needless exactions we are in danger of lying down on the larger and more important job.

Ella M. Rogers.

She Knew Her Dad.

Russell Sage was showing a caller a check for a large amount which had come in the morning's mail. "Its drawer," he remarked, "is a supposed friend. He has been owing me more than three years, and this is the first response he has made to my many urgent duns."

"It must make you feel elated, Mr. Sage," observed the caller.

"It makes me feel like Em Brown," said the financier. "Em was about to be married, and she and her soon-to-be husband were inspecting her many wedding presents. Suddenly the man discovered a check, signed by Em's father, for one thousand dollars. 'Look!' he cried enthusiastically, 'this beats them all!' Em said nothing, but picking up the check, she deliberately tore it into pieces. 'Why, Em,' cried the horrified prospective bridegroom, 'you've ruined it!' 'I know I have, Charlie,' the girl sighed with resignation, 'but I'd rather ruin it than let the bank disfigure it with an N. S. F.'"

New Corset Models Planned.

With the rubber corset no longer playing the important part that it did a while ago in the corset trade, manufacturers are planning new models in the former types with which to meet the consumer demand. At the moment the combination corset and brassiere is having a good run, as are the separate brassieres, although the demand for the latter has been influenced by the vogue for silk dresses with loose fitting tops that are considered not to require brassieres for the youthful girl. In Fall lines, the manufacturers are somewhat puzzled over the matter of an impending change in silhouette, with its questions of whether there will be back fullness or a flat back and similar considerations.

Some Persistent Fallacies of the Non-Service System.

Written for the Tradesman.

On May 4 it was my fortune to deliver a radio talk from the studios of the Los Angeles Times. Reprints of the talk were later distributed whenever asked for. Many comments have come to me—some of them pointedly illustrating persistently prevailing mistaken notions about certain costs of service contrasted with certain alleged economies of non-service.

For example, analysis shows that it costs the service grocer about 7 per cent. to deliver goods and extend credit. The non-service grocer, whether individual or chain, renders neither of these services. The consumer should therefore be able to save fully 7 per cent. by performing her own service. But she cannot do that. All she can save by buying personally and carrying her goods home, paying cash down for them, is about 3 per cent. on the average. Why?

I sought the answer to this riddle for a long time. But the studies which preceded the launching of the Phone for Food campaign showed why by revealing how much more economical it is to sell over the phone, deliver and charge, than to serve each customer personally, for cash, without delivery. I brought out this fact in my radio talk. Now comes a friend of mine who acknowledges the soundness of my analysis so far, but adds:

"There is another side. The customer placing orders by phone or solicitor is at a disadvantage in not seeing the display of goods which is ever changing in kind and quality—especially in fruits, meats and vegetables. Average customer may order by phone an article of one of these at a time when the supply happens to be not of the highest grade and will not be pleased with the goods delivered. A visit to the store would have resulted in deciding on something else. This feature cannot be computed in dollars and cents, but to have the best of what you do have, even in great moderation, is more satisfying than the jingle of a few extra shekels in the pocket."

As every good grocer knows, the true purchasing agent for the people lets none of these things interfere with the rendering of truly excellent service. Every grocer who has developed telephone trade to any extent knows that he can and does serve his customers better by phone than personally, that he saves time thereby, that his selection is more discriminating and better than would result—or than does result on the average—from the customers' personal selection.

How otherwise can we account for Becker, the Brooklyn grocer, starting service to a particular customer twenty-two years ago and never meeting her personally until she accidentally went to his store a few weeks ago?

So fallacy No. 1 is knocked on the head.

But there is a distinct disadvantage about buying personally. A lady I know says that every time she goes where she sees an attractive display of fruits and vegetables she buys too much. Asking the price of green beans—very tempting as they look—

she is likely told "ten cents, three for twenty-five cents." She knows she needs a pound for herself and husband; but they look so fresh that she falls for the idea of "saving" the nickel by buying three pounds. Result: She has too many and loses more than the nickel! When this woman phones her order, she gets exactly what she should have—no surplus, no spoilage, no waste.

My friend goes on: "Another point to be considered is the tendency of the average customer to be extravagant under the credit system, as against a nice discrimination in the other plan. Expenditures are held in check where the cash is always in evidence."

This sounds conclusively logical, but it does not work out that way. The fact is that the credit customer is the saver, the conserver, the careful buyer. The cash customer generally is the careless, reckless one. Why? Well, perhaps I do not altogether know; but I do know this:

That people who have regular credit at the grocer's—provided the grocer performs his side of the deal properly—are the people who acquire homes, raise creditable families, educate their children well and build up competences for old age. The regular monthly bills enable such housewives to keep close track of expenditures. Let one whose normal bill runs around twenty-two dollars a month find herself owing twenty-three fifty at any time and she is going to know precisely the reason why that extra dollar fifty got away. The cash buyer meantime will be utterly unable to tell whether she spent one, two or four dollars more one month than another. Her only check on expenditures is the absence of money. The credit buyer never suffers from such absence.

Thus fallacy No. 2 goes fluey. It does, that is, provided, as I stipulated, that the grocer understands his share of the credit business and performs it.

This last is important. It accounts, I am sure, for about all that is tangible back of the impression that credit is dangerous. For the grocer who extends credit on a definite plan, limits each customer to extent and time—especially time—and is rigid in his insistence that the rules be regarded seriously, never has any trouble with credit. He finds it a profitable adjunct to his business.

And is there any reason why we should let the lame duck, slipshod grocer, ignorant of the first principles of credit and too timid and vacillating to apply any rules, be the criterion of the retail credit system? That kind of man will go broke in any line.

I pointed out the wide spread between producer and consumer—all commodities considered—in America. The figure I gave was 84 per cent. That means that only sixteen cents of the average dollar expended by the consumer reaches the producer of basic raw materials. My friend lays this fact up against extravagance among Americans.

He contrasts Germany with 27 per cent. and Japan with 14 per cent. and says the Germans and Japs are "sitting pretty."

But first: What is the producer? Is

he the hewer of mahogany logs in Honduras? How much of his product goes into a finished cabinet or piano? Or let us ask for how much less any of those articles could be produced if the raw materials in it cost nothing at all? Consider a telephone—surely not altogether a luxury in our daily lives—taking in all the wires, instruments, connections, conduits, buildings and other paraphernalia involved in the service concentrated at your mouth and ear. Assume that nothing whatever were paid for any of the raw materials, how much less would it cost to render you the completed service?

Consider a gas range: Is the raw material thereof the iron ore scooped out of the earth in Northern Michigan or is it pig iron which has passed through the first stage of conversion? Go away back to the real origin of things and the spread will not look so serious.

The Japanese pay only fourteen per cent. for all intermediary service; but that is because they have practically none of the things without which we could not exist beyond what we would feel the most primitive plane. My present correspondent would not care to forego his use of garden hose. What proportion of the cost thereof goes to the rubber planter—what to the cotton grower?

The German spread is only twenty-seven per cent., but who among us would care to live on the scale of the average German? We have not so lived for more than forty years—since the days when we did without household sanitary conveniences to-day regarded as necessities.

A final thought: There is naturally no cost whatever between producer and consumer when the consumer does without. Then producer gets nothing—consumer pays nothing. Such conditions prevail now in Russia where wheat rots in the field while city populations starve. But were it not better that the wheat be turned into bread, waffles and pancakes at any cost for spread?

No, service is not all extravagance, even though we freely admit that some are wasters, drones, idlers and reckless abusers of the truly good things of life. The wise course lies in a proper balance—in the use of commodities and services and the avoidance of the abuse thereof. And we are learning that it is both proper and economical to use telephones, personal service, delivery and credit in such measure as makes for true economy. This justifies a spread which, carelessly considered, might seem excessive.

Paul Findlay.

A Man's Job.

To be honest, to be kind; to earn a little and to spend a little less; to make upon the whole a family happier for his presence; to renounce when that shall be necessary and not to be embittered; to keep a few friends, but these without capitulation; above all, on the same grim condition, to keep friends with himself—here is a task for all that a man has of fortitude and delicacy. Robert Louis Stevenson.

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Annual Address of President Sperry at Port Huron.

At the convention of 1924 held in Jackson, I was graciously tendered the Presidency of your Association. While I accepted the same with reluctance, I deemed it a great honor and entered upon the duties with enthusiasm, with the thought that I might find the time in the midst of my business duties to give the Michigan Retail Dry Goods Association much more service than I have been able to give.

The headquarters office naturally has the detail of the office in charge and the manager has aided me whenever possible to make the work of your President easier and effective.

In the absence of a report from the main office, it may not be out of place to comment regarding the work in Lansing and throughout the State. Our members generally have been helpful and loyal. The membership list has held its own as to members, in spite of the fact that changes are constantly going on. Some vacancies in membership have occurred by reason of the death of the proprietor, and others because some merchants have retired from business. It pleased me to state that the Association's bank account is still in a healthy condition, the amount on deposit at this time being 20 per cent. greater than on the same date in 1924. Our Treasurer will dwell more in detail regarding our accounting and our financial condition.

The clerical work of the Michigan Retailers' Council and the major portions of the legislative work of the same organization have been performed by the Manager of this Association.

In this capacity as Secretary of nine retail organizations of this State, Mr. Hammond has been in a position of usefulness and responsibility and it is a pleasure to us that our executive officer has been able to serve the larger interest of retailers on a basis of mutual helpfulness.

The Michigan Retail Dry Goods Association has been reimbursed by the Retailers' Council for his services, so that the expense of this work has been evenly distributed among more than 5,000 retail dealers of Michigan. This co-operative work will be the basis of a full discussion in one or more numbers on the program of this convention. Along the same line we rejoice that federated organizations throughout the entire country, such as the Na-

tional Retail Dry Goods Association and other Retailers' Councils, are working together in a common cause—to co-operate and encourage the proprietors of nearly 200,000 stores in the United States.

Our members throughout the entire State have shown commendable loyalty. Membership dues have been paid promptly. Appeals for help, where personal influence was needed, have been met with prompt and favorable responses. Dry goods men have been influential with matters of legislation and attendance at the group meetings held in Ypsilanti, Battle Creek, Muskegon, Cadillac and Flint was all that could have been anticipated.

Weekly news letters have been sent to your stores and six bi-monthly printed bulletins have given much condensed information, which, if properly preserved, will be helpful to those engaged in the dry goods business. The pamphlets regarding peddlers, transient merchants, solicitors, dishonest advertising and fraudulent sales have been mailed to over 5,000 retailers and to all the village, city and county attorneys in the State. Many other public officers have asked for and have received these pamphlets and we believe through our mutual co-operation much has been gained to the interest of the merchants of Michigan. And it was through the efforts of your officers and the co-operation of your members that the Retailers' Council was made possible. This only covers a small portion of our activities.

There are two main points that have attracted the attention of our firm this past year. One of these is the stock records and the other is the expense.

Now let us analyze, for a moment, our stock records. We must stop guessing about our business. What about our business. What about the records you keep of your buying? No buyers should be allowed to place an order with either a road salesman or in the market without having a complete record of their quantity sold, the color and size, during the previous market period. Many stores are clogged with unseasonable and unsaleable merchandise because of a lack of buying records.

It seems unnecessary to mention such an obvious matter in a meeting of merchants, and yet in this room are dealers who are daily buying in the market without knowing what they have left over or what is on hand which will not sell at any profitable figure.

There are new problems coming up daily. The greatest problem of to-day is combating the new fields of competition, all of which claim to cut the cost of distribution and infer that they

can put out of business the older firms. But let us consider. Here is where you should join forces with your neighbor merchant to co-operate in every way possible in buying, exchanging merchandise, attendance at luncheons and conventions, with hearty exchange of ideas and helpfulness. Get together and serve in ways which will combat the methods of such institutions as are making inroads on our business. These competitors may excel you in some form, but you can excel in many others. Co-operation will help to build your town and your business.

It is my prediction that ten years hence will see every successful merchant in a group of merchants for buying and doing research work, and the merchant who does not affiliate himself with such an organization will be classed among the unsuccessful.

The question of the cost of doing business is being studied to-day more than ever before. The Chamber of Commerce of the United States has been and still is studying this question of the cost of doing business, and some day may help us, but as yet with little or no results. But are we, fellow merchants, doing our part to control the high cost of doing business? Have we a right to sit idly by and charge the consumer the present rate of the cost of doing business, and every year getting tighter? Possibly the public has a right to become discontented and uneasy. We have been asleep at the switch in allowing our expenses to run so high and doing nothing to prevent it. It is true—there have been no means of distribution of merchandise that have been able to do it for less. The cost of doing business, the chain store, canvasser and the mail order house are all too high. We can lay a portion of this trouble at the door of the consumer, as long as the public demand the service that they are getting to-day—the cost of doing business will continue to be high. Delivery, charge accounts, rest rooms, return of merchandise, approvals—all cost money and we should do more to educate the public as to what this service costs. The point most significant to distributors in general, and to society as a whole should be—not what are the net profits earned by an individual concern—but how can we eliminate unnecessary or wasteful expenses?

Fellow merchants, we owe it to our community to devise some means of lowering the cost of doing business or at least of controlling it. If we can't do it, then our job is a failure—and others will take our place. It is the unselfish spirit that should be the keynote of our efforts. That spirit is developing itself in an increasing fashion throughout all the walks of life. Business does not exist for itself alone, but should help to better the common lot and bring out the best element in the business man, for the good of the public. Our responsibility is not to our own business only, but to all those with whom we associate, either in business or social life. The game is no longer a game of solitaire, but one of community welfare and good will. We cannot successfully isolate ourselves. The interests of every part of the coun-

try are our interests, and the interests of our merchant neighbors are our interests. Seasonable rains and good crops in one part of the country keep business and prosperity in all parts of the country. The health and happiness of the whole country should be the concern of any true business man. If he will arise to his opportunity and duty of citizenship there will be nothing the matter with the United States of America. Get away from the ideas that the particular activity in which you are engaged is the only thing that concerns you. Don't get the idea that the community is your opportunity, but get the idea that the community is your obligation and responsibility. Do not develop into a milker unless you are willing to go out and help take care of the community cow and contribute to the feed. It is a pleasure to ride in a boat, but it is a duty to lend a hand in rowing it. Do not attempt to tell others how to be good and useful citizens unless you are willing to unite with those of your neighbors who bear the community burden.

And now, before closing this brief message, I want to express to our Secretary, Mr. Hammond, and the directors, my sincere thanks for the spirit of co-operation displayed in carrying on the work in the past year.

CRETONNES

Both Drapery and Quilting Cretonnes are very active. Supply your stocks now, with a new line of the latest patterns for the *fall trade*. On hand—for spot delivery—a big variety of patterns suitable for Cretonne Coats.

Notice

Watch for our circular containing *remarkable prices* on seasonable merchandise. **SOME OF THE BEST OFFERS WE HAVE EVER MADE.** Send your mail orders early—they will be given careful attention.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

I would urge that each and everyone of us recognize our obligation to our fellow men by establishing and maintaining certain standards of practices and ethics, that will encourage you to belome a leader in your community, that stands for perfect service, higher standards of truth and honor in every transaction.

Styles For the Stout.

Never before in the history of stout-wear production have the dresses created expressly for women of large figure been as replete with extreme fashion features as those being produced for them this Fall, according to a prominent stout-wear manufacturer. He attributed these somewhat bizarre touches to the French influence upon stout-wear creation.

"For many years," this manufacturer said, 'stout-wear producers paid but little attention to French fashions—probably because the Parisian couturiers gave so little thought to stout apparel. We sent our designer abroad a number of seasons ago and she returned rather crestfallen, saying there was virtually nothing that she had seen that could be successfully applied to garments for large women.

"It was fortunate for stout-wear manufacturers that large women in those days were content with sombre, almost drab, garments. They eschewed high colors and practically everything that approached a youthful note. They wanted straight lines and dark colors. I suppose that the average woman of ample proportions would scarcely realize at present that, a decade or so ago, she wore what amounted to a uniform.

"My two latest trips abroad showed me that, while the French creators were giving some heed to stout-wear specifically, they were also turning out garments for regular-sized women that could easily be adapted for wear by stouts. It was rather amusing to note that in the several ateliers presided over by big women there were a number of stout-wear models.

"It will be interesting to observe the reaction of the woman of ample proportions to the sprightly styles that have been prepared by them for Fall. I am quite certain that they will be welcomed. Each season has witnessed a gradual tendency toward employing the currently favored fashion features of ordinary sized garments in the designing of stout-wear."

Floor Coverings Trade Quiet.

Business in the local floor coverings trade at the moment is in the hay and grass state. Leading houses in the industry look for quite good buying this month by many of the jobbers who did not cover their needs earlier in the season—they professing to see a chance of lower prices—but as yet it has not developed to any great extent. The next week or so, however, is expected to bring them in with their orders. Pending this there is not very much of interest going on. Among producers one of the chief topics of discussion continues to be the scarcity of carpet wool. So scarce is this commodity in the open market here at this time that it is said that the number of bales available can easily be counted on the fingers.

Use of Ostrich in Hats.

All of the leading Paris houses are showing velvet hats in dark Veronese green, the forthcoming issue of the New Millinery Bulletin, the official publication of the Retail Millinery Association of America, will say. The bulletin will also say that bois de rose is a color being used for Winter millinery and costumes abroad. It is a bit darker and richer than the Summer shade of the same name.

"Raspberry is also a strong color," the bulletin will add, "and some of the modistes, such as Marthe Regnier and Reboux, are showing hats in dull orange and capucines. Reboux makes many of her latest velvet hats in a bright navy blue, which she is also using for the suede finish felts she is making. This is a color noticeably evident in the advance Autumn showings of Jenny, Madeleine Vionnet, Worth and Drecoll.

"The lighter greens are being shown for early Autumn wear and some milliners are displaying considerable cedar brown. Wine red is a shade that has been seen in the velvet hats of Suzanne Talbot, Jane Blanchot and Maria Guy. This color is strong featured by Chanel and by Callot Soeurs.

"Gray, in the taupe, smoke and gun-metal tones, appears in some of the Reboux hats, and there is at least one example in every other collection. Rodier is using this color for the majority of his Winter sports materials, relieving it with Rodier red, dark green or dull orange.

"Every modiste has a particular manner of using ostrich, which appears in every collection. The flat motifs of clipped ostrich that Marthe Callot used on her late Summer hats seem popular for Winter in the salons of many modistes. These motifs are cut in geometrical shapes and placed flat against the crown by Marcelle Dumay. Le Monnier uses them to replace the co-cardie, while Marthe Callot employs the clipped ostrich in narrow strips and circles around crowns.

"Reboux and Agnes are making many of their newest hats with trimming of tiny flowers of ostrich. Other modistes use ostrich fantasies, while Lewis uses the ostrich tip and plume to trim dressy millinery. Flora et Marguerite uses single depth plumes of bois du rose to trim a high crowned bois du rose velvet hat. These delicate feathers are placed at the left side and form a spray and a boa around the neck."

Seasons Are Still Here.

That new ways of conducting retail business have not done away with the line of demarkation between seasons that has existed for many years is the opinion voiced by one of the veteran merchants of the dry goods district. "You can say what you want about hand-to-mouth buying, budgets, etc., tending to make purchasing an all-year-around proposition, instead of the twice a year buying that used to be done," said this man, "but the fact remains that no retailer has succeeded in wiping out the lines between the seasons. Wholesale houses make the same preparations in January and July to meet the rush of retail demand they have always made, and while this de-

mand, so far as the individual buyer is concerned, may not be so large as it was in days gone by, there are so many more buyers now than there used to be that the demand is greater than ever in the aggregate."

What Helped Hat Sales.

Two things tended to produce the gain in sales of men's straw hats reported this season, and at the same time they tended to reduce materially the number of 1924 hats that were renovated for the current season. The first of these things, and the most novel, was the increased amount of moving done in the metropolitan area this year, this resulted in many hats being thrown away that otherwise would have found their way to the cleaners. The second thing, it was said, was the poor work done by many hat cleaners. Either through lack of skill or inferior materials used in the work, many of the hats renovated in the last year or two turned yellow or golden brown almost as soon as they were exposed to the sun. In some parts of the city, it was further said, hat renovation fell off a third to a half this year, with a corresponding increase in the sale of new hats.

New Styles May Hit Notions.

At least two classes of trade are not greatly in sympathy with the change in silhouette in women's outer garments for Fall. They are the silk and cotton piece goods houses, which have done a larger business this season than for a long time as a result of the way straight-line garments contributed to increased home dressmaking and sell-

ers of staples in the notion trade. Leading houses in the latter field report excellent business in pins, needles, thread, tapes, trimmings and other accessories to home sewing, but the change in silhouette, which will tend to increase the sale of ready-to-wear goods through the amount of skill required to produce them, threatens to cut quite a hole into this business. The same threat is held over the piece goods houses, with the result that neither regard the new styles with any great approval.

Early Reports For Fall Good.

Encouraging reports are being made by some of the ready-to-wear houses over the progress of the early buying by retailers. Several manufacturers assert that the situation is shaping up much better than last year at this time. Then there was the labor disturbance to bother the trade, but at present these manufacturers agree that there will probably be a minimum of labor trouble for the Fall season. It was added, however, that the demand in the showrooms is not likely to reach its peak until August, although the remainder of this month will become increasingly busy. The manufacturers stressed the desirability of retailers having their purchases well in hand for the opening of the season, contending that many of the stores have lost out on their early business because of small and not sufficiently assorted stocks.

If you ridicule competitors, their policies, their methods, their merchandise, you bring disgust upon yourself.

I AM THE BETTER HAIR NET

- I am from afar—nimble fingers weave me, knot by knot.
- I am the strongest hair net made—by hand, with the famous Duro-knots.
- I am the most durable hair net—I keep my shape even after long wear and I do not tear easily.
- I am the most carefully inspected hair net on the market—insuring perfect all-around quality.
- I am the friend of every woman—rich or poor—giving her all the comfort of being well dressed.
- I am made in two sizes—for long hair and short hair.
- I am the proper match for all shades of hair for I come in natural colors—natural lustre.
- I am the set that gives the dealer a greater profit on his investment.
- I am

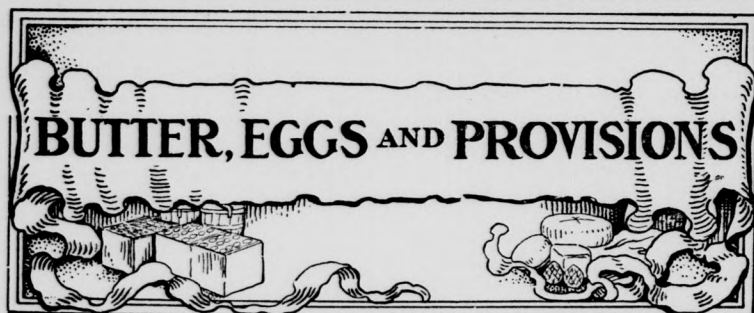
Duro Belle

THE STANDARD BY WHICH ALL OTHERS ARE JUDGED

Most Jobbers Carry Stock for Immediate Delivery.

NATIONAL TRADING CO.

630 So. Wabash Ave., Chicago, Ill., 67-69 Irving Place, New York City



Watch Ready-to-Serve Food Supply.

Written for the Tradesman.

We do a lot of shouting about chain stores and self-serve stores and all of those other bugaboos that wake respectable grocers up in the middle of the night, but we seldom think of the delicatessen man around the corner who specializes in potato salad, boiled ham, mixed pickles and a few hundred other delicacies.

This one little delicatessen man did not worry us a great deal when he was working alone and dealing entirely in ready-to-serves. Now that his name is legion, however, and on his shelves may be found everything we sell, as well as those things he started out to sell, we have a real competitor. The trouble is that he is an honest competitor. He does not cut prices or offer inducements to buy which we cannot duplicate. We have no real complaint against him, for he is one of us.

But he is eating into our business. Mrs. Jones runs around to him for potato salad and while there she purchases a dozen articles that she ordinarily gets from us. Mrs. Brown does likewise. The delicatessen man who is now a combination delicatessen grocer. He is a real competitor who sometimes gets more than we are willing to sacrifice in the way of business.

The delicatessen store sprang into being in order that women might secure those ready-to-serves that are now featured so often, both at noon and at the evening meal. When father was at work, potato salad, lettuce, veal loaf and pickles made a very easily-prepared luncheon. Even at night, when the weather was warm, mother often managed to serve a delicatessen supper without more than a frown or two from father.

Brides found in the delicatessen a haven of refuge. Here at least was something that the new husband could eat. The delicatessen proprietor was a real asset to a community peopled largely by newly-weds.

How can the merchant compete with the delicatessen on the corner?

By stocking up with potato salad and lamb's tongues, of course.

Few of us wish to do this, however. We started out to be grocers and would like to finish our days as such.

Then let us carry as many foods as possible that may be prepared quickly and that will thus take the place of the delicatessen in the minds of our customers.

Canned beans, pickles, cheese, crackers, olives, codfish—we have all these. Really, when we come to analyze our shelves we find that we are almost a delicatessen store. The trouble is that we have not been catering to the ready-

to-serve crowd.

Then we have prepared spaghetti. This is comparatively new, but so filled with selling points that it would be the easiest thing in the world to double or triple our sales of it, provided we would take the trouble to tell our customers about it.

There are carbohydrates in the spaghetti itself—fats, proteins, minerals, salts and vitamins in the cheese and tomato catsup. Really, in this tasty dish that may be heated and served in a few minutes, we have an almost perfect food. Yet many of us allow women to come into our stores, look around, worry about something that they can prepare quickly for supper, and go out again without suggesting a dish of prepared spaghetti.

This is but one of the many foods we sell that we can use to offset the lure of the delicatessen man on the corner. There are many others. A glass of peanut butter and a glass of marmalade are all that are needed to make a very excellent peanut butter-orange marmalade sandwich. A can of asparagus can be sold if it is suggested that asparagus on toast would make an ideal light dish for a "hot night like this."

Perhaps we have few articles that can give us the arguments of canned baked beans and canned prepared spaghetti, but if we will look over our shelves we will be surprised to see how many ready-to-serves we really have.

After all it is largely a matter of service, no matter whom we compete against. A penny or two in price, or a dish or two of potato salad or cold slaw will not take away many of our customers, provided we are real merchants and not merely store keepers who have to be asked for their goods before taking them down from the shelves.

Richard S. Bond.

The Evidence For More Air.

Evidence is not wanting that eggs, unless sealed or immersed in liquid, need air to keep them in good condition. But systems of forced ventilation have drawbacks.

One of them is that, if the air is dry, the eggs evaporate faster in moving than in still air, and, if the air is moist, the moisture concentrates more on certain cases in moving than in still air. It is well nigh impossible to obtain equal distribution of forced ventilation in an egg chamber without expensive false floor and ceiling arrangements.

In a refrigerator car a small load carries fresher than a large load. To load a car with 600 cases of eggs is to have stale eggs in a very few days.

Perhaps it would be nearer the truth to say that eggs need room—enough room to afford easy change of air by natural circulation due to slight varia-

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

FLOUR

Within a few days the new crop year will be officially ushered in. In the business of every flour handler and every baker, the beginning of a new year should mark a step forward. Optimism should rule the trade generally. Buyers should resolve to avoid flour troubles that always follow in the wake of poor quality. A sure way to increase your business is to keep company with FANCHON-RED STAR.

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

tions in temperature and humidity and to the tendency to equalize these variations.

There is a prospect of having to change slightly the dimensions of the standard egg case and fillers, owing to the larger average size of eggs produced. Eggs carry better if held in position in the filler cells. This suggests a change in the direction of deepening the cells rather than widening them; for it is well-known that the greater length of some eggs is a more serious packing difficulty than is the diameter at center.

Long eggs are tilted to one corner of the cells. Instead of having to do this, if all filler cells were considerably deeper than at present and the width were unchanged, not only would all long eggs be taken care of but the change in depth would afford better natural circulation of air without upsetting such present standards as the width of a refrigerator car to accommodate eight cases wide, or similar standards in widths of truck bodies for eggs, and standard storage room dimensions.

A car loaded with 400 cases of eggs is only two-thirds full. Cases could be deepened with benefit to ventilation in the car since it would tier the eggs up higher without adding to the bulk of egg meat in the car while at the same time reducing the bulk of egg meat per cubic inch of cell space and affording more room above each egg.

Such points as these deserve close observation and experimenting by qualified egg men before package men are pressed too hard to make changes which, if made, should first be proven needful and the best way out of long egg difficulty.

Stripping between cases in the storage room is another custom that witnesses to the need for more room. The probabilities are that fillers and cases could be deepened 15 to 20 per cent. with benefit to the freshness of the egg, adding thereby only slightly to the weight of full cases.

Finally, storage men could, with benefit to the egg, we believe, revise their practice of leaving only 2, or at most 4, inches under eggs piled six to eight cases high. After temperature and humidity are under control in a loaded storage room, eggs need, probably, less room than in a refrigerator car which is to a greater degree influenced by outside weather conditions. But it is obvious that, if free natural circulation is to be maintained in storage rooms, the space under each pile should approximately compensate the sum of the spaces between tiers, measuring from the aisle to center of pile.

Cost of Careless Packing.

Sixty-nine Pennsylvania shippers of eggs to the New York market during April lost an average of 60 cents per case or two cents per dozen owing to carelessness in packing eggs, according to reports to the Bureau of Markets, Penn State Department of Agriculture. Most of this loss was caused by the use of old worn out packing material in an effort to save the expense of new fillers, flats and excelsior pads which cost about 10 to 13 cents per case. Failure to provide extra deep packing material for large eggs

including duck and goose eggs was also responsible for some of the loss.

Forty-six different points in 19 counties were represented in these shipments. The counties suffering the heaviest losses were Bradford, Lebanon, Lancaster, York, Cumberland, Potter, Crawford, Pike and Adams.

A total of 504 cases of eggs valued at approximately \$1,700 made up these shipments. One out of every three cases, upon inspection in New York City, was found to contain smashed, leaking, cracked and stained eggs or to have eggs missing from cases.

Smashed eggs which were a total loss aggregated 23½ dozen and caused 24 shippers to lose \$8.53. While buyers were paying three cents apiece for eggs shippers were able to realize but one cent apiece for 2,167 leaking eggs sold to canning establishments resulting in a loss of \$44. Cracked eggs were bringing 12 cents a dozen less than sound eggs on the market at this time and as 151 dozen were sold under this grade a loss of \$17.18 resulted. The smashed and leaking eggs in addition to being a partial loss in themselves stained 1,125 other eggs resulting in a loss from this cause of \$11.

Aside from damage, it was found that eighteen shippers failed to pack the full thirty dozen to the case. As high as six dozen were missing from a single case and in twelve instances three dozen were missing from each case, adding \$19.19 to the total loss. These cases were well strapped and showed no signs of having been tampered with in transit.

The use of torn and broken honeycomb fillers and warped, stained and torn cardboard flats was largely responsible for damaged eggs. Breakage resulted in every instance where newspapers were used as flats and pads and were stuffed down the sides of the case. E. J. Lawless, Jr.

Gives Grocers a Chance.

The big daily papers are as corrupt as Hell's Half Acre. They are dominated entirely by their advertisers. They will not tell the truth on the rascals who pay them to help loot the public. Retail grocers haven't a chance in the world to be heard through daily papers, no matter how just their cause.

The trade paper gives grocers a hearing. It carries the facts about chain store prices and chain store trickery. It explains how the chains sell some goods at cost to attract attention to long profit inferior lines.

Best of all the trade paper teaches that the grocer is a necessity and that it is not right to use him as a convenience when times are hard and expect him to be there able to succor the family unless he is supported when people have money in hand.—Trade Register.

Knew His Business.

Hesitant Flapper: "Aren't these hose with roses at the knees a bit startling?"

Specialty Salesman: "Indeed they are, Miss. Nothing else but. And the papers forecast strong winds, you know."

Hesitant Flapper: "I'll take them."

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

Moseley Brothers
GRAND RAPIDS, MICH.
Jobbers of Farm Produce



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.

I. Van Westenbrugge
GRAND RAPIDS—MUSKEGON
Distributor

NUCOA

"The Wholesome Spread for Bread"

**CHEESE
OF ALL KINDS
BUTTER
SAR-A-LEE
GOLD-MEDAL
Mayonaise
OTHER SPECIALTIES**
Quality — Service — Co-operation

Every Day in the Year—

our market is well supplied with fresh green vegetables and delicious ripe fruits.

No other foods are as healthful and economical as these bought fresh daily and prepared in the home.

We have been distributing fresh fruits and vegetables for a quarter of a century and are now handling more and better goods and rendering better service than ever.

The Vinkemulder Company
Grand Rapids, Michigan

HEKMAN'S

All
Every Meal
Eat
HEKMAN'S
Crackers and
Cookie-Cakes

Delicious cookie-cakes and crisp
appetizing crackers—There is a
Hekman food-confection for every
meal and for every taste.



Hekman Biscuit Co.
Grand Rapids, Mich.



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

Make Good Use of Paint Selling Helps Written for the Tradesman.

If a paint manufacturer sent you \$10 worth of coins, ranging in value from one to ten cents each, with the request that you use them for pushing the sale of paints, what would you do? Would you throw them under the counter, or place them on a high shelf out of reach of clerks and customers, or would you distribute them indiscriminately, regardless of who secured them or for what purpose they were to be used?

The chances are you would pursue an entirely different course and try to place the coins where they would do the most to promote sales.

There are, however, quite a number of merchants who every day in the week are throwing away coins. These coins are in the form of color cards, window hangers and other paint-selling helps. They represent money; they will, discriminately used, help the dealer to make sales.

To begin with, the color card, properly used, is a good investment and will bring more business than a coin of equal value. The color card offers suggestions. It places the name of the manufacturer and the name of the retailer before the public. It gives practical information regarding the use of paints and the qualities required for various kinds of work. It offers suggestions for trimmers. It gives valuable information regarding the proper use of paint.

It also shows an array of sample colors which enables the prospective paint purchaser to pick out the colors he prefers. In fact, the color card is a valuable fund of information gathered by practical men and issued for the purpose of aiding the paint dealer and his customers.

Many customers enter your store to discuss paint but, after looking over the wide range of colors, they want to talk things over with some of the folks at home. Here is the chance for the wise dealer to send home a color card. He may not make a sale for every color card he places in this way; but he is placing his advertising material where it is likeliest to do good.

Another customer may pass the remark that he is thinking of painting but is too busy right now to go into the matter. You hand him a color card with the suggestion that he look it over at his leisure. The man will be an exception if he doesn't look at that color card sooner or later.

A hardware dealer told me some time ago of a customer who had the

same color card in his possession for seven years. This customer owned several renting houses, and each spring purchased good-sized orders of paint. The color card was to him a useful source of reference when he needed it.

Another instance related by a hardware dealer in a small community was of receiving four orders from one color card. Each order came from a householder who had seen work done by the individual who first received the card. This man lent the color card to his friends when they asked him what brand of paint he used and what colors there were.

Now, these are exceptional cases, of course; but similar cases are met with often enough to indicate the importance of placing advertising material of this sort where it will get the best results. Incidentally, the dealer would do well to guard against wasteful use of this sort of material; or against no use at all.

It is not uncommon to find bundles of color cards and similar paint advertising under counters, on high shelves, or hidden away in obscure corners. They are perhaps put away temporarily; but are forgotten. The dealer when he gets this class of material should get busy on the problem of properly placing it.

A frequent cause of waste is the immediate distribution of color cards to school children who tear off the color slips and use them for money in playing store, or in other games.

The dealer who is handling a certain brand of paint owes it to himself to make the best possible use of the helps the manufacturer provides. It will pay him to consider the possibilities that lie behind these helps; bearing always in mind that the manufacturer has studied the situation from every angle and that this advertising material is prepared for the specific purpose of stimulating retail trade. Experts are engaged to put the resultant ideas into shape. These men are specialists in their respective lines, and can be depended on to do this work much better than the dealer could do it.

Furthermore, it should be borne in mind that just such helps are needed to put a livelier movement into the paint trade. Good advertisements, bright store cards and window hangers, attractive color cards—these things count for a lot in brightening up the paint department.

It is interesting to note the use which some of the best dealers make of this class of material. A dealer in a small Western town found that, in a growing community, he had a splendid field for the sale of paint. He estimated that, if an aggressive campaign were started, he could just about

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.

double his paint sales. He enlisted the co-operation of the manufacturers and started his campaign. A series of snappy advertisements were inserted in the local paper, and literature supplied by the manufacturers was mailed to practically every property owner in town. This process was repeated several times.

After the first distribution of advertising literature, there were quite a few enquiries, and business showed a more active tone. After the second distribution, this tendency was still more pronounced. After the third, the dealer "had them going," and his sales of paint that season were, as he had anticipated, practically doubled.

The one respect in which dealers are most prone to neglect their opportunities is in enlisting the manufacturer's assistance in advertising. In the first place, many of them never do any paint advertising of any kind. Those who do in many cases write the copy themselves and do not use illustrations. They doubtless get some results; but the results would be vastly increased if they used the expert assistance of the manufacturers' advertising staff and supplemented their readable copy with some good cuts. An illustration, if a good one, brightens up any advertisement and makes it doubly effective.

Full use should be made also of the interior store helps supplied—signs, stands, color cards, etc. A well kept up and neat paint department can be made one of the most attractive features of the store. At the same time, it should be accompanied by systematic efforts to have everything in keeping. A sign covered with dust, no matter how handsome it may once have been, is not much help in selling paints. A new sign suspended in front of shelves covered with ill-assorted, rusty-labeled paint tins is not likely to prove effective.

Use your selling helps intelligently and discriminately and you will get far bigger results in your paint department. Victor Lauriston.

Chauncey M. Depew Says

"Standing here at ninety-one, I naturally look back and recall the teachings which have been the source of my inspiration, health and happiness. They came from a remarkably brilliant woman, my mother. In her simple faith, the outstanding bulwarks of hope and happiness were trust in God, a firm belief that He will relieve critical situations by special providences, and faith that whatever misfortunes may come, they are simply discipline for your good and will result in great blessings if properly studied and acted upon. So I have come to the conclusion, after a long experience and many observations, that the only sure guides to success are character, health and happiness. Longevity is largely a matter of curbing appetites until temperance and moderation become habits. I am more firmly convinced than ever that this is a mighty good world to live in, inhabited by mighty companionable and lovable people, and I want to stay here as long as I can."

Two things it pays to curb: Diet and debt.

Selling a Birthright.

The thinking class of most ancient Egypt lived in temples.

The Egyptian clergy, among other duties, annually measured the Nile at flood, calculated the crops from the expected deposits of silt and reported to the people—much as our Government makes up crop reports.

The influence of the clergy was good until Arabs from the East overran the Nile country and found it totally unprepared for war. From them the clergy learned a lesson in empire. But, instead of levying ruinous tribute on subject states, they built up foreign commerce with the help of an army. From this time on the people became privileged and lazy, the clergy became wealthy and politically minded, and Egypt went the way of those who cease to work.

Foreign commerce is a great builder of empire. It is proposed by some in this country that we let down the tariff walls for foreign food stuffs, loosing our belt to gorge the wealth of other lands through our power to finance great enterprises. While wealth well administered might be a good end in itself, it would not be good to give in exchange for wealth our right to work the land and to feed ourselves.

The fate of empires should warn us to put off as long as possible assuming the responsibility of empire and the fate of Egypt should warn us to fear the ease with which we are, in fact, delegating our thinking to government bureaus. Universal education has not changed this ancient habit, although probably few of us want a professional governing class to erect over us an empire, or, at any rate, one of the old order.

Colors To Govern Jewelry Vogue.

Increased wear of real pearls by women who can afford them is pre-saged by reports from Paris that lay stress on the colors indicated for Fall styles. These include pale blue, "faint" mauves, pinks and pale grays. At the same time, a vogue for diamonds is foreshadowed by the favor shown for costumes of black and white. Other bright gems will also be worn with black and white combinations. For wear with white or cream-colored costumes emeralds and diamonds are prescribed, with coral and topaz indicated in the less expensive gems. Bracelets with stones of a color to match the gown are well-favored in Paris, according to information that has reached this market, as are imitation butterflies made of white seed pearls. These are on the right side of the gown, just below the shoulder.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Rochester Planing Mill Co., Rochester.
Wayne Scrap Iron & Metal Co., Detroit.
Levine Bros., Inc., Detroit.
Blayne Laboratories, Inc., Detroit.
Oak City Land Co., Detroit.
National Leather Mfg. Co., Niles.
Miller Incorporated, Grand Rapids.
Sturgeon River As'n., Ltd., Houghton.
Calvert Co., Detroit.
Union Welding Co., Detroit.

Bilt-Rite Homes Corp., Detroit.
Ashburn Wheel Co., Detroit.
Lewis Cass Hotel Co., Detroit.
Michigan Home Builders, Inc., Detroit.
Black's Money Savings Mail Order Co., Pigeon.
DeYoung's, Inc., Owosso.

Aluminum and Enamel Ware.

Buying is light in the aluminum and enamel ware field, but manufacturers are looking for improved conditions in August. Jobbers' and retailers' stocks are reported to be low. Enamel ware is still selling better than the aluminum. White enamel ware is preferred to the gray. No price advances are anticipated in enamel ware, although the levels are still close to the pre-war figures. Over-production is said to be responsible for this condition. Improved methods of manufacture first used during the war are said to account for the superiority of domestic goods over the foreign. Despite this

manufacturers do not report much headway in their efforts to build up an export business of fair proportions.

Many Jewelry Novelties Seen.

A number of jewelry novelties are now being offered abroad, particularly in Paris, according to information that has reached this market. Among them are imitation pearls that are speckled like birds' eggs with tiny points of blue, red and yellow. They are especially effective for theater wear. Another French novelty consists of necklaces made up of hundreds of tiny colored beads. Some of them are so short as to fit only around the neck of the wearer, while others drop to the wearer's waist. In earrings the newest thing is a long pearl drop effect suspended by a very fine platinum chain that hangs from a partially closed circle of opaque pear-colored material.

Habits grow from cobwebs to cables.

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



Kept awake by rattling windows KEEP THE COLD, SOOT AND DUST OUT

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

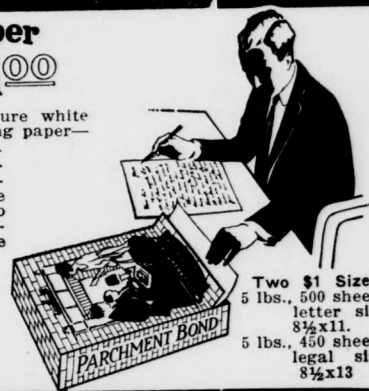
Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

5 lbs. of Good Writing Paper for \$1.00

For the Home, School and Office—pure white bond, very little trimmings—all writing paper—properly styled the Economy Package. Also good for mimeograph and type-writer use. Easily matched in envelopes. Try your local dealer. If he cannot supply you pin a dollar bill to this advertisement with name and address and we will send either size postpaid.

Merchants write for prices.

KALAMAZOO VEGETABLE
PARCHMENT CO.,
Kalamazoo, Mich.



Two \$1 Sizes
5 lbs., 500 sheets
letter size
8 1/2 x 11.
5 lbs., 450 sheets
legal size
8 1/2 x 13

Handle Reynolds Shingles



For Profit and Satisfaction





HOMeward BOUND.

Automobile Trip From Massachusetts To Michigan.

Lake George, N. Y., June 30—Here we are at the village of Lake George, at the Southern end of Lake George. It is a beautiful spot. The Lake, or what you can see of it from this point is, I should judge, about one and one-half miles wide and three to four miles long. The whole lake is thirty-six miles long and (at the widest point) three and one-half miles wide. From where we are all we can see is the lake, the village or resort and mountains, for it is set right down in the Adirondacks, surrounded by them.

We rode all day through the mountains and there were some pretty steep ascents and descents, but always good roads.

The Ausable Chasm and Falls was one of the points of interest seen. It is rough stuff, so to speak, all rocks, a fall of, I should judge, some sixty to seventy-five feet in the two falls, with a mist in the air like that at Niagara, but on a smaller scale. Some movie actor leaped from the highest point into the pool below. It was all in the show and everything turned out all right. There are many mountains streams of different volume, most of them as clear as crystal and very picturesque and of rugged character. One in particular, is about three miles from a small town named Underwood. At this point we all left the machine, climbed around on the huge rocks, soaked up some of the ozone and revelled in the wildness of the scene. According to all descriptions this place should contain millions of trout, but we had no tackle along, so there are just as many as there were before we invaded the spot.

At noon we were looking around for a place where we could procure a little sustenance. We drove up to what appeared to be a hotel, but the sign was partly hidden by trees, so Hal got out and went to make enquiry and arrangements for our party. In about a minute he was back and in his dry way remarked that there was a sign on the building which read something like this "Contagious disease in this building is suspected." Sufficient to say, we did not eat there.

Northfield, Mass., July 1—We finished the Adirondacks to-day and they are both wonderful and beautiful. During the day's journey we passed through Glen's Falls and Saratoga Springs, both of New York.

I notice I have put the cart before the horse, as Saratoga Springs is the town we struck first. This place has been famous for a century of civilization as a watering place; and famous for many centuries among the Indians for the curative properties of its many wonderful springs. Glen's Falls has quite large manufacturing interests; also the falls themselves and Uncas Cave of legendary fame which Cooper described in his Last of the Mohicans.

The Saratoga monument was also visited by us. It was erected by the Saratoga Monument Association to commemorate the surrender of Burgoyne's army to the Americans, Oct. 17, 1777.

The Green Mountains, through

which we drove for several hours, while not so high as the Adirondacks, are very attractive, wild and rugged in places. It seemed that we got right up into them and into closer communion with them.

Some of the most wonderful streams with the clearest of water, have falls, with huge rocks dividing them into many smaller ones. One can step out onto some of these rocks and be almost surrounded by water in a wild turbulent state.

A little beyond North Adams we struck the Mohawk Trail. This is the most wonderful and scenic part of the whole trip. I quote a paragraph from the little folder which I purchased:

"The Mohawk Trail, newest of the magnificent highways opened by the commonwealth of Massachusetts, an auto route traversing a mountainous district hitherto untraveled and presenting a marvelous and varied scenery unrivalled in the East—this is the Mohawk Trail, the fame of which has spread with amazing rapidity throughout the country. Constructed at a cost of over a third of a million dollars, this bit of highway, fifteen miles long, surmounting the Hoosac range of mountains, has already far more than justified its building, for each day in the summer thousands of motorists pass and repass, attracted by the beauty of the Berkshire Hills."

The trip up this mountain surely "eats up the gas" and your brakes must surely be in good working order, for you must come down on the other side. About three-quarters of the way up is the famous "hair pin turn" and at the summit you can look into three states, see ten lakes and (I think) seven or eight towns, to say nothing of the view for miles and miles of the mountains themselves. The trail over the mountain passes thousands of feet over the heads of the passengers going through the big bore.

Oneonta, N. Y., July 2—The Northfield is a very good hotel at Northfield, Mass. That is where we put up last night and had our breakfast this morning.

Most of our party have been affected more or less with a ringing in the ears and it is laid to the high altitude of the mountains, but whether it is that or the fact that we eat a plenty and exercise very little, we are unable to decide.

Our driving to-day took us through the towns of Deerfield, Northampton, Easthampton, Southhampton, Westfield; then, between towns, we passed the Strathmore Paper Co., then into the Berkshire Hills and through the Catskills and through Pittsfield and Barrington. All these towns are in Massachusetts.

A little beyond Westfield and the Strathmore Paper Co. we stopped for some light refreshments and the man who served us informed us there was good trout and other fishing in the vicinity. It was a fine place for camping and I would enjoy a week or so in the open right there, but it was out of the question, so we drove on with the memory of the place to stimulate us to further action in that direction at some future time.

Some time after leaving Barrington we passed over the line and were again in New York State, touching at Stam-

The HOTEL PHELPS
Greenville, Michigan
Reasonable Rates for Rooms.
Dining Room a la carte.
GEO. H. WEYDIG, Lessee.

Henry Smith Floral Co., Inc.
52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 173

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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

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

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

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

HOTEL BROWNING 150 Fireproof Rooms
GRAND RAPIDS
Corner Sheldon and Oakes;
Facing Union Depot;
Three Blocks Away.
Rooms with bath, single \$2 to \$2.50
Rooms with bath, double \$3 to \$3.50
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

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

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

CUSHMAN HOTEL
PETOSKEY, MICHIGAN
The best is none too good for a tired Commercial Traveler.
Try the CUSHMAN on your next trip and you will feel right at home.

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

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

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

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

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

ford, some other smaller places and winding up the day at Oneonta. We are stopping at a very nice farm house and with apparently nice people a couple of miles out of this town, where we can sit on the front porch and see the Catskills.

These mountains are much the same as the others, with the possible exception of what appeared to be a little more luxuriant growth of the forests on them and the fact that from the highest point we made, from the highest mountain, we had the most extensive view of the whole trip, being able to see, I should say, fifty miles each way. Of course, I am only guessing at the distance, but it seemed to me that it must be that much.

We looked around for some of the brew (which must have tested about 100 per cent.) that caused the long sleep of Rip Van Winkle, but were unable to locate any. Anyway I am afraid if we had found it it would not have been on sale.

Niagara Falls, N. Y., July 4—We finished with the mountains to-day and bade them adieu. You know when you make new friends with whom the associations are pleasant you are loath to part with them. Still it is better to say good-bye and go on your way with the pleasant memories which they have inspired than to stay on until the keen edge of enjoyment has worn off and been dulled by over indulgence. So we said good-bye to our mountains, streams, lakes and rocks, which we will always treasure as friends of our travels, like "ships that pass in the night."

On our route to-day we passed through Hamilton (where Colgate College is located) Syracuse, Auburn, Seneca Falls, Waterloo, Clifton Springs Batavia and Buffalo before reaching Niagara, where we arrived at about 10:30, having made exactly 300 miles.

The speedometer registers from Grand Rapids to this point to date, 1750 miles, and from Evanston, 1963.

Will Barlow.

Some Essentials the Hotel Landlord Must Provide.

Glen Lake, July 14—It seems to me that as a resort State Michigan is very much underadvertised.

When one looks over the resort sections of the metropolitan magazines and newspapers he will find page after page setting forth the delights of the Canadian Rockies, the White Mountains, Glacier, Yosemite and other National parks; Miami and Palm Beach and the states of California, Oregon and Colorado, but only little about our own home State.

It is no doubt true that the several resort bureaus are doing their part, but the hotel keepers and resort owners should awaken to the fact that while within the border of our State we have the Nation's playground, as it were, the State itself is doing absolutely nothing toward advertising all these great attractions.

In an era of National prosperity unequalled in our history, when people have more money to spend than ever before and are spending it eagerly on traveling and other forms of outdoor recreation, the great commonwealth of Michigan, as a State, is doing absolutely nothing towards the work of telling them about our advantages.

California, Florida and other states appropriate millions for publicity, and it looks as though it is up to the hotel men and resort operators to start a movement to see if the Michigan Legislature cannot be prevailed upon to do something in the way of general advertising, the only kind through which you can reach the general public.

Certain counties and various communities have expended much coin and great effort in publishing pamphlets booming their various sections, but these are nearly all a wasted venture for the reason there is no known meth-

od of distribution by which they may reach those for whom they are intended. I know of one community which published a very attractive pamphlet several years ago—an edition of 20,000—less than 1,000 of which have actually been distributed, and this condition obtains in every case without exception.

Newspaper and magazine advertising is the thing and the State should do its share in footing the bills. Everyone is interested, more or less, and it is not too soon to begin talking it over.

The American Society of Composers, Authors and Publishers is becoming active in its demands upon hotels, resorts particularly, to pay a fee for the use of copyrighted music performed by their orchestras. Several Michigan hotels have been notified to come across and it seems that the courts have decided that authors and publishers are entitled to compensation under the conditions named, but the use of music which is not copyrighted is not affected by the decisions.

I understand that an attempt is being made to compel resort owners to pay license fees under threat of legal proceedings, but I am inclined to think the demand is more or less of a bluff and as the amounts in most cases are very small it is doubtful if these cases ever get into court, but, of course, nobody is hankering after a lawsuit, and if the privilege is not worth what they ask for it, the best thing to do will be to eliminate copyrighted numbers from your program. There is still much music in "Sailor's Hornpipe" and "Monie Musk."

In developing a policy around which to build up a business a question of faith is always involved. One method of reasoning is that the transient hotel guest is, as a rule, unappreciative; that he does not appreciate quality when he sees it and very often does not want quality when he recognizes it. Another method is to assume that the guest wants the best and that the reward for service is automatic and in proportion to the value of the service rendered.

Which is the better program? To have your lamps trimmed and ready for the guest, whether or no, or find out whether he wants illumination or not before you arrange for the requirement.

Give your guest a good cup of coffee—the best that money can buy. He will expect the worst, because that is what he generally gets. The difference of coffee selling for 50 cents and that offered three pounds for a dollar is so slight that it is not worth thinking about. The small additional cost means a satisfied customer instead of a disgusted one. Always remember that this coffee business is vital. Good coffee must also be very carefully made and served with good cream—not evaporated milk. If your dealer is offering coffee "just as good" at half the price, there is a nigger in the wood pile somewhere, for it can't be done, and your hotel suffers in reputation. Every observing reader of the newspapers and trade journals nowadays is posted on the price of good coffee; he knows it is away up in price, consequently he realizes that when you are serving the best, you are making an effort to please.

Naturally, until the end of time, some landlords will furnish an execrable brand of coffee, as they will illy prepared food. In the latter case he will have his stereotyped alibi of inability to procure supplies, which is, of course, all bunkum, for I don't see how any one can satisfactorily explain why one country hotel has a supply of fresh vegetables the year round, and another, similarly situated, has not. The parcel post will supply everything that the big city supply house carries, and enterprise of this character displayed, has a wonderful publicity value.

I know of a landlord in the upper Central portion of Michigan, who owns and operates a grocery store and carries a full line of fresh vegetables. Does he serve any on his table? Never. He says his cook doesn't have time to prepare them. This is on a par with the man who will not feed you one minute after the announced meal hour. The same old excuse about the cook, but the cook seldom, if ever, knows anything about it.

Now, however, that the traveling man is getting used to better service than he used to get, it is getting harder for this class of alibiers to put their stuff across.

Constructive criticism is always helpful to anyone and the hotel man who solicits it and pays attention to all registered complaints, proves that he possesses good business sense. It is just as essential to business success as taking in cash over the counter. Praise feeds the ego and induces a tendency to stand still, but constructive criticism, if continued, leads to development and improvement and ought to be encouraged by every hotel operator. It is usually a friendly act and ought to be regarded. No one individual has a monopoly on knowledge or initiative, and if what your patron tells you is offered in sincerity, you will be very foolish if you fail to receive it in the proper spirit and turn it into profitable use. It is so much "velvet."

The Greeters of America recently held their annual convention at San Diego, California, and, as usual elected as officers hotel owners and managers to positions which should be filled by hotel clerks, actively employed. It is very well for the hotel owners to belong to the organization and give it their financial support, but I have always maintained and I still continue to do so, that the administration features should be in the hands of the clerks.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 14—Edward Frick (Judson Grocer Co.) is now convalescent at his home on East Fulton street. He is slowly but surely regaining his strength and expects to resume his duties at the store in the course of a month or so.

The three brothers composing the Hekman Baking Co.—John, Jelle and Henry—have each erected handsome summer homes fronting on Lake Michigan on the road running North from the Getz farm, six miles West of Holland. The location of these homes is superb and every creature comfort permissible in suburban homes has been installed.

Charles G. Graham has leased his commodious home at Ithaca and is spending a few days in that city preparing the premises for the reception of the tenant.

The New York Financial World makes the following well-merited reference to a Grand Rapids man who has attained great fame and an enormous fortune in the public utility field: For a small man Frank Hulswit packs the energy of a giant which even the hot spell of a few weeks ago could not tire. He spends his time between Grand Rapids and New York, most of it right here figuring and planning how to expand his United Light & Power. I can recall not so many years back, when the utilities were first beginning to attract attention among investors, how Hulswit schemed to put his company across. He did not have the banking contacts which he has now and the climbing was a little slow. But now it is different. Investment bankers are eager for his financing for there are few utilities which have made such a wonderful success as has United Light & Power. The bundle of energy contained in the 120 pounds of Hulswit still keeps driving ahead for higher goals."

Daniel C. Steketee (P. Steketee & Sons), who recently sold his summer home on Black Lake to Dr. Ed. Dimnint, President of Hope College, has begun the construction of a new residence on Plymouth Boulevard, which he expects to occupy about Oct. 1. Mr. Steketee's lot is 110 x 300 feet in dimensions.

Charles W. Reattoir, the veteran cigar salesman, has changed his line. After handling cigars for twenty-five or more years he has engaged to cover Michigan, Ohio and Indiana for the Cardinet Candy Co., of Oakland, Calif., manufacturer of the celebrated Baffle Bar candy, which meets with a hearty reception at the hands of the trade. Mr. Reattoir will continue to reside in Detroit, which has been his headquarters for many years.

Harvey Gish has so far recovered from his recent accident at Massillon, Ohio, that he expects to resume his road work by Aug. 1. Hess & Clark, his employers, recently sent H. R. Campbell, a member of the firm, to Grand Rapids to congratulate Harvey on his early recovery from a most trying ordeal.

"Dollar rubber," in sight for weeks, has now arrived. It has recently sold in excess of \$1 per pound, a leap upward of 10 cents having occurred in a single day. Not since the war has crude rubber been so high. It is coming on the market in dribbles of five to ten tons at a time. These are happy days on the British-owned rubber plantations in Malaysia. The rubber "orchards" there are bearing apples of gold. The Stevenson act restricting the export of rubber and forcing up its price has been in effect for years. At any period in that time it was possible to predict what would happen if the levers were pulled. American rubber people did very little about it. Now they are talking of "drastic action of international importance." They want to break the "British rubber monopoly." Had defensive action been started when the offensive was begun with the passage of the restriction act the rubber user might not be in his present fix. It is rather late to mutter about "drastic action" when the price pincers are closing.

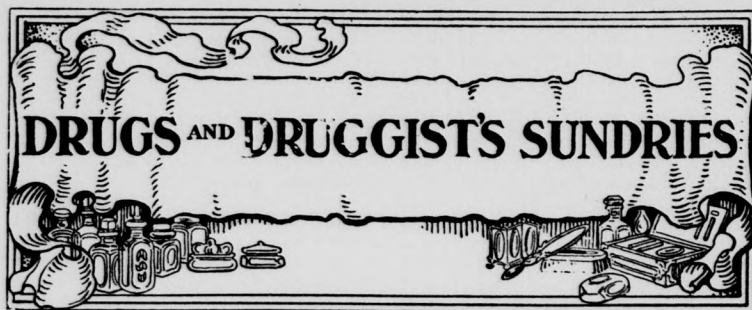
Detroit—The Ozonite Co., 7644 Woodward avenue, has been incorporated to manufacture and sell Ozonite, licensing of dealers, etc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$20,000 in cash and \$30,000 in property.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

**Michigan Employment
Institution for the Blind**
SAGINAW, W. S., MICHIGAN



Programme of the Michigan State Pharmaceutical Association.

The following programme has been prepared for the annual meeting of the Michigan State Pharmaceutical Association, to be held at Muskegon, Aug. 5, 6 and 7:

All sessions and entertainment features will be conducted on Muskegon or Eastern time.

Wednesday.

11 a. m. Opening of the registration headquarters at the Occidental Hotel. It will be necessary for each person attending to be registered with the committee. Registration fee includes noonday luncheons and all entertainment features. No extra charge.

Informal reception to delegates and all druggists with their wives.

12:15 noon. Luncheon at the Occidental Hotel for all registered guests.

Address of welcome by Archie O. McCrea, managing editor of the Muskegon Chronicle.

Response by John Weisel, President of the Michigan State Pharmaceutical Association.

2 p. m. sharp. Business session of the M. S. P. A.

Opening of the convention, Occidental Hotel.

Announcements, reading of communications, appointment of the Committee on Resolutions.

Address of the President, John Weisel, Monroe.

Report of the Secretary, Louis V. Middleton, Grand Rapids.

Report of the Treasurer, George H. Moore, Caro.

Reports of the Standing Committees: Executive, John G. Stetee, Grand Rapids, chairman.

Legislative, D. G. Look, Lowell, chairman.

Membership, Charles S. Koon, Muskegon, chairman.

Publicity, R. T. Lakey, Detroit, chairman.

Report of the State Board of Pharmacy, H. H. Hoffman, Lansing, director.

Report of the Prescott Memorial Scholarship Association, Leonard A. Seltzer, Detroit, chairman.

Presentation of resolutions without debate.

4 p. m. Identification of specimens in hall leading to convention hall, Occidental Hotel. Specimens and prizes furnished by the Penick Co., New York City. Everyone is urged to refresh his memory on this contest.

5 p. m. Meeting of the Committee on Nominations.

8-30 evening. Grand ball, entirely informal, courtesy Michigan Pharmaceutical Traveler's Association.

Thursday.

9:30 sharp. Report of the Trades Interest Committee, R. A. Turrell, Croswell, chairman.

Discussion in which everybody is urged to take part.

Talk on the turnover question by Dr. H. S. Noel, with Eli Lilly & Co., Indianapolis.

Opportunity will be offered for discussion and questions.

Ladies will assemble at the Chamber of Commerce offices in the Occidental Hotel at 11 a. m. for an auto trip in and around Muskegon. Plenty of automobiles will be provided. The ride will end at the Muskegon Country Club where a luncheon will be served at 1 p. m., courtesy of the A. R. Walker Candy Corporation.

12:15 noon. Luncheon for the men at the Elk's Temple, corner Western avenue and Second street, one block from the Occidental Hotel.

Address by Senator Horatio Karcher, druggist, Rose City, Michigan. Senator Karcher introduced the Pharmacy ownership bill in the Michigan Senate.

2 p. m. Boat ride on Lake Michigan.

Open session of the Resolutions Committee.

Report of the Committee on Nominations, E. C. Varnum, chairman.

Election of officers.

6:30 p. m. Stag party for the men at the Elks Temple.

Address by Dr. R. S. Dixon, director of Venereal Clinics, Detroit Board of Health, illustrated with lantern slides.

Initiation into the Hilarious Order of Laughing Hyenas, Leo Caro, He-Hyena.

Friday.

9:30 sharp. Address by J. L. Buell, with Parke, Davis & Co., Detroit, on Merchandising Under Present Conditions.

Discussion and questions.

Address by Walter Pitz, with Frederick Stearns & Co., Detroit, on insulin. Mr. Pitz will illustrate his lecture with experiments on live guinea pigs he brings with him.

Discussion and questions.

Final adjournment.

Organization meeting of the Executive Committee immediately after this session.

We, as business men to-day measure our prosperity by the number of satisfied customers we serve. The average man is not remembered by what he deems his famous act or some notable victory; but rather by his little courtesies and his unselfish deeds and cheerful words. That is what builds good will.

Remedies For Ivy Poisoning.

The prescription of fifteen drops of bromine to the ounce of olive oil for ivy poisoning, given by Frank R. Niles and recently published is perhaps the most valuable one with which physicians are familiar for certain stages of the poisoning.

The subject, however, requires a good deal of elaboration. That is one reason that it is considered to be unethical for a physician to publish his views on the subject of medical treatment in a lay journal, each physician having methods of his own which might cause justifiable controversy in professional circles. Not being engaged in general medical practice myself, I may perhaps run the risk of being unethical by going into details a bit.

Let us first examine into the fundamentals of the subject of ivy poisoning. A little child may handle poison ivy or the other common poison sumacs freely without harmful effect, while an out-of-doors weathered farmer may not even touch one of the plants without hazard. This is because certain individuals are what we call "sensitized to a toxin," while other individuals are not so sensitized. People who are sensitized to one toxin may also be sensitized to another—bromine, for example—in which case bromine treatment might produce alarming symptoms. Bromine would be a dangerous thing to handle by a layman. Even a chemist with a suitable outfit dislikes to handle it, and he must employ skill in making a mixture of bromine with oil.

Olive Oil is called for in the prescription given by Mr. Niles. This material, purchased in the open market, may not be the real thing. Some of the blends, with other oils, would give us a product irritating to delicate skins. Sweet almond oil, therefore, pure or fabricated, would be safer, on the whole.

The extent of area in a case of ivy poisoning is a further point to be taken into consideration. A little poisoning of the hands would be different from a case in which a pair of lovers seated in a bower of poison ivy have watched the beauties of the setting sun for an hour or two. Materials for treatment in the one case would be wholly inadequate for treatment in the other case.

The stage of the poisoning must be given consideration, treatment during the first few hours being very different from that of treatment a day or so later when swelling has buried the poison deeply in the pores of the skin, out of the reach of most medicaments.

One season I happened to observe that my employees on the farm had not come to ask about ivy poisoning, and found on enquiry that my new gardener had told them to wash the affected parts freely with tar soap as soon as symptoms of poisoning appeared. I do not know that tar soap has special advantage over some other soaps. It may have, but the pragmatic feature is that it worked in this instance.

During the first stage of ivy poisoning, within the first few hours, washing affected parts with soapsuds of ivory soap or castile soap will suffice for many people, nothing more being required. With other people the wash-

ing with soapsuds should be followed by some oil solvent. Gasoline, perhaps, is the handiest, although carbona, ether or chloroform would quickly take the ivy poison into solution. Having been taken into solution, it would be re-deposited upon the skin with evaporation of the solvent, unless vaseline is rubbed upon the skin promptly after treatment with a solvent. Care must be exercised in using any of the oil solvents about the eyes or mucous membrane of the lips.

In the second stage of ivy poisoning, when swelling of the skin has occurred, bromine, intensely penetrating, does its best work. The preparation of 15 drops to the ounce of oil is stronger than need be for most cases and may be in itself irritating. Ten drops to the ounce is better, unless one knows that in any given case twenty drops would be required.

Although the bromine prescription may be used indefinitely until poisoned areas are well, a number of emollient applications to the skin are better after the poison itself has been eliminated. That is why the services of a physician are better than those of a layman, excepting, perhaps, in cases where some mother of children who would not treat any two of her family in just the same way has learned to employ skill sympathetically in cases of ivy poisoning in her own family.

People who are sensitized to ivy poisoning may become desensitized after repeated small poisonings, in accordance with the laws on acquired immunity. Robert T. Morris, M. D.

Expect Pick-Up in Toy Orders.

With a considerable volume of general toy business yet to be placed for the holidays, manufacturers in the East expect buying to be quite active for the remainder of this month and during August. If buyers should be dilatory beyond these months, it was said yesterday, difficulties in securing delivery would arise. The orders booked by road salesmen are said to have been quite good. The doll orders thus far were said to have shaped up well, with the mama, infant and interchangeable head types dominating. Mechanical toys and wheel goods are well to the fore and probably include a greater variety than ever before. In electrical trains one firm here has introduced a device which controls a special reversing unit built into the locomotive. This has a small button which, when pushed twice, reverses the train or sends it forward again and also automatically couples it to the cars. Toy imports figure only in a small way in the domestic market now, according to manufacturers, being only 15 per cent. of the total, against about 85 per cent. before the war.

Inject more of your own personality into your store. In order to make business a store must make friends.

That merchant is courting disaster who trusts to his past experience or his intuition for the maintenance of his stock in trade. It requires daily records of how goods are going out and how they are being replaced and at least a weekly analysis of the store's stock.

1925 Holiday Line

SAULT STE. MARIE

July 10 to July 26

(Inclusive)

It is our privilege to make our usual yearly announcement to the trade that our line of HOLIDAY GOODS, and STAPLE SUNDRIES, will be on display in the SOO from JULY 10TH to 26 INCLUSIVE. Our MR. HOSKINS will again have charge of the line (the very best we have ever shown) and will have his headquarters at the PARK HOTEL. We trust that the trade will get in touch with MR. HOSKINS by wire or telephone so that he may make his appointments to the best advantage of all.

HAZELTINE & PERKINS DRUG CO.

GRAND RAPIDS

MICHIGAN

MANISTEE



Walker
OWOSSO
MICHIGAN
**Makes
Good
Chocolates**

RAMONA

"The Home of Good Shows"

Daily Matinee 3 p. m. — Night 8:30 — Popular Prices

BEST NEW YORK VAUDEVILLE

NOW PLAYING

BOBBY BARKER & COMPANY
In "HUSBANDS THREE"

FRED FENTON & SAMMY FIELDS
"APPEARING IN PERSON"

NEW YORK HIPPODROME SENSATIONAL HIT
REYNOLDS & DONEGAN CO.

And Their Assembly of Real Champions in a Musical Comedy Revue.

Jones & Rea

In "The End of the Line"

Helen and Ralph Starnard
In "Syncopating the Classics"

Lee & Cranston

In "The Honeymoon House"

Walter Baker & Co.
A Comedy Magic de Luxe

For Reserved Seats call 22496 or procure tickets at Peck's Drug Store or Pantlind Style Shop.

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WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow	8 50@8 75	Cinchona	02 10
Boric (Powd.)	15 00 25	Lavendar Gar'n	85@1 20	Colchicum	01 80
Boric (Xtal)	15 00 25	Lemon	2 25@2 50	Cubebs	02 00
Carbonic	39 00 40	Linseed, bld, bbl.	01 07	Digitalis	01 80
Citric	58 00 70	Linseed, bld less 1	14@1 27	Gentian	01 35
Muriatic	3 1/2@ 8	Linseed, raw, bbl.	01 04	Ginger, D. S.	01 80
Nitric	3 00 15	Linseed, ra. less 1	11@1 24	Gualac	02 20
Oxalic	15 00 25	Mustard, artifi. ox.	00 50	Gualac, Ammon.	02 00
Sulphuric	2 1/2@ 8	Neatsfoot	1 35@1 50	Iodine	00 95
Tartaric	40 00 50	Olive, pure	3 75@4 50	Iodine, Colorless	01 50
		Olive, Malaga, yellow	2 75@3 00	Iron, Clo.	01 35
Ammonia		Olive, Malaga, green	2 75@3 00	Kino	01 40
Water, 26 deg.	10 00 18	Orange, Sweet	4 50@4 75	Myrrh	02 50
Water, 18 deg.	09 00 14	Origanum, pure	01 50	Nux Vomica	01 55
Water, 14 deg.	06 1/2@ 12	Origanum, com'l	1 00@1 20	Opium	01 50
Carbonate	20 00 25	Pennyroyal	3 00@3 25	Opium, Camp.	00 35
Chloride (Gran.)	10 1/2@ 20	Peppermint	21 50@21 75	Opium, Deodora'd	01 50
		Rose, pure	18 50@14 00	Rhubarb	01 70
Balsams		Rosemary Flows	1 25@1 50		
Copaiba	90@1 20	Sandalwood, E.	10 00@10 25	Paints	
Fir (Canada)	2 55@3 80	L	10 00@10 25	Lead, red dry	15 1/4@15 1/4
Fir (Oregon)	65@1 00	Sassafras, true	2 00@2 25	Lead, white dry	15 1/4@15 1/4
Peru	3 00@3 25	Sassafras, artifi.	90@1 20	Lead, white oil	15 1/4@15 1/4
Tolu	3 00@3 25	Spearment	10 00@10 25	Ochre, yellow bbl.	00
		Sperm	1 50@1 75	Ochre, yellow less 2 1/2	00
Barks		Tansy	5 00@5 25	Red Venet'n Am.	3 1/4@
Cassia (ordinary)	25@ 30	Tar, USP	50@ 65	Red Venet'n Eng.	4@
Cassia (Salgon)	50@ 60	Turpentine, bbl.	00 97	Putty	5@
Sassafras (pw. 50c)	00 55	Turpentine, less 1	04@1 17	Whiting, bbl.	00 4 1/2
Soap Cut (powd.)	30c	Wintergreen, leaf	6 00@6 25	Whiting	6 1/4@ 10
		Wintergreen, sweet	3 00@3 25	L. H. P. Prep.	2 80@3 00
Berries		Wintergreen, art.	80@1 20	Rogers Prep.	2 80@3 00
Cubeb	01 25	Wintergreen, wormseed	6 00@6 25		
Juniper	00 30	Wormseed	8 50@8 75		
Prickly Ash	00 30				
Extracts		Potassium			
Licorice	60@ 65	Bicarbonate	35@ 40	Miscellaneous	
Licorice powd.	01 00	Bichromate	15@ 25	Acetanalid	47@ 55
		Bromide	69@ 85	Alum	08@ 12
Flowers		Bromide	54@ 71	Alum. powd. and	09@ 15
Arnica	25@ 30	Chlorate, gran'd	23@ 30	ground	09@ 15
Chamomile (Ger.)	20@ 25	Chlorate, powd.	16@ 25	Bismuth, Subni-	3 54@3 59
Chamomile Rom.	00 50	or Xtal	16@ 25	Borax xtal or	07@ 13
		Cyanide	30@ 30	powdered	07@ 13
Gums		Iodide	4 30@4 49	Cantharades, po.	1 75@2 25
Acacia, 1st	50@ 55	Manganate	20@ 30	Calomel	1 93@1 09
Acacia, 2nd	45@ 50	Prussiate, yellow	65@ 75	Capsicum, pow'd	48@ 50
Acacia, Sorts	20@ 25	Prussiate, red	01 00	Carmine	6 00@6 50
Acacia, Powdered	35@ 40	Sulphate	35@ 40	Casla Buda	30@ 35
Aloes (Barb Pow)	25@ 35			Cloves	50@ 55
Aloes (Cape Pow)	25@ 35			Chalk Prepared	14@ 18
Aloes (Soc. Pow.)	65@ 70			Chloroform	51@ 60
Asafoetida	65@ 75			Chloral Hydrate	1 35@1 85
Pow.	75@1 00			Cocaine	12 10@12 80
Camphor	1 05@1 10	Roots		Cocoa Butter	50@ 75
Gualac	00 90	Alka. et	25@ 30	Corks, list, less	40@50%
Gualac, pow'd	01 10	Blood, powdered	35@ 40	Copperas	2 1/2@ 10
Kino	01 20	Calamus	35@ 40	Copperas, Powd.	4@ 10
Myrrh	00 60	Elecampane, pwd	25@ 30	Corrosive Sublim	1 58@1 74
Myrrh, powdered	00 65	Gentian, powd.	20@ 30	Cream Tartar	31@ 38
Opium, powd.	19 65@19 92	Ginger, African, powdered	30@ 35	Cuttle bone	40@ 50
Opium, gran.	19 65@19 92	Ginger, Jamaica, powdered	60@ 65	Dextrine	6@ 15
Shellac	90@1 10	Ginger, Jamaica, powdered	55@ 60	Dover's Powder	3 50@4 04
Shellac Bleached	1 00@1 10	Golden seal, pow.	07 50	Emery, All Nos.	10@ 15
Tragacanth, pow.	1 75@2 25	Ipecac, powd.	3 50@3 75	Emery, Powdered	8@ 10
Turpentine	00 25	Licorice	35@ 40	Epsom Salts, bbls.	00 00
		Licorice, powd.	20@ 30	Epsom Salts, less 3 1/2	00 10
		Opis, powdered	30@ 40	Ergot, powdered	01 00
		Poke, powdered	35@ 40	Flake, White	15@ 20
		Rhubarb, powd.	1 00@1 10	Formaldehyde, lb.	13@ 20
		Rosinwood, powd.	00 40	Gelatine	80@1 05
		Sarsaparilla, Hond. ground	01 00	Glassware, full case	60%
		Sarsaparilla Mexican, ground	01 25	Glauber Salts, bbl.	00 1/4
		Squills	35@ 40	Glauber Salts less 0 1/2	10
		Squills, powdered	60@ 70	Glue, Brown	21@ 30
		Tumeric, powd.	17@ 25	Glue, Brown Grd	15@ 20
		Valerian, powd.	00 75	Glue, white	27 1/2@ 35
				Glue, white grd.	25@ 35
				Glycerine	25@ 45
				Hops	65@ 75
				Iodine	6 45@6 90
				Iodoform	7 25@7 65
				Lead Acetate	20@ 30
				Mace	01 45
				Mace, powdered	01 50
				Menthol	15 50@16 00
				Morphine	11 18@11 93
				Nux Vomica	00 30
				Nux Vomica, pow.	17@ 25
				Pepper black pow.	22@ 25
				Pepper, White	40@ 45
				Pitch, Burgundy	10@ 15
				Quassia	12@ 15
				Quinine	72@1 38
				Rochelle Salts	30@ 35
				Saccharine	00 30
				Salt Peter	11@ 22
				Seidlitz Mixture	30@ 40
				Soap, green	15@ 20
				Soap mott cast	22 1/2@ 25
				Soap, white castile	01 50
				Soap, white castile less, per bar	01 45
				Soda Ash	3@ 10
				Soda Bicarbonate	3 1/4@ 10
				Soda, Sal	02 1/4@ 63
				Spirits Camphor	01 25
				Sulphur, roll	3 1/4@ 10
				Sulphur, Subl.	04@ 10
				Tamarinds	20@ 25
				Tartar Emetic	70@ 75
				Turpentine, Ven.	50@ 75
				Vanilla Ex. pure	1 75@2 25
				Vanilla Ex. pure 2	50@3 00
				Zinc Sulphate	06@ 15

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

Gasoline
Canned Peas
Smoked Meats
Rice
Dill Pickle
Rice

DECLINED

AMMONIA

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



AXLE GREASE

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

BAKING POWDERS

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

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 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. 2 00
Peanut butter, 3 1/2 oz. 1 25
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40

BLUING

Original
condensed Pearl
Crown Capped
4 doz., 10c dz. 8f
3 dz. 15c. dz. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 18s 3 80
Cream of Wheat, 24, 14 oz. ----- 2 80
Pillsbury's Best Cerl ----- 2 60
Quaker Puffed Rice ----- 5 60
Quaker Puff'd Wheat ----- 4 30
Quaker Brfst Biscuit ----- 1 90
Ralston Branzen ----- 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. Fcy. 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

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

CANDLES

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

CANNED FRUIT.

Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50@5 50
Apple Sauce, No. 10 7 50
Apricots, No. 1 1 35@1 90
Apricots, No. 2 ----- 2 85
Apricots, No. 2 1/2 3 00@3 75
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 ----- 10 00
Blueberries, No. 2 2 00@2 75
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@1 80
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@3 75
Peaches, 10, Mich. ----- 7 75
Pineapple, 1, sl. 1 80@2 00
Pineapple, 2, sl. 2 80@3 50
P'apple, 2 br. sl. 2 65@2 85
P'apple, 2 1/2, sl. 3 35@3 50
P'apple, 2, cru. 2 60@2 75
Pineapple, 10 cru. ----- 11 50
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 4 00@4 50
Plums, No. 2 ----- 2 00@2 25
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@12 50
Rhubarb, No. 10 ----- 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 80
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. ----- 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star 2 70
Shrimp, 1, wet 2 10@2 25
Sard's, 1/4 Oil, ky. 5 75@6 25
Sardines, 1/4 Oil, k'less 5 00
Sardines, 1/4 Smoked 7 50
Salmon, Warrens, 1/2s 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. ----- 25
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/4s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge Beechnut 4 50
Beef, No. 1, Corned ----- 2 70
Beef, No. 1, Roast ----- 3 70
Beef, No. 2 1/2, Qua. sl. 1 35

Beef, No. 1/4, Qua. sl. 1 75
Beef, 5 oz., Qua. sl. 2 50
Beef, No. 1, B'nut, sl. 4 50
Sap Sago ----- 35
Beefsteak & Onions, s 2 75
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/2s ----- 2 20
Deviled Ham, 1/4s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 90
Potted Meat, 1/4 Qua. ----- 85
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 4 60@4 75
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50@12 00
Green Beans, 2s 2 00@3 75
Gr. Beans, 10s 7 50@13 00
L. Beans, 2 gr. 1 85@2 65
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20@1 35
Beets, No. 2, wh. 1 75@2 40
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 65
Corn, No. 2, Fan. 1 80@2 35
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50@16 75
Hominy, No. 3 1 00@1 15
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 42
Mushrooms, Choice ----- 53
Mushrooms, Sur Extra 70
Peas, No. 2, E. J. 1 75@1 85
Peas, No. 2, Sift., June ----- 2 00
Peas, No. 2, Ex. Sift. ----- 3 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 50
Pumpkin, No. 10 4 50@5 60
Pimentos, 1/4, each 12 1/4
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1 40@1 60
Sauerkraut, No. 3 1 40@1 50
Succotash, No. 2 1 65@2 50
Succotash, No. 2, glass 2 30
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60@1 90
Spinach, No. 3 ----- 2 10@2 50
Spinach, No. 10 ----- 6 00@7 00
Tomatoes, No. 2 1 40@1 60
Tomatoes, No. 3 2 00@2 25
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 2 70
Lilly Valley, 14 oz. ----- 1 60
Lilly Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 10 1/2 oz. ----- 1 25
Quaker, 14 oz. ----- 2 35
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 65
Kraft, American ----- 1 65
Chili, small tins ----- 1 65
Pimento, small tins ----- 1 65
Roquefort, small tins ----- 2 25
Camembert, small tins ----- 2 25
Wisconsin New ----- 26
Longhorn ----- 26
Michigan Full Cream 28
New York Full Cream 32
Sap Sago ----- 42

CHEWING GUM.

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

CHOCOLATE.

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

COCOA.

Bunte, 1/2s ----- 43
Bunte, 1/4 lb. ----- 35
Bunte, 1/2 lb. ----- 32
Droste's Dutch, 1 lb. ----- 9 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Hersheys, 1/2s ----- 33
Hersheys, 1/4s ----- 28
Huyler ----- 36
Lowney, 1/2s ----- 40
Lowney, 1/4s ----- 38
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 32
Runkles, 1/4s ----- 36
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT.

1/2s, 5 lb. case Dunham 42
1/4s, 5 lb. case ----- 40
1/2s & 1/4s 15 lb. case ----- 41
Bulk, barrels shredded 21
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

CLOTHES LINE.

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



COFFEE ROASTED

Bulk

Rio ----- 28
Santos ----- 34@36
Maracaibo ----- 37
Gautemala ----- 38 1/2
Java and Mocha ----- 47
Bogota ----- 39 1/2
Peaberry ----- 36

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 65
Quaker, Baby, 8 doz. 4 55
Quaker, Gallon, 1/2 dz. 4 50
Blue Grass, Tall 48 ----- 4 40

Blue Grass, Baby, 96 ----- 4 30
Blue Grass, No. 10 ----- 4 40
Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 dz. 4 90
Every Day, Tall ----- 5 00
Every Day, Baby ----- 4 90
Pet, Tall ----- 5 00
Pet, Baby, 8 oz. ----- 4 90
Borden's, Tall ----- 5 00
Borden's Baby ----- 4 90
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
Tom Moore Monarch ----- 75 00
Tom Moore Panatella ----- 75 00
Tom Moore Cabinet ----- 95 00
Tom M. Invincible ----- 115 00
Webster ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 00
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana Specials, 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
Miche. 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, special printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 38

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

Apricots

Evaporated, Choice ----- 26 1/2
Evaporated, Fancy ----- 32
Evaporated, Slabs ----- 24

Citron

10 lb. box ----- 48

Currants

Package, 14 oz. ----- 17 1/2
Greek, Bulk, lb. ----- 16

Dates

Hollowi ----- 09

Peaches

Evap., Choice, un. ----- 16
Evap., Ex. Fancy, P. P. 20

Peal

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

Raisins.

Seeded, bulk ----- 10
Thompson's s'dles blk 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 ----- 10
Armours, 2 doz., 8 oz. 1 80
Fould's 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 3 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

Taploca

Pearl, 100 lb. sacks ----- 9 1/2
Minute,

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 80
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.	36

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	



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

MATCHES

Swan, 144	5 00
Diamond, 144 box	6 60
Searchlight, 144 box	6 60
Red Stick, 720 1c bxs	4 75
Red Diamond, 144 bx	6 00

Safety Matches

Quaker, 5 gro. case	4 50
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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	72
Choice	64
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 70
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.

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	25
Pecans, Jumbo	50
Walnuts, California	28
Salted Peanuts.	
Fancy, No. 1	14
Jumbo	23

Shelled.

Almonds	72
Peanuts, Spanish,	13
125 lb. bags	32
Filberts	32
Pecans	1 20
Walnuts	53

OLIVES.

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

Pint, Jars, dozen	3 50
4 oz. Jar, plain, doz.	1 30
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

PARIS GREEN

1/8s	31
1s	29
2s and 5s	27

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	19.7
Solite Gasoline	22.2
Gas Machine Gasoline	39.2
V. M. & P. Naphtha	22.6
Capitol Cylinder	41.2
Atlantic Red Engine	23.2
Winter Black	13.7



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, 600	10 00

Dill Pickles.

600 Size, 15 gal.	14 00
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PIPES.

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

Battle Axe, per doz.	2 65
Blue Ribbon	4 50
Bicycle	4 75

POTASH

Babbitt's 2 doz.	2 75
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FRESH MEATS

Beef.	
Top Steers & H'f.	@ 19
Good Steers & H'f	16 @ 17 1/2
Med. Steers & H'f	13 1/2 @ 15
Com. Steers & H'f	10 @ 12 1/2

Cows.

Top	13
Good	11 1/2
Medium	10
Common	9

Veal.

Top	16 1/2
Good	15
Medium	14

Lamb.

Spring Lamb	32
Good	29
Medium	27
Poor	20

Mutton.

Good	14
Medium	10
Poor	8

Pork.

Light hogs	17
Medium hogs	19
Heavy hogs	17
Loins	29
Butts	25
Shoulders	20
Spareribs	14
Neck bones	95

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	19
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound 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.	32
Ham, dried beef	
sets	@ 34
California Hams	@ 20

Picnic Boiled	
Hams	30 @ 32
Boiled Hams	45 @ 47
Minced Hams	14 @ 17
Bacon	13 @ 39

Beef

Boneless, rump	18 00 @ 22 00
Rump, raw	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
1/2 bbl.	5 30
1 bbl.	15 00

Tripe.

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

RICE

Fancy Blue Rose	08 1/2
Fancy Head	10
Broken	06

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, 90 lb. Jute	3 25
Sacks, 90 lb. Cotton	3 35

SALERATUS

Arm and Hammer	3 75
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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

Whole Cod	11 1/2
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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

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

Tubs, 100 lb. fney fat	24 50
Tubs, 60 count	6 00

White Fish

Med. Fancy, 100 lb.	13 00
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SHOE BLACKENING

2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dr. Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.

Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 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
Stovoil, per doz.	3 00

SALT.

Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2	2 40
Med. No. 1, 100 lbs. bg.	2 75
Med. No. 1, 100 lb. bg.	85

Farmer Spec., 70 lb.	85
Packers Meat, 56 lb.	57
Crushed Rock for ice	
cream, 100 lb., each	75
Butter Salt, 280 lb. bbl.	4 24
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	4 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 sk"-----	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. -----	45
No. 1 Medium, Bbl. -----	2 47
Tecumseh, 70 lb. farm sk. -----	85
Cases Ivory, 24-2 cart -----	1 85
Iodized 24-2 cart. -----	2 40
Bags 25 lb. No. 1 med. -----	26
Bags 25 lb. Cloth dairy -----	40
Bags 50 lb. Cloth dairy -----	76
Rock "C" 100 lb. sack -----	80

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 30.—In the matter of Bridge Street Furniture & Stove Co., Bankrupt No. 2687, a first dividend of 5 per cent. to creditors has been declared and ordered paid. Administration expenses were also paid to date.

In the matter of John Czuk, Bankrupt No. 2716, the funds for the first meeting have been received and such meeting has been called for July 13.

In the matter of Nicholas Hertel, Bankrupt No. 2713, the funds for the first meeting have been received and the meeting has been called for July 13.

In the matter of Louis J. Drieberg, Bankrupt No. 2715, the funds for the first meeting have been received and such meeting has been called for July 13.

In the matter of William A. Ver West, Bankrupt No. 2718, the funds for the first meeting have been received and such meeting has been called for July 13.

In the matter of Verne H. McKee, Bankrupt No. 2667, the funds for the first meeting have been received and such meeting has been called for July 13.

In the matter of Charles H. Fox, Bankrupt No. 2720, the funds for the first meeting have been received and such meeting has been called for July 16.

In the matter of Henry Reil, Bankrupt No. 2717, the funds for the first meeting have been received and such meeting has been called for July 16.

In the matter of Frank E. Hathaway, Bankrupt No. 2723, the funds for the first meeting have been received and such meeting has been called for July 16.

In the matter of Simon Bos, Bankrupt No. 2724, the funds for the first meeting have been received and such meeting is called for July 16.

July 1. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Earl Woodhams, as Woodhams, Sheet Metal Works, Bankrupt No. 2726. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of the city of Kalamazoo, and has operated a sheet metal shop at such city. The schedules filed list assets of \$2,250.77, of which \$560 is claimed as exempt to the bankrupt, with liabilities of \$2,522.90. The first meeting has been called for July 16. A list of the creditors of the bankrupt is as follows:

Victor Ading Mach. Co., Chicago	\$ 40.00
Hiram Paul, Kalamazoo	100.00
The following are the individual debts of the petitioner:	
Co-operative Foundry Co., Rochester, N. Y.	\$136.44
Excelsior Steel Furnace Co., Chicago	493.03
Tiffin Art Metal Co., Tiffin, Ohio	20.95
Industrial Products Co., Cleveland	25.22
Buhl Sons Co., Detroit	33.69
W. C. Hopkins Co., Grand Rapids	68.34
Edwards & Chamberlain Hardware Co., Kalamazoo	69.05

The following are debts contracted by the co-partnership of Ira Miller and the bankrupt, and later assumed by the bankrupt upon a dissolution of the partnership.

Co-operative Foundry Co., Rochester, N. Y.	\$ 700.00
U. S. Register Co., Battle Creek	102.29
Edwards & Chamberlain Hardware Co., Kalamazoo	530.07
Ira Miller, Kalamazoo	1,536.20
Transo Envelope Co., Chicago	25.79
Kala. Blow Pipe Co., Kalamazoo	38.29
Lorch Co., Grand Rapids	129.76

July 2. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Lawrence H. Montroy, Bankrupt No. 2727. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules filed list no assets of any kind and state the liabilities to be \$975. The bankrupt is a resident of Grand Rapids, and is a collector by occupation. 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:

Butterworth Hospital, Grand Rap.	\$ 60.00
Dr. J. N. Holcomb, Grand Rapids	30.00
Dr. A. Campbell, Grand Rapids	55.00
Dr. James Campbell, Grand Rapids	30.00
Dr. Simeon LeRoy, Grand Rapids	20.00
P. F. Ronan, Grand Rapids	100.00
Dr. Rowland Webb, Grand Rapids	20.00
Dr. John Kremer, Grand Rapids	75.00
Wayne E. Ash, Grand Rapids	25.00
Dr. Leon E. Sevey, Grand Rapids	20.00
Mentor Co., Grand Rapids	30.00
L. D. Taylor, Grand Rapids	10.00
E. J. Jewett, Des Moines	500.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of David E. Coreson, Bankrupt No. 2728. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Petoskey and is a farmer by occupation. The schedules list assets of \$2,220, of which \$1,720 is claimed as exempt to the bankrupt, with liabilities of \$2,959.05. 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:

Rachel & Burrell E. Henry, Mackinaw City	\$1,775.00
Elmira Bank, Elmira	36.00
Joe Kent, Elmira	40.80
Peter Kurmy, Elmira	210.00

Grobowski Bros., Boyne Falls	200.00
Herman Meyer, Boyne Falls	30.00
Peoples State Bank, Boyne Falls	516.25
H. B. Sayles, Boyne Falls	47.00
A. Schaeffer, Boyne Falls	19.00
Wm. Sack, Boyne Falls	28.00
Boyne Falls Bank, Boyne Falls	22.00
Martha Lane Adams Co., Chicago	28.00
Clement Co., Chicago	7.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Jacob Dornbush, Bankrupt No. 2729. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Fremont, and has conducted a retail wall paper and paint shop at that place. The schedules list assets of \$983.86, of which \$250 is claimed as exempt to the bankrupt, with liabilities of \$2,986.84. The first meeting has been called for July 20. A list of the creditors of the bankrupt is as follows:

City of Fremont, Fremont	\$ 29.09
Holland Furnace Co., Holland	98.73
Kingsford Bros., Fremont	75.00
Mentzer Read Co., Grand Rapids	195.50
J. B. Pierce Co., Cleveland	495.92
Buffalo Trunk Co., Buffalo	94.70
Fred J. Brogger, Inc., Grand Rapids	564.25
A. L. Holcomb Co., Grand Rapids	6.79
McMullen Machinery Co., Grand Rapids	11.42
McGoudzwaid, Grand Rapids	unknown
Fremont Lumber & Fuel Co., Fremont	201.31
Fremont State Bank, Fremont	150.00
National Mattress Co., Grand Rapids	53.40
Friedrich Music House, Grand Rapids	4.97
H. Leonard & Sons, Grand Rapids	84.36
Wisconsin Chair Co., Port Washington, Wis.	23.00
Phoenix Chair Co., Sheboygan	43.75
Mills Paper Co., Grand Rapids	67.00
G. R. Bedding Co., Grand Rapids	unknown
Gunn Bookcase Co., Grand Rapids	36.00
Mil. Woven Wire Wks., Milwaukee	100.00
Maytag Washing Machine Co., Indianapolis	105.40
Falcon Mfg. Co., Big Rapids	129.35
Dillingham Mfg. Co., Sheboygan	9.32
Osborne Art Co., Newark	28.60
Carpeles Mfg. Co., Milwaukee	84.65
Western Shade Cloth Co., Chicago	28.23
David B. De Young, Grand Rapids	140.00

July 3. On this day were received the schedules, order of reference and adjudication in bankruptcy of Felix Leusch, Bankrupt No. 2730. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the city of Kalamazoo and has conducted a candy plant at such city under the name of Creation Chocolate Co. The schedules filed list assets of \$124, all of which are claimed as exempt to the bankrupt. The liabilities are \$2,575.31. 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:

Fred Jacobien, Kalamazoo	\$ 30.00
Eline Chocolate Co., Milwaukee	525.00
Kal. Paper Box Co., Kalamazoo	300.00
Choc. Refiners Co., Mansfield, Ohio	77.00
Bordo Products Co., Chicago	140.00
Kalamazoo Co-ortye Co., Kalamazoo	245.00
Newton Spice Co., Cincinnati	201.00
Forbes Chocolate Co., Cleveland	81.50
White-Stokes Co., Chicago	125.00
Douleday Bros Co., Kalamazoo	56.10
Merkens Chocolate Co., Buffalo	90.25
Hershey Bros., Pittsburgh	175.00
Bartlett Label Co., Kalamazoo	30.00
South Side Lumber Co., Kalamazoo	35.46
Gazette, Kalamazoo	38.00
Herbert Weston, Kalamazoo	400.00
Walter Soudrette, Kalamazoo	200.00
Frank S. Weston, Kalamazoo	50.00
Mich. Bel Tel. Co., Kalamazoo	43.00
Kal. Glass Works, Kalamazoo	31.00

July 6. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Preston W. Porter, Sr., Bankrupt No. 2731. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and a railroad man by occupation. The schedules list assets of \$1,800, of which \$330 is claimed as exempt to the bankrupt, with liabilities of \$2,010. 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:

H. H. Jordan, Grand Rapids	\$110.00
Joseph J. Johnson, (address unkn.)	500.00
Leo J. Thome, Grand Rapids	600.00
Industrial Bank, Grand Rapids	350.00
Donovan Clothing Co., Grand Rapids	50.00
G. R. Savings Bank, Grand Rapids	250.00
S. Edward Shepard, Grand Rapids	150.00

July 7. On this day was held the adjourned first meeting of creditors in the matter of John R. Dertien, Bankrupt No. 2673. The bankrupt was present in person and by attorney, Roman F. Glocheski. The trustee was present in person. No creditors were present or represented. The bankrupt was sworn and examined by the referee and trustee without a reporter. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Heman VanWormer, Bankrupt No. 2673. The bankrupt was present in person and by Wykes & Sherk, attorneys. Creditors were present in person. The bankrupt was not further examined. C. C. Woolridge was appointed trustee of the estate and the amount of his bond placed by the referee at \$100. The first meeting as

adjourned was then adjourned without date.

July 9. On this day was held the first meeting of creditors in the matter of Chicago File & Rasp Co., Bankrupt No. 2692. The bankrupt corporation was present by its secretary and by its treasurer. The petitioning creditors were present by Louis H. Osterhaus. Claims were proved and allowed. The secretary and treasurer were each sworn and examined by the referee without a reporter. William Wilds, of Grand Haven, was elected trustee and the amount of his bond placed by the referee at \$3,000. The first meeting was then adjourned without date.

July 10. On this day was held the adjourned first meeting of creditors in the matter of C. W. Webster, Bankrupt No. 2694. The bankrupt was not present, but represented by attorneys, Corwin & Norcross. The creditors were represented by Hilding & Hilding. By agreement the matter was further adjourned to July 31.

July 9. On this day were received the schedules in the involuntary matter of Charles D. Hills and Walter F. Forbes, as Acme Electric Co., Bankrupt No. 2699. The schedules show assets of \$6,173.79, of which \$500 is claimed as exempt to the bankrupts, with liabilities of \$9,151.81. The first meeting will be called for July 27. A list of the creditors of the bankrupt is as follows:

The following are the debts of the copartnership:

Carrie Reum, Niles	\$1,500.00
Board of Public Works, Niles	26.00
G. E. Bursley Co., Niles	3.00
Geardlee Chandler Co., Chicago	254.50
Capitol Elec. Sup. Co., Lansing	28.00
Chas. F. Cooper, Inc., Detroit	70.00
Dowagiac Daily News, Dowagiac	14.25
H. M. Dean, Niles	5.00
Edwards & Chamberlain Hardware Co., Kalamazoo	2,790.59
Electro Weld Co., Lynn, Mass.	1.50
Elec. Material Co., South Bend	48.49
Edison Elec. Appl. Co., Chicago	8.35
Faskett Co., Port Jervis, N. Y.	29.25
Goodlin Automotive Equipment Co., South Bend	15.10
Gaffill Oil Co., South Bend	18.90
Household Specialties Co., Chicago	38.49
Claude Huff, Niles	10.00
L. R. Klose, Kalamazoo	43.12
J. A. Ken Hdwe. Co., Niles	2.05
Landers, Fray & Clark, New Britain, Conn.	1.32
Luth & Torney, Niles	18.00
C. J. Litcher Elec. Co., Grand Rapids	250.59
C. M. Landis, Buchanan	70.00
Dr. Lowry, Niles	150.00
Mich. Bell Tel. Co., Niles	5.00
Moore Bridges Fixt. Co., Milwaukee	287.50
F. E. Murray Co., Grand Rapids	237.60
Niles Daily Star, Niles	135.00
Niles City Bank, Niles	80.00
Niles Auto Sales Co., Niles	24.20
One Minute Mfg. Co., Newton, Iowa	93.00
Stevens Bros. Garage, Niles	41.27
S. B. Elec. Co., South Bend	1,253.50
Salem Bros., New York City	.15
Frank Sommers, Niles	120.00
Singer Sewing Machine Co., Benton Harbor	9.00

The following are the debts of Walter F. Forbes individually:

Dr. Elgar Barley, South Bend	\$100.00
Lemuel Bolles, New York City	70.00
A. M. Hindeman, Niles	18.00
Mr. Mayerfield, Niles	70.00
Dr. T. G. Yoemans, St. Joseph	125.00

The following are the debts of Charles D. Hills individually:

Dr. Stanley A. Clark, South Bend	115.00
Hindelman Furnishing Store, Niles	40.73
Newell Bros. Co., Goshen	16.50
trauss & Schramm, Chicago	37.50
Hudson Co., Goshen	18.50
Troost Bros. Furn. Co., Niles	271.51
Geo. Wyman & Co., South Bend	16.50
S. B. Electric Co., South Bend	300.00
Edwards & Chamberlain Hardware Co., Kalamazoo	680.00

July 9. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of W. P. Kinnee, Bankrupt No. 2733. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Lakeview, and has conducted a clothing, furnishing and shoe store at such city. The schedules show assets of \$3,000, of which \$250 is claimed as exempt to the bankrupt, with liabilities of \$3,657.50. The first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Village of Lakeview, Lakeview	\$ 37.00
Orville B. Kinnee, Grand Rapids	162.00
Thurlow, Blackman & Son, Homer, N. Y.	
Buffalo Trunk Mfg. Co., Buffalo	57.56
Brown Shoe Co., St. Louis	8.03
Buff City Shoe Co., Hannibal, Mo.	42.00
Lakeview Lumber Co., Lakeview	94.05
Butler Bros., Chicago	60.05
Columbia Shoe Co., Sheboygan	223.23
Ettleson & Co., Chicago	157.05
B. F. Goodrich Rub. Co., Chicago	6.17
M. Gimbel & Sons, Chicago	271.79
G. R. Dry Goods Co., Grand Rapids	65.28
Hood Rub. Products Co., Grand Rapids	170.12
Herold-Bertsch Shoe Co., Grand Rapids	126.08
Hutchinson-Winch Shoe Co., Boston	169.66
Hirth-Krause Co., Grand Rapids	12.50
Hedley, Biggs & Hattendorf Co., Toledo	286.57
Lunn & Sweet, Inc., Auburn, Me.	205.36
C. W. Mil's Paper Co., Grand Rapids	90.35
Morley Bros., Saginaw	34.76
Daniel T. Patten Co., Grand Rapids	129.81
	174.23

Parrottee McIntyre Co., Chicago	164.25
Rice-Hutchins, Chicago Co., Chicago	49.70
Superior Hat Co., St. Louis	12.49
Symonds Bros. Co., Saginaw	417.80
Commercial Sav. Bank, Lakeview	100.00
Farmers & Merchants Bank, Lakeview	

Gerald Kinnee, Lakeview	114.76
Union Telephone Co., Lakeview	205.00
Western Hydro Elec. Co., Lakeview	5.35
	3.50

July 13. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Toufek Maloney, Bankrupt No. 2721. The matter is involuntary and schedules have been ordered. 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 has conducted a restaurant at such city. The schedules will be filed, at which time a list of the creditors and the date fixed for first meeting will be given here. A custodian has been appointed and is in charge of the property.

On this day also were received the schedules, order of reference and adjudication in bankruptcy of Clyde H. Bunce, Bankrupt No. 2734. 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 laborer by occupation. The schedules filed show assets of \$1,100, with liabilities of \$2,739. The court has written for funds for the first meeting and upon arrival of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

C. W. Bunce, Coral	\$1,450.00
H. B. Hobbs Estate, Williamsburg	325.00
G. C. Pray, Williamsburg	250.00
H. H. Rhoads, Coral	114.00
Ferd. Newall, Coral	75.00
Art. Crook, Howland City	175.00
A. M. Cook, Howard City	50.00

July 13. On this day was held the first meeting of creditors in the matter of Louis J. Drieberg, Bankrupt No. 2715. The bankrupt was present in person. Creditors were present by Jewell, Face & Messenger. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date and the case closed and returned to the district court as a no asset case.

On this day also was held the first meeting of creditors in the matter of Verne H. McKee, Bankrupt No. 2667. The bankrupt was present in person. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The meeting was adjourned without date and the matter closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Nicholas Hertel, Bankrupt No. 2713. The bankrupt was present in person and by attorney, Grant Sims. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee and the amount of his bond placed by the referee at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of William A. Ver West, Bankrupt No. 2718. The bankrupt was present in person and by Frost & Frost, attorneys for the bankrupt. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The meeting was then adjourned without date and the case closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of John Czuk, Bankrupt No. 2716. The bankrupt was present in person and by R. G. Goemmel, attorney for the bankrupt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the matter was closed and returned to the district court.

Duck Lays Eggs of Same Design as Wallpaper.

Sacramento, July 10.—Todd McCracken, a rancher in California, has a question for the scientists. A duck on the ranch is laying eggs of ordinary size, but all of them are robin's egg blue color and daintily speckled. The duck does not lay in the henhouse, but has chosen a shed in which there is a small room with blue wallpaper dotted with bronze specks. McCracken says he doesn't know anything more about prenatal influence than the duck does. However, he has the duck, the eggs and the wallpapered shed. Will some scientific gentleman give him the answer?

Lost jobs and lost friends often are the result of lost tempers.

Hats For Early Fall.

Among those millinery houses which strive for lines marked by strong individuality the predominating note of the past week was the fabric trend. Especially stressed were the combinations, which are proving to be of great early interest, notably, velvet and ribbons or the ribbed silks, and velvet with hatter's plush, felt or velours. Differing from the more obvious combinations is the successful alliance of velvet with metals and metallic ribbons in new bizarre patterns, according to a special bulletin issued yesterday by the Retail Millinery Association of America.

Much of the weight of favorable opinion as regards velvets is due to the fact that the handling which promises greatest satisfaction, in point of novel developments, lies in the new soft expression that replaces the interminably popular sports styles. These semi-formal effects, the bulletin says, include the anticipated larger shapes and interesting departures in the medium-size hats, which are equally effective in youthful styles and mature versions. Off-the-face shapes introduce grace lines approaching the pictorial and this "dressy" tendency, achieved with the trim detail of the tailored technique, accomplishes effects quite new.

"Rivaling velvet, according to leading designers," the bulletin continues, "comes the semi-formal interest which is especially well achieved in the early season's toques and turbans by means of the reversible satin and grosgrain ribbons in the belting ribbon weight. A combination which is regarded as a leading opening trend is the felt crown and manipulated ribbon brim.

"The position of stitching remains important from the quilted padded motifs, closely crossed block stitching and the round-and-round stitched beehive crown, to little stitched faces and animals in soft suede applique. Fabric, ribbon and supple leathers alike are utilized for the intricate inter-line cubistic crowns which, despite an early start in painted felts of popular price, are featured in practically all important collections.

"Ornaments hold their own tenaciously, but appear in new guise and include carved bone, ivory, marcasite, cameo, steel, wood, crystal and enamel. Painted satin pads and skillfully turned out pasted ostrich and soft leather bandings introduce motifs in lacquered, gilded and gouache hand decorations. Metal leather arrives at the top of the mode in metal paste and sports shades. Tassels open the season in floss, ostrich and cassowary flues, also in slashed and finely pleated effects in crepe de chine, georgette and narrow metal ribbons caught into galalith tops."

Novelties in Men's Shirts.

Novelties continue to show strength in men's shirts. Small figured patterns are selling well, as are shirts with red and black stripes on a gray background. Some manufacturers are looking for a revival of interest in the shirt with a pleated bosom, although the general opinion is this variety will not be an important factor in the Fall market. The collar-attached shirt is still

leading the neckband shirt, which is receiving scant attention compared with previous seasons. In the better range of goods, broadcloth continues the favorite, although a slight trend toward imported madras and oxford is noted. Manufacturers are finding their merchandising problem an all-year-round affair, since the semi-annual or quarterly buying periods have largely disappeared. Another disagreeable factor was the tendency of retailers to place the burden of their numerous shirt sales upon the manufacturer.

Colors in Men's Furnishings.

Bright colors and gay designs in men's furnishings are being sought for more and more, according to manufacturers. Pajamas with stripes, blocks and other decorations hitherto considered effeminate are selling well for the better trade. These pajamas are without collars or with roll and pointed collars, although the demand for pajama tops with collars is much greater than last year. Light materials as well as the flannels are showing these tendencies for the Fall in lines recently opened by manufacturers. Bright colors and designs have also been carried into the mens underwear field, where "shorts," with a decorative waistband, are finding a growing favor with young men. In men's neckwear the bow tie is selling well for informal wear. For formal attire the black bow tie is out-selling the white.

Trends in Men's Sports Wear.

A strong vogue continues for the knitted wool pullover to be worn with golf clothes instead of a coat. The pattern trend in these garments has changed. Instead of the conspicuous designs and color combinations, the tendency is to soft, subtle colors on the marl or heather type. In many instances the Fair Isle designs have been toned down and self-colored effects stressed. This has also had its effect on golf hosiery which matches the sweater. Both are in contrast to flannel trousers in the popular light silver gray, biscuit, twine and helio shades. Foulards are favored in neckwear for sports wear, the patterns being small, neat and bright colored on light grounds.

Expect Favor For Mannish Suits.

Popularity for the higher grade two-piece mannish suit is forecast for Fall by some of the prominent manufacturers here. The coats of these suits are of the seven-eighths length. Rough mannish fabrics are favored in the main, although a variety of fancy textures will be stressed. An early Fall business of satisfactory proportions in this class of the three-piece costume suit, to be worn on all except formal occasions, is expected to retain its vogue. Imported fabrics play an important part in these suits, it being estimated that about 25 per cent. of the fabrics used is of foreign origin.

The Meeker Sects.

Blessed are the meek, for they shall inherit the earth; and, being meek, they will pay half of it to the Government for inheritance tax and give the other half to their lawyers, and just keep on living, meek and broke.

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—Thriving shoe and gent's furnishings business in a Northern Michigan resort town. Inventories \$8,500. Industries have pay roll of \$50,000 monthly. Best location in city. Will sell or lease building. Reason for selling, retiring from business. Address No. 977, c/o Michigan Tradesman. 977

FOR SALE—Splendid laundry and dry cleaning plant. Profits from \$5,000 to \$7,000 per year. CAN BE INCREASED. Exceptional opening for two young men. Will sell with or without building and rent. Liberal terms. Newton Bros., Knox, Indiana. 978

For Sale—Grocery, small stock dry goods. Inventory \$3,500 stock and fixtures. Doing good business. Good reasons for selling. Tuscola county. Population town 2,700. Address No. 979, c/o Michigan Tradesman. 979

FOR SALE—Drug and grocery store at Gaines, Genesee county, Michigan. Only drug store in the town. Good business at old established location. Will sell at sacrifice as we are going out of business. A bargain; can be handled with small capital. Address Lock Box 124, Gaines, Mich. 980

GROCERY STOCK and FIXTURES—Average about \$100 daily. Good lease. Within 30 miles of Grand Rapids, in one of the best towns in Michigan. Will sell at invoice. Look this over before you buy. Address No. 981, c/o Michigan Tradesman. 981

FOR SALE—Park Hotel, furnished; 120 feet front on state road, facing St. Clair river. Apply M. E. Dickinson, Algonac, Mich. 975

FOR SALE—High grade grocery and meat market on one of the main thoroughfares in Grand Rapids. Twenty years at this stand. High class customers. Good stock, fixtures and equipment. Call Citiz. 65-166 for details. 976

FOR SALE—Registered full-blooded GERMAN POLICE DOGS, six weeks to two months old. Card brings price. Henry Foley, Mt. Pleasant, Michigan, R. No. 5. 974

FOR SALE—Butter Kist popcorn and peanut roaster, all electric, \$300. Dorrance Cash Grocery, Dorrance, Kansas. 955

FOR SALE—No. 1 FRESH CREAMERY BUTTER in tub lots. A card brings prices. Henry Foley, Mt. Pleasant, Michigan, R. No. 5. 958

FOR SALE—We have in our hands for sale twenty acres of land, and house and store under one roof, which we think one of the best locations on our territory for a country store. The Hillsdale Grocery Co., Hillsdale, Mich. 945

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

Pay spot cash for clothing and furnishings 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.

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.

\$1,500,000

ATLAS
PLYWOOD
Corporation

First Mortgage Sinking Fund
Gold Bonds at 99½ and Interest,
to Yield

6½%

Reorganized corporation will
open properties of Nelson &
Hall Co., Veneer Products
Co., Allen Quimby Co.,
Standard Seating Co., and
Atlas Plywood Corp., and
will be the largest manufacturer in the United States of
Plywood Boxes. Also will
manufacture furniture veneers, lumber, butter tubs
and chair seats. Net earnings
of constituent companies for
last three years, \$610,252,
or over six times interest
charges. Dividends have
averaged \$236,118 per year.

A. E. KUSTERER & CO.
Investment Bankers and Brokers
MICHIGAN TRUST BLDG.

Our Collection Service

Must make good to you
or we will.

"There's a Reason"

DEBTORS PAY DIRECT TO
YOU AND IT'S ALL YOURS
Only the one small Service Charge
—absolutely no extras.

References: Any Bank or Chamber
of Commerce of Battle Creek, Mich.

MERCHANTS' CREDITORS
ASSOCIATION OF U. S.
208-210 McCamly Bldg.
BATTLE CREEK, MICH.



STEADY SALES

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.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Subscriptions having been received in excess of the amount of Stock offered, this advertisement appears as a matter of record only.

NEW ISSUE

140,000 Shares National Electric Power Company Class A Participating Stock

Class A Stock is entitled to priority as to dividends to the extent of \$1.80 per share per annum over the Class B Stock. Dividends on the Class A Stock are non-cumulative. After the full priority dividends on Class A Stock have been declared and provided for in any year and dividends to the extent of \$1.80 per share shall have been declared and provided for in that year on the Class B Stock, one-half of the aggregate amount of any further dividends declared in such year on such stocks shall be paid to Class A Stock, as a class, and one-half such dividends to Class B Stock as a class. The number of shares of Class B Stock to be outstanding at any time shall not exceed twice the number of shares of Class A Stock to be then outstanding. The Class A Stock is issued without par value and has priority in liquidation or dissolution over the Class B Stock up to \$33 per share.

The following information is summarized by Mr. Victor Emanuel, Vice-President, from his letter to us and from auditors' and appraisers' reports and other reliable sources:

BUSINESS AND PROPERTY: National Electric Power Company will own practically all of the common stocks of a diversified group of companies operating public properties located in the States of Maine, Pennsylvania, West Virginia, Kentucky, Ohio, Indiana, Michigan, South Dakota, Nebraska, Kansas, Oklahoma and Arkansas, serving with electric light and power territories with a total population estimated to exceed 775,000. These territories embrace over 300 communities, among which are a number of large and thriving manufacturing and agricultural centers. Gas is manufactured and/or distributed in seven of the communities served and the street railway system in and about Portland, Maine, is operated under a lease expiring in the year 2011. Small street railway systems are also operated in two of the other communities served.

CAPITALIZATION: Upon completion of present financing, National Electric Power Company will have outstanding:

Twenty-Year 6% Secured Gold Bonds	\$6,750,000
7% Cumulative Preferred Stock	3,500,000
Class A Stock (No Par Value) (this issue)	140,000 shares
Class B Stock (No Par Value)	280,000 shares

As of April 30, 1925, there were outstanding in the hands of the public not exceeding 160 shares of no par value common stock, \$1,999,000 par value common stock, \$7,863,600 par value preferred stock and \$27,095,000 par value funded debt of subsidiary and leased companies.

CONSOLIDATED EARNINGS: For the twelve months ended April 30, 1925, the Consolidated Earnings of the Subsidiaries, including those to be acquired, of National Electric Power Company, as determined by independent auditors, a copy of whose certificate is available upon request, were as follows:

Gross Earnings	\$10,127,307
Operating Expenses, Maintenance, Taxes, including Federal Taxes, Amortization and Depreciation computed as defined in such auditors' certificate	6,880,100
Net Earnings	\$ 3,247,207

Balance of net earnings applicable to securities of subsidiary companies owned by National Electric Power company, after deduction of interest charges and dividends paid or accrued during the period on funded debt and preferred stocks of subsidiary companies and net earnings applicable to common stock of subsidiary companies held by the public.

Annual interest charges on funded debt and dividends on Preferred Stock of National Electric Power Company	\$ 1,473,712
Balance	650,000
Annual dividend requirements on Class A Stock	\$ 823,712
	\$ 252,000

The balance of Net Earnings, as shown above, is at the rate of more than \$5.88 per share on the Class A Stock to be presently outstanding.

DIVIDENDS: It is the intention of the Board of Directors to declare dividends on the Class A Stock at the rate of \$1.80 per share per annum, for the quarter ending November 1, 1925.

ASSETS: As recently determined by public utility engineers and appraisers, the reproductive value, less accrued depreciation, of the properties of the operating companies, and those operated under lease, including working capital and cash to be provided, after deduction of all liabilities and period obligations, is at the rate of approximately \$39 per share of the Class A stock. The Class A stock will be followed by 280,000 shares of Class B stock.

This Stock is listed on the Chicago Stock Exchange

Price at market about \$24 per share

HOWE, SNOW & BERTLES

(INCORPORATED)

Investment Securities

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

The statements contained herein, while not guaranteed, are based upon information we believe to be accurate and reliable.