

MICHIGAN TRADESMAN

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Forty-second Year

-GRAND RAPIDS, WEDNESDAY, JULY 29, 1925

Number 2184

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CREDO

WE believe that today is the best day since yesterday, and that tomorrow will be better.

We believe that on the whole, the world isn't such a bad place, and that it is steadily improving.

We believe that to be good is well, to do good is better, and to "make good" is best.

We believe that environment, which is adamant before weakness, is fluid before strength and determined purpose.

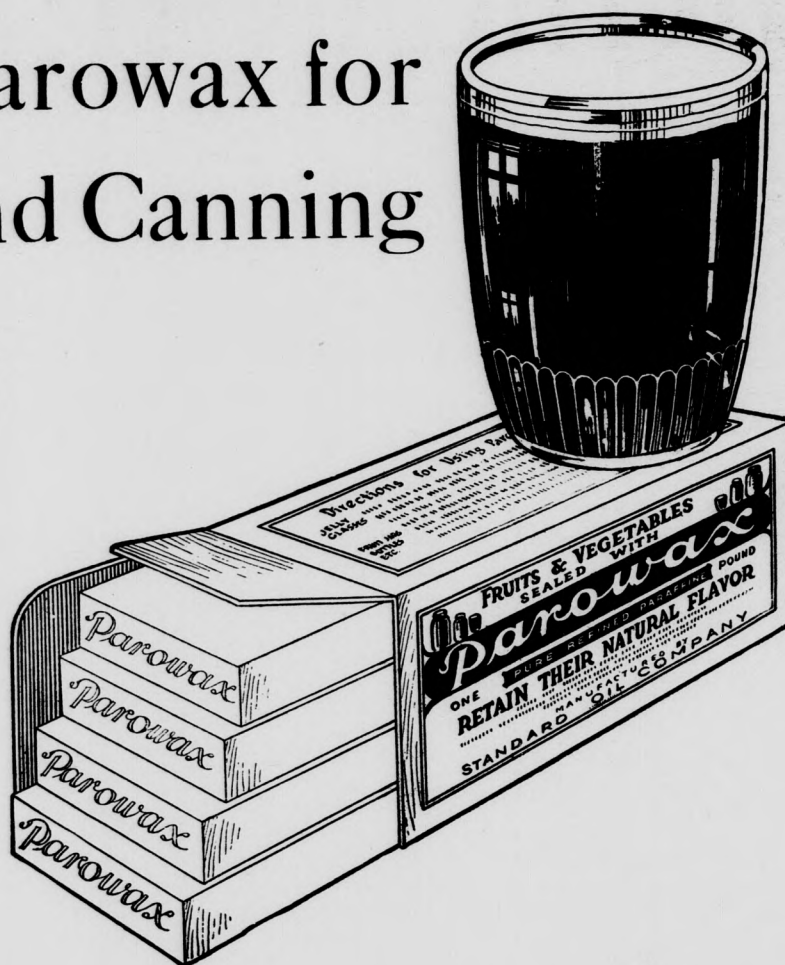
We believe that there is no more precious treasure for today, nor higher heritage for the future, than the approval of our friends.

We believe that we are helped in attaining our ideals by knowing that our friends believe in us and expect great things of us.

Sell Them Parowax for Preserving and Canning



There's a ready market now for Parowax--a necessity for every housewife during the canning season.



NOW is the time of the year when housewives busy themselves with preserving the abundance of fruits and vegetables for use during the winter months.

Your customers will be asking for a sealing wax to make air-tight the preserve containers. Sell them Parowax.

Parowax seals glasses and jars tight. It forms an air-tight, mold-proof seal which holds in the fresh, tasty flavor of jams, jellies and preserves, and prevents any deterioration.

The cleanliness and purity of Parowax—together with the ease with which it is used—makes it the first choice of the housewife.

Standard Oil Company

(INDIANA)

910 S. Michigan Avenue

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw

Every dealer should carry a supply of Parowax on hand during the canning season. Parowax may be secured promptly from our nearest branch.



An attractive two-colored display carton is packed in every case of Parowax. It is an effective sales stimulant.



MICHIGAN TRADESMAN

GRAND RAPIDS
PUBLIC LIBRARY

Forty-second Year

GRAND RAPIDS, WEDNESDAY, JULY 29, 1925

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MICHIGAN TRADESMAN

(Unlike any other paper.)

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY
Grand Rapids

E. A. STOWE, Editor.

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in advance.

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under Act of March 3, 1879.

CARELESSNESS IN FORESTS.

The apparent carelessness and negligence of the majority of the people of the present day in their treatment of the forests. National, State and private, has ever been a problem for forestry men to contend with. The weather conditions of the early summer months tended to dry up the forest floor to such a degree that the slightest disregard of caution on a person's part was likely to prove costly, and in many instances disastrous. As we read day after day of the many fires cropping up in different sections of the wooded lands it brought back to many of us memories of the numerous pleasant hours spent rambling through these woods during the past summer, and which are now nothing but a black mass of charred stumps, caused in most instances by the carelessness of some individual who in a moment of absent-mindedness, or possibly out of habit, neglected the necessity of extinguishing a lighted match or a half-burned cigar or cigarette before discarding it; or in his desire to surround himself with the atmosphere of a campfire in the woods kindled a blaze, and upon leaving did not take the precaution to put out the embers, which smoldered for hours under the dust of the charred wood or coal, and said offhand, "It'll burn itself out, no use in bothering any more," or words to that effect, and left the same embers to be caught up by some slight breeze and carried along to do their destructive work, or to burn away under ground and destroy the roots of the trees.

Many people of the present day, young and old alike, are misusing the woods and forests in this disgraceful manner, and it is very evident that unless steps are taken to prevent this carelessness the warnings of men who stand as authority on the subject will

be borne out! and that is, that a time will come in the not very distant future when it will be necessary for the Government to take over the management and supervision of all forests, and then folks will become fully aware of the situation when it is past their control.

Would it not be possible for the State and the National Government to set aside a sum of money to be used in educating the people of the inestimable value of the woods and forests? The method foremost in minds is the motion picture. While there are numerous other methods of bringing this important problem to the public eye, it is improbable that there is a method more suited to this task. Pictures of the many fires and their results in Michigan. Views could be procured and shown on the screens of the many theaters in place of some uninteresting number. This would serve to bring before the general public and set them to thinking of the destruction that can be caused by a moment's lapse of thought or care.

The Boy Scout movement has devoted much of its programme and teaching to the forestry question, and the results accruing thereto appear to be very encouraging. The boys are taught the proper way to select a spot for a cook or heat fire, also how to light a fire, and, foremost, the precautions to be taken when turning in for the night or on breaking camp. Were the schools of this city and other cities and towns to follow the trail blazed by the Scout movement in teaching the precautions to be taken in the care of fires in the open (and in the home as well), it would tend to lessen the fire hazard, which at the present time is threatening to wipe out many of our National parks, state preserves and private holdings of woodland.

WOOLS AND WOOLENS.

There still remain divers opinions concerning the wool situation. The auction sales abroad, which were expected to show or bring about a kind of stability in prices, have not had that effect. At London the series ended on Thursday. The net result was to show recessions in price for most of the wools sold and withdrawals of a large percentage of the wools held on speculative account. A somewhat better showing was made at the Australian sales as far as prices go, but the amount of withdrawals does not yet appear. There is no longer any pretense of any insufficiency of wool in the world, an appreciable surplus being evident. Nor does the demand seem particularly urgent in any quarter, the tendency rather being toward a restriction in the use of wool. This will be increased for the time being by the strike of the British woolen operatives because of the reduction of 5 per cent.

in their wages. In this country a general reduction of twice the amount is going into operation, but the workers have as yet given no sign of how they will take it. Reductions of this kind do not mean very much when it comes to their possible effect on the price of a yard of woolen cloth. It is estimated that the labor cost in a yard represents at the utmost only about 22 per cent. of the selling price, or about 55 cents on a yard of cloth priced at \$2.75. A 5 per cent. reduction would, therefore, mean less than 3 cents per yard.

In the goods market the principal feature of the past week was the announcement by the American Woolen Company that it would open its spring lines of men's wear staples and of poiret twills and pile sheens this week. This is earlier than usual and has been taken to mean that the big company needs business to keep its looms busy. The general impression is that initial prices will be reduced in order to stimulate early buying. The point that interests the trade is how much of a cut will be made.

WAGE REDUCTIONS NOW DUE.

Business men appear to be agreed that the approach of midsummer finds prospects somewhat more promising than they appeared only a few weeks ago. This is true despite what may happen because of the wage reductions announced in certain industries. This last-named occurrence had been expected for some time and was a natural sequence. It is part of the readjustment that must, in course of time affect values generally and that has been delayed rather longer than expected. The trouble, however, with readjustments is that they usually hit only one industry at a time and, consequently, are apt to prove distressing to each in turn. If all living costs moved in the same direction at once and somewhat gradually, there would be less strain; but this never happens. And the worst of the thing is that the trades in which wages are lowest by comparison are the ones which are generally the first to be hit. Back of the wage reductions are two ideas. One is to help bring selling prices to the point where they will prove attractive to buyers, and the other is to do this in such a way as to include a fair profit for the producer of the goods. All the wage reductions thus far made and those in contemplation however, will affect only a comparatively small number of wage earners and their lessened buying power will be felt only in a few localities. In the greater portion of the country purchasing capacity is at a higher level than it was at this time a year ago.

Purchases over the counter in retail establishments all over the country are

reported as rather better than usual at this time of the year, being helped partly by price concessions. A good season in women's wear is expected because of the marked style changes. A little more interest and activity are apparent in the primary markets, although the jobbers are delaying their main purchases until next month. There is every indication that these will be in rather large volume because of the greater demand expected from retailers and because of the paucity of the stocks in hand. Values, too, which in some instances are not yet settled ought to show more stability in a short time, and this should be a help toward expanding business. Collections have been good enough to ensure the funds needed for seasonal operations.

President Coolidge is keeping close tab upon the Mexican situation. Since the return home of Ambassador Sheffield and the Kellogg warning to the Calles government, there has apparently been no development which fundamentally changes the conditions which brought a certain tensility in relations between the two Governments. But one of the most significant points in the Kellogg statement was that the Calles government, unless its attitude changed could look for no assistance from the United States in case its power was threatened by a revolutionary movement. Now the President has been informed, with some degree of plausibility, that the revolutionary movement under Adolf de la Huerta is growing in strength and that the Calles government will be overthrown within a few months. Whether this prediction is well founded or not, President Calles knows that his antagonistic attitude toward the United States is a standing invitation to revolution.

Premier Painleve has consistently refused to allow the use of poison gas in France's war in Morocco. He has maintained this attitude against considerable pressure on the part of the army and in the face of the general public demand that the situation be cleared up as quickly and as economically as possible. There is little question that gas would be an effective weapon. The French would probably regard its use as at least excusable against the uncivilized and rebellious Moors. But it would go against the grain of the world-wide public opinion. It would give rise to a blast of opprobrium against France—this use of a weapon which the vast majority of the world to-day feels should be outlawed. If Painleve maintains his position in this regard to the end and is not forced by circumstances to take advantage of this new and hated method of waging war the public opinion of the world, of which so much is expected in the future will have won a decided triumph.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

A number of hotels throughout the State have charity boxes in their offices, inviting guests to contribute to the building of a home for blind girls under the auspices of an alleged organization known as the Golden Rule Alliance of America. Some of the landlords are evidently in doubt as to the worthiness of the cause and have accordingly appealed to the Realm of Rascality for information. The Realm, in turn, appealed to the Better Business Bureau of New York, for detailed information on the subject. Evidently that organization has made only a preliminary survey of the situation judging by the following letter:

New York, July 24—The file in this office on the Golden Rule Alliance of America dates back several years. The Society was organized in 1912 under the laws of New Jersey, but the New Jersey charter was forfeited and the mite boxes used by the Alliance are barred in New Jersey and New York City. The Alliance now operates under a United States charter, dated April 10, 1919.

Its object originally was to build a National home for blind girls and later state homes.

In 1923 a small tract near Lakewood, N. J., was promoted by the Home Guardian Co. The home, however, has not yet been built, according to records on hand.

The Treasurer and Manager of the Alliance is the Rev. Edwin C. Holman, of Franklin Furnace, N. J. He was employed as solicitor of the International Sunshine Society from 1907 to 1912. He seems to be a very shrewd business man, well versed in law and politics.

He has a particular grudge against what he calls the "Charity Trust," meaning professional charity workers like the Charity Organization Society.

Your enquiry is one of many received that would indicate the Alliance was active in its solicitations to help blind girls.

H. R. Heydon,

Manager Merchandise Section.

Pending the receipt of a more complete report on this organization, the Realm suggests that the landlords keep the charity boxes in the background for the time being.

The scheme jewelry men are again very much in evidence. They hail from Cleveland, Detroit and other markets. They offer various assortments of junk at prices varying from \$50 to \$500. They usually throw in a show case. They are very prolific in promises, but the contracts they present for signatures expressly state that no verbal agreements are of any effect. They usually promise to sell no other man in the same town and then immediately sell every merchant they can induce to put in a line of their junk. Any merchant who will read the contract carefully will never sign it unless he is hypnotized by the florid talk of the agent. In one case recently a merchant was told by his attorney that he had put his head in the lion's mouth by signing such a contract. He looked the agent up at the hotel and asked him to cancel the contract. The agent promised to do so, but the goods came along just the same. The merchant refused the shipment and returned unopened the threatening letters sent him by the alleged attorneys of the whole-

sale house. The matter dragged along for several weeks, when the shipper ordered the goods returned. Even if the business is legitimate—which is a matter of very grave doubt—the tactics pursued by the unscrupulous agents who sell the junk are so objectionable as to bring the entire proposition under suspicion and cause all reputable merchants to avoid handling the stuff.

World's Work, June issue, has an interesting article, "Who Buys Promotion Stocks and Why?" Answers to a questionnaire were secured from 418 individuals who had purchased worthless stocks since 1920. The average amount of the investment by the 418 in worthless securities was \$1,190; 331 of the above were men and 44 women. The occupation of the men ran as follows: Business men, 59; mechanics and laborers, 36; salesmen, 35. Farmers came ninth in the list with 14, followed by lawyers, dentists, physicians, etc. Pretty much all occupations are included. Of the women, stenographers included the largest number of victims of worthless promotions. The investigation explodes the popular idea that farmers are the "easiest" marks for the get-rich-quick promoter. The hope of making large profits was admitted by a large percentage of these victims as the reason for parting with their money for worthless securities. With so many avenues of information available it is surprising that so many people part with their hard-earned savings without taking the trouble to investigate the security which they are asked to buy.

Toledo, July 28—Many and devious methods of bad check passing have come to light in relatively recent times, but until now the role of combined forger and benefactor has not come to light.

But Toledo creditors have been caught by this method and as a result they have sent a warning to the trade in an effort to prevent the further use of such tactics.

The scheme is this: Using the name of a person having an account at a store, a check for \$50 or so is presented with the assertion that part of it is to be paid on an existing account. The remainder is taken in cash by the person presenting the check. Thus the debtor is benefited while the crook also gets a sizeable share.

Bad check workers are tending to shift their activities to the smaller towns of the State as a result of the determined campaign against them waged by the Tradesman. At the same time a long list of warnings received within the last two weeks indicate that, whatever their field, they are hard at work, and that they are not entirely neglecting the larger cities by any means. Merchants should remember that it always is dangerous to cash checks for strangers and they should consistently refuse to do so.

Reports of criminal conduct have been received from cities and towns all over the State, indicating that the bad check men and other swindlers are hard at work.

In Ludington a man walked into a clothing store, got a \$45 suit of clothes, giving the name of a prominent young

man in town, told the proprietor of the store he wanted to take the suit home to show it to his father before buying it—and has not been seen since.

In Cassopolis bad checks drawn on an Elkhart bank were passed and in Hastings a supply of blank checks was stolen. In Lowell, a man bought an automobile tire, presenting a check for \$10 more than the cost of the tire, received the tire and \$10 change and disappeared, leaving the dealer a check that proved to be worthless.

In Kalamazoo a short time ago a man appeared and successfully passed a number of checks said to be identical with the ones passed here some time ago.

In Niles the police recently caught a man with a printing press in his car for the purpose of printing bad checks. He had a supply of blanks, and used the printing press to fill in the name of the bank and the firm imprint, afterward filling in the check, forging a signature and passing it. This man now is in jail, according to reports.

In Big Rapids a man with a wooden leg is reported as having passed bad checks while in Ionia the name of an oil company was used on forged checks.

The bad check workers are not the only crooks whose activities have been reported. Besides the man working in Ludington, a group of men in Grand Rapids represent themselves as solicitors for an advertising program in connection with the G. A. R. encampment. It developed they had no connection with the G. A. R. In Lakeview another fake advertising scheme was conducted by men who collected money for their alleged services and then disappeared.

These are only part of the warnings of various sorts that have been received of the activities of the bad check passer and the crooked solicitor.

Business Up, Fires Down.

The see-saw connection between business and fire has become the subject of serious consideration by insurance and commercial organizations whose activities have been linked together through the Chamber of Commerce of the United States and the National Fire Waste Council.

Experience has shown conclusively that when business goes up, fire losses go down, and when business slumps, fire losses increase.

C. L. Topping, representing the Fire Marshals of North America, put the problem in a different way in a report to the Fire Waste Council held at the National Chamber.

"It is a well established and indisputable fact," he said, "that business conditions control to a marked degree this phase of fire waste. In other words, during periods of prosperous business, criminal fires are less frequent, and during business depressions the percentage of suspicious fires increases."

He cited the experience of Philadelphia and Detroit to prove his point. In these cities business organizations and insurance clubs co-operated with the fire and police departments in a general campaign against incendiarism. In both cases fire losses and the number of suspicious fires began to decrease.

Some Men I Have Known in the Past.

Some years ago the Tradesman had a colored janitor named Burt. I cannot recall his other name. He was not over 30 years of age, but he was the most remarkable man I ever knew in many respects. There was nothing about the office he could not do in the line of electric wiring, steam fitting, plumbing, glazing or repair work of any kind. He could take a cloth and a feather duster and make my automobile shine like a new machine in five minutes. Everything he undertook to do he did well—and quickly. The front stairs at home needed a coat of varnish. Burt happened to overhear the matter discussed in the office and came to the house one evening with a can of varnish and a brush. In almost less than no time he performed a job equally as well as any painter could have done. A union man would have dawdled a day in doing what Burt did in an hour—and then the job would have been botchy, as all the handiwork of union workmen is sure to be. One day we had occasion to install a new machine and discussed who we would get to construct the concrete foundation. Burt overheard us discussing the plans and said, "Leave it to me." In less than half a day he produced a result at a cost of \$7 which a contractor said could not be done for less than \$50. Burt did these things—and did them well—in connection with his regular work as janitor. The office was never more clean and inviting than it was under his supervision.

I have no idea where Burt learned how to do all the things he could do so well, but when I receive a call from a high school graduate who exhibits his diploma and offers to accept the position of editor of the Tradesman at twice the salary I am receiving, I think of Burt and wonder why our wonderful public school system could not turn out more Burts and fewer chaps who assume the world owes them a living because they have pursued a school or college course and learned how to blow cigarette smoke in your face and put their feet on your desk.

Is Burt still with us? I am sorry to say he is not. His career with the Tradesman ended in a tragedy. Unfortunately, he became enamored with a yellow girl and married her on short notice. She was untrue to her vows and took to chasing white men. Burt, in turn, devoted most of his time to watching his wife. This ended his usefulness to us, to himself and the world. He took to drink, lost his job and became an outcast. I presume he has filled a drunkard's grave years ago, but I cannot help thinking of Burt and the success he might have achieved in the world because of his wonderful versatility and willingness to work if he had not crossed the path of the yellow girl and thus started on the road to his doom. E. A. Stowe.

E. C. Tew & Sons, dealers in general merchandise at Lake Odessa, renew their subscription to the Tradesman and say: "We enjoy reading the Tradesman and get much valuable information out of it."

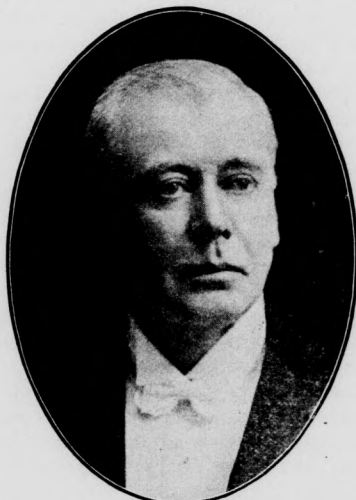
GONE TO HIS REWARD.

Death of Frank L. Day, the Jackson Traveler.

Frank L. Day, the well-known implement and vehicle salesman of Jackson, was seized with an attack of appendicitis July 2. He underwent an operation, but failed to rally and passed away quietly on July 15.

The funeral was held from the family residence, 328 West Morrell street, Saturday afternoon, July 18, attended by a large company of sorrowing friends. The services were conducted by Rev. S. A. Griffith, of the First Presbyterian church, of which the deceased was a member. Many floral offerings attested the high esteem in which Mr. Day was held by his friends and associates of the fraternities and organizations to which he belonged in life—Michigan Lodge No. 50, F. & A. M., Knights of the Grip, Fernleaf Chapter No. 66, O. E. S., the United Commercial Travelers, and from neighbors.

The remains were taken to Romeo, Sunday, where, in the afternoon, the body of the widely known and highly



Frank L. Day.

respected commercial traveler were consigned to the earth with the commitment service of the Presbyterian church.

Biographical.

February 25, 1852, in the village of Romeo, Macomb county, Frank's paternal home was gladdened by the advent of a new Day—a joyous happy Day. Although not an eternal Day, it lasted over 73 years.

And it was this Day who, for several years thereafter, was just a boy. But it is a glorious thing to be a boy. Nothing like it under the sun! Had he been a girl Day, he would have had to keep his clothes cleaner; to have avoided mud puddles sooner; couldn't have gone barefooted so long and could never have mixed up in a real boy fight. But a boy is different. No conventionalities, no care, no thought of the morrow, only enjoyment of the present Day.

It is not known that Frank ever missed a single boyish pleasure, either through early piety or bashfulness. Bashfulness may have come later; but, if so, it must have been of short duration, for at the age of 21 he took unto himself a wife and settled down to the hard but wholesome life of a farmer.

In the fullness of time two children come to gladden his home and lighten the laborious work of the farm. Thus passed eight happy years. Then death claimed the wife and mother and the home was made desolate. In 1881 he married his present wife, and three more children were added to his household, so that five children are included in the family circle when all are gathered around the hearthstone. Mr. Day was called upon several times to assume the responsibilities of grandfather.

Soon after his second marriage, he left the farm and opened an agricultural depot in his native village. In the spring of 1884 he entered the service of the Warder, Bushnell & Glessner Co., of Chicago, as general agent, a position he held for ten years, resigning only to accept a more lucrative one with Merrill & Co., of Toledo, jobbers of vehicles and agricultural implements. He remained with this house nine years, when he accepted a more lucrative position with the Fuller Buggy Co., of Jackson, with which house he was identified for several years. No matter who was his employer, Mr. Day always came and went as he pleased and was given about as much latitude as though he were the head of the establishment.

As a business man Mr. Day's motto was, "Push, pluck and patience, hard work and fair dealing." For ten years he worked his territory in the interest of the Champion machine. Worked it hard, worked it early, worked it late, worked it against the sharpest competition, and won. Yet no man was ever heard to say that Frank L. Day ever deceived him, cheated him out of a cent or made a promise he did not keep. His ever-increasing trade and ever-widening circle of customers testified that honest goods, fair dealing and hard work were still the open sesame of success.

Mr. Day had a genial, pleasant and obliging personality and was ever willing to do his part to promote the happiness of those around him.

Realizing the benefits of fraternal ties, Mr. Day became a charter member of the Jackson Council, United Commercial Travelers, holding the position of Past Counselor. He held all the chairs in the Grand Council and was a member of the Supreme Council. He was a member of the Knights of the Grip as long as the organization lasted, was Secretary two years and a member of the Board of Directors for four years. He was a Blue Lodge Mason and was ready and willing at all times to do his part in any work which would result to the advantage of his friends, the advancement of his city or the glory of his country.

Saginaw—Mrs. Helma Borden has sold her interest in the Fashion Shop to her partners, the Misses Ethel and Mabel Zuckerman, who will continue the business under the same style at the same location, 117 North Franklin street.

Muskegon Heights—Fred A. Longsten succeeds W. F. Morford in the grocery business.

A single regular
SEAL BRAND customer
means over \$30 a year
in business.....
and you'd be surprised
how easy it is to make
regular SEAL BRAND
customers.....

Chase &
Sanborn
Chicago



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.

Wakefield—Michela Contratta & Co. will open a saw mill Aug. 1.

Fenwick—Gordon S. Ehle succeeds Frank World in the grocery business.

Adrian—A. E. Palmer & Son Co. succeeds A. E. Palmer & Son in the lumber business.

Adrian—The Andrix Lock Nut Co. has increased its capital stock from \$500,000 to \$530,000.

Reese—H. G. Schluckebier & Co., general merchandise, has changed its name to the Reese Mercantile Co.

Grand Ledge—C. G. Falor has sold his grocery stock and store fixtures to Sherd Simons, who has taken possession.

L'Anse—J. A. Swanson, formerly of Foster City, has opened a grocery store and meat market in the Crebassa store building.

Charlotte—The Charlotte Chair Co. is now operating in the Duplex factory, having put the building in fine condition for its use.

Detroit—O. L. Anderson, Inc., 1347 East Fort street, sheet metal works, has increased its capital stock from \$10,000 to \$40,000.

Owosso—James Osburn, of Osburn & Sons, Inc., dry goods, clothing, carpets, etc., died at his home July 25, following an illness of three weeks.

Petersburg—The G. A. Stone Lumber Co. has changed its name to the Lyons Lumber Co. and increased its capital stock from \$10,000 to \$20,000.

Wakefield—John Saari and sister, Miss Betty, have purchased the Thomas Hicks restaurant and cigar stock and will continue the business.

Monroe—Uhlman's succeeds Ed. G. J. Lauer in the dry goods, etc., business at 23-25 East Front street, where he has conducted the business for the past 44 years.

Bangor—Albert Erickson has purchased the Bangor hotel and will open it as soon as the necessary alterations and refurnishing has been completed. It has been closed for some time.

Crystal Falls—George Nylund and Ed Herrgard have formed a copartnership and purchased the Star Bakery of the Alfred Nylund Estate and will continue the business under the same style.

Brighton—M. L. Pitkin and brother, Richard, both of St. Johns, have formed a copartnership and engaged in the furniture and undertaking business here under the style of M. L. Pitkin & Bro.

Kent City—The Kent City cheese factory building has been leased by A. E. Balbraith and Ellsworth Moore, who will manufacture their product under the name of Mary Jane cottage cheese.

Negaunee—The Bon Marche, women's ready-to-wear shop, has outgrown its present quarters and Aug. 20 will remove to the new Bernard building, corner of Iron street and Pioneer avenue.

Detroit—The Union Furniture Co. has been incorporated to deal in furniture, pianos, phonographs, etc., with an authorized capital stock of \$24,000, all of which has been subscribed and paid in cash.

Ontonagon—I. Miller, recently of Houghton, has leased the Heard building, and will occupy it with a stock of dry goods as soon as it has been remodeled and suitable shelving and fixtures installed.

Monroe—The Keiden Co., of Toledo, Ohio, which conducts a chain of retail jewelry stores in various cities, has opened a similar store here at 22 East Front street, under the management of C. Abbott.

Flint—The Public Coal Market, Inc., 802 West Kearsley street, has been incorporated to deal in fuel, with an authorized capital stock of \$10,000, \$1,250 of which has been subscribed and paid in cash.

Detroit—The Cock-Central Co., 3439 Baker street, has been incorporated to deal in furniture and house furnishings, with an authorized capital stock of \$25,000, all of which has been subscribed and \$16,500 paid in cash.

H. T. Reynolds, dealer in general merchandise at Delton, renews his subscription to the Tradesman with these words "I could not get along without the Tradesman. It is the first thing I pick up when I open my mail."

Detroit—The Super Cement Co., 833 Dime Bank building, has been incorporated with an authorized capital stock of \$50,000 preferred and 10,000 shares no par value, \$25,000 of which has been subscribed and \$2,500 paid in cash.

Menominee—The Menominee Oil Co. has been incorporated to deal in oils, greases, gasoline, auto accessories and supplies, with an authorized capital stock of \$15,000, of which amount \$10,000 has been subscribed and paid in cash.

Detroit—The Walter T. Sewell Co., 6468 Gratiot avenue, has been incorporated to deal in autos, tires, auto wheels and accessories, with an authorized capital stock of \$30,000, all of which has been subscribed and \$16,500 paid in cash.

Jackson—The Duntile Products Corporation, 1614 South Brown street, R. F. D., concrete blocks, gravel, etc., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,750 paid in cash.

Flint—The Copeland Products Incorporated, (of Michigan) 202 Walsh building, refrigerators, has increased its capital stock from \$850,000 preferred and 250,000 shares no par value to \$6,250,000 common and 1,000,000 shares no par value.

Decker—The Decker Oil & Gas Co. has been incorporated to deal in oils, gasoline, tires, auto accessories, etc., at wholesale and retail with an authorized capital stock of \$15,000, of which amount \$12,000 has been subscribed and paid in cash.

Detroit—The Progressive Builders, Inc., 13515 Caldwell street, has been incorporated to manufacture and deal in goods, wares, merchandise, etc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in property.

Spalding—The Spalding Independent Oil Co. has been incorporated to deal in oils, gasoline, auto accessories and supplies, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Quincy—Hugh B. Walker, of Hillsdale and Jesse Long of Jackson, have formed a copartnership and purchased the A. T. Mallory drug stock and store building and will continue the business under the style of the Walker & Long Drug Co., taking possession Aug. 1.

Marquette—John L. Scott, proprietor and manager of Hotel Brunswick, has closed the dining room and is remodeling it into six rooms, each with bath and this fall will erect a new dining room on the west of the hotel. It will no doubt be of the log cabin design.

Detroit—A. C. Payer, Inc., 437 West Congress street, sewing machines, accessories, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed, \$2,000 paid in cash and \$23,000 in property.

Saginaw—The E. F. Wiencke Co., 205 North Michigan avenue, has been incorporated to deal in tractors and power driven vehicles, farm machinery and parts, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in cash.

Detroit—The Pennsylvania Fuel & Supply Co., Pepper Road and Penn. R. R., has been incorporated to deal in fuel, oils and building materials at wholesale and retail, with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in cash.

Kalamazoo—Frank L. McCall, who has been engaged in the grocery business at 124 Portage street for the past twenty years, has sold out to Guy Mahoney, who was formerly identified with the grocery trade, but has recently been engaged in the laundry business. Mr. McCall has acquired a comfortable fortune as the result of faithful service and will remove to Florida in the fall and engage in the real estate business. All of his clerks and his bookkeeper will remain with the new owner of the business.

Reed City—W. T. Riggs, dealer in bazaar goods, executed a trust mortgage to George E. Waterman, for the benefit of his creditors. Mr. Waterman will hold a trustee's sale and realize as much as possible and then endeavor to sell the balance of the stock in bulk for the best price obtainable.

Kalamazoo—Walter Barnes has been engaged to manage the Lake Cora Hotel according to the announcement made by John H. Burke, Jr. Mr. Barnes is favorably known in Kalamazoo, having been manager of the Hotel Rickman here for years. He has also had experience in resort hotel management, due to long service at French Lick Springs.

Owosso—Charles J. Thorne, vice-president of the William A. Stickney chain cigar stores system and formerly engaged in business in Owosso, is dead in St. Louis, Mo., telegrams to local relatives state. Thorne, who was engaged in the grocery and cigar business here for many years, left Owosso to take charge of the United Cigar Stores property in Colorado, later becoming connected with the Stickney interests. Thorne was born in Owosso 46 years ago.

Manufacturing Matters.

Grand Rapids—Togan-Stiles, Inc., 1605 Eastern avenue has increased its capital stock from \$200,000 to \$375,000.

Detroit—The Grover Co., 1240 Pine street, manufacturer of cash carriers, etc., has increased its capital stock of \$20,000 to \$40,000.

Ann Arbor—The Machine Specialty Co., 1200 North Main street, has increased its capital stock from \$135,000 to \$300,000 and amends its charter for wider scope of business.

Temperance—The Black Bear Manufacturing Co. has leased the building formerly occupied by the Moore Co. and will manufacture lubricating greases, employing about fifty people.

Detroit—The Detroit Cloak Co., 156 West Jefferson avenue, has been incorporated to manufacture and deal at wholesale in women's cloaks, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in cash.

Detroit—Lott Gadd, manufacturer and dealer in hair goods, has merged his business into a stock company under the style of Gadd's Hair Store, Inc., 218 East Grand River avenue, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$3,721.59 in cash and \$16,278.41 in property.

Lace Men Optimistic.

Although lace importers are confident that they will experience a good Fall season, owing to the increased use of the article on dresses, the increased buying thus far has failed to materialize to any great extent. White and dark ochre lace are preferred, the latter shade being expected to maintain the popularity which it experienced during the past season. Although great headway is being made by American lace manufacturers, most of the material used is still imported, it is said. Embroideries are very quiet, as yet, with the exception of those used for baby dresses.

Essential Features of the Grocery Staples.

Sugar—Local jobbers have reduced their quotations to 5.90c.

Tea—The market has had a fairly steady week, with no particular changes in price. Ceylons, however, have shown a little easier tone at some of the sales in the primary markets. The demand for tea is at present rather small, but the undertone is still firm. Stocks seem to be rather low in holders' hands.

Coffee—The market for Rio and Santos grades has weakened again during the week and practically the whole list is a shade lower than the week before. This applies not only to future green Rio and Santos, but to spot green. On the contrary, some milds are advancing on account of conditions peculiar to themselves. For instance, Columbia coffee advanced half a cent during the week. The jobbing market for roasted coffee is about unchanged with a light demand.

Canned Fruits—The week is uneventful, since new pack California and Northwestern fruits are pretty well off of the market for the time being, and canners have booked up as much business as they care to confirm. Apricots have been selling in a resale way, as the pack is about over and canners fear short deliveries of the better grades. Peaches, pears and other items favor the canner. Old pack fruits are in small compass and are traded in as they are needed and are available. Pineapple is unchanged.

Canned Vegetables—Spot tomatoes are quiet at quotations. It is possible to buy on the basis of 95c factory for No. 2s, and even at 92½c. That size is more plentiful than others. Carload orders are not frequent. New packs are not active. Growing conditions are better throughout the South and there is less disposition now to cover. Early deliveries have been taken care of and buyers are waiting until canning to go beyond that point. Chains and other buyers have been taking on peas recently on straight factory purchases and frequently subject to acceptance of samples. Some sales on the latter basis have been cancelled because the peas did not come up to requirements. While corn in No. 2s and No. 10s is scarce but can be had here and there for jobbing purposes if the buyer pays the price. Golden Bantam is not as active as Crosby.

Canned Fish—Red Alaska salmon has continued to climb and has been sold at \$3 f. o. b. Coast for the few parcels obtainable there. Eastern offerings are not frequently quoted on the open market. The cleanup of carryover and the restrictions on new pack indicate a high opening on 1925 fish, possibly above \$2.75 f. o. b. Pinks are firmer in Seattle after the \$1.20 packs have been absorbed. Maine sardines rule firm at former quotations, but advances in the f. o. b. basis are predicted. Tuna, crab meat and shrimp are all scarce on the spot and rule firm.

Dried Fruits—Cars of new crop California apricots bought from independent packers before the pack was produced, with shipping instructions

calling for shipment early in July, have not been started from the Coast and the buyers cannot learn whether the seller will complete delivery or pay the penalty. In other words packers sold short and failed to get fruit from growers or the finished product on the resale market. A considerable volume of short selling was done and in consequence there was a wild scramble for fruit, shooting up the market to wartime levels. Buyers in need of apricots for early outlets have been afraid to buy because of the speculative aspect of the market and yet were in actual need of replacements. They have compromised by buying sparingly. Distributors who made resales on the basis of purchases made earlier in the season are in the same position with the packers who went short. Few believe that present prices can hold and when a break comes a marked reaction is expected. There is some trading in new pack peaches but few offerings are being made by packers. This fruit is not as firm as apricots, but is a close second. Carton prunes of the old California crop are more active than bulk, for while firm on the Coast the latter are not being taken in a big way for early fall outlets. Packers have reduced their holdings to the point where they face a complete cleanup and they are not inclined to sell freely. New pack has not been quoted but opening prices are expected at any time. Oregon carryover is down to almost nothing in first hands which stiffens new crop, especially as the coming yield is considerably short of last year.

New crop foreign and domestic raisins are being offered. Imported packs are being bought by distributors for regular outlets and independent California fruit is also selling to some extent. Domestic raisins are cheaper than usual but the bookings have not been in keeping with the reductions in quotations. Carryover raisins are selling regularly for Coast shipment for bulk and package lines.

Rice—All grades of domestic rice are at a minimum and with a stronger situation in the South than on the spot no cheaper rice is in sight during the balance of the present season. No line on new crop rice can be secured as mills are not offering.

Syrup and Molasses—The demand for molasses is fair, but without any feature for the week. Prices are about steady. Sugar syrup is dull, as it always is in summer time, with no change in price. Compound syrup is easier on account of the decline in corn and a slight fractional decline is noted all along the line.

Beans and Peas—No change has occurred in dried beans during the past week. The market is exactly where it was, everything being easy except California limas, which are fairly well maintained. Dried peas are also unchanged.

Provisions—The demand for provisions is entirely uneventful. The movement is quite slow for practically everything in beef and hog products. Prices remain unchanged throughout.

Cheese—Cheese has shown a fair de-

mand during the week, selling at prices that have ruled continuously firm.

Fish—No particular development has occurred in the market for mackerel during the past week. The holdings of fat fall Norway mackerel are light and strongly concentrated. The same can be said of Irish mackerel. The general supply of all imported mackerel is small. On the contrary, the catch in this country, or to speak more accurately, in Canada, is much larger so far than it was last year, but considerable of the fish is poor. Prices for mackerel remain about unchanged for the week. Cod is quiet.

Review of the Produce Market.

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

Bananas—6@6½c per lb.

Beans—\$2.50 per bu. for string; \$2.75 for butter.

Beets—Home grown, 65c per doz.

Black Berries—\$5 per 16 qt. crate.

Butter—The market is stronger this week than it has been for some time, but a decline of 1c is expected within a day or two. Local jobbers hold fresh creamery at 43c and prints at 45c. They pay 22c for packing stock.

Cabbage—\$2 per bu. for home grown.

California Fruits—Peaches, \$2.25 per crate; Honey Dew Melons, \$3.50 per crate of 9s or 11s; Climax Plums, \$2.75 per 6 basket crate; Santa Rosa Plums, \$3 per 6 basket crate; Pears, \$4@5 per crate, depending on size and quality.

Cantaloupes—Local jobbers quote Arkansas as follows:

Standards ----- \$2.25

Jumbos ----- 2.25

Ponys ----- 2.25

Flats ----- 1.00

Indiana stock is quoted as follows:

Standards ----- \$2.25

Jumbos ----- 2.25

Flats ----- 1.00

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.

Dry Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$4.85

Light Red Kidney ----- 10.50

Dark Red Kidney ----- 11.50

Brown Swede ----- 5.50

Eggs—Fine fresh eggs are not very abundant, while the demand has been very good during the past week for this grade. In consequence, there has been an advance of about 1c per dozen since the last report. Later the market for fresh eggs eased off a trifle. The supply of undergrades of eggs is heavy and holders are pressing for sale at irregular prices. Local jobbers pay 29@30c for strictly fresh.

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—Quotations are now as follows:

300 Sunkist ----- \$9.00

360 Red Ball ----- 8.00

30 Red Ball ----- 8.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s ----- \$6.50

Outdoor Grown leaf ----- \$1.25

New Potatoes—Virginia stock commands \$6.50 per bbl. for No. 1.

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.

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

Peaches—Elbertas from Georgia, \$3.50 per bu. The stock arriving is very fancy.

Peas—Green, \$3 per bu.

Peppers—Green, 60c per doz.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 25c

Light fowls ----- 18c

Broilers, 2 lb. ----- 30c

Broilers, 1½ lb. to 2 lb. ----- 18c

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.

Veal Calves—Local dealers pay as follows:

Fancy ----- 16½c

Good ----- 16c

Medium ----- 14c

Poor ----- 12c

Water Melons—50@75c for Alabama stock.

Whortleberries—\$5.50 for 16 qt. crate.

Again a high-water mark for motor car registration. The tally reached on July 1 for the entire country was 17,548,377, which means a gain of 2,108,407 in a year. An estimate based on registrations for the first six months of 1925 gives 19,000,000 as the probable total at the end of the year. Florida reports the largest gain of any State—51.2 per cent. There are now two motor vehicles to every thirteen persons in the land. Total fees paid for the privilege of ownership and operation come to more than \$218,000,000. The majority of the vehicles are no longer in the category of luxuries. They are to be classed as private and public utilities. They abound not in answer to a manipulated boom, an artificially stimulated demand. They are all over the country, because they are needed everywhere.

Primary Nominations a Farce of the Boldest Description.

Grandville, July 28—Not one in ten of the registered voters turned out at the primary election in the Third congressional district, so that the candidate nominated, however good a man he may be, has not the endorsement for the place of a respectable minority of Republican voters.

The Democrats had out but a corporal's guard, compared with their number of voters in the district, which goes to show that they either stayed at home or voted for the Republican candidates.

That is one of the defects of the primary foolishness. In a strong Republican district the Democrats can nominate an undesirable Republican, thus hoping to defeat him at the polls. The whole abominable mess is a farce of the boldest description and has been known to be such ever since the primary monstrosity was dished upon the people.

The lowest ward heelers are in the ascendancy through the primary befuddlement. Honest folks have become thoroughly disgusted with the way things political have gone on under this modern arrangement for nominating public officials.

Our last two congresses have been the outcome of primary nominations, and a greater come down was never before known in the history of political conformations. A primary congress in place of a convention congress. And the convention was so rotten, you remember. If it was, who but the every day common man was to blame?

Under the convention system every township in the State had a say as to candidates and no outsiders were permitted to come in and dictate party nominations.

The primary system, which was designed to get nearer to the people, has, in fact, driven them into outer darkness and the wily, conscienceless political trickster has worked his cards to the undoing of all decent elections conducted in a fair and square manner.

The people of Michigan know this. Then why continue a nominating system which has driven honest, self-respecting citizens almost wholly out of politics?

A view of recent congresses will show how badly this primary voting law has fallen down. It is known of all men as a disgrace to the Nation. Then why continue it longer? Echo asks why.

Compare our congresses elected under the old time convention system with those of to-day, then say, if you can, that the primary method is anything but a disgusting farce. And must we continue to follow a system which has brought such evil consequences?

Shades of Lewis Cass and Zachariah Chandler forbid!

We should be ready to take the bull by the horns and not longer permit a small minority of the electorate to dictate nominations to the highest offices in the land.

It is not supposable that all the good, strong, capable brains of Michigan have gone under an eclipse, yet a look over some of the late public choosings of men to represent us at the National capital would lead a stranger to so conclude.

We may not have a Cass, a Chandler or a Burrows among us, yet it is inconceivable that we haven't men who mark high when compared with those we have been in the habit of placing at the head.

Ever since the new nominating method by primary came in there has been a decline in public capacity until our later congresses have become of such mediocre talent as to create public derision.

This is, of course, not a party question.

So many men of Democratic proclivities have been rushed through the

primary into office, labeled as Republicans, it may be that it will not be easy to change back to the convention system. Until that time comes, however, Michigan cannot be properly represented, either in the halls of congress or in her state legislature.

Men of high standing hesitate to enter the lists under the handicap of the primary law. That law has not in a single instance produced results promised for it by its promoters, and the time has come to remove it from the statute book.

There are many who dislike to see the old convention system displace the present primary law. Well and good; try out something different then, only see that no more farcial elections occur under this discredited primary foolishness.

Michigan certainly prospered under the convention method of nominations. One thing was certain: Men whom a majority of the party wanted were placed in nomination.

That is what we should have again—fair party nominations, which we haven't had in a number of years. "Get out the vote" is the cry before general elections, the result being that only a small percentage of the voters go to the polls, usually from the fact that they have been buncoed at the primaries and have not the men of their choice up for election.

This very seldom occurred under the slandered convention methods. Certainly Michigan sent her very best, most capable statesmen to congress in that time, and why that method of nominating officials should have been cast out to make room for this primary bastard is more than an ordinary citizen can find out. Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 28—C. D. Ingalls, who for the past year has been conducting a meat market and grocery at Strongs, has sold his stock and fixtures to Brown & Witmarsh, who will continue the business.

Phil Fineberg, of Detroit, announces that he is opening the warehouse formerly conducted by Levine Bros., the hide dealers. Mr. Fineberg will deal in hides, fur and wool. Before going to Detroit he was in the same line at Cheboygan for more than ten years.

Reliable news comes from summer resorts that there really are \$100 bills in circulation.

The Cloverland, our weekly paper, is now under the management of R. G. Ashwin, who succeeded L. F. Van Allen, who has resigned.

Louis Freimuth, of Detroit, son of F. G. Freimuth, formerly of the Soo, was a business visitor here last week. This is Mr. Freimuth's first visit since he moved to Detroit, about fifteen years ago. He noticed many changes in our city and was surprised at the many improvements along our principal street. In telling about his father, who was well known here, he announces that his father has recovered from his sickness and is on the road to recovery and enjoying fairly good health again. While he has retired from the meat business, he is still active in the real estate business in Detroit. This is pleasing news to his many Soo friends, who had not heard from him since he left the Soo in a critical condition.

The second crop of straw hats will be ripe in August.

We announced in our last issue that we had a thrill here when we learned that the assistant teller in one of our banks had skipped with \$4,100 of the bank funds and that all trace was lost after he left Milwaukee. This week the thrill is in the form of a pleasant surprise, when we learn that the young man had a change of heart and sent back \$3,000 of the money from Boston, where he found a good position which will enable him to pay back the balance. Honesty seems to be the best policy after all and it looks as if the

bank will not prosecute him from reports now issued.

The summer resort at Albany Island owned and managed by Mr. and Mrs. Spencer Hill, is doing a thriving business this season and by next week all of the cottages on the island will be occupied. The place is famous for the fish and chicken dinners served and many tourists, as well as townspeople, are enjoying this delightful resort.

The Park Hotel has changed managers. Mr. Holt has succeeded Mr. Smith as manager. Mr. Holt will be remembered as the manager a number of years ago, when he had to resign

account of his health, taking up farming for a while, which has built him up so that he is now back on the job feeling fine.

J. C. Masker, district manager for Swift & Co., was a visitor here last week; also C. O. Corpous, head of the beef department at South St. Paul. They tell us the Soo is the finest place to visit during the summer season. We feel flattered, as they have a large number of places from which to make the comparison.

Too much money doesn't go to a man's head. It goes to his landlord. William G. Tapert.

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Goods Bought With Right To Return Portion.

The question of the liability of a retail merchant for the loss or destruction of goods purchased by him, with the right to return that part not sold, has been before the courts upon a number of occasions. But since each case of this kind has necessarily been decided in the light of the terms of the contract involved, the subject cannot be covered by a hard and fast rule.

However, this much may be said. The courts have held upon many occasions, that where a contract of this kind gives the buyer absolute control of the goods he is bound to either pay for them, or return them. It follows under this rule that, if the goods are stolen or destroyed while they are in his possession the merchant may be held liable for their price. A practical application of this rule is found in a recent case that arose under the following facts.

A firm located in a Southern state decided to put in a line of jewelry and wrote to a wholesaler engaged in that line to send them a list of goods. The wholesale house replied, and after some correspondence agreed to ship a bill of goods on memorandum. Under the agreement, the wholesaler was to ship the goods, the retailer was to place them on sale, and at stated times was to remit only for the goods sold. It was clearly understood between the parties that the retailer was to have the right to return all goods not sold and receive credit for them. Following this correspondence the retailer wrote and ordered as follows:

"Please ship express prepaid a stock of jewelry on memorandum, all not sold to be returned, * * * The agreement is to pay only for the goods not returned."

Pursuant to this order the wholesaler shipped a large bill of goods. Following this the goods were destroyed by fire while in the possession of the retailer. The latter denied liability on the ground that the goods belonged to the wholesaler. The wholesaler, on the other hand, contended that since there had been a contract for sale or return, the goods at the time of their destruction belonged to the retailer, and that since the goods were not returned they must be paid for.

The parties failed to reach an agreement and the wholesaler brought suit to compel payment. The case reached the higher court and here in stating the question before it the court said:

"The question of whether there has been a sale or a consignment of the goods depends primarily upon the intention of the parties and the real nature of the transaction, rather than the language which the parties employed. A material question is whether or not a consignee (buyer) acquires complete dominion over the goods with the right to sell them upon such terms and conditions as he may see fit, and is bound to pay the consignor (seller) a stipulated price therefor. In such case it is usually held that the contract is one of sale, even though the purchaser may have the right to return and receive credit for the unsold goods."

Following the above statement of the general rule in situations of this

kind, the court directed its attention to the facts of the instant case relative to whether or not they brought it within the rule announced. In this connection the court said:

"In this case there was an order for certain goods and an agreement to return those not sold and an agreement to pay for those not returned. There was a price charged for these goods. These defendants (buyers) had complete dominion over them. They had the right to sell them at any price they so desired."

In conclusion, the court held the buyers were liable for the loss by fire of the goods. That the contract was one of sale or return, and not a strictly consignment contract, and since there had been a sale, the buyers were bound to bear the loss of the goods since they could not return them. So, to conclude.

In the light of the facts and holding of the above decision it is clear that where a retail merchant buys goods on memorandum, he may be assuming liability either for their price or their return. In view of which, if a merchant buys in this manner any great quantity of goods, be it jewelry, dry goods, shoes, or what not, he should take this situation into account when he contracts for insurance, and see that he is protected from possible loss of this kind. The point may seem of little importance at first glance, but, as in the case reviewed, its overlooking may result in a substantial loss to any merchant that buys large quantities of goods on contracts of sale or return as is frequently done by merchants in every line. Leslie Childs.

Trade Tour Which Does Not Cause Resentment.

Saginaw, July 25—Instead of chartering a special train made up of resplendent Pullmans and diners, accompanied by a brass band which has a National reputation for inefficiency and treachery, Saginaw wholesalers made a two day trip out among the trade this week, accompanied by a kiltie bagpipe band of seven pieces and two Boy Scout buglers. The caravan numbered about forty people, representing twenty-five jobbing houses and employing thirty-four automobiles.

Nineteen towns were covered the first day out, including Averill, Sanford, Edenville, Beaverton, Gladwin, Clare, Coleman, Farwell, Lake, Sears, Evart, Reed City and Big Rapids.

At Clare the jobbers entertained the local retailers with luncheon at the Hotel Doherty.

At Big Rapids the jobbers had seventy-five local business men as their guests at the Western Hotel at dinner.

On the return trip the jobbers covered Rodney, Mecosta, Remus, Barryton, Sherman City, Wedman, Mt. Pleasant, Midland and Freeland. The noonday halt was at Mt. Pleasant, where the local merchants were entertained at luncheon.

The trip was declared to be one of the most enjoyable ever conducted by the Saginaw jobbers. It was utterly devoid of the grandstand methods pursued by some other markets. Expensive and flamboyant train trips were, perhaps, justified in the days of poor roads, but Saginaw jobbers insist they have no place under present day conditions because of the resentment they necessarily create in the minds of the merchants in the towns visited under such auspices.

Grand Ledge—B. B. Simons succeeds Ude Blakeslee in the grocery business.

Honest to goodness, Mr. Grocer did you ever make any money on a "free deal"?

Don't answer hastily—just think a minute and figure it through to the end.

Of course, you **had** to buy the "free deal" because all your competitors did in your territory; you **had** to own it as cheaply as they did. So you took in about five times as much as you **needed**—you **locked up** your money on one thing beyond the point of prudence—you **loaded up** a lot of dead stock—you took up a lot of warehouse space and—

Then someone got tired of seeing the stuff hanging around and commenced "shading the price"—others met the price—all hands did—they raced to "get from under" and get their money back on a "nimble sixpence" basis and—

When you got through and figured up, how much had you made? And when you have "sworn off" on "free deals"—deals that weren't really "free" at all, just remember—

You don't have to load up on Fels-Naptha—

It isn't sold on a "free deal" basis, or any other scheme—

You always know where you stand on Fels-Naptha.



Fels and Company — Philadelphia
"The Golden Bar sold on the Golden Rule"



The Flavor is Roasted In!

SELL White House Coffee and you sell real coffee flavor—the flavor that is *roasted in*. That's what coffee lovers want—and get so rarely. When they buy White House Coffee they're sure of genuine coffee taste, and keep repeating "White House."

WHITE HOUSE COFFEE

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

DIED AS HE HAD LIVED.

William Jennings Bryan was one of the great orators of his generation; as a mere orator, probably the greatest. His voice of thirty years ago was a marvelous instrument. He played upon it as upon an organ. Over masses of men in the open it rang with the scarlet notes of a trumpet and the golden richness of a bugle. It swept men away upon the tide of their emotions. No great actor ever had more pure histrionic ability when the power was upon him than Bryan of Nebraska. The listener who surrendered his intelligence to the pure magic of that voice was lost while its spell was upon him.

It may be that no man ever had better intentions than William Jennings Bryan. He gave himself up to his causes. For all his emotionalism there was an inflexibility like iron in him. Yet no leader who has ever aspired to leadership and kept it was ever so often wrong in his judgments. That he was wrong never disturbed his supreme self-confidence or shook the faith of his more devoted followers. Hostility stirred him into action. To him it was the long-roll beating the call to battle. Ridicule never moved him, although no man in American history ever had so much ridicule heaped upon him.

There was about him something of the Don Quixote. Often he tilted at windmills and fought with shadows. As the years came upon him he turned more and more from the fields of politics to those of religion. He became a lay preacher, an evangelist preaching a new old crusade, and it was upon this pilgrimage that death found him and took him.

His passing will be a profound shock to millions, who, however often he misled them, looked upon him as their prophet and counselor. His hold upon his own people was undeniable. He kept his amazing power over men until his death. Weary, aging, discredited politically and out of touch and tune with his time, he fought on. His golden phrases had tarnished, the silver magic was passing from his voice, but he kept his place in the press of battle.

It may be that he went as he would have chosen to go—with the din of shields about him and the flicker of stabbing spears over his closing eyes. Taking him all in all, it may be that this generation will never look upon his like again. To many it will surely seem that a mighty prophet has fallen in Israel.

COTTON QUOTATIONS.

During the early part of last week the cotton market was somewhat wabbling and uncertain while awaiting the report of the Agricultural Department on the condition of the crop as of July 16. A reduced estimate of the probable yield was expected in view of the long-continued drought in Central and Southern Texas, but the result when announced took many by surprise. A reduction of three-quarters of a million bales appeared to be more than even the most sanguine bulls had in view. But the growing season has some time yet to run and the cotton plant is a hard one to kill. Meanwhile the rise

in the quotations has had a very decided effect on the makers of cotton goods, who have been in doubt whether or not cotton would go down to the twenty-cent basis which buyers of fabrics were insisting on. If the latest Government estimate of the crop turns out to be anywhere near the actuality, cheap cotton will be out of the question, and so, too, will be reductions in the prices of cotton goods. The immediate effect of the announcement of the crop prospect was to firm up prices of cotton fabrics and a disinclination on the part of the mills to quote prices for the future. This was especially shown in the case of gray goods. More strength has also been shown in finished lines. The increases in price of some bleached cottons have not been unfavorably received, although no sales of volume have followed. Certain openings for spring will be delayed, partly because the jobbing organizations will not be in the market for three weeks to come. Spring knit underwear is still moving quite slowly, and hosiery sales leave much to be desired. An improvement as to both is expected in the near future.

VALUE OF A CUSTOMER.

Recently we have seen a statement of the value of a customer to retail stores in various fields. A customer in a clothing store is estimated to be worth \$85 a year to that store; a department store customer, \$362; a shoe store customer, from \$35 to \$68; to a jewelry store, \$42; to a furniture store \$87; to a music store, \$30 to \$56 a year.

For some reason the value of a customer to a grocery store is not stated. But if the average customer's expenditure is \$30 a month, which we believe to be a conservative estimate, then with an average of 1.8 per cent. profit, such a customer is worth about \$65 to any store.

In view of these statistics why advertisers will continue to take chances with good will is more than the Tradesman can understand. Headlines which announce "extraordinary values," or "50 per cent. reductions" unquestionably react to the detriment of the advertising if the public finds that these statements are untrue. Owing to the large number of instances in which statements are not supported by the facts, it is small wonder that increased costs of advertising fail to get satisfactory response.

SAFEGUARD YOUR PREMISES.

Fires are easier to prevent than to extinguish. Be careful. Precaution in looking after your premises may be the means of saving lives as well as valuable property. See that your chimneys and stovepipes are in good condition and keep the cracks in your chimney well cemented. Guard against the accumulation of old dry leaves and rubbish in fence corners and buildings. "An ounce of prevention is worth a pound of cure" in averting fire loss. Safeguard your premises against fire for the great majority of fires are avoidable and purely the result of carelessness. Remember it is the people and the policyholders who pay the loss.

BONDING PROBATE JUDGES.

The probate judges of Michigan are holding their annual meeting at Muskegon this week. The most important question which could be brought before their organization is the placing of probate officers under bond, the same as other county officers, except circuit judges, are compelled to provide.

Unlike circuit judges, probate judges are frequently recruited from the ranks of farmers, mechanics and merchants. In many cases the incumbents have not had the benefit of a legal education nor have they always had a business training. They direct the disposal of millions of dollars worth of property much of it bestowed on widows and children who are also devoid of business experience. In the nature of things mistakes are frequently made and official acts are performed which are subsequently overlooked or forgotten. Not long ago a judge of probate in a neighboring county approved a claim against an estate, put the record in his private file, forgot all about the circumstance and disbursed the estate in utter disregard of the rights of the claimant. Under existing conditions the claimant has no remedy except to sue the probate judge, which he is now preparing to do. A bond would not only make the probate officer more careful, but would provide a means of indemnifying the claimant in the event of loss.

The more this question is discussed the more the Tradesman is convinced that the sooner the Legislature enacts a law providing for the bonding of probate judges the better it will be for all concerned.

CANNED FOODS CONDITIONS.

Canners have been practically eliminated as factors in the distribution of 1924 foods, as they are virtually out of goods, and where they have balances they are in broken assortments. This forces the buyer who is short to seek merchandise from resale sources, and there are abnormally light offerings in that quarter. Interior markets all over the East have to be canvassed, which makes it difficult to trade. Brokers who get up lists of offerings to submit to their interior town customers are hard pressed to have a comprehensive list on which they can rely. If they include staples they must first be sure that they can secure them in reasonable quantities if called upon to do so. Even the the largest jobbers, who usually carry extensive stocks, are down to bed rock, and frequent embarrassment is caused when an item is demanded which cannot be found in the grade and in the quantity demanded. All of the troubles experienced on a short market are being encountered, but the hand-to-mouth policy of covering minimizes the difficulty to some extent and prevents sensational advances.

WHAT IS CANCER?

It is announced that the British Institute of Medical Research will shortly publish a report on investigations into the cause of cancer. So great and so world-wide is the interest in this so-called "disease of civilization" that a scientific collection of data upon it will

be awaited with intense anticipation.

The cables have carried nothing thus far to indicate that a cure has been discovered or even is suggested. Those who look for anything of the kind may be doomed to deep disappointment. But a proved discovery of its cause will inevitably point to the line by which in the future it will be attacked.

Two theories to-day hold the balance rather evenly. One is that cancer is caused by a "germ"—something that somehow gets into the human body from the outside. Success with other "germ" diseases has raised hopes that cancer, if so caused, may yield to similar treatment.

The other theory is that cancer is the result of the running amuck, so to speak, of a bodily cell—a cell that is born with us, but which develops in a peculiar manner. If this is so, it must be attacked with a different strategy—the knife and radium thus far having proved most successful.

When the cause is positively known the medical profession can concentrate its attention with vastly greater advantage upon its cure.

NAME THE WOODS.

Considerable progress has been made in the past few weeks toward securing the adoption of the new code of furniture advertising, which has been endorsed by the National Better Business Bureau, and affiliated bureaus. The plan is simple and requires no superior intelligence to follow it.

Hertofore it has been customary for the majority of furniture dealers to describe imitation mahogany as "mahogany finish," or "finished in mahogany." These terms have been found to be confusing to a considerable portion of the readers of advertising, therefore the plan of "name the woods" suggested itself. Instead of using "finished in mahogany," it is now recommended that the description be "birch finished in mahogany," or hardwood finished in mahogany." It is not necessary to state that furniture is veneered, but merely to name the kinds of wood used in the exposed surfaces.

READ SAUNDERS NORVEL.

The Tradesman hopes that every one who has access to the Tradesman improves the opportunity to read the article on the possible decadence of England, from the pen of Saunders Norvell. The writer was for many years a Far West hardware salesman for a St. Louis house, with headquarters in Denver. He subsequently engaged in the wholesale hardware business on his own account in St. Louis, retiring a few years ago to take the management of one of the oldest and largest chemical manufacturing establishments in the United States.

While the picture Mr. Norvell paints of the condition of England is somewhat somber, it has some elements of encouragement which every man who loves the mother country of America will devoutly hope to see realized.

The building illustrated on the opposite page of this week's issue is the proposed structure of the Grand Rapids Trust Co. In many respects it will be the finest business building in the city.

BACK TO THE MIDDLE AGES.

If England Breaks Down, Civilization Will Disappear.

May 29, 1924, in writing on the subject of conditions in Europe, I wrote about England as follows:

Not one intelligent, well posted American in a thousand understands what has happened in England. England has literally been turned upside down. There has been a complete social and industrial revolution in England. Just because this revolution has been accomplished without bloodshed, the civilized world does not realize how complete the revolution has been. The old social and industrial order in England has passed away and the former aristocrats who lived so comfortably and so cheaply in England fully realize this. They have no delusions. They do not expect the old days to return. The English people are the best sports in the world. They accept the change and even make jokes about the situation.

Immediately at the end of the war the English accepted the inevitable and got right down to brass tacks. The English submitted to the most drastic taxation that any country has ever suffered. Following their national traditions, they never even questioned the fact that they would pay their obligations. They decided to and have paid as a matter of course, but in order to do this they taxed themselves unmercifully.

Of the three countries (England, France and Germany) England, in my opinion, has actually suffered more and is in the worst condition industrially of all. It will take her longer to recover.

When I returned to England this year, I was curious to see whether my prophecy of last year was correct. In the London Daily Mail I read that, according to the official report, there were 1,247,300 men out of work on June 2, 1925. This was 244,000 more than on the same date in 1924. It was 60,778 more than were out of work in the previous week this year. These figures graphically tell the story.

Business in England is very bad indeed. One of the best methods of becoming informed in regard to the conditions in any country is to carefully study the daily papers. In our country, generally speaking, most of the directors of any company are actively engaged in working for the company. The president, for instance, is usually the executive manager. In England almost every company has what they call a "managing director." He works under instructions of the board of directors. In England many of the directors of the company—in fact—I should imagine the majority of them, have no regular job with their company. They attend directors' meetings listen to the report of the chairman of the board and vote upon plans and policies. These directors are paid a certain small fee by the company for attending these meetings. Usually, of course, these directors own "shares" as they call stock, in the company. Now in England the proceedings of these meetings and the report of the chairman are all published. The papers are full of these reports of meetings. Anyone who is interested enough to take the time and trouble to read these chairmen's reports can gather not only an excellent idea of general business conditions, but also the explanation of these conditions.

Every day I read these reports and, almost without exception, they were accounts of losses in business and the passing of dividends.

Take for example, the lace and embroidery industry. It seems on account of changes in fashion that this industry has been very depressed. Laces have gone out of style. The competition from the continent, especially from Belgium, was very keen. The English industry was on the verge of bankruptcy. Businesses had shut down and lace workers were out of jobs. The English, in order to protect the industry, decided to place a tariff of 33½ per cent. on these goods.

consent, and under the direction of the British government. (How different from our Government!) Where there were too many ships sailing on certain routes, the companies arranged to cut down the number, one company, for instance, having a ship sail one week, another company the next, etc. These wise moves in the way of retrenchment have of course to a certain degree improved conditions, but none of the shipping companies are making any money and all of them are passing their dividends.

Take the wool situation. Australia produces a very large part of the wool that is manufactured in England. The

Russian Soviet government and get some nice fat juicy Russian trade. Through private companies, money was advanced to Russian merchants. Goods were shipped there on credit. I was told that almost all this business turned out disastrously. They could not collect by law from these Russians, and the Russians simply accepted the goods and the money, but did not pay. I was told in England that if we did any business with Russia we should be sure to get cash in advance. Now, please understand that I am simply repeating gossip that I heard among prominent English business men. All of them, both in England and in France, were very sore at the Russians.

In London the Russian government maintains a big commercial office. In other words, the Russian government is in business. In this office is a large number of employees. They are buying and selling goods, I suppose, with the co-operative or Communistic idea. I am also informed the Russian government has a similar but smaller office in New York City.

"What about Stanley Baldwin," I asked. "Is he making good?" "Well," they answered, "Baldwin is an honest man. He means to do right. We believe he is doing his best, but what England needs is a great leader who will decide on a fixed policy and pull the empire out of its troubles and who will have the ability to unite all parties in his support. What we need is a great man. The era of great men seems to have passed away. We are cursed with a lot of small, narrow-gauged men in office. The empire is floundering around with a lot of parties pulling against each other and doing nothing but talking while there is danger of the Ship of State going down."

Then there was the Chinese situation, also the unrest in India. Egypt has been handled with an iron hand, but everything is not clear sailing there. The world is full of unrest. The people are discontented and in a time when great men are needed to handle the situation, great men do not seem to exist.

While I was in England it was openly stated in the House of Commons that the Russian government was backing the Chinese insurrection. They were also spreading propaganda and sending money to other disaffected areas, such as India, Egypt and the Riffs in Morocco. The object of the Russian government is to destroy the capitalistic system of government. It was openly stated in the House of Commons that they had selected England as the object of their attack. On account of bad times, unemployment and dull business, the people of England and her colonies were peculiarly susceptible to Bolshevik propaganda.

Thinking Englishmen are taking the situation very seriously indeed. They fully realize the many dangers of the British empire. In these days they are not making bombastic speeches about the great empire upon which the sun never sets! I myself have sat at dinners in London in years past and heard English speakers, in addressing a gathering of men from the colonies,

(Continued on page 17)



New Building To Be Erected at the Corner of Monroe Avenue and North Ionia Avenue

While I was in England, the continental countries, in anticipation of the tariff, were rushing these goods into England. Docks and warehouses were filled with foreign goods rushed in ahead of the tariff. At the last moment, immense quantities of high priced light goods were sent over from the continent in airplanes. Naturally, with this glut of supplies on the market, the immediate future of the lace industry in England is not very cheerful.

Take the shipping business. There are too many ships for the amount of business. First, there was disastrous cutting of rates. In self-defense, the shipping companies were compelled to get together. This was done with the

Australian sheep growers got together and advanced prices. This put the raw material so high that the English manufacturers could not meet world competition. Their costs were too high. The result was a slump in their sales of woolen goods. I noticed from the papers that this industry was also in a very bad way.

To me, the Russian situation has always been a mystery. I have talked to intelligent people on the subject of what is going on in Russia, but I received so many different reports that I am at a loss to know just what to believe. English merchants told me that both France and England thought they would be smart, play up to the



Fall Shoe Styles For Girls and Boys.

Styles for little folks are becoming "jazzy" within the limits of materials and patterns possible to use on such small sizes.

Patent and tan calf or sides will be the biggest selling materials. Smoke elk in some sections will sell well for play and school shoes, and a shade of elk known as "dark smoke," bordering on the beige color, will be in the running also. Pearl or white elk seems to have solved the problem of supplying the demand for white footwear as it is serviceable and cleans well.

Boots for babies in sizes to eight will be in button style, and patents with colored kid tops will be in demand for dress shoes for little tots.

Tan calf will be popular in these sizes. In some sections all smoke elk in blucher style are favorites, especially in the downs which will be in the so-called baby welts or stitch-blucher pattern in all patent, tan calf or elk, smoke sometimes plain and sometimes trimmed with lace stays or saddles of a contrasting leather.

In sizes from eight and a half to eleven, lace and blucher styles will be used in welts and stitchdowns, but in turn sole dressy boots there is a decided conflict between button and lace varying as to locality. In some sections mothers have a strong preference for the button style, believing them to be less troublesome and more dressy than the lace pattern. In turn boots, gaiter pattern tops with the top running down to the shank are one of the season's novelties. Patent vamp with colored kid tops in tans of the light shades, or woody shades, will have a vogue.

In the heavier effects in welts, tan calf and patent will be strong favorites, usually trimmed in lace stay or saddle on the quarter of a contrasting color note.

Toes will continue to be soft, whether plain or tipped. Tips will be fancy as to cut, in a shield or semi-wing effect, on welts, plain toes with box on turns, or imitation stitched effects. In the past there has been some trouble with loose linings wrinkling in the toes of soft toed shoes for children, but makers are now pasting or cementing the linings to the upper at the toes, thus overcoming this objection which was a serious one for the shoeman and caused a lot of complaints and adjustments. Merchants should make sure that the soft toed shoes they buy have this feature.

Misses' shoes will be in plain lace and blucher styles in welts, soft toes and tips leading. For dress wear the gaiter effect in either lace or button will be sold in patent with colored kid tops.

Except in sections in which severe climatic conditions are experienced boots sell in less volume than in former years, and low effects in correspondingly greater. Children no less than their mothers and big sisters demand pretty shoes and their wishes meet an easy acquiescence.

In low effects styles as to patterns are almost endless. One and two-strap styles lead with cut-outs on sides, patent, of course, having the right of way as to material. Twin straps set close together are favorites with the youngsters, and some new styles in the D'Orsay side cut with thin or wide straps are attractive. Even the Lavalier ornament is being used over the button, and this innovation makes a hit with children of all ages. Button fastening will lead by a big margin but some styles with buckle fastening are being sought.

In growing girls' footwear, boots are almost negligible. Sporty oxfords in welts are the accepted school and day wear foot covering, with strap styles in turns for dress, patent leading if not altogether dominating the field. As reflecting the jazz atmosphere, there has come a strong demand among girls of tender years for higher heels than formerly. The girls are winning out over parental objection, and fancy pattern turn pumps are being made and sold freely carrying a heel an inch and a quarter high. Merchants in most localities will find that they must supply this demand for higher heels, and that it will be increasingly hard to satisfy high school girls with inch heel pumps and box heels instead of leather will make the selling easier.

While straps will lead in turn footwear, there is some demand and sale for slip-on pumps. Fancy cut-out oxfords minus tongues will be a factor also. The shorter the vamp effect the more the shoe will please the younger element, again reflecting the styles of the grown ups. These new innovations represent real problems for the makers, and many of them have been slow to recognize the trend of the times and the natural demands of the young girl for smarter footwear. It is not easy to make a slip-on pump with a low heel that does not show an objectionable gapping on the sides. It is not easy to make well fitting strap pumps with short vamps and introducing wood heels in juvenile factories means a complete new study in patterns and process, a big expense and a slowing of production, but the demand must be met.

Another new feature is a demand for more mannish shoes as to last for young boys wearing sizes from 8½ to 12. Several manufacturers have met this demand by introducing lasts that

are truly mannish in effect—distinctly different from the girls' lasts that boys have always had to wear.

Lasts as to toes are satisfactory and shapes will continue to be of the safe and sane foot form variety. But feet are changing with each generation. The better fitting of shoes has created a type of foot that must be fitted in narrower widths, and a demand for changes and improvements in lasts is being worked out by some far-sighted and progressive makers of juvenile shoes. Children are being born nowadays with well developed arches, and lasts with pronounced upward slant in the inside arch are becoming necessary to properly support the foot.

There is a well developed field for combination lasts for children, with full and roomy ball tread, but with a narrow and snug fitting heel, and such narrow heels must carry a strongly emphasized cuboid effect on the outside, and this must extend well back to within a half inch of the back of heel seat. Especially is it true that there is a demand for combination fitting lasts in the growing girls' sizes, and the maker who first develops this idea in pretty strap shoes will find a big field.

Medium Weight Shoes Favored.

One of the outstanding features of the business in men's better grade shoes that has been taken to date for Fall delivery is the trend it shows away from the heavier models, such as were made up in Scotch grain and other imported leathers, to shoes in which the uppers are manufactured of medium weight domestic calfskin stock. These, it was said recently, are not only easier on the feet, but offer a welcome change from the brogue idea that held sway for so long. Another feature is the relative lightness of the soles of the most-favored Fall shoes, they running only a few "irons" heavier in many cases than the sales of Spring footwear. A third feature is the proportionately larger sale of high shoes for this Fall than for the same season last year, although Fall, naturally is a high-shoe season. About 75 per cent. of the orders placed to date call for shipment between Sept. 1 and 15, which is early enough to presage a good repeat business.

Hides, Pelts and Furs.

Green, No. 1	11
Green, No. 2	10
Cured, No. 1	12
Cured, No. 2	11
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
Shearlings	50@1 00

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Unusual Things in Earrings.

Not for a long time has the jewelry trade seen such unusual things in earrings as are being shown in the style centers these days. Some of the elaborate ones show fringe effects in seed pearls, which are used in long strands. Elephant hair and fur are seen in others, and still others show embroidered effects in colored beads. Ermine tails are worked into both earrings and necklaces in conjunction with precious and semi-precious stones and metals. Chinchilla fur is also used in this way.

For Boudoir Dressers.

Novelties for a woman's boudoir dresser include puff boxes, perfume bottles, picture frames and trays with filigree metal decorations, in which colored stones are set. These articles are to retail from \$2.50 upward, the puff boxes bringing \$4. Hitherto items of this kind were to be had only in a much higher range of prices. Aside from the filigree metal decorations the articles, which come in a score of sizes and shapes, are of plain glass.

Another One on Them.

A braw Scotsman was visiting Niagara Falls in the company of an American friend. As they watched the great rush of water, the latter said:

"There's a story that if you throw a penny into the falls, it will bring you luck."

"Is that so?" enquired the Scot. He considered a moment, and then asked hopefully: "Ha' ye a bit o' string?"

It is better to have a customer come back to register a kick than not to come back at all.



THE BEST SELLER

No. 908—Light tan in stock at \$3.15 is an exceptional value.

HEROLD-BERTSCH
SHOE COMPANY

In Selling Goods, Always Play Up Results.

Written for the Tradesman.

An office specialty salesman called on a small town merchant. Without preliminary, he plunged into his subject. His subject was a new typewriter—one of the kind with tabular equipment—and the salesman assuredly had his goods at his fingers' ends. He discussed that typewriter in every mechanical detail.

At the end of about fifteen minutes the merchant looked up mildly:

"No," he said.

Nor could argument budge him. The salesman descended from the general to the specific. The merchant remained immovable.

"It is a mighty good machine," the merchant told me after the salesman had given up the fight and moved on "and I suppose I ought to have it; though the equipment I have now does quite well enough for my present needs. But that young fellow made one mistake. He let me say 'No' before he commenced to talk business."

"Business?" I enquired. "Hasn't he been talking business for all of fifteen minutes?"

"He was talking more than that—but not business." Then, in explanation, "A man isn't talking business, as I see it," said the merchant, "unless he's talking something that interests the customer."

"Here was I, reluctant to spend—a small merchant managing as aggressively as possible, but still carefully. My typewriter friend hustled in with his 'This is my busy day' manner, and talked his machine to me in just the same way he would have talked it to the head of a million dollar or a billion dollar enterprise with drayloads of cash and illimitable credit. Toward the close, you noticed he changed his tack. He began to tell me just what the machine would do to help me in my business. But by that time, it was too late. I had decided against the proposition; I had formed a definitely unfavorable opinion."

"That's a point I always try to impress on my own salespeople, to study the individual customer, to use the specific line of talk that will appeal to him, and to talk along that line right from the outset."

As this merchant said, it pays to study the customer. Not that it is possible for any salesman to size up every customer from the external aspects and specifically catalog and classify him before the selling talk commences. Outward appearances are often deceiving. The down-at-heels customer may have thousands in the bank; the well dressed, stylish young man with a millionaire manner may be mighty poor credit and quite often wants to cash a bogus check. The man who looks like a grouch may be merely cheerful in adversity; and the chap who smiles at you may do it as a matter of habit and not because he means it.

But, in the sense that every customer is a distinct individual, and responds best to individual treatment, it is vitally important, in selling, to consider the individual with whom you are dealing, the person on the buying side of the counter. He or she is the

most important factor in the making of a sale.

It isn't by specific features of characteristics that you learn to define the other party to the transaction. It is rather in a manner intuitive and indefinable; and success in dealing with customers individually is achieved, not so much by the accuracy with which you diagnose them, as by the rapidity with which you adapt your selling methods to the individual. The business of the good salesman is to watch his customer, to apprehend quickly the line the customer's mind is taking, and to bring forward and play up prominently the exact arguments which will be most effective in meeting the objections that arise in the customer's mind.

Thus, one customer will be chiefly interested in price. Another, slightly different, thinks of price, but considers price in relation to value. There are cases where the fact that a good many other people are buying the same article will carry a great deal more weight than such an argument is worth. And the experienced salesman, watching his customer, will learn instinctively what line the customer's mind is taking, and will often be able to anticipate the objection which the customer is about to bring forward. Skill in thus reading the customer's mind, in picking up chance hints before they are formulated into active objections, comes only with practice; and this in turn means that the salesman should take as keen an interest in selling as he would in any competitive game in which he entered.

Interest—that is often the first and most important step toward achievement. The man who is interested in accomplishing some specific object can almost always find honorable means. If you take into every selling transaction a keen desire to make a sale, you will find means to make your arguments more convincing; you will without knowing it come to adapt your line of talk to the individual customer. The very fact that you are interested instead of indifferent, and that, in place of merely answering questions, you are proffering arguments and exerting yourself to convince, will have a powerful influence on the customer's mind.

Quite often a young salesman, having succeeded with a certain line of talk with one or two customers, will jump at the conclusion that the same formula, endlessly repeated, will have the identical results with all customers. He finds, perhaps, that an aggressive, jovial manner is pleasing to young men so he is aggressive and jovial with everybody.

Now, no set line of talk will convince everybody; for the simple reason that no two people are mentally identical. Where one customer warms in response to "jollying," another will get hot under the collar, preferring dignified treatment and serious argument. One will demand brisk and businesslike handling another will prefer the clerk who chats for a few minutes regarding non-essential topics.

No two individuals are identical; and the salesman's problem is to develop in himself the knack of more or less

definitely sizing up each customer, and adapting his approach and his arguments to the customer's peculiarities. The more readily and correctly you can adapt your approach to the individual, the bigger your sales will be.

Victor Lauriston.

Difficulty in Making Reasonable Profits.

The most serious problem, to small business at least is, I am convinced, the difficulty of making reasonable profits. Business is not carried on as a philanthropy or primarily as a public service. It is a human effort where the capital of enterprisers is placed at a risk; and unless the capital invested is properly protected and yields a fair return, there is surely no inducement for capital to find its way into business.

There are a number of circumstances that will explain the smallness of profits made by business generally in these arduous days. The overhead, as a rule, has not reduced in proportion to reduction in prices. Services and supplies range at high figures, rentals are high; and altogether when the year is over and there has been a hard struggle to make a fair return, that which remains—after paying for materials and goods, operating costs and overhead—is unsatisfactory and fails of the thrill that should bend the energies of business men to even better things.

We have already pointed out that low wages or low prices are not good things for a country like ours, that there must be a proper compensation for money spent. If the cost of services does not decline, then there should be a little more given for the compensation. The instances are very rare where one cannot give a little more in actual service than he is generally giving.

If we are to hammer at prices and beat them down without hammering with even greater force at costs to beat them down, then business is confronted with a very serious situation, failures will be numerous, discouragements frequent and a heavy turnover in business generally.

There is too much proneness, I believe, to watch the amount of profits than to work out plans for the making of profits. It is too much a game of chance, without a knowledge of just where the business will land. The whole community—including producers, distributors and consumers—is interested in this question whether they realize it or not. Profitable enterprise means a proper flow of income, more employment, more satisfaction, more capital invested in enterprises that, after all, have given to this Nation its greatest prosperity. J. H. Tregoe.

A Splendid Party.

A lady who had given a dinner party met her doctor in the street the following day, and stopped to speak to him.

"I am so sorry, doctor," she said, "that you were not able to come to my dinner party last night; it would have done you good to be there."

"It has already done me good," he replied tersely. "I have just prescribed for three of the guests."

Going Out of Business.

Written for the Tradesman.

When you see that sign on a store front, poster, handbill or newspaper page, what effect does it have upon you? Except you are a bargain hunter you must contemplate it as unwelcome, unpleasant, disagreeable, contemptible or sad. It means defeat, failure, misfortune or deception, fraud, trickery. Sometimes it means decline of the town or of a certain section of a city. The demand for that particular line of business has ceased. The proprietor must seek a new field, although not defeated or a loser.

Seldom can one view this epoch in life with the enthusiasm and anticipations of one engaging in a new business or starting in a new and favorable location. Often it is the end of a sad chapter in business, which must ever after be regarded with dissatisfaction or regret. Even although it be the termination of one's public life work which has always been beneficial to the community and satisfactory from a financial standpoint, and the proprietor is looking forward to a period of rest, it has its sad features. A thousand times the weary hours will seem harder to endure than real work, and instinctively the sigh goes forth: "I wish I could work; I wish I were able to occupy myself with business."

Any business venture which has not fulfilled the needs of the community, which has been a disappointment or annoyance to the patrons and would-be patrons may well put out the sign: "Going Out of Business." There will be some relief, some satisfaction from the prospect, some revival of hope for a more satisfactory successor.

We are all going out of business some day and the contemplation of the event is mingled with sadness and comfort. It warns us that there must be preparation, careful, anxious, undelayed. In business no one can always please everybody; in the disposition of his property after his needs are provided for he may find that he cannot please all those for whom he is doing the very best he knows how. Not until a man's will is published can it be seen whether he was wise and fair or whether he was partial, unforgiving, selfish, tyrannical.

After the period of going out of business it is well to look forward to a few years of play—yes, play. It would be play to some to have time to devote to some hobby, which had so long been put off—something which would benefit one's fellows; something which would prevent the aged person from becoming an annoyance, a great care, a burden to his relatives and associates.

What a satisfaction when one must go out of business if he can see the enterprise which he has given his best years, thought and effort to establish and maintain still in capable hands, still flourishing, still a benefit to the public. Nothing short of this should be the ambition of a business man.

Sad, indeed, to discover one who is going out of business with this attitude: "I have got out of the deal what I set out to get. What do I care if I have left a wreck behind?"

E. E. Whitney.



How Credit Executives Can Help Reduce Losses.

We are sometimes apt to take short views of the Nation's commercial strength and frequently fail to appraise its origin or source of supply. We are also prone to consider only the ever increasing income without taking into account the possible leakages which are apparent in every large financial system. The resources of any organization are very largely dependent upon the conservation of its holdings.

There is no nation in the world today where waste is more apparent than in America and no country has more unwarranted leakage in its financial system than the United States.

We all know that credit, not currency, is the life blood of modern business and that the word "credit," both in its derivation and in its practical application, means belief or confidence. To my mind the essentials of satisfactory credit are determined by character, capital, capacity and coverage, that is to say, that a man's character, his capital invested, his capacity for operating his business and his coverage or insurance protection are the four great features involved in credit confidence.

A story is told by a banker who was accompanying a French financier on a trip across the English Channel, some time ago. He relates an instance which happened at the time of the financial panic in England. The gold reserve in the Bank of England being dangerously depleted, caused consequent "runs" on many British banks. The Bank of England, so it is reported, sent hastily to France for a considerable quantity of gold to stabilize banking relationships. The channel boat on which these two bankers were crossing had on its lower deck a number of heavy iron-bound wooden boxes, that were guarded by French gendarmes to the middle of the Channel, where they were relieved by English policemen who had come across for the purpose. The passengers were not allowed to approach too near the treasure but stood regarding it with considerable awe. The French banker, however, seemed somewhat amused but would not explain the occasion of his mirth. The boat reached Dover, where newspaper extras were already on the street announcing the arrival of the French gold and the consequent fact that the panic had been allayed. The boxes were shipped to London under armed guard, and when once seated in the train, the French banker turned to his friend and said: "Now, I will tell you why I was amused. Those boxes contain nothing but lead." In other words, they represented only a ship-

ment of "confidence," which, however, sufficed to allay the panic.

The commercial success of any nation is regulated almost entirely by the reliability and efficiency of its credit system. Credit requires strong support of stable and reliable insurance protection, and yet insurance protection is harassed by an ever increasing ratio of fire losses.

During the year 1924, we burned \$548,810,629 of our created wealth. This when coupled with other expenses necessary to fire control—namely, the up-keep of fire departments, extra water supply, fire alarm service, etc.—shows that our Nation's fire toll costs more than a billion dollars a year. When we consider that over 85 per cent. of this loss is preventable, we can realize the importance of conservation in the advancement of our commercial system.

Although fire losses are paid in the main by insurance companies, we must take into account that these corporations are nothing but collecting and distributing agents and that all losses sustained must be considered in the premium collected in succeeding years together with the regular cost of doing business. Every fire is a possible conflagration. No matter where it takes place or how small it is, it involves the possibility of influencing the credit of an entire section of or possibly the whole city.

There is no subject in our fire waste program that is so little discussed or that is more important than that of the elimination of incendiary fires. From a careful analysis of the records of the last ten years, I confidently believe that between 30 and 40 per cent. of all our fire losses are attributable to incendiary or arson. It is almost impossible to imagine the scale on which this atrocious practice is now being indulged in. Even 30 per cent. of the 1924 loss amounts approximately to \$167,000,000 of wholly illegitimate plunder taken from the pockets of the American people through the medium of crooked fire losses.

There are five classifications of arson fires:

1. Those who find their origin in malicious mischief. These are generally set by boys of early years without thought of injury, revenge or future consequences.
2. Pyromania, embracing a class of persons whose brain is actuated by wrong passions, including the lure of the flames.
3. Burning to cover up crime—usually of robbery or murder.
4. Malice or Revenge—the result of disagreements, jealousy, envy or other similar motive.

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TONY NOORDEWIER, Asst. Cashier

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

The Bank Where you feel at Home

5. Burning to defraud. This last is most prevalent in business circles and constitutes almost 60 per cent. of the fire loss attributable to arson.

This whole matter in short has become a great insidious National plague. It frequently starts when a man of previously unblemished reputation finds himself hard pressed and conceives the idea of "selling out to the insurance companies," as it is euphoniously called. If he is able to succeed in one instance, it is likely to appeal as a means of quick profit on other occasions. The man has soon joined the great army of fire bugs. Instances of this kind are a constant occurrence. For example, recently in Philadelphia, a two-story warehouse was opened and the lessee solicited the storage of goods from a certain class of city merchants. There was, however, one important clause in the lease that caused suspicion. It was to the effect that the tenant agree to pay to the building lessee 15 per cent. of any amount that he might succeed in collecting from the insurance companies in case there should be a fire in the warehouse. One of the prospective tenants informed the insurance firms who promptly cancelled the insurance on the goods stored there. Almost immediately the goods were withdrawn and in a few days the warehouse man abandoned his lease.

Another case was that of the great fire in Chicago during March 1922, generally known as the Burlington building fire. There is every reason to believe that this fire was caused by what may be called "premeditated spontaneous ignition," in the premises of a manufacturer in an adjoining building. The flames spread beyond the property of their origin and caused the greatest damage resulting from any fire in Chicago since the conflagration of 1871.

The professional usually operates with a gang, an organization embracing "strong-armed" men and torchers, the latter being the members who actually apply the flame. At the head of such a gang is usually a man of considerable shrewdness, who frequently has the outward appearance of respectability. In one case, an arson gang which was brought to justice had as its director the president of a bank, who used his financial position in the leadership of the organization. In another instance, the leader was a man of such political influence that he was able to dictate appointments, both of city and state officials. In such a gang are usually one or two plausible talkers, a crooked fire insurance agent or an unprincipled adjuster. It has been demonstrated that gangs of this type have operated in many of the larger cities of the United States.

Incendiarism has developed apparently into a profession and has its own peculiar code of ethics. For example a fire marshal describes one incendiary who admitted having set fire to a large number of commercial properties and who told of a proposition that had been made to him by an owner who wished to engage his services but whose offer he had refused. When asked why he refused, the incendiary replied indignantly: "I wouldn't work for that man. He is a damn crook."

There is no crime in the calendar in which conviction is harder to secure than that of arson. Experience of several years as State Fire Marshal of Ohio forcibly brought this fact to my attention. Two reasons may be assigned for this condition: First—A complete misunderstanding of the arson situation by those who have to do with judicial prosecutions, second—Inadequacy of the law covering of this crime. The first can be corrected only by creating proper public sentiment through educational methods and by the realization of the people at large that every crooked fire brings upon all honest citizens increased taxation. In America, we find the fire loss per capita is eleven times greater than the average of all the countries of Europe put together. The second, relating to laws affecting the crime of arson, is also exceedingly important. The arson laws differ in almost every state of the Union, and in many cases, they are found to be most inadequate and ineffectual.

An examination of the statutes of the various states shows that in a number of cases, arson is simply the "willful and malicious burning of the house of another," malice being the essence of the crime. This is the old common law idea and is primarily an offence against a "habitation." In some states the law has been enlarged to include certain buildings not dwellings, but the statutes still define arson as the burning of the dwelling or certain other buildings of another. The courts seem to define arson in those states as a crime against the security of the habitation rather than against the right of property.

In New York, Delaware, Kansas and Missouri, legislatures have seen fit to classify the burning of buildings under certain conditions of arson, as 1st, 2nd and 3rd, depending upon the seriousness of the offence. Such laws usually cover the burning of all classes of buildings and personal property as well as the burning of property with intent to defraud the insurer.

Although improvement in the laws of the different states is of paramount importance, judicial co-operation is also a most desired result. We are continuously confronted with the dire results of misdirected sympathy on the part of both judges and juries. Although we believe in considering crime with all due leniency, we must realize that the criminal with tendencies to arson is a most serious menace to society.

T. Alfred Fleming.

Odd Gloves Seen Abroad.

Many novelties in gloves, handkerchiefs and other dress accessories are seen abroad this season by buyers who have been to the other side. There is quite a run reported on suede gloves in pastel colorings, they having circular holes cut in them so that the ornamental wrist watches now being worn may be displayed without turning back the gauntlet. Handkerchief novelties include those with little pockets, fastened with a pearl or jeweled button, for holding a small powder puff or lipstick. For sports wear are seen jeweled wristlets which hold the handkerchief.

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Judge Hawley Decides Differently Than Judge Brown.

Judge Hawley, of the Ionia Circuit Court, has handed down an opinion in the National Hardwood Co., which is diametrically opposite the opinion of Judge Brown, of the Kent Circuit Court. The case is entitled Wilber C. Chapple vs. National Hardwood Co. Joseph J. Jacobson and Abraham W. Sempliner. The full text of the decision is as follows:

Motions to dismiss this cause have been filed by each of the several defendants and these several motions are now before the Court for determination. The questions raised by the defendants will be considered in their order.

1. The basis of the action, as set forth in the declaration, are various false representations alleged to have been made by the several defendants, acting conjointly to the Michigan Securities Commission for the purpose of obtaining a permit from said Securities Commission authorizing the sale in this State of the bonds issued by the said National Hardwood Co., a foreign corporation organized and existing under the laws of the State of Delaware. This permit was granted by the Securities Commission and thereafter, in reliance upon the action of said Commission in approving the sale of said bonds, the plaintiff made purchase of a portion of the same, as did also the Fenwick State Bank, Mead I. Brown, Frederick A. Johnson, Nels Jensen, Mary R. Fish and Sherman Neff, each of whom has assigned his rights of action to the plaintiff. Both the plaintiff and his said assignors are residents of the county of Montcalm and this action is brought by the plaintiff in his own right and as assignee of said other parties. The fact of the making of the several assignments is alleged in the declaration, but copies of said assignments are not incorporated in or attached to said declaration. This is urged as one of the grounds for a dismissal of the case and Circuit Court Rule 21 is invoked as authority for this objection. Section Six of this rule provides as follows:

"Whenever a cause of action or defense is based upon a written instrument or document, the substance only of such instrument or document shall be set forth in the pleading and a copy thereof shall be attached to a part of the pleading, or said copy may, with like effect, be set forth in the pleading, etc."

A cause of action is one thing and an assignment of the cause of action is an entirely different thing. The assignment merely transfers the cause of action, if any, already existent. Under this rule it is necessary to attach a copy of any written instrument or document which is the basis of the cause of action, but it is unnecessary to attach a copy of an assignment of such action. The meaning of this rule is plain and manifest and does not support the contention of the defendants.

2. It is further asserted that a cause of action for fraud is not assignable. Under the holding of the Supreme Court all causes of action which survive the death of the injured party are assignable. Under the provision of Section 12,383, if the Compiled Laws of 1915, actions based on fraud and deceit survive the death of the injured party. Applying the decisions of the Supreme Court and the provisions of the statute above cited to this objection, it is clear that the cause of action in question in this case is assignable.

3. Defendants Jacobson and Sempliner insist that under our present statute, this case having been commenced in the county of Montcalm, where plaintiff resides, and they being residents of the county of Wayne, no proper service of process could be had upon them in Wayne county until service of process had been made upon

another defendant within the limits of the county of Montcalm, and that the service of process in Ingham county upon the Banking Commissioner, the officer designated by the defendant, National Hardwood Co., a foreign corporation, to receive service of process in actions brought against it within this State, was defective. I think this contention is overruled by the decision of the Supreme Court in the case of Taylor vs. Davarn, 191 Mich., 243.

I cannot arrive at the conclusion that under the circumstances of the case, as fully set forth in the plaintiff's declaration, the defendants, including Sempliner, are not proper joint defendants. They are each and all charged with conspiring together for the purpose of obtaining by fraud a permit to sell the bonds issued by defendant corporation in the State of Michigan and with effecting such purpose and obtaining such permit by means of fraud. It is further therein charged that by means of said permit thus fraudulently obtained the defendants were enabled to sell and dispose of such bonds to the plaintiff and other residents and citizens of the State of Michigan who had a right to rely upon the action of said Securities Commission in issuing such permit. The acts of the defendants, including Sempliner, are so fully set forth in the declaration that it might be criticised for pleading the evidence instead of merely the facts. The determination as to whether such conspiracy exists and as to whether such fraud and fraudulent statements were made use of in effecting that purpose, and whether the defendants were all, or any of them, implicated in such fraud, involves the vital merits of the case and, as I view it, can only be properly reached after a trial upon the merits. If it were possible to try out these questions upon a motion to dismiss, then in cases of similar character it would be unnecessary to make use of a plea in bar at any time. The merits of the case could be equally as well heard upon a motion to dismiss. Such may be the law of the State, but I am unable to accept it as such until it has been authoritatively so declared by the Court of last resort.

Pagenhoff vs. Insurance Co., 197 Mich., 166.

4. Defendant Sempliner insists that the merits of the case, as set forth in the plaintiff's declaration, were adjudicated in his favor in the case of Thomson vs. Circuit Judge, 230 Mich., 354. I cannot concur in this contention, even if the point could be raised by a motion to dismiss. It is true that the Circuit Judge in that case assumed to determine the merits in favor of defendant Sempliner, but I do not think that the Supreme Court rested its decision upon that conclusion of the Circuit Judge. Had it been so it would have been easy for the Court to have thus stated. On the other hand, the decision of the Supreme Court rests upon another contention, as is expressly stated in its opinion. However that may be, it is settled beyond the peradventure of doubt that the defense of resjudicata is a defense that cannot be raised by motion to dismiss, but must be raised by a plea in bar.

Pagenhoff vs. Insurance Co., 197 Mich., 166.

Vyse vs. Richards, 208 Mich., 383.

Haney vs. Trust Co., 221 Mich., 160.

5. The fifth objection is that the declaration states no right or cause of action for the reason that the plaintiff was not entitled to rely upon any statements made by the defendants, or any of them, or by anyone in their behalf before the Securities Commission, nor upon the action of the Commission in granting the permit, and that no right of action for fraud by reason of any such fraudulent statements would or could accrue to the plaintiff, even if he was victimized thereby. This contention practically amounts to a demurrer to the sufficiency of the declaration. I am unable to agree with this

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claim. Apparently the law under which a permit from the Securities Commission is required was enacted for the very purpose of safeguarding the investing public from the frauds of promoters which have in the past been so numerous and so costly to the citizens of the State. Such being the purpose of the law, it is apparent to me that the general public has the right to rely upon securities, the sale of which has been authorized by the Securities Commission, also to rely upon the fact that such permit has been issued by the Commission. It is also evident that when such permit has been obtained by fraudulent misrepresentations, the statute is a nullity and of no effect unless the person relying on such permit and victimized by the fraud by which it was obtained has a right of action against those who perpetrated it.

Edwards vs. Ioor, 205 Mich., 617.

6. Defendant Joseph J. Jacobson, in his motion to dismiss, asserts that there is a prior suit pending in the Kent Circuit Court involving the same questions, although including in part different parties defendant from those who are made parties defendant in this case. It is clear to me that the issues involved in that case, as it at present stands, differ materially from those presented to the Court in this case. For that reason the objection that there is another and former suit pending as a ground of abating the suit at bar, cannot be sustained. Accordingly the motions to dismiss made by the several defendants will be and are denied. Plaintiff will recover a motion fee of Ten (\$10) dollars as against each of the defendants. Royal A. Hawley, Circuit Judge.

Both the Kent county and Ionia county cases will now go to the Supreme Court for review.

The bondholders' committee issued a circular letter under date of June 25, showing very plainly that the holders can expect no returns from the estate, because it is hopelessly insolvent. The only hope of recovery is in the conviction of Jacobson and Sempliner, who can be imprisoned for debt if they do not pay the judgment, in the event of judgment being obtained against them.

Sempliner, who is a law partner of Governor Groesbeck, is the attorney who engineered the steal and put it through the Securities Commission. This connection implicates the Governor's office in one of the greatest swindling schemes ever concocted in Michigan.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Detroit Sausage Manufacturing Co., Detroit Sausage Mfg. Co., Detroit. Concordia Land & Timber Co., Manistee. Lake Linden Supply Co., Lake Linden. The Neuro-Theumatic Virus Corp., Detroit. W. L. Reid Hardware Co., Detroit. Chinese Emporium, Inc., Detroit. Montgomery Ward & Co., Jackson. Phoenix Brewing Co., Bay City. Reed M. Chambers, Inc., Detroit. Morency-Van Buren Mfg. Co., Sturgis. Mayhew Shoe Co., Grand Rapids. Fashion Custom Tailors, Detroit. Associated Savers, Inc., Detroit. Hart Brothers, Saginaw. Joyce Mfg. Co., Detroit.

Years and Days.

Why do we heap huge mounds of years
Before us and behind,
And scorn the little days that pass
Like angels on the wind?

Each turning round a small, sweet face
As beautiful as near;
Because it is so small a face
We will not see it clear.

And as it turns from us and goes
Away in sad disdain:
Though we would give our lives for it,
It never comes again.
Dina Mulock Craik.

Wall Street Turns To the Rails Again.

About this time every month we begin to look for the railroad earning statements and to reckon what the various roads will make.

Only a few of the monthly reports for June have been received to date, but Wall street statisticians already have their pencils out and sharpened. Apparently the first signs point toward an improvement in position for the carriers. At least the railroad shares became a strong favorite in the market yesterday as the earliest reports arrived.

Net operating income for our carriers will, unless something happens to spoil present calculations, cross the billion dollar mark. Such income for 1924 reached \$987,000,000. Of that total the first five months of last year contributed \$326,480,000. Net operating income for the first five months of 1925 exceeded the latter figure by a good margin in reaching \$345,800,000. It means that if the carriers do nothing more than hold their own from this point their net will run over a billion dollars. What is the prospect for June? What for the months between now and the end of the year?

That the railroads will enjoy a good volume of business during the remaining months, assuming, of course, that traffic is not reduced by such a thing as a coal strike, now is pretty well assured.

June and the summer months of 1925 should, taken as a whole, make a better showing than these months did a year ago, since general business conditions are substantially better than in 1924. At this season last year industrial activities were at low ebb. Steel operations were down to approximately a 40 per cent. basis, whereas this year they probably will not fall below 65 per cent. While the volume of traffic picked up in the fall last year, in other words, there was the summer slump. No very pronounced slump has appeared this summer and none is threatened.

Uncertain Factors Check Market.

If business promises to be good for the remainder of the year, why, it may be asked, have not the railroad shares participated to a greater degree recently in the market improvement?

Several things have tended to make some investors cautious so far as railroad shares are concerned. Investors would like to know what plans of consolidation are going to be worked out before they make their selections. They would like to know what stand the Interstate Commerce Commission will eventually take on the Van Sweringen proposal and others. The St. Paul receivership still is hanging fire. The matter of rates in certain regions still is something on which investors want information.

The railroads to date this year are earning somewhat more than they did a year ago even as things stand, however, and, barring the possibility of a coal strike, earnings on the property investment may very easily go beyond those shown for 1924.

Paul Willard Garrett,
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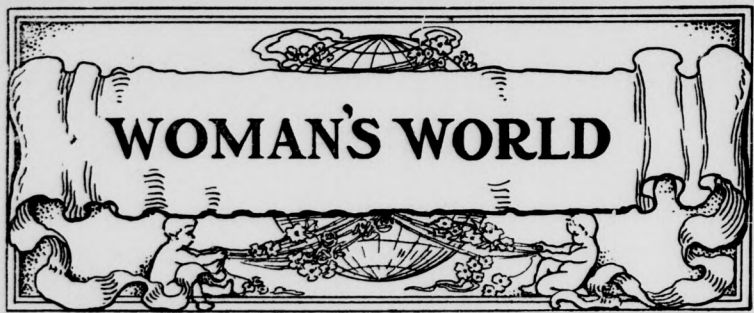
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Why the Dissatisfaction With the Home Job,

Written for the Tradesman.

The home job here means the work of the woman who has a husband and children, who employs no maid but instead does her own housekeeping, and who is not a wage-earner. Her work consists in preparing the meals, keeping the house clean and in order, buying the family supplies, and in such higher and more intangible things as being the companion and helpmeet of her husband, and the mother and friend of her children. She also engages to some extent in outside social, philanthropic and religious activities.

Some are happy doing just this, but many others, while still holding themselves to it, are deeply dissatisfied with the home job. Why is this true? Why the eager desire to engage in other occupations? When the home job doesn't suit, why doesn't it suit?

One big reason is economic necessity, which is the polite term for chronic shortage of money.

There is a point beyond which the closest economy and the shrewdest budgeting of expenditures cannot go. Then the only remedy is a more adequate income. The actual need of cash is making many women who still are on the home job discontented.

That this is true is no reflection on the husbands of these women. The simple fact of the matter is that the standards of living and the cost of supporting a family have advanced faster than the earning capacity of the average man. Willy nilly, many wives and mothers must earn.

Few well-to-do housewives realize how their own labors are lightened by the daily application of sufficient means to all their problems and difficulties; nor how vastly harder it is to do work without proper conveniences and appliances; nor what it would be like to be under the constant strain of trying to make one dollar do the work of two or three. Being on Easy street is no empty figure of speech.

It is the genius of this age to produce largely rather than to conserve carefully. This being true it is no wonder that the woman who must scrimp incessantly becomes sick of her job.

As to the higher and more intangible offices of the wife and mother, it is extremely difficult to carry these on satisfactorily when feeling the bitter pinch of poverty. A very bright woman was heard to say: "I like being the Queen of an American home, as some one rather grandly puts it. That is, I like it if I can be kept in funds. But I find it impossible to reign graciously and beneficently when all the time hard up for money."

So much for economic necessity

when it means actual want of the common comforts of life. By a little enlargement we may include here those other cases where an ambitious home woman becomes unhappy because, as the situation is, nothing can be laid by for old age and a rainy day, or because she desires a piano, a car, college courses for the children, smarter clothes—in short, wants her family "to have things like other folks."

There are women who dislike the home job because they never have seen it in its beauty. They hate housekeeping because, coming up under overworked or slovenly mothers, they never saw it done in systematic, orderly, cleanly fashion. Such of these as lack the initiative to find better methods of their own, continue in the slack ways of their ancestors. They feel no proper housewifely pride, and know nothing of the satisfaction there is in clean, well-aired, well-kept living rooms and a kitchen in which the sharpest eye can discover no suggestion of messiness, and the keenest nose can detect no trace of unsanitary odors.

As there are those who detest housekeeping because while young they never learned to do it with neatness and thoroughness, so there are others who have been set against domestic work by mothers who were "nasty neat"—hopeless slaves of broom and scrub brush and dusting cloth.

Then there are any number of women who are mildly discontented just because it is human nature to want a change. They are tired of cooking and taking care of the children, and have a vague hankering to try something else. This feeling is close kin to the desire often expressed by women who are wage-earners, that they might "stay home." If it were practical that the two groups could be paired for a few months and change work, the result might be a better state of mind for both. In behalf of the housekeepers it should be said that much of their work is, in a way, monotonous and rather narrowing in its tendency unless relieved by recreation and outside activities.

Now we will take up a number of psychological reasons for discontent which appear mostly among thinking, well-educated women, many of whom before marriage were engaged in some business or profession.

When one of these sisters tries to settle down to domestic life, she is likely to be made uneasy in her mind because she must perform daily so great a number of separate tasks that much of her effort is wasted. She has to change from one kind of work to another too often to get a good focus on anything that she does. She is only about twenty-five per cent. effi-

cient simply because her time is chopped up into bits.

While there are contrivances and conveniences that greatly lighten domestic labor, the amount of any kind of work that can be done at any time in the average household is so small as to render it impractical to do more than a few processes by machinery. The advanced woman realizes that while she works hard the results are small, industrially considered.

So much of her energy is used up in meeting momentary calls upon her time and attention and in doing over and over the things that must be done every day or at least every week, that she feels she has little or nothing to show for her work. She is not now gladdened as she was in days past, by a weekly or a monthly pay check. Her husband may be liberal but she would like to have again some money she could call her own.

Being human she cannot help envying just a little her acquaintances who are "out in the world doing things." Favorable press comment, public praise, the pleasure of a growing reputation—all are precious to the heart and little enough of these can a housewife and mother expect to receive. Our woman must be true blue if she does not sometimes feel that in giving up her former vocation for marriage she has rather lost out.

One of her greatest troubles is the endless number of social and philanthropic demands that are made upon her. An efficient, brainy, good-tempered woman is the natural victim of every one who has a cause to further. A friend of mine is secretary of an organization that really is doing a great work. Recently a convention was held. "I've had to go to that every day this week!" she declared. "Yesterday morning I was called to the telephone three times before I could get breakfast onto the table."

On the hull of a British vessel a load line is marked. When the boat is weighted so as to bring this line to the water level, the law forbids taking on more cargo. Unfortunately no load line has as yet been established for active and conscientious women in the matter of benevolent endeavor. Nor have these good sisters learned how to protect themselves from constant telephonic and other intrusions. It is not strange that frequently some one of them is heard to say, "I might better take some job and do what would amount to something. I couldn't work any harder than I do anyway."

And how does our heroine come on with the higher and more intangible things, such as the creation of a home atmosphere that is at once restful and inspiring, and all that is implied by that comprehensive phrase? It is this that she regards as her great work, yet, truth to tell, she often doesn't know just how to get at it. Especially does she find it hard to find time for quiet talks with her children and for companionship with her husband.

Always the tangible things are apt to crowd out the intangible. If invited to go on a picnic, she can not well refuse, saying, "I have planned to spend some hours on that day considering the case of my boy Jimmy, who

lately has become restless and disobedient." She cannot gracefully turn down an invitation to a theater party just because she had expected that her family would have that evening at home, reading aloud and singing some of the old songs her husband so dearly loves.

Economic aspects have their bearing. A woman with a sense of humor thus describes her situation. "My good man is most appreciative. He has even figured it out that my services are worth at least \$3,000 a year. That is it would cost that much in addition to our present expenditure, were we to place our three boys in a first-class military academy, and my husband and myself board out. If I had my time I could add substantially to our income. Now an important part of my alleged \$3,000 job is to make my husband's \$2,400 salary go as far as possible. I think it would not be wise for me to try to earn. But sometimes I wonder whether our household really can afford so 'high-powered' a wife and mother."

No attempt will be made here to suggest a remedy for the various causes of discontent. However, it is hoped that this brief expose may act somewhat as a skillful psychoanalysis often is said to act—that when the patient is made to see just what is the matter, the trouble vanishes. It will be enough if it shall help some sorely puzzled women to see their way more clearly, so that she who should go out to earn, may go without compunction, and she who remains at home may do so with no misgivings. May neither labor under a handicap of indecision; rather may each have within her that well-spring of efficiency and inspiration, a serene and happy heart.

Ella M. Rogers.

Michigan, My Michigan.

A song to thee, fair State of mine,
Michigan, my Michigan.
But greater songs than this is thine,
Michigan, my Michigan.
The whisper of the forest tree,
The thunder of the inland sea,
Unite in one grand symphony
Of Michigan, my Michigan.

I sing a State of all the best,
Michigan, my Michigan.
I sing a State with riches blessed,
Michigan, my Michigan.
Thy mines unmask a hidden store,
But richer in historic lore,
More great thy love thy builders bore,
Michigan, my Michigan.

How fair the bosom of thy lakes,
Michigan, my Michigan.
What melody each river makes,
Michigan, my Michigan.
As to thy lakes thy rivers tend
Thy exiled children to thee send
Devotion that shall never end,
Oh, Michigan, my Michigan.

Thou rich in wealth that makes a State,
Michigan, my Michigan.
Thou great in things that make us great,
Michigan, my Michigan.
Our loyal voices sound thy claim,
Upon thy golden roll of Fame
Our loyal hands shall write the name
Of Michigan, my Michigan.

In the Living Room of Life.

In the Living Room of Life
Let me spend my days,
Where the many come and go
From the thronging ways:
In the Living Room of Life
Let me do my part,
Ease and solitude belong
To the selfish heart.

In the Living Room of Life
Let me share my best
With the folk who gather there,
Counting service blest;
In the Living Room of Life
Let me spend my days,
Where the many come and go
God is found, always!

BACK TO THE MIDDLE AGES.

(Continued from page 9)

refer proudly to their "overseas possessions." I could not help on one such occasion nudging the colonial sitting next to me and remarking, "Well, old boy, how do you like being an 'overseas possession?' He looked at me and grinned. There is no more of that kind of talk now in London. The situation is too serious.

An advertising man told me that in the old days almost all of England's colonies produced nothing but raw materials. These raw materials were shipped to England, manufactured and then bought back by the colonies. England herself was just a large factory. She made handsome profits, not only in manufacturing the raw materials for the colonies, but in financing this business. "Now," said this advertising man, "many of our colonies are doing their own manufacturing. The raw materials are made into goods at home for home consumption. They are also doing a large part of their own financing. All this very profitable business has been taken away from the mother country."

"What about labor unions?" I enquired. The answer was that labor itself was divided up into different parties. There were Laborites, Labor Unionists, Radicals and Communists. What labor was trying to do was to keep up and advance wages and reduce the number of working hours per week. "This might be all right," said the manufacturers, "if the continental countries were paying the same wages and if labor were working the same number of hours, but this is not true. While here in England we are compelled to pay the same prices for raw materials as our competitors on the continent, there, because the labor unions are not so strong, and because they do not exist at all in many industries, the working men are willing to take lower wages and are working more hours per week. As a result, the cost in many lines of goods on the continent is much less than they can be manufactured at in England, the natural result being that England is losing this business. When factories can not be run at a profit, they naturally shut down and then we have unemployment, which we have been trying to temporize with by this miserable expedient of the dole."

Another thing I noticed in England was that the Englishman is becoming nervous. In times past he has always kept up a bold, firm front and has always jokingly said, "We will muddle through somehow." This time it seemed to me that the Englishman had lost a good deal of his former confidence. He is frankly worried and nervous. Back of it all, however, I could feel a grim determination to see things through to a finish.

The merchants of England are the best merchants in the world. They are far-sighted and patient. They are men of honor. You can depend upon their word. England to-day, in my opinion is carrying on her back the civilization of the world. If England breaks down civilization will disappear and we will go back to the Middle Ages.

While it may not be popular to make

the statement, I am convinced that the very future of the United States depends upon whether England is able to maintain her position in the world. There is a moral stamina in the Englishman that one does not find in other nations in Eastern Europe. The Englishman is frank and straightforward. At times he is almost blunt, but when he agrees to a thing, he stays put. Some of these other nations in Europe, through centuries of personal trading, of bargaining, where they sit on a rug and hold hands and sway to and fro for hours while they bargain, are full of idea of outwitting the other fellow. You know, in this Eastern trading, as long as they hold hands, the trade is on. If they let go, then the trade is off. Now, with this kind of trading and bargaining, it must be understood that there are no rules of the game. All holds on. This system of doing business permeates right up from the small traders into banking, big business and into government. In other words, when you trade with some of these countries, the old Latin maxim must be constantly remembered: "Caveat Emptor"—let the buyer beware.

If England cracks, if England lets go, then God have mercy on the world! All these little countries, these little tribes, these little narrow religionists, will fly at each other's throats. It will not take us long to fall back into the Dark Ages. Neither life nor property will be safe.

Even on an English ship the condition of the world is illustrated. The cleancut, well trained, well disciplined English officers were in charge. They were pleasant and agreeable, but always they were watching their jobs. Many of the gentlemen from these Eastern countries spent most of their time in the smoking room gambling. Of course their favorite game was poker. They had a wonderful time laying in wait for, and putting it over, each other. The faces of these gamblers were a study. Let me repeat that I could not help but see in these cool, strong, well organized and well disciplined officers of the ship standing in the background and letting us across the ocean safely, and in this gang of noisy, vulgar, undisciplined, over-dressed and over-fed gamblers, a pretty fair illustration of the condition of the world to-day. Suppose this gang of gamblers was suddenly placed in charge of the ship! What then?

I had a long talk with a very intelligent English diplomat. Just to draw him out I remarked, "After all is said and done, isn't it apparent that in the present condition of the world the only answer is that the United States and Great Britain, the Anglo-Saxons, must get together, join forces and straighten out the world? Why isn't it done?" "You do not understand world politics," he answered. "What you say might be the practical solution, but did it ever occur to you that if ever the Anglo-Saxons of the world were known to be united and standing together to rule the world, immediately all the Latin nations would unite in opposition? With these Latin nations would also unite many Orientals and the discontented and dissatisfied of the

world. No," he replied, "it is much better for the United States and England, while maintaining friendly relations to work together at least without any official treaties or alliances."

Have we overdone the go-getter business? Have we drifted into a period of, not frenzied finance, but frenzied selling? Are there not certain permanent, lasting satisfactory values in life that we Americans have almost forgotten? There is a good deal of strength in being able to sit and wait. When I look back upon life I am impressed with the fact that some very energetic people have not achieved nearly as much as some of those who had the ability to wait. Rome was a great nation of "go-getters," but what happened in Rome? Those who sat and waited conquered Rome.—Saunders Norvell in Hardware Age.

What Is a "Shortage" in Sugar?

The futility of Governmental theorists monkeying with mercantile terms with which they are not familiar is illustrated by the present year's sugar situation.

It is easy to remember what a furore was created a couple of years ago by the announcement by the Government that there was a serious "shortage" in the sugar crop; whereupon sugar leaped excitedly, the papers printed columns on columns of excited talk about "profiteers" and "sugar barons" etc., and then people who knew something about the subject had their troubles explaining to the average mortal that when it came to a "shortage," there is no such thing possible.

The present situation proves it. How can there be a "shortage" when consumption and production alike respond to price and fluctuate widely? In the end the whole parity readjusts itself. For instance, this year there has been a big crop of sugar and unprecedentedly low raw sugar prices. Result: consumption jumped at the low prices some 328,306 tons, or over 12¼ per cent. from the previous year.

If low prices encourage the same rate of consumption for the balance of the year the reputed "surplus" crop will vanish. Had it been a short crop and high prices, consumption would have been commensurately reduced. Hence, it is silly to worry about such things, unless one happens to be the fellow on the losing end of the game.

A Longer Alphabet.

Because there are forty-eight basic sounds in English, and because each sound should have its own symbol, there should be forty-eight, instead of twenty-six letters in the English alphabet, says Dr. Frank H. Vizetelly, managing editor of the New Standard Dictionary. He admits, however, that the change would be hard to make. Dr. Vizetelly thus champions English as spoken in the United States.

"I hold that the level of English speech is higher in the United States than anywhere else in the world, notwithstanding that we have the reputation of being a mumbling, jumbling, whanging, twanging, whinnying people, whose speech has become a ragged, shiftless, and limping medium of expression."



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Less Use of Narrow Fabrics.

Manufacturers of narrow fabrics are finding conditions somewhat dull because of two developments which have affected their industry. The first of these conditions is the policy of placing small orders for future delivery as opposed to the substantial seasonal purchases of former years. A second factor which has worked against this industry is the change in habits of dress, especially noticeable in women. An example of this is the trend in women's underwear away from ribbons, laces and rosettes, which formerly consumed much narrow fabric material. The loss of popularity of men's sport belts has also affected this industry to some extent, although the recent revival of the use of suspenders, which has been brought about by the wearing of wide trousers, has partially made up for this loss of business. It is not expected that the greater use of dress trimmings this Fall will benefit narrow fabrics greatly, since the braid lines will absorb most of the increased demand. An interesting trend in narrow fabrics is the growing use of rayon, which has outstripped silk as a material entering into production, and is now threatening cotton for leadership.

Not Much Change in Underwear.

Not much change in the local underwear trade is noted. The recently opened lines of balbriggan goods continued to drag for the most part, and those jobbing buyers who are now in this market were said to be shopping around quite a little. In some parts of the trade a nice business has been taken for the new season, but the lines that have got most of the buyers' attention are the qualities of which the production is the smallest. "Athletic" nainsook underwear is selling in a nice way, with more attention being given to novelties than has ever been the case before. The reason for this, however, is that there are more novelties. Little improvement in demand for heavy goods is seen. Not much is expected, apparently, until purchases by retailers make it imperative for jobbers to lay down more orders. It was said to be hard to say at the moment just when the improvement in this branch of the trade would set in.

Offers Pearls in Newest Hues.

One of the prominent manufacturers of artificial pearls is offering them to the trade this season in all of the newest hues ordained by fashion and it is

now possible for women, if they so desire, to match the colors of their various costumes with their pearls. Such shades as golden pheasant, epinard green, geranium petal, pansy and turquoise blue have been given special consideration in working out the new line. Color in pearls was first seen in "chokers," but the manufacturer in question has gone a step further by introducing delicate tints into longer strands. All of the hues employed have been studied in conjunction with the garment colors to be worn this Fall. Incidentally, this manufacturer predicts an active business in artificial pearls this season if the retailers will make an effort to get it.

Corsets More in Vogue.

Corset manufacturers of the better grade of goods are reporting no lack of business and are finding added encouragement in reports from Paris that more waistline is being shown in the new dress creations. Corset men say that the use of different names for articles similar to corsets has indicated a much greater falling off in corset business than was actually the case. For example, the so-called girdle which they are making is in reality a corset, although it constitutes a radical departure from the old-fashioned back-laced type, with innumerable eyelets. A large percentage of the corset business is now done in girdles and belts which are made of elastic webbing. The girdles are of the simple wrap-around type and hook in the back. These are of a semi-reducing nature, and they have supplanted the rubber reducing corsets. Brassiere and corset combinations and the knitted elastic webbing step-ins are also expected to sell well.

Frills in Men's Furnishings.

Men's furnishing goods continue to show a trend toward the decorative, occasionally useless features being incorporated in the search for novel effects. The collars being added to pajamas for the Fall, for example, are provoking discussion as to their possible utility, the consensus of opinion being that men have become so clothes-conscious that they cannot fall asleep without feeling "dressed up" to some degree. The novelty patterns being placed on underwear are proving similarly puzzling to searchers for causes. It is generally believed that these owe their existence to the vanity of men who disrobe in the locker rooms of club houses, as this fad is obviously intended for display purposes, and since the thought of chance breezes, which is said to occasionally influence a woman in the choice of her lingerie, can scarcely be a factor here.

Tendencies in Men's Shirts.

Novelty patterns continue to be popular in men's shirts, the tendency being away from the solid colors. Blue, gray or tan backgrounds are preferred for these novelty patterns, which are selling well in a variety of designs as well as in stripes. Although the vogue of the collar attached shirt should be diverting attention away from the separate collar, manufacturers of the latter article report no serious slackening of sales. Efforts directed toward bringing silk shirts back to favor are thus far proving unsuccessful. It is freely confessed that sales of them are now largely confined to the holiday season, when inexperienced women buyers enter the market and start a momentary revival. Despite considerable popularity during the Spring, it is not expected that flannel and flannelette shirts will be a prominent factor in the Fall season.

Dress Fabrics For Fall.

It is expected that the dress trade will very soon prove an active buyer of the poiret sheen fabrics for their Fall requirements, since this fabric is well regarded and since many cutters-up have not yet covered on their needs. For this reason much speculation is being indulged in concerning the price range of these goods when the American Woolen Company opens them for the next Spring season on Tuesday. Poiret twill fabrics will also be placed on sale at that time, these textiles being most suitable for the lower priced trade, since they are not as popular as the poiret sheen weaves. It is believed that the big company will be disposing of stock goods when it enters orders for this merchandise. The trade generally expects a downward revision of prices as compared with those quoted for the Fall season on the same goods.

New Fashions in Wall Paper.

Manufacturers of wall paper report that new trends are visible, but a widespread popularity of the cubist fad is looked upon as unlikely. Impressionistic wall paper is another new development, although the general theory of impressionism has long been embodied in wall paper, notably in the textured effects, in which there is no definite design but merely a blending of colors. Floral patterns will continue in popularity, however. An innovation in American wall paper manufacture is the paneled scenic effect, with Japanese and Chinese treatment, which is expected to achieve popularity with the best class of trade. Hitherto wall paper of this type has been imported owing to the lack of experienced workers and the high cost of labor in this country. A revival of the Colonial style of wall paper is also reported.

Fall Hosiery Buying Not Active.

Current business for Fall has been somewhat disappointing of late in the primary end of the hosiery trade. Most of the out-of-town jobbers, contrary to the expectations of the selling agents, have given more attention to the buying of recently opened Spring lines of infants' and children's goods than to filling the remainder of their Fall needs. According to the special news letter of the National Association of Hosiery

and Underwear Manufacturers, however, there is nothing to be alarmed about in this situation, and predictions of a good Fall season still hold. The indications, though, are that the bulk of the orders which remain to be written will be taken on the road, rather than in this market. If this turns out to be the case, it will only be in keeping with trade practice of the last few years.

Blouse Style Trend Unsettled.

As current Fall styles in women's outer apparel do not warrant a trend toward any one particular style in blouses for the new season, manufacturers of these garments have made up a number of different types. Many of the early showings contain both tailored and costume blouses, with the idea of testing out the ideas of buyers as to the probable trend later on. It is generally felt that the demand for tailored blouses will come with the reappearance of Fall suits in mannish materials, and there is also an expectation that buyers will show considerable interest in the so-called compromise models made from more elaborate fabrics. Tailored silk shirts for women continue good from a business point of view and promise to hold their own throughout the Fall.

FLANNELS

SCHOOL OPENS WITHIN THIRTY DAYS. Stock up with flannels—we have them in all weights and descriptions, both white and fancy styles for immediate delivery.

Before placing your orders, see our salesman, or just a request for information will bring you a fine choice of goods for fall.

	Yard
27 in. White Flannel	15c
36 in. White Flannel	17½c
27 in. Outing Flannel	15c
36 in. Outing Flannel	16½c
27 in. Outing Flannel,	
10-20's	14½c
36 in. Outing Flannel	
10-20's	16½c

MAIL YOUR ORDERS NOW!

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

Claffins' Review of the Dry Goods.

"Mail and road orders on domestics were very satisfactory," the review goes on. "There were not many buyers present, but orders, while not large in individual amounts, totaled a volume of business slightly ahead of the same period a year ago. A much better feeling seems to prevail in the market, which will undoubtedly soon be reflected in sales. Staple goods held very firm, and some branded 4-4 bleached and brown muslins were advanced in price. Sheets and pillow cases continued quite active, the total charges being ahead of the corresponding period last year. There is a growing scarcity in a good many of the popular sizes.

"The demand for silk fabrics this past week was concentrated to a great extent on merchandise for Fall, and especially in the newest Fall colorings. Fifty-four inch plain goods keep gaining in popularity, the demand being confined largely to flat crepes, crepe satins, charmeuse, crepe de chine and georgettes. Orders continued to be received in general assortments and from all sections of the country.

"While our wash goods department did not display the great activity that it has maintained for some time past, such merchandise as flowered voiles, printed silk and cotton crepes, broadcloths and tissues continued generally active. Rayon fabrics also sold well.

"Road orders in our lining department for immediate delivery were good. Future orders continued fairly well. Delivery dates on a large portion of these orders specify later shipment than has been usual in former years. The bulk of these orders call for colors.

"Curtains and drapery fabrics were not especially active, but a good many buyers seemed anxious to pick up merchandise for Fall sales. Terry cloths and cretonnes kept moving fairly well. Floral patterns in cretonnes suitable for street coats and capes and beach capes were quite popular. Many enquiries were received for heavy silk drapery fabrics, such as damasks, etc.

"The usual business activity throughout the house lost some of its momentum after the holiday, in spite of the fact that retail business in most parts of the country has been very good. This, of course, was not altogether unexpected, as it is the usual seasonal dullness. It is encouraging, however, to realize that business was very good in such lines as silks, wash goods, sheets and pillow cases, etc. Reports from all sections of the country indicate that there will be an unusually large number of buyers in the market during August and September."

Rayon in Undergarments.

Buyers of women's undergarments for their Fall requirements have thus far stressed the novelties, especially the flowered effects. Silk and cotton mixtures and hand-made undergarments have always been popular, while an increased demand for staple white goods has been noted. Rayon undergarments, which were produced on a large scale during the last season, are said to be competing with the silk rather than with the cotton variety. A tendency toward the production of very cheap

rayon undergarments is frowned upon by the underwear industry, which fears that these unsatisfactory articles will discredit the use of the material in underwear. The firm position of glove silk underwear among the better trade is said not to be seriously threatened by the rayon development.

Women Set the Pace.

In line with the new trend in men's clothing, of following the ruling element in women's apparel during the preceding season, comes the announcement by leading tie silk manufacturers that purple will be a leading shade in men's neckwear in the Fall season. The psychology behind this new tendency of clothiers seems to be that men will respond favorably to a color which arouses a favorable feeling tone in them. It is assumed, apparently, that the mere fact that men have seen a color play a large part in female apparel will go a long way toward arousing this favorable feeling tone. The purple ties will be gotten up in a number of decorative patterns and price ranges, although the dollar variety is expected to lead in sales.

Use of Dress Ornaments.

Use of marabou feathers for border effects on dresses and coats is forecast for the Fall in dress trimming circles. These feathers are dyed to imitate chin-chilla, silver fox and beaver furs, which cost much more. Greater use of ornamentation in dresses is indicated for the Fall. Embroidery points will be used for border effects, as well as to accentuate the flares. There is also talk of the use of colored spangles in floral effects and pastel shades. Metallic and tinsel effects, combinations of beads and silks, and silk fringes, from six to twenty-four inches wide, are also being mentioned. Metallic ribbons and laces, the latter in especially wide flounces, are regarded favorably. The rhinestone effects, which were popular during the past season, are expected to maintain their vogue.

Bold Designs in Fall Neckwear.

Popularity of the necktie with large, bold figures of predominating plaids is forecast for the Fall and holiday seasons. Combinations of stripes and bold figures will also meet with an active response from the consumer, it is believed, but plain striped ties will be in lessened demand. Tie silk manufacturers are reporting a large increase in sales thus far this year, in some instances a doubling of business being reported. This increase is not looked upon as a mere temporary development but is ascribed to a recent increase in vanity among men, which renders many of them incapable of "passing up" an attractive necktie in a shop window. Next to the dollar tie it is reported that the \$1.50 variety is the largest seller.

Children's Dresses Are Novel.

The early Fall showings of children's and juniors' dresses include many novelties this year. Crepe de chine is frequently seen in the "dressy" models, while in the woolen dresses many plaids and combinations of materials and colors are used. All-wool challie dresses are among the novelties that are expected to create considerable interest

among buyers, according to the United Infants', Children's and Junior Wear League of America, as they are both attractive and practical. Wool crepe is another material that recommends itself to use in children's garments this season. Early business in these lines is good, and the buying has begun in such a way as to indicate a generally excellent season.

A New Iridescent Cloth.

An Eastern concern has devised a novel process whereby the solution of fish scales used in the making of artificial pearls may be discharged on smooth-surfaced fabrics and articles, giving them a beautifully iridescent appearance. One product is called iri cloth, which has been used in making women's hats as well as dress accessories, belts and a variety of other things. The solution does not crack or chip off after being applied, it was said recently, which adds greatly to its value. It may also be applied to buttons, giving them an attractive mother-of-pearl effect, as well as to various ornaments. It has even been applied successfully to dolls.

Fabric Gloves Well Sold.

Wholesalers of fabric gloves report a sold-up condition for the Fall season. Styles are much the same as in the Spring merchandise, the cuff being retained but lessened in size and generally refined. The large flare is gone, being replaced by a cuff in some instances as small as one-half to three-quarters of an inch, although mostly is between an inch and an inch and a half. The turnback cuff is selling about as well as the straight one. Much is used on the cuffs, with a touch of soft color given to these decorations. Rayon is occasionally used in these gloves to give them added weight. Increased popularity for the fabric gloves is looked for, owing to the high price of kid ones.

French Handbags Are Novel.

French handbags for women are especially prolific in novelties this season. One of the newest is a combination of silver and moire silk. The handle clasp and center monogram are either of silver or gold, while the ornamental clasp is in the form of an idol in either metal. It is carried by a silver chain. The moire is pleated from the center, the silver or gold monogram acting as a hub in the "wheel" of pleats. The bag is seen chiefly in two colors, black and brown. The silver ornamentation goes with the former and the gold with the brown moire.

A New Powder Container.

A novelty which is designed as a powder container for a woman's boudoir dresser is a small celluloid dol, with perforations in its head through which the powder may sift. The doll comes clad in a knitted dress and cap, and makes a gay decoration to replace the matter-of-fact powder container. The novelty, which is in two sizes, is reported to be meeting with a good response from buyers. The smaller size is six inches tall and retails for sixty-nine cents. A larger size, seven inches tall, sells for a dollar.

Variants of New Hats.

An assured early start for wide-brim, scoop-shaped hats of ribbon-bound hatters' plush brought a series of these models to the consumer's attention during the past week. They were sponsored by acknowledged authorities on millinery styles. As these larger types are devoid of trimming, jeweled ornaments, which are featured at the base of the crown, serve to introduce altogether new motifs, according to a special bulletin issued yesterday by the Retail Millinery Association of America.

Metal-craft, carved crystals, semi-precious stones in reproductions of rare antiques, painted wood and enameled leather are quoted in the bulletin as of leading interest in high-priced lines. A good quality of jeweled slide or buckle is also shown upon the inch-wide grosgrain crown band.

"Georgette's use of the repeat ornament, the metal horseshoe nail, inserted in the fluted folds of an upturned velvet brim toque at regular intervals," the bulletin continues, "offers a striking innovation. An ornate detail which is consistently applied to the new season's felt crown is the inlay motif of pasted feathers. Guinea feathers, metallized and lacquered hackel, and owl's plumage are announced as active in this division. Snake skin, lizard and metallized leathers also find acceptance in the list of applied novelties.

"Ostrich is newly developed in short-clip and pasted treatments. In an imported collection recently opened, the short-clip is skillfully linked with felt-clip in an arresting brim handling by Lewis. Metallized and lacquered ostrich are introduced in the Prince of Wales tips in combination with velvet and hatter's plush. Geometric forms of metal, showing a reverse side of ostrich-clip, are also submitted by Lewis.

"Ribbon unfoldments outline several authentic presentations of the wide-brim rolling front, short-back sailor, boldly executed in a styling quite new in two-inch satin or velvet ribbons. Self-shirring ribbons introduce a fresh informal town wear and semi-sports handling of the small crown genre. The metal reversible is also an aid to the intricate ribbon mode. Self-tone and multi-tone cubistic handling of the close-crown ribbon sports hat continue to interest the designers, while wide velvet ribbons are adopted for the exclusive crush toque so successfully inaugurated by Reboux."

A New Clock Novelty.

The "beating heart" clock is a novelty of Swiss make now being sold by one importer. It is intended for boudoir or traveling purposes, and derives its name from a heart-shaped opening in the face, through which a small pendulum is to be seen swinging or "beating." The clock comes in various novelty shapes, and among the materials in which it is finished are pearl, enamel and mother-of-pearl. Each style is provided with a leather case to match. The retail price ranges from \$10 to \$25.

Have you such a system of accounting or of stock keeping that you can tell at a point midway between inventories, whether or not you are making money?



Make Conventions of Retail Grocers More Practical.

Written for the Tradesman.

There are indications that grocers' conventions, local, state and National, are getting down to earth. There appears to be less provision for "entertainment." Delegates attend the sessions and work. That is certainly as it should be. Probably much of this comes about because weak wobblers complainers against "conditions" and others whose wishbones are where their back bones should be have been mostly eliminated within recent years. Those who now run grocery stores are serious, ambitious men, mainly. They want to make their days count; and they realize that the only time any of us has is now—to-day!

That is all to the good. One result is that subjects for discussion at grocers' meetings are practical ones and they are really discussed—not treated as set speeches.

Some of the suggested subjects for the Virginia State convention this year are of such general character. First comes the vital question: "Methods of Mark Up to Insure the Necessary Average Margin." The man who treats that subject with even moderate fullness will contribute enough to the convention to justify the attendance of all the delegates if they discussed nothing else.

Way down the line, subject No. 15 comes: "Why I do or do not Believe in Future Buying"—and that is a subject on which many articles might be written without exhausting it. The fact is that this is not a question for belief or unbelief. It is a question for judgment in the light of all modifying factors of conditions, time, place, season, capacity and value—to mention a few.

For example, we know that the larger chain grocers have abandoned the purchase of staple future canned fruits and vegetables as a practice; but we also know that those men leave their own judgment free for emergencies and special circumstances. And some of their slants of reasoning are worth the study of all of us.

One man passed up pineapple futures last year, buying as needed because of high prices. The general run of retailers bought last year on the theory that scarcity would bring higher prices and profits on the plan of unearned increment. Many who thus purchased missed the "increment" because prices were so high that sales were retarded.

This season there is plenty of pineapple. There is no indication that prices will go to high levels. Hence grocers generally have not been anxious to buy. But this chain operator

bought liberally and, when prices declined, he bought as much more as he could obtain. Why? Because he foresees that prices which will enable him to sell large cans at 10 cents each less than last year will stimulate consumption.

He did not try for any increment not earned last year and he did not lose through lack of sales. He is not gambling this year, but he will build business, increase sales, corral a lot of consumer good will and make profits which will be perfectly gaugable and legitimate.

"Circumstances alter cases," saith the proverb. Let us exercise a bit of judgment now and then.

The tenth subject for Virginia grocers to discuss is: "The Worst Competition I Have and How I Meet it." Modify that to How I Beat It and the talk will be more constructive. But why always permit competition to set the pace? Why not do a little aggressive work yourself. That is the right way to be immune to competition.

Subject Seventeen, "Is Stock Turn More Important Than Quantity Buying For Price?" can generally be answered with a sweeping yes. For, to state a basic principle: Stock turn is the keynote of retail success, while quantity buying for price is always fraught with danger.

Subject Fourteen covers "The Most Profitable Methods of Buying," and may be answered thus: Buy in quantities and assortment sufficient to insure a steady supply of old stocks required to meet the normal demands of your trade—and a trifle more. Have in mind always the concurrent requirement that stock turn be kept as lively as consistent with having what your trade wants. Do that and your buying will always be skillfully done.

Wonderful subjects are Seven: "How I Advertise and the Results It Produces;" Eight: "Sales Methods for Getting New Customers" and Nine: "The Value of Price Tags and Window Posters"—for these are sales efforts. Men must bestir themselves to make sales. They must think, plan and devise to sell things. That is what the grocery business needs more than any other one thing. It is that element which accounts for the rise of individual and chain merchants whose history shows no advantages not common to all.

There is vast possibility in subjects Two: "Simple Records I Keep in my Business," although I may say that men who are attracted by "simple" because it seems to mean ease for the lazy thinker will not gain much from this; Four, "Some of the Best Time

RED STAR

RELIABILITY that really counts is offered buyers of flour in every sack of RED STAR. Unvarying in uniformity and certain dependability in the outcome of every baking. Staunch reliability is making staunch customers for RED STAR. It's milled from the finest hard turkey wheat of Kansas.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

**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

Savers," and Eleven; "Building a Big Business in a Small Town." This last is especially worth while because a plan to build business in any town will work out, with reasonable modifications, in any other town. Then, too, when men get started thinking about business building, they generally are improved merchants because of such thought.

Discussion of grocers gets into many kinds of publications these days. That is well, because any kind of discussion is apt to clarify things. But it is unfortunate that those who write such stuff do not get their statements really in line with the facts.

A story ran in the Western Fruit Jobber for June which is not credited to any source, yet it seems certain that it was picked up from some other medium. In that story occurs this:

"This groceryman must earn more than 15 per cent. on his capital investment every year in order to keep in business."

What does that writer mean? Search me.

A Prince Edward Island grocer sends me sample of his newspaper advertising and asks for criticism. This advertisement offers picnic hams, shoulders and bacon for Easter. The test of success seems to have been met because the advertisement offers one thousand picnic hams and the letter says he sold over a thousand. That is all one may expect from any advertisement.

Considering that this advertising was run in a country newspaper using its own fonts and styles of type, the display is good. There is the common fault of the unnatural use of capital letters. It should be remembered by advertisers that small letters are more easily read than capitals. So the headlines, Special for Easter and One Thousand Picnic Hams, would be better if run as I have written them in the solid cap form used. This applies equally to the body of the advertisement.

Prices charged show three cents margin per pound on all whole pieces. Probably that is all right on hams, picnics and shoulders; but it seems too little for bacon, even by the piece. Bacon which costs 32c cannot be sold sliced for 40c with the regain even of cost and service charges.

This man asks for suggested descriptions. I think he has touched the keynote in part of his advertising. At the bottom he says: "Our Hams And Picnic Hams Are All Cut From Selected Island Porkers." I copy it exactly. This would be more effective if capitalized only at our and Island. But it appears from this that Island grown stuff is preferred for its peculiar excellence, its known character, its distinctive richness of flavor and prime quality. Well, that is what one should say in such circumstances.

That is all there is to descriptive advertising: Just to say in print what you would find yourself saying personally to your customer. That is great stuff from every standpoint. Assuming it is true, it should be emphasized at every opportunity. Then not only will truth be with you, but

local pride, the home tradition of superiority, the economic satisfaction of buying home products, of "keeping the money at home" and all that will subconsciously work for you.

Paul Findlay.

Kind of Sweetbreads Most Esteemed.

Among the products in the meat line known as a by-product none has enjoyed a higher and more constant degree of popularity than veal sweetbreads. Sweetbreads are taken from the throat of the bovine animal and are known to the veterinarian as thymus glands or milk glands. During the period of the calf's life, when it is fed on whole milk direct from its mother, the sweetbread is at its best, and such breads are known as veal sweetbreads and command the highest market price. Breads from older calves or calves fed on skim milk and concentrates, have a definite market value and general use, but are less preferable than the veal breads. They are usually spoken of in the trade as calves' sweetbreads. Breads from calves six months old or more, usually grass fed, also produce breads, but they are not so white or valuable as the others. One thing that tends to make calves shipped from more or less distant points less valuable than nearby calves is the change and shrinkage that occurs in the breads. Even though the time in transit is only a few days the calf is off whole milk and the bread at once commences to contract from lack of feed and use. When a steer or a cow has reached mature age the bread has dried and hardened until it resembles tallow more than anything else, and as a table delicacy has lost its usefulness. Young steers and heifers produce breads that are commercially recognized and saleable, but at a price much lower than veal breads. The difference in appearance is in size and roughness. The veal breads are smaller, weighing around one-half to three-quarters of a pound to the pair, and are smooth and tender. Young steer and heifer breads are rougher, resembling a kidney somewhat as to sections of the surface, and weigh around one pound to the pair. Breads are divided into the heart bread and the throat bread, the former being round and thick while the latter is longer and thinner. Steer or beef breads are sometimes substituted for veal breads, and so all breads should be carefully examined to be sure there is no substitution on your order. Of course, you may consider it an advantage to buy beef breads if they suit your taste, and you should buy them for half the price of veal breads. Breads are delicious broiled with strips of bacon, or they may be parboiled, cut into small pieces and cooked with a white sauce, flavoring to suit taste with salt and pepper. They may then be served as cream sweetbreads on toast or specially in thin shells or paper cups.

T. E. Bentley, 221 Rockwell avenue, Pontiac, renews his subscription to the Tradesman as follows: "I am more than pleased with your valuable paper. It grows better and better each week and it certainly seems as though I could not get along without it. Long may it live and prosper."

HEKMAN'S

At 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.

WIDEN YOUR MARKET

Fleischmann's Yeast, the modern health food, is eaten every day by thousands of people—many of them in your own neighborhood.

Thousands of others know Fleischmann's Yeast and what it will do for them—all they need is a suggestion from you before they buy it from your store.

The Fleischmann package display will help suggest Yeast-for-Health to customers in your store. Place it in a prominent place and boost your sales of Yeast and the other groceries you sell.

FLEISCHMANN'S YEAST

The Fleischmann Company
SERVICE



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

JUST GOOD CANDY

Pure and Wholesome

THAT'S

Putnam's

PUTNAM FACTORY

Grand Rapids, Mich.



Michigan Retail Hardware Association.
 President—Scott Kendrick, Flint.
 Vice-President—George W. McCabe, Petoskey.
 Secretary—A. J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

Handling Electrical Appliances in the Hardware Store.

Written for the Tradesman.

Among the many lines of goods now carried in the modern hardware store there is possibly no line that presents a more attractive appearance than the electrical appliance line. The sale of electrical appliances has grown wonderfully during recent years, and the demand is steadily increasing wherever electric current is available for household use. Many appliances undreamed of a decade ago are to-day ready sellers, and are giving satisfaction to hundreds of thousands of users. And despite the competition of public utility enterprises, a good many hardware dealers are finding it profitable to cater to this new demand.

The majority of electrical appliances with their highly finished surfaces and attractive designs, present a very handsome appearance. Hence, they lend themselves readily to window display. Silent salesmen can also be used to splendid advantage in arranging displays of electrical fixtures of the smaller varieties.

In handling electrical appliances, an important feature is the ease with which they can be demonstrated. For the smaller devices a small table or counter in the store can be used. Electric irons, toasters, samovars, coffee percolators, etc., may be heated in a few minutes and demonstrated to customers without causing any loss of time. The larger devices, such as washing machines and vacuum cleaners, require more space for demonstration; these are, indeed, most effectively demonstrated in the home. Electric ranges should be demonstrated in the store, the necessary heavy wiring being installed for this purpose.

One dealer who has made a splendid success of his electric appliance department has found that demonstrating the goods is the quickest and most effective way of making sales. An actual demonstration not merely gets the customer intensely interested, but gives him a better idea how to use the device after the sale is made.

In the case of this particular dealer he took on the line in the first place rather hesitantly and dubiously. A traveler tried to interest him in electric irons when they were still a novelty. The merchant was afraid he could not sell many irons, but after some argument he ordered a dozen. These arrived in due time, and the dealer immediately arranged a window display in which he showed eleven irons,

keeping one in the store for demonstration purposes. Display cards and other advertising matter furnished by the manufacturer was also used to good advantage. The dozen irons were sold in two weeks, and the order was doubled. Later, electric percolators, disc stoves, toasters and vacuum cleaners were added; and still later, washing machines; together with other electrical lines. As a result the business in this department has steadily increased.

This dealer habitually uses newspaper advertising, changing his copy twice a week; and quite frequently he features electrical appliances. His newspaper advertising is always timed to back up his window displays and demonstrations.

There are many selling points in connection with electrical appliances, such as saving in time, saving in labor, low cost of fuel, absence of unnecessary heat in warm weather, durability, etc.

Electrical appliances do not sell themselves; but a good demand for them can be created. Every housewife is interested in electrical appliances for home use. Each satisfied customer passes the good word along, and the hardware store selling a satisfactory line will in this way secure a great deal of free advertising.

Hence it is very important for the dealer to sell a line in which he can place the most absolute confidence, and to be sure the appliances he sends out will give satisfactory service. All complaints regarding appliances that do not work properly should receive prompt attention, as a dissatisfied customer will often tell others, and make it hard to sell future customers who might otherwise be ready purchasers.

One worth-while feature of the line is that one sale is pretty sure to lead on to another. The customer purchasing an electric iron which proved satisfactory would, in the early days, come back for a toaster, percolator or vacuum cleaner. While electric goods are perhaps most readily saleable in the warm weather, they are really an all-the-year-round line. They form a valuable part of the Christmas gift stock they fit in with the wedding gift trade and with numerous other special occasions throughout the year.

Twenty years ago in the average community, electricity for other than lighting purposes was a new thing. Even for lighting purposes it was then in use in perhaps 50 per cent., perhaps less, of the homes. Now, wherever electric current is available, all new houses seem to be wired for electricity as a matter of course. Most homes where electricity is installed have half a dozen devices or more. These have,

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and
Fishing Tackle

Do you need Restaurant Equipment, Gas Stoves, Steam Tables, Coffee Urns, Water Coolers, Tables, Chairs, Stools, Dishes, Silverware, etc. WE HAVE IT.

Easy terms if desired.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

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

as a rule, been added one by one. In my own community, the publicly owned enterprise supplying electric current also sells appliances; but that does not prevent half a dozen independent electrical concerns, and as many hardware stores, from selling electrical goods and making money at it. It will be an exceptional community where conditions for the hardware dealer are much different; and the hardware dealer's merchandising skill and his established position in the community will help him to develop and take care of his share of the business.

For the larger lines particularly it is good policy to keep a prospect list. A little card index tray will provide the most convenient system of compiling such a list. Have an individual card for each prospect; and a prospect is anyone who has electricity "on tap." But, not to make too cumbersome a list, select those people among your regular customers or transient customers who haven't got, say a washing machine, a vacuum cleaner or an electric range. Note the item in which the prospect seems most interested on the card with his name and address. Then utilize the ordinary follow-up methods—mail advertising matter, and follow this up if necessary by personal solicitation. If you sell a washing machine, don't treat the transaction as finished; list that prospect for a vacuum cleaner, or a range. And so on. New devices are constantly being introduced and each sale you make is a stepping stone to other sales.

It is good policy to put forth extra effort to place a machine in a new neighborhood. Suppose on a certain street there isn't a washing machine in three blocks on either side. There is the place to sell a machine. For everybody's going to be interested in that machine, everybody will make a pretext to see it in operation, and everybody will secretly envy the proud possessor, and be anxious to go and do likewise. One sale leads to another almost inevitably.

It is a good plan to put on demonstrations of electrical devices regularly, and frequently. One demonstration a year isn't enough, nor is one demonstration of a specific device enough. You have to keep on showing what you have.

The fall fair, where electric current can be had, is a good place to demonstrate, if it is the sort of fall fair which draws city people as well as country people, or if your rural community has some sort of power service, or if individual power plants are in fairly general use. A purely rural fair in a community where there is no electricity would be no place, of course, to stage a demonstration of electrical devices.

Especially is it desirable to demonstrate the new or comparatively new lines. In most communities to-day an electric iron is too well known a device to require a demonstration. But an electric range or even an electric washing machine is different. Many people are still skeptical about these lines; innate conservatism dies hard; if you would get the business of such people, you've simply got to show them; and the demonstration is the quickest way. Victor Lauriston.

Postmaster General Concedes Forty Million Dollar Deficit.

After considerable delay the Post Office Department now frankly admits that in spite of the increased rates of postage authorized by the postal salary increase bill and effective April 15 of the current year, revenues are running substantially behind expenditures, making it altogether probable that the postal deficit for the current fiscal year which began on July 1 will approximate if it does not exceed, \$40,000,000. There is good reason to believe that this figure is exceedingly conservative and that, in default of additional legislation, on July 1 next there will be a shortage in the neighborhood of \$75,000,000.

For the fiscal year ending June 30, 1924, there was a deficit of approximately \$12,000,000, but at that time the prosperity of the country combined with the rational schedule of postal charges then in force was slowly increasing postal receipts as compared with expenditures, so that when the bill increasing postal rates and postal pay became effective on April 15, 1925, the deficit was but \$5,000,000 with a prospect of an actual surplus of \$3,000,000 on June 30, 1925. Of course this surplus was never realized because of the provisions of the law which went into force on April 15.

It is interesting at this juncture to note that when Congress insisted on raising postal rates it had before it a prediction by the Postmaster General that if the rate schedules were allowed to stand there would probably be a surplus of more than \$30,000,000 per annum in the course of the next two years. If, therefore, the old rate schedule had remained in force Congress could have raised the postal pay \$35,000,000 or \$40,000,000 with little prospect of adding to the small current deficit and thus a large measure of relief could have been given to the postal workers without either adding to the burdens of the patrons of the postal service or to those of the taxpayers at large who must meet all postal deficits.

But the politicians on Capitol Hill willed otherwise. They had posed so long as the friends of postal workers that they were unwilling to compromise on two-thirds of a loaf and insisted on a whole one.

According to Postmaster General News figures they must now face the disagreeable consequence of explaining to all their constituents why they have loaded them up with an annual burden of \$40,000,000 to be paid out of the general taxes in order that the postal workers might be "taken care of." Incidentally, they will have to explain why the increased burden on the patrons of the mails is producing less, rather than more, revenue.

Plans were completed during the past week by the joint post office committee representing the Senate and House for exhaustive hearings in various parts of the country on the workings of the new postal rates. The committee is charged with the responsibility of framing a permanent law to take the place of the temporary statute enacted by the last Congress.

There is no profit in pretending.

FOR COMPETENT DETECTIVE SERVICE SEE

Halloran's National Detective Agency

Phone Automatic 51-328

GRAND RAPIDS, MICH.

Bell Main 46

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

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

Handle Reynolds Shingles

For Profit and Satisfaction



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

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

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

Fourth National Bank

United States Depository

Established 1868

GRAND RAPIDS, MICHIGAN

The accumulated experience of over 56 years, which has brought stability and soundness to this bank, is at your service.

DIRECTORS.

Wm. H. Anderson, Pres.	L. Z. Caukin, Vice Pres.	J. C. Bishop, Cash.
Christian Bertsch,	Sidney F. Stevens,	David H. Brown,
Robert D. Graham,	Marshall M. Uhl,	Samuel G. Braudy,
Charles N. Willis,	Victor M. Tuthill	Charles N. Remington
Samuel D. Young	James L. Hamilton	



Walker
OWOSSO
MICHIGAN

**Makes
Good
Chocolates**



Doesn't Pay if You Have To Sell Every Item.

A salesmanager of long experience tells his salesmen that they must sell along with their goods both service and useful information. He works out the matter as follows:

"It pays to keep posted because that puts you in a position to combat the arguments of your trade; it puts you in a position to talk to your trade intelligently; it puts you in a position to do your business in a satisfactory manner, which will please your trade as well as your house. When you do that, you are certainly pleasing yourself.

"In addition to keeping posted, don't forget that service which you can perform for the retailer is what counts these days, in getting your share of his business. The retailer is not interested in buying goods from you; he is interested in buying goods from the man that furnishes service in the way of postings, in the way of quality merchandise, and in the way of helpful hints which he can give him to further his business.

"There are dozens of men that are selling groceries and that's all they are out for. This means they have to sell every item they offer and the day isn't long enough that a man can sell enough goods in a day and make it pay. You must build up a friendship that means orders. Your customer must be waiting for you.

"The thing to do is to get eight or ten merchants to give you 60 or 75 per cent. of their business and then the balance of the trade you get will mean a nice volume of business for the month. The selling of every individual item takes too much time; and as we said before, the day isn't long enough for you to get enough items to justify your traveling. Show your trade what they can make on your goods; that's what they are interested in. If you have a proposition that will make money for the trade, then they are going to be interested. And the good salesman is always well posted, has a good line of offerings that will make the retailer money and incidentally make money for the salesman. The whole story winds up with the fact 'that you get what you go after.'"

Wants To Know Retailers Not Sold And Why.

A wise wholesaler grocer house believes in selling every retail merchant in its territory or knowing the reason why. It tells its salesmen how they may help the house in carrying out this policy, as follows:

"We have, of course, at this time no way of knowing whether all of you, or any of you, have carefully gone over the merchants in your territory and

made up a list of them along the lines we spoke of at our last sales meeting, i. e., listing those whom you are not selling, whether from a credit standpoint, or not. In other words, there should not be the number of merchants in any of your territories that there are now that you are not selling.

"We cannot sell everybody because everyone will not buy from us, no one can sell everyone in the territory even if they were willing to consider purchasing of us, but we do believe that by closer work between each of you and your credit department that you can line up additional business which now, so to speak, is on the black list, and this through lack of closer co-operation between you and the credit department. Boys, if you have not made up this list so that you can handle it with our credit man, then make it up as you work your territory next week, but before handling with him, get full information, and late information, on those whom in the past the credit department has not been looking favorably upon."

Pay For the Oysters With the Shells.

There is no place for the luxury-loving type of salesman in the hard competitive conditions of the present time. A hard-hitting salesmanager raps this type of salesmen as follows:

"Some salesmen aren't half covering their allotted territory. These birds belong to the luxury-loving type. They wish we had oyster shells for money. Then they could go in and order a half dozen on the half shell and pay the bill with the shells. And wouldn't it be soft these balmy days to spend our time lying in the shade waiting for breakfast, dinner and supper. Such chaps have no acquaintance with the brain and biceps' coat of arms that every successful salesman bears. Generally they are known as 'Floaters'—along on their job. Then there are other chaps called the 'Betweens'—between the 'Floaters' and those who are worth while.

"Their chief purpose is to keep their salesmanager worried. They are equipped with a complete set of brains, but only one cylinder is hitting. They have the glassy-eye look without seeing; the tin ear—hear without remembering; the hare brain—read without thinking. Always in a hurry to get nowhere—too busy to sell anything on their way. When they get there, they put a little gas into the car and hurry back to report 'the usual circumstances and peculiar conditions in their territory.'"

Kalamazoo—J. J. Russell succeeds E. Tracy in the grocery business at 632 North Burdick street.

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

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

HOTEL CHIPPEWA

HENRY M. NELSON

Manager

European Plan

MANISTEE, MICH.

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof Rooms

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

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



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine Turkish Baths

Luxurious Rooms ERNEST McLEAN, Mgr.

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

Problems Which Confront the Country Hotel Man.

Glen Lake, July 28—I notice by the papers that Carl Montgomery, Post Tavern, Battle Creek, has been entertaining royalty, as it were, giving a complimentary banquet to Vice-President Dawes. Entertaining royalty is one of the best things "Monty" does, and naturally General Dawes would be right in his line. We may now reasonably expect the Senate rules will be modified next winter.

My friend, Ed. Swett, writes me that his Muskegon Occidental is doing a phenomenal business this season, which pleases me much. With such a wonderful establishment and equipment, completed just about the time the bottom dropped out of Muskegon's boom, Ed. has had troubles, but he never weakened, and I am happy to say he had the backing of investors who knew what he had in him. Now they all derive more or less satisfaction in the privilege of the "I told you so" expression. The Occidental is making good.

The Hotel World, Chicago, makes mention of a certain prominent citizen of an Eastern city who recently went on record in singling out three hotels he had found "best" in crossing the continent. The proprietor of one of these hotels subsequently wrote the gentleman suggesting he enlarge on the matter and say in what respects he had found these hotels superior. To this request the man demurred and wrote that he hardly thought it necessary or advisable to attempt to define what makes a hotel "superlatively good." He added, however, that in replying to the same question from another party, he said, "cleanliness, courtesy, hominess and reasonable charges are among the essentials, but both the superlatively good hotel and the superlatively beautiful woman defy explicit description."

The gentleman said something.

But let fifty travelers of the same class and travel experience from the Atlantic to the Pacific coast stop en route at the same hotels for the same length of stay and they would by no means agree upon what were the best three hotels across the continent.

The good hotel consists largely of service and service fluctuates, even in the best hotels. The quality of raw food, cooking and waiter service vary in the same hotel. The attention and service which pleases one man does not suit another. How good a meal tastes often depends on how hungry a man is or what is the condition of his digestive tract. A weary traveler finds a restful bed. Man is a mercurial creature.

Anent the Nebraska law which regulates hotels of classes A, B and C, without defining them, which has brought about many complex situations, I recently asked Fred Pantlind what constitutes a first-class hotel. He spent some time considering the subject and finally gave it up. Isn't it true that we all talk about first and second rate hotels, but cannot exactly figure out the line of demarcation. I have often told Fred that I considered he was running a hotel in the "first" class, but he has promptly suggested that I had better spend a few hours behind the clerk's desk before I passed final judgment.

Thus it goes. We talk about someone running a second-class hotel and yet for the life of us cannot give any substantial reason for the claim.

If the Nebraska law makers had specified "good" and "rotten" hotels, it would have made it much easier to separate the sheep from the goats.

Don't forget that the next annual convention of the Michigan Hotel Association is to be held at Kalamazoo on Friday and Saturday, September 18 and 19. Announcements will be sent out in due time, but this mention is made early, so you may make the necessary entry in your date book.

I hate to hear anyone speak slight-

ingly of the efforts of the country hotel man who is honestly trying to perform a service for humanity and just keeping out of the almshouse. The younger traveler who knows nothing about conditions before the war is apt to speak slightly of this institution but the veteran knows very well when he speaks of the good old days of the \$2 a day caravansary that he patiently submitted to a great many inconveniences which he would not stand for now. He knows, for instance, that with but a very few exceptions the old-time institution was neither properly lighted nor heated. The heating of individual rooms was a rarity—stoves in office, dining room and dormitory halls were usually customary, but the heating of the bed rooms, if any facilities at all were provided, depended upon small stoves, usually inadequate for the purpose intended and at a charge added to the \$2 rate. He also remembers with particular aversion the crude and uncomfortable toilet facilities provided. Nowadays the hotel which does not provide these two principle items of comfort and convenience is not entitled to consideration and the one who does it is certainly worthy of added compensation. Many other comforts now furnished, unheard of in the long ago, inexpensive as to the individual item, in the aggregate cost the hotel man a pretty sum, but are expected by the patron.

Dining room service, as a rule, has been much improved. The traveler who in days of old was contented with the Turkey red table cloth and napkins—if any—laundered infrequently, the wooden handled knife and fork, the pewter spoon, etc., now enjoys immaculate linen and polished silver. He knows there is a vast improvement in the quality of the coffee over what it used to be and that fresh fruit and palatable cereals, the latter garnished with cream instead of ultramarine blue milk, now served customarily, is an innovation, and he would pass through the day with a dissatisfied spirit if they were omitted from the bill of fare. Perhaps, mistakenly, the landlord has endeavored to emulate the service of the higher priced city hotels and he may be the innocent cause of unusual expenses for service not required by the commercial man. Finally, the landlord has had the help problem to face and everyone knows that he is now the victim of unusual wages paid to incompetent servants. To be sure, some of the smaller institutions are strictly "family conducted" affairs and have not felt the sting of increased compensation for help, but the percentage of such is very small.

All the service items of themselves, however, do not justify the hotel man in making an excessive charge, and if he does, he ought most certainly to be disciplined. If he will not be reasonable, then he should be unhorsed. If the victim condones the offense he deprives himself of every vestige of sympathy. If he is consistent in his plea for lower charges he will patronize and boost the landlord who recognizes the equities in the case. This is his surest weapon.

There are many examples of the traveling man getting the better end of the deal over the tourist, who is nowadays the greatest source of profit for the hotel operator. For instance, the traveling man demurs at what is known as "doubling up" in case of congested conditions at his hotel, while the tourist is not so decidedly adverse to it. On account of his intimacy with the landlord he is often the beneficiary in the dispensing of unusual courtesies which it would not be expedient to extend to all. In most cases he recognizes this feature of his entertainment which may compensate him for occasional delinquencies.

The meat in the cocoanut resolves into this: The country hotel man, in many instances, is feeling the hardship of abbreviated patronage from

various causes and knows that his bank account is not as healthy as formerly, but he is not sure that a reduction of rates will stimulate trade and restore the former degree of prosperity.

Neither am I. I have talked with large employers of traveling men who tell me that their employees become discouraged over their expense accounts, but who do not blame any particular class for this condition, knowing that everything they offer to sell is top notched in price. These employers have partitioned their territory into small areas, planted their representatives in central locations, provided them with autos and shown a willingness to have their men spend their week ends at home with their families, and the country landlord is the innocent sufferer, a condition one cannot hope to see materially improved in the future.

The Rickman Hotel, North Burdick street and West Kalamazoo avenue, generally recognized as one of the best hotel structures in Southwestern Michigan, has been purchased by John Ehrman from the Kalamazoo Hotel Co. At the same time Mr. Ehrman bought of Walter Barnes, present lessee, all the furnishings and equipment of the establishment and took immediate management of the hostelry.

Mr. Ehrman says he intends to renovate the hotel throughout, redecorating and refurbishing every room. Those improvements will be made by degrees, so as not to interfere with the operation of the hostelry.

The building proper is in splendid physical condition. It is built of reinforced concrete with an exterior of terra cotta. It is eight stories high and has seventy-six bedrooms equipped with 106 beds. It was originally erected in 1910 by Rickman Brothers. It was later taken over by the Kalamazoo Hotel Co. For several years the hotel has been operated without a dining room. Mr. Ehrman reports that he intends later to re-open the dining room, thus affording guests complete service.

John Ehrman gained his knowledge of the hotel business by association with his father, Adam Ehrman, and brother, Frank Ehrman, of the Columbia Hotel. He was with them until seven years ago when he branched out for himself. As proprietor of the Kiefer and Smith hotels, Hillsdale, he made a pronounced success, one that attracted the favorable comment of hotel men and the traveling public throughout Michigan. He sold out his interest in Hillsdale a little less than a year ago, and has since been looking for a suitable location.

His purchase of the furnishings in the hotel automatically canceled the auction sale advertised for July 16, the date Mr. Barnes planned to relinquish his lease and retire from the management. Up to the time that Mr. Ehrman bought the real estate, the Kalamazoo Hotel Co. had no lessee in mind to succeed Mr. Barnes.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 28—The people who are converting the Rindge building, diagonally across from the Tradesman office, into a ramp garage, are soliciting occupants for spaces with a contract which is so one sided and so replete with catch phrases as to cause the average man to wonder what kind of chaps he is dealing with. The contract presented by the promoters of the undertaking is so objectionable that few men of ordinary discernment will care to tie themselves up to a document which places the patron at the mercy of such unfair methods.

Sidney F. Stevens and wife, who have been summering at the Hotel Whitcomb, St. Joseph, will return to the city Aug. 5.

W. A. Pardon, the Benton Harbor tobacconist, has added a soda fountain.

It was installed by the Hazeltine & Perkins Drug Co.

Cornelius Verburg and Henry Hofius, proprietors of the Madison Square Furniture Co., have sold the stock to the De Young Bros. Fuel Co., who will continue the business under the same style at the same location.

The Hazeltine & Perkins Drug Co. has installed a soda fountain in the drug store of Roy A. Randall on Lyon street.

Herman Meyers the Boyne Falls general dealer, is spending the week in the city, accompanied by Mrs. Meyers. They are guests at the Pantlind.

Albert Miner, who has conducted a pie bakery at 812 Westnedge street, Kalamazoo, for the past four years, has arranged to establish a branch bakery at Grand Rapids. He has leased the premises at 645 First street and expects to begin making deliveries in about a week. Palmer Adams will have charge of the office and Clarence Walbridge will solicit and deliver orders. Mr. Miner is baking 1,800 pies daily at Kalamazoo and expects to be able to increase his output in Grand Rapids to 5,000 pies before the end of six months.

Between 3,000 and 4,000 delegates from the various bodies represented in the membership of the National Council of Traveling Salesmen's Associations will assemble in New York City early in September to attend the annual convention of the organization, according to an announcement from headquarters. About 912,000 traveling men are members of the various associations included in the Council. The major part of the meeting, the actual dates for which are Sept. 1, 2 and 3, will be given over to discussions dealing with the general improvement of business. Some of the most prominent business men in the country, as well as officials of Government departments, will make addresses. One of the topics which will come up for serious consideration is the growing competition of retailers with house-to-house canvassers.

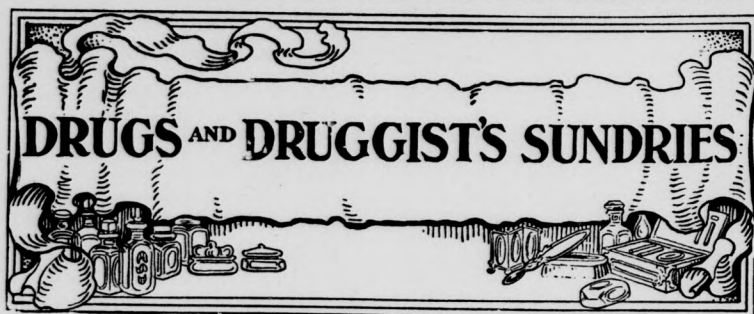
It Can Be Done.

Decatur, Ill., July 27—I thought I thought I would give you a little news item, to my notion something odd. In Decatur, Ill., I was quite impressed by seeing a sign hanging over a cafeteria with the following on it: Katherine McClelland's System. All you can eat for 49c.

As I had not seen anything exactly like this and thinking perhaps you would like to know about it, I am giving you my personal experience regarding same, and also enclosing a card which speaks for itself.

This is a regular cafeteria, with, I should judge, fifty tables, with an average seating capacity of four people. There is no difference between it and any other cafeteria, except maybe in the cooking of the food, and from my experience, having enjoyed two meals there, the cooking is second to none. The portions are large, courtesy and service is A-1. This 49c meal gives you the choice of six different kinds of meat, in addition to fish, varieties of salads, the same in vegetables. Choice of any pastry or fruits in season, bread and butter, coffee, tea, milk, butter-milk, lemonade, iced tea or soft drink. You will note from the card it says, "Please eat all you take." You pay for what is left. This is an actual fact. What they mean by this, if you should take a piece of pie and take one bite out of it and they notice it, it then costs you an additional dime. This does not mean that you must participate in a 49c meal. You can take anything you like less than the above amount and pay for it proportionately. This woman does a capacity business. Everything pertaining to the place is as clean as a whistle. C. W. Reattoir.

Blaze a trail and you won't be left behind.



Making More Cordial Relationship of Doctor and Druggist.

Every thinking doctor and druggist recognizes that the professions of medicine and pharmacy are interdependent, and that the closer and more harmonious the relationship between the two becomes the more each group will be advantaged. Any opportunity, therefore, which offers a chance to strengthen the bond between them should be seized with eagerness. We as pharmacists must see to it that we do our part fully to guarantee this rapprochement; if necessary to do more than our share, since candor compels us to admit that we stand to gain more from the union than do the doctors.

Various ways offer themselves to bring about this cordiality of relationship, most of them being obvious. One method in particular is effective and this paper is concerned with that method. The other plans have been discussed lengthily, but this plan has had but little publicity, at least print.

After a physician receives his diploma and begins his practice, he has usually formed his own conclusions concerning druggists and their place in his scheme. Under certain conditions he may change these conclusions, but ordinarily they remain a fixed part of his thinking. It is important then that he be shown, while still susceptible to evidence, the value of pharmacy both to himself and to mankind generally. Entering upon his career with a proper appreciation of the drug business, he becomes a distinct asset to pharmacy. Such appreciation develops usually out of a certain sort of instruction gained in medical school. Most students, whatever their curriculum, reflect in their thinking the ideas of their preceptors. If, for example, a professor of *materia medica* like the late Dr. Potter has a lowly opinion of pharmacy and pharmacists, there will result from his teachings a group of doctors prejudiced against druggists; but if, on the other hand, the teacher be like the well known pharmacologist, MacNider, who holds druggists in high esteem, then the students of such a man are prejudiced in favor of pharmacy and its practitioners, and such favor is a valuable asset to the drug business generally. All of which is by way of saying that the best time, almost the only time it sometimes seems, to work for the mutual understanding and sympathy between doctors and druggists is while the two groups are still in college.

Two ways are open to bring about this understanding. One is for druggists and teachers of pharmacy to talk with professors in medical schools and

seek to secure their co-operation in placing before the embryonic doctor the value to himself and to the public of the right sort of drug service; to impress him favorably with the character of man who makes up the bulk of the nation's druggists; and to impress upon him also the advancement in pharmaceutical standards which is now so rapidly going on. Many such professors will gladly do this if properly approached. The chances are that they have simply not thought of the matter at all. Another way is for schools of pharmacy located in institutions which also have schools of medicine, to endeavor to have introduced into the curricula of the latter, specialized courses in pharmacy, taught by some member of the pharmaceutical faculty. No one questions the value to a physician of a knowledge of certain phases of pharmacy, and it ought not to be difficult to bring about the addition of such a course. While the medical pharmacy is being taught, it will be appropriate to carry on the missionary work mentioned above so that the medical student will gain, while he is still impressionistic, the right appreciation of his co-worker, the druggist.

For twelve years I have taught medical pharmacy in the university with which I am connected, and I have never lost a legitimate opportunity to elevate the druggist in the minds of the oncoming crop of doctors in our section. The task has been as easy as it has been pleasant, and the results have been increasingly gratifying as practice has improved my ability properly to place before the youthful medicos a picture of the present-day, intensively trained pharmacist who can and who would like to be a close-working partner in the crusade against disease. I like to think that as these students finish their medical education and go out into the world they will not only be slightly better doctors as a result of their work under me, but that they will also have a higher conception of the men into whose hands will go their recipes for pain and disease.

J. G. Beard.

Diminution of Drugs in Drug Stores. Written for the Tradesman.

"The Lord created healing herbs out of the earth and a prudent man will not cast them aside."

The old time drug store symbols, the bright colored, odd shaped globes, or bottles have disappeared from drug store windows and have given place to brilliant electric signs. In the modern drug store, the atmosphere of service prevades, from the supplying of postage stamps to the easy chairs in

the screened in alcove. Everything that can be put up in cartons or packages, ready to hand across the counter to the customers. In this hurrying age this is very convenient, too. A large percentage of prescriptions call for tablets or pills, sugar-coated or chocolate coated or something palatable and easy to take. Very little skill is needed in compounding the few home formulas brought in. Commercialism has crept in until one wonders sometimes if there is still an "Art of the Apothecary" that God told Moses to follow in making an "anointing oil," the prescription of which is found in Exodus, the 30th chapter and 22-25 verses.

The modern druggist in his struggle for up-to-date-ness says: "Put all those shelf bottles back out of sight, who wants to see them anyway? Put in their place a display of goods which will sell goods." Yet this same druggist knows it to be a fact that patent medicines, for instance—those which are not advertised in the papers and magazines—unless they are kept before the eyes of the people are soon uncalled for and forgotten.

An article in a recent issue of a well known drug journal, describing three windows in that many drug stores in one of our Eastern cities, enumerated some twenty-six articles on display, from walking canes to coffee percolators, but no bottle of medicine whatsoever was to be seen.

There was a time when spices were on the list of every drug stock, but in many stores they have been kept out of sight until many housewives order their supply of spices—cinnamon, nutmegs, allspice and cloves—along with their sugar and then wonder what is the matter with their pickles.

An occasional display of good quality spices will tend to keep the public from forgetting that spices belong to the drug trade and that their supply is of superior quality.

Who would care to go back to the days of proportioning sugar of lead and potassium bichromate to color yellow or chopping up the blocks of logwood to color black or catechu to color brown?

It is a lot easier to hand out packages and much more satisfactory to the dyer, especially since the package dyes are perfected so that the silk is colored and cotton lace, for instance, on the same garment will not be changed in color.

We know times are changing and the druggist must keep up with the times. Old fashioned customs must go and new ways are taking their places.

Instead of bemoaning the fact that there is propaganda abroad in the land, leaving a doubt as to whether the druggist is a professional man or not, and instead of cutting the profit out of prices to meet the prices of lesser quality goods carried in stores other than drug stores, he must exercise his profession, get a fair profit for high grade goods and continue to give courteous service. The professional pharmacist must live up to the slogan: "Your druggist is more than a merchant. He is safeguarding the life of the community." This cannot

be done by the pharmacist going off on fishing trips and leaving unregistered and incompetent help to take charge of his business and to dispense salts of tartar to make lemonade.

When there is an epidemic of contagious disease, folks pass the door of those who know how to heal all difficulties only one way and seek a physician who is skilled and has a knowledge of remedies with which to combat the contagion.

So the pharmacist who is wise today will not lay aside his high calling, in order to be up-to-date, but will exert his professional salesmanship to still give drugs their rightful place upon his shelves and will not need to be alarmed about the public passing him by.

Nim Hathaway.

Spend the Whole Week in Muskegon.

The druggists who have planned to combine their vacation week with the convention week of the M. S. P. A. this year are exceedingly fortunate, for there is no better place to spend your vacation than in the vicinity about Muskegon.

Muskegon and environs are most beautiful in August. There are wonderful roads in Muskegon county. Visit the numerous factories in Muskegon and Muskegon Heights. See Hackley Park with its beautiful memorial monuments. See the McKinley memorial, across from the park. Visit Hackley Art Gallery and Library; all only a short block from the hotel. Visit Lake Michigan Park and swim in the big lake.

Take a drive on Memorial drive, take one to White Lake, etc., and see the resorts and lakes around Whitehall and Montague. See Wolf Lake, Lake Harbor and Mona Lake. See the fine fox farms; take side trips to Grand Haven, Holland, Spring Lake and Fruitport; go North to Hart, Shelby Pentwater, Ludington and see the fruit and farming country at its best. All the places mentioned are on improved roads.

Make your hotel reservations with E. J. Torbeson, 117 West Western avenue, Muskegon, to-day. Don't put it off.

A week spent in this manner will be one long remembered as one most profitably spent.

In Arkansas, one dollar of the two dollars paid to the State Board of Pharmacy is returned to the State Association. In Indiana one dollar of the three dollars paid to the State Board of Pharmacy is returned to the State Association. In Iowa the same rule is adopted as in Arkansas. In Kentucky, registration with the State Board of Pharmacy includes membership in the State Association. In Minnesota and Montana, one dollar from the State Board of Pharmacy fees is paid into the treasury of the State Association. This is true also of North Dakota, Oklahoma and Texas. In South Dakota, registration with the State Board of Pharmacy includes membership in the State Association.

Colorado, Kansas, Missouri and Oklahoma have adopted the unit plan for membership.

Michigan has a life certificate for registered pharmacists and assistants.

This is optional in Alabama upon the payment of ten dollars.

Michigan has a store registration fee of three dollars. Pennsylvania has a similar fee of one dollar.

The Druggists Calendar.

Aug. 5, 6 and 7—M. S. P. A. convention at Muskegon—All Ready!

Sept. 5—Get alcohol reports and CVD reports in.

Sept. 21 to 25—N. A. R. D. convention at Memphis, Tenn. Let's go.

Oct. 5—Get alcohol and CVD reports in.

Oct. 25 to 31—Pharmacy Week. Put it over.

Nov. 5—Get alcohol and CVD reports in.

Nov. 12—Dust off the "Do your Christmas Shopping Early" signs.

Dec. 5—Get alcohol and CVD reports in.

Dec. 11—Now is the time to make even a hot water bag look like a Christmas present.

Jan. 1—Get your inventory ready for Uncle Sam.

Jan. 5—Get alcohol and CVD reports in.

Feb. 5—Get alcohol and CVD reports in.

Feb. 28—Have your tax statement in.

Mar. 5—Get your alcohol and CVD reports in.

Mar.—Don't forget to have a real "First Aid Week" window.

Mar. 15—Income tax statement must be in.

April 5—Get your alcohol and CVD reports in.

May 1—Have your fountain license applied for.

May 5—Get your alcohol and CVD reports in.

June 5—Get your alcohol and CVD reports in.

June 30—Have your narcotic inventory and renewal application in.

July 1—Apply for your fireworks license.

July 5—Get your alcohol and CVD reports in.

July 10—Get ready for the next M. S. P. A. convention.

Aug. 5—Get your alcohol and CVD reports in.

Aug.—Don't miss the A. P. A. convention this year.

How do you like jazzing through the year with a bale of red tape?

L. V. Middleton, Sec'y.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow.		Cinchona	
Boric (Powd.)	15 @ 25	Lavendar Gar'n	85 @ 1 20	Colchicum	21 80
Boric (Xtal)	15 @ 25	Lemon	2 50 @ 2 75	Cubeba	21 00
Carbolic	38 @ 44	Linseed, bld. bbl.	@ 1 06	Digitalis	21 80
Citric	68 @ 70	Linseed, bld less 1	13 @ 1 26	Gentian	21 35
Muriatic	3 1/2 @ 3	Linseed, raw, bbl.	@ 1 03	Ginger, D. S.	21 80
Nitric	8 @ 15	Linseed, ra. less 1	10 @ 1 23	Gualiac	22 20
Oxalic	15 @ 25	Mustard, artifi. oz.	@ 50	Gualiac, Ammon.	22 00
Sulphuric	3 1/2 @ 8	Neatsfoot	1 35 @ 1 50	Iodine	@ 95
Tartaric	40 @ 50	Olive, pure	3 75 @ 4 50	Iodine, Colorless	@ 1 50
Ammonia		Olive, Malaga, yellow	2 75 @ 3 00	Iron, Clo.	@ 1 35
Water, 26 deg.	10 @ 18	Olive, Malaga, green	2 75 @ 3 00	Kino	@ 1 40
Water, 18 deg.	09 @ 14	Orange, Sweet	4 50 @ 4 75	Myrrh	@ 2 50
Water, 14 deg.	6 1/2 @ 12	Origanum, pure	@ 2 50	Nux Vomica	@ 1 55
Carbonate	20 @ 25	Origanum, com'l	1 00 @ 1 20	Opium	@ 2 50
Chloride (Gran.)	10 1/2 @ 20	Pennyroyal	3 00 @ 3 25	Opium, Camp.	@ 2 55
Balsams		Peppermint	24 00 @ 24 25	Opium, Deodora'd	@ 2 50
Copaiba	90 @ 1 20	Rose, pure	18 50 @ 14 00	Rhubarb	@ 1 70
Fir (Canada)	2 55 @ 2 80	Rosemary Flows	1 25 @ 1 50	Paints.	
Fir (Oregon)	65 @ 1 00	Sandalwood, E.	10 00 @ 10 25	Lead, red dry	15 1/2 @ 15 1/2
Peru	3 00 @ 3 25	Sassafras, true	2 00 @ 2 25	Lead, white dry	15 1/2 @ 15 1/2
Tolu	3 00 @ 3 25	Sassafras, artifi.	90 @ 1 20	Lead, white oil	15 1/2 @ 15 1/2
Barks		Spearment	10 50 @ 10 75	Ochre, yellow bbl.	@
Cassia (ordinary)	25 @ 30	Sperm	1 50 @ 1 75	Ochre, yellow less 2 1/2	@
Cassia (Salgon)	50 @ 60	Tansy	5 00 @ 5 25	Red Venet'n Am.	3 1/2 @
Sassafras (pw. 50c)	@ 55	Tar, USP	50 @ 65	Red Venet'n Eng.	4 @
Soap Cut (powd.)	30c	Turpentine, bbl.	@ 98 1/2	Putty	5 @
Berries		Turpentine, less 1	05 @ 1 19	Whiting, bbl.	@ 4 1/2
Cubeb	@ 1 25	Wintergreen, leaf	6 00 @ 6 25	Whiting	5 1/2 @ 10
Flah	@ 25	Wintergreen, sweet	3 00 @ 3 25	L. H. P. Prep.	2 80 @ 3 00
Juniper	09 @ 20	Wintergreen, art.	80 @ 1 20	Rogers Prep.	2 80 @ 3 00
Prickly Ash	@ 20	Wormseed	6 00 @ 6 25	Miscellaneous	
Extracts		Wormwood	8 50 @ 8 75	Acetanalid	47 @ 55
Licorice	60 @ 65	Potassium		Alum	08 @ 12
Licorice powd.	@ 1 00	Bicarbonate	35 @ 40	Alum, powd. and	09 @ 15
Flowers		Bichromate	15 @ 25	Bismuth, Subli-	3 54 @ 3 59
Arnica	25 @ 30	Bromide	69 @ 85	Borax xtal or	07 @ 13
Chamomile Ger.	20 @ 25	Bromide	54 @ 71	powdered	07 @ 13
Chamomile Rom.	50	Chlorate, gran'd	23 @ 30	Cantharides, po.	1 75 @ 2 25
Gums		Chlorate, powd.	16 @ 25	Calomel	1 93 @ 2 09
Acacia, 1st	50 @ 55	or Xtal	16 @ 25	Capsicum, pow'd	48 @ 55
Acacia, 2nd	45 @ 50	Cyanide	30 @ 30	Carmine	6 00 @ 6 50
Acacia, Sorts	20 @ 25	Iodide	4 30 @ 4 49	Casia Buds	30 @ 35
Acacia, Powdered	35 @ 40	Permanganate	20 @ 30	Cloves	50 @ 55
Aloes (Barb Pow)	25 @ 35	Prussiate, yellow	65 @ 75	Chalk Prepared	14 @ 16
Aloes (Cape Pow)	25 @ 35	Prussiate, red	@ 1 00	Chloroform	51 @ 60
Aloes (Soc. Pow.)	65 @ 70	Sulphate	35 @ 40	Chloral Hydrate	1 35 @ 1 85
Asafoetida	65 @ 75	Roots		Cocaine	12 10 @ 12 80
Pow.	75 @ 1 00	Alkanet	25 @ 30	Cocoa Butter	50 @ 75
Camphor	1 05 @ 1 10	Blood, powdered	35 @ 40	Corks, list, less	40 @ 50 1/2
Gualiac	@ 80	Calamus	35 @ 60	Coppers	2 1/2 @ 10
Gualiac, pow'd	@ 90	Elecampane, pwd	25 @ 30	Coppers, Powd.	4 @ 10
Kino	@ 1 10	Gentian, powd.	20 @ 30	Corrosive Sublim	1 53 @ 1 74
Kino, powdered	@ 1 20	Ginger, African	30 @ 35	Cream Tartar	31 @ 38
Myrrh	@ 60	Ginger, Jamaica	60 @ 65	Cuttle bone	40 @ 59
Myrrh, powdered	@ 65	Ginger, Jamaica, powdered	55 @ 60	Dextrose	8 @ 15
Opium, powd.	19 65 @ 19 92	Goldenseal, pow.	@ 7 50	Dover's Powder	3 50 @ 4 04
Opium, gran.	19 65 @ 19 92	Ipecac, powd.	3 50 @ 3 75	Emery, All Nos.	10 @ 15
Shellac	90 @ 1 90	Licorice	35 @ 40	Emery, Powdered	8 @ 10
Shellac Bleached	1 00 @ 1 10	Licorice, powd.	20 @ 30	Epsom Salts, bbls.	@
Tragacanth, pow.	@ 1 75	Licorice, powdered	30 @ 40	Epsom Salts, less 3 1/2	@ 10
Tragacanth	1 75 @ 2 25	Orris, powdered	35 @ 40	Ergot, powdered	@ 1 00
Turpentine	@ 25	Poke, powdered	35 @ 40	Flake, White	15 @ 20
Insecticides		Rhubarb, powd.	1 00 @ 1 10	Formaldehyde, lb.	13 @ 30
Arsenic	15 @ 25	Rosinwood, powd.	@ 40	Gelatine	90 @ 1 05
Blue Vitriol, bbl.	@ 07	Sarsaparilla, Hond.	@ 1 00	Glassware, less 55 %	
Blue Vitriol, less	08 @ 15	Sarsaparilla Mexican	@ 1 25	Glassware, full case 60 %	
Bordea. Mix Dry 12 1/2	@ 25	Squills	35 @ 40	Glauber Salts, bbl.	@ 02 1/2
Hellebore, White	20 @ 30	Squills, powdered	60 @ 70	Glauber Salts less 04 @	10
powdered	20 @ 30	Tumeric, powd.	17 @ 25	Glue, Brown	21 @ 20
Insect Powder	50 @ 70	Valerian, powd.	@ 75	Glue, Brown Grd	15 @ 20
Lead Arsenate Po.	17 @ 30	Seeds		Glue, white	27 1/2 @ 25
Lime and Sulphur	9 @ 22	Anise	@ 35	Glue, white grd.	25 @ 35
Dry	9 @ 22	Anise, powdered	35 @ 40	Glycerine	25 @ 45
Paris Green	22 @ 35	Bird, ls	13 @ 17	Hops	65 @ 75
Leaves		Canary	13 @ 20	Iodine	6 45 @ 8 90
Buchu	1 25 @ 1 30	Caraway, Po.	30 @ 35	Iodoform	7 35 @ 7 65
Buchu, powdered	@ 1 30	Cardamon	@ 4 00	Lead Acetate	20 @ 30
Sage, Bulk	25 @ 30	Coriander pow.	30 @ 35	Mace	@ 1 50
Sage, 1/4 loose	@ 40	Dill	12 1/2 @ 20	Mace, powdered	@ 1 50
Sage, powdered	@ 35	Fennell	25 @ 40	Menthol	15 50 @ 16 00
Senna, Alex.	50 @ 75	Flax	09 @ 15	Morphine	11 18 @ 11 93
Senna, Tinn.	30 @ 35	Flax, ground	09 @ 15	Nux Vomica	@ 30
Senna, Tinn. pow.	25 @ 35	Foenugreek pow.	15 @ 25	Nux Vomica, pow.	17 @ 25
Uva Ursi	20 @ 25	Hemp	8 @ 15	Pepper black pow.	32 @ 35
Oils		Lobelia, powd.	@ 1 25	Pepper, White	40 @ 50
Almonds, Bitter, true	7 50 @ 7 75	Mustard, yellow	17 @ 25	Pitch, Burgundry	10 @ 15
Almonds, Bitter, artificial	4 00 @ 4 25	Mustard, black	20 @ 25	Quassia	12 @ 15
Almonds, Sweet, true	1 40 @ 1 60	Poppy	22 @ 25	Quinine	73 @ 1 33
Almonds, Sweet, imitation	75 @ 1 00	Quince	1 50 @ 1 75	Rochelle Salts	30 @ 35
Amber, erude	1 50 @ 1 75	Rape	15 @ 20	Saccharine	@ 30
Amber, rectified	1 75 @ 2 00	Sabadilla	25 @ 35	Salt Peter	11 @ 22
Anise	1 25 @ 1 50	Sunflower	11 1/2 @ 15	Seidlitz Mixture	30 @ 40
Bergamont	5 50 @ 5 75	Worm, American	30 @ 40	Soap, green	15 @ 30
Cajuput	1 50 @ 1 75	Worm, Levant	4 25 @ 4 50	Soap mott cast.	22 1/2 @ 25
Cassia	4 00 @ 4 25	Tinctures		Soap, white castile	@ 12 50
Castor	1 80 @ 2 05	Aconite	@ 1 80	less, per bar	@ 1 45
Cedar Leaf	1 50 @ 1 75	Aloes	@ 1 45	Soda Ash	3 @ 10
Citronella	1 50 @ 1 75	Arnica	@ 1 10	Soda Bicarbonate	3 1/2 @ 10
Cloves	3 00 @ 3 25	Asafoetida	@ 2 40	Soda, Sal	02 1/2 @ 68
Cocoonut	1 85 @ 2 10	Belladonna	@ 1 35	Sulphur, roll	@ 1 10
Cod Liver	2 00 @ 2 25	Benzoin	@ 2 10	Sulphur, Subl.	04 @ 10
Croton	2 00 @ 2 25	Benzoin Comp'd	@ 2 55	Tamarinds	20 @ 25
Cotton Seed	1 40 @ 1 60	Buchu	@ 2 55	Tartar Emetic	70 @ 75
Cubeba	7 00 @ 7 25	Cantharadial	@ 2 35	Turpentine, Ven.	50 @ 75
Eligeron	6 00 @ 6 25	Capsicum	@ 2 30	Vanilla Ex. pure	1 75 @ 2 25
Eucalyptus	1 25 @ 1 50	Catechu	@ 1 75	Vanilla Ex. pure 2	50 @ 3 00
Hemlock, pure	1 75 @ 2 00			Zinc Sulphate	06 @ 15
Juniper Berries	3 25 @ 3 50				
Juniper Wood	1 50 @ 1 75				
Lard, extra	1 60 @ 1 80				
Lard, No. 1	1 40 @ 1 60				

School Supplies

Ink Tablets, Penholders, Composition Books, Pencil Tablets, Pastes, Glues, Inks, School Records, Penholders, Pens, Slates, School Blanks, Slate Pencils, Rubber Bands, Pencil Pockets, Crayons, Compasses, Chalk, Pencil Sharpeners, Chamois Skins, Inks, Pencil Assortments, Fountain Pens, Blackboard Erasers, Colored Pencils, Blotting Paper, Exercise Books, Water Colors, Pencil Pockets, Cardboard, Thumb Tacks, Paste, Pencil Clips, Water Colors, Dictionaries, Ink Erasers, Bristol Board, Library Paste, Blank Books, Rulers, Dusters, Mucilages, Sponges, Crayolas, Pencils, Lunch Kits, Banner Loose Leaf Note Books, Pencil Boxes, Legal and Foolscap Paper, Dictionaries, Pat's Pick, Michigan History, U. S. Civil Government, Pattengill's Orthographies, Civil Government Primary, Michigan, Welch School Registers.

REMEMBER THAT SCHOOL WILL SOON OPEN

SEND US YOUR ORDER TODAY

HAZELTINE & PERKINS DRUG CO.

Manistee

Michigan

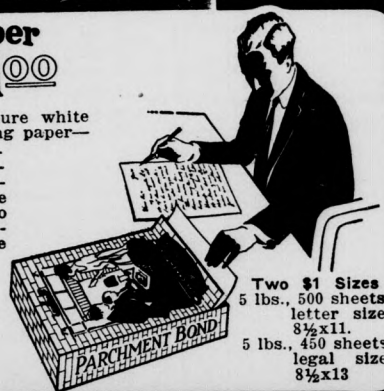
Grand Rapids

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

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

Some Canned Fruit
Some Canned Fish
Brooms
Quaker Milk
Veal

DECLINED

Lamb
Sugar

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 20
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 95
Sliced bacon, medium ----- 3 00
Sliced beef, large ----- 4 50
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter, 10 1/2 oz. 3 25
Peanut butter, 6 1/2 oz. 3 00
Peanut butter, 3 1/2 oz. 1 25
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 18s 3 60
Cream of Wheat, 24, 14 oz. ----- 2 80
Pillsbury's Best Cer'l ----- 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat ----- 4 30
Quaker Brst 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 75
Fancy Parlor, 23 lb. 8 50
Ex. Fancy Parlor 25 lb. 9 50
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

Shaver

No. 50 ----- 2 00
Peerless ----- 2 60

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. ----- 12 8
Paraffine, 6s ----- 14 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
Apple Sauce, No. 10 7 50
Apricots, No. 1 1 75
Apricots, No. 2 ----- 3 00
Apricots, No. 2 1/2 3 00
Apricots, No. 10 ----- 9 25
Blackberries, No. 10 9 50
Blueberries, No. 2 2 00
Blueberries, No. 10 ----- 15 00
Cherries, No. 2 ----- 3 00
Cherries, No. 2 1/2 ----- 3 75
Cherries, No. 10 ----- 10 00
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 1 25
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 3 25
Peaches, 2 1/2 Cal. 3 25
Peaches, 10 Mich. ----- 8 50
Pineapple, 1, sl. 1 80
Pineapple, 2 sl. 2 80
Pineapple, 2 br. sl. 2 65
Pineapple, 2 1/2, sl. 3 35
Pineapple, 2, cru. 3 60
Pineapple, 10 cru. ----- 11 50
Pears, No. 2 ----- 4 00
Pears, No. 2 1/2 ----- 4 25
Plums, No. 2 ----- 2 40
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2, blk 3 60
Raspberries, Red, No. 10 15 00
Raspberries, Black, No. 10 ----- 16 00
Rhubarb, No. 10 ----- 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
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, Star 2 60
Shrimp, 1, wet 2 10
Sard's, 1/4 Oil, Ky 5 25
Sardines, 1/4 Oil, Kless 4 75
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 75
Salmon, Rd Alas. 3 25
Salmon, Med. Alaska 2 35
Salmon, Pink Alaska 1 75
Sardines, Im. 1/4, ea. 10 28
Sardines, Im. ----- 25
Sardines, Cal. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4, Curtis, doz. 2 20
Tuna, 1/2, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

Bacon, Med. Beechnut 3 00
Bacon, Lge Beechnut 4 95
Beef, No. 1, Corned ----- 2 70
Beef, No. 1, Roast ----- 3 70
Beef, No. 2 1/2, Qua. all. 1 35

Beef, No. 1 1/2, Qua. all. 1 75
Beef, 5 oz., Qua. all. 2 60
Beef, No. 1, B'nut, all. 4 60
Sap Sago ----- 25
Beefsteak & Onions, s 2 75
Chili Con Ca., ls 1 35
Deviled Ham, 1/2 ----- 2 20
Deviled Ham, 1/4 ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby 5 34
Potted Meat, 1/4 Qua. ----- 90
Potted Meat, 1/2 Libby ----- 1 85
Potted Ham, Gen. 1/2 ----- 1 85
Vienna Saus., No. 1/2 ----- 1 25
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

Asparagus, No. 1, Green tips 4 60
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50
Green Beans, 2s 2 00
Gr. Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex. stan 1 65
Corn, No. 2, Fan. 1 80
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 3 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup 95
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 42
Mushrooms, Choice ----- 53
Mushrooms, Sur Extra 70
Peas, No. 2, E. J. 1 75
Peas, No. 2, Sift. ----- 2 00
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 2 1 25
Pumpkin, No. 10 4 50
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 40
Tomatoes, No. 3 2 00
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 3 70
Lily Valley, 14 oz. ----- 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, ss ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 10 1/2 oz. ----- 1 60
Quaker, 14 oz. ----- 2 25
Quaker, Gallon Glass 12 50

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE

Roquefort ----- 52
Kraft, Small tins ----- 1 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
Bechnut ----- 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, lb. ----- 32
Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. ----- 4 50
Droste's Dutch, 1/4 lb. ----- 2 25
Hersheys, 1/2s ----- 32
Hersheys, 1/4s ----- 32
Huyler ----- 26
Lowney, 1/2s ----- 40
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 38
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 32
Runkles, 1/4s ----- 36
Van Houten, 1/2s ----- 75
Van Houten, 1/4s ----- 75

COCOANUT.

1/2s, 5 lb. case Dunham 42
1/2s, 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
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
Carlene, Tall, 4 doz. 3 80
Carlene, Baby ----- 3 50

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, 1/2 doz. 4 60
Blue Grass, Tall 4s ----- 4 40



Quaker, Tall, 4 doz. ----- 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, 1/2 doz. 4 60
Blue Grass, Tall 4s ----- 4 40

Blue Grass, Baby, 96 ----- 4 30
Blue Grass, No. 10 ----- 4 40
Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 doz. 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 ----- 27 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's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 30
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana ----- 75 00
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 ----- 1 80
Nibble Sticks ----- 1 95
Primrose Choc. ----- 1 25
No. 12 Choc., Dark ----- 1 70
No. 12 Choc., Light ----- 1 75
Chocolate Nut Rolls ----- 1 75

Gum Drops

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

Lozenges.

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

Hard Goods.

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

Cough Drops

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

Package Goods

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

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints. 31
Silver King M. Mallows 31
Walnut Sundae, 24, 5c ----- 80
Neapolitan, 24, 5c ----- 80
Yankee Jack, 24, 5c ----- 80
Mich. Sugar Ca., 24, 5c 8c
Pal O Mine, 24, 5c ----- 80

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50

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

CREAM OF TARTAR

6 lb. boxes ----- 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

Currents

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

Dates

Hollowi ----- 09

Peaches

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

Pearl

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

Raisins.

Seeded, bulk ----- 09
Thompson's s/dies blk ----- 09
Thompson's seedless, 15 oz. ----- 11
Seeded, 15 oz. ----- 11

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 ----- 08 1/2

Hominy

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

Macaroni

Domestic, 20 lb. box 10
Armours, 2 doz., 8 oz. 1 80
Foulds 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, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS



Doz. PURE Vanilla
Lemon ----- 1 80
1 65 ----- 7 1/2 ounce ----- 2 25
2 00 ----- 1 1/2 ounce ----- 3 75
3 50 ----- 2 1/2 ounce ----- 3 50
6 50 ----- 4 ounce ----- 7 00

UNITED FLAVOR

Imitation Vanilla
1 ounce, 1

GELATINE	Pint, Jars, dozen	3 50
Jello-O, 3 doz	4 oz. Jar, plain, doz.	1 30
Knox's Sparkling, doz.	5 1/2 oz. Jar, pl., doz.	1 60
Knox's Acid'd, doz.	9 oz. Jar, plain, doz.	2 30
Minute, 3 doz.	20 oz. Jar, Pl. doz.	4 25
Plymouth, White	3 oz. Jar, Stuf., doz.	1 35
Quaker, 3 doz.	6 oz. Jar, stuffed, doz.	2 50
	9 oz. Jar, stuffed, doz.	3 50
	12 oz. Jar, Stuffed,	
	doz.	4 50@4 75
	20 oz. Jar, stuffed doz.	7 00

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	
PARIS GREEN	1/2 S	31
	1 S	29
	2 S and 5 S	27
PEANUT BUTTER.		



Bel Car-Mo Brand
24 1 lb. pails in case
12 2 lb. pails in case
5 lb. pails 6 in crate
14 lb. pails
25 lb. pails
50 lb. tins

PETROLEUM PRODUCTS		
Iron Barrels		
Perfection Kerosene	13.1	
Red Crown Gasoline		
Tank Wagon	19.7	
Solite Gasoline	22.2	
Gas Machine Gasoline	40.2	
V. M. & P. Naptha	23.6	
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	
Pinol, 4 oz. cans, doz.	1 45	
Pinol, 8 oz. cans, doz.	2 25	
Parowax, 100, lb.	8.0	
Parowax, 40, 1 lb.	8.2	
Parowax, 20, 1 lb.	8.4	



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

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

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

New Orleans		
Fancy Open Kettle	74	
Choice	62	
Fair	41	

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

NUTS.		
Whole		
Almonds, Terregona	20	
Brazil, New	28	
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	23	
Pecans, Jumbo	50	
Walnuts, California	23	
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	

PROVISIONS		
Barreled Pork		
Clear Back	34 50@35 00	
Short Cut Clear	34 50@35 00	
Dry Salt Meats		
S P Bellies	28 00@30 00	
Lard		
Pure in tierces	19	
60 lb. tubs	advance 1/2	
50 lb. tubs	advance 1/2	
20 lb. pails	advance 1/2	
10 lb. pails	advance 1/2	
5 lb. pails	advance 1/2	
3 lb. pails	advance 1/2	
Compound tierces	14 1/2	
Compound, tubs	15	

Sausages		
Bologna	12 1/2	
Liver	12	
Frankfort	17	
Pork	18@20	
Veal	17	
Tongue, Jellied	12	
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	
Bolled Hams	45	
Mined Hams	14	
Bacon	30	

Beef		
Boneless, rump	18 00@22 00	
Rump, new	18 00@22 00	
Mince Meat.		
Condensed No. 1 car.	2 00	
Condensed Bakers brick	31	
Moist in glass	8 00	
Pig's Feet		
Cooked in Vinegar		
1/2 bbls.	1 55	
3/4 bbls., 35 lbs.	2 75	
1/2 bbls.	5 30	
1 bbl.	15 00	

Tripe.		
Kits, 15 lbs.	90	
1/4 bbls., 40 lbs.	1 60	
1/2 bbls., 80 lbs.	3 00	
Hogs, per lb.	42	
Beef, round set	14@26	
Beef, middles, set.	25@30	
Sheep, a skeln	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	
SAL SODA		
Granulated, bbs.	1 80	
Granulated, 60 lbs. cs	1 35	
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	23	
Whole Cod	11 1/2	

Holland Herring		
Mixed, Kegs	1 10	
Queen, half bbls.	10 25	
Queen, bbls.	17 50	
Milkers, kegs	1 05	
Y. M. Kegs	1 25	
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	
Mackerel		
Tubs, 100 lb. fncy fat	24 50	
Tubs, 60 count	6 00	

White Fish		
Med. Fancy, 100 lb.	13 00	
SHOE BLACKENING		
2 in 1, Paste, doz.	1 85	
E. Z. Combination, ds.	1 35	
Dri-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	
Emaline Paste, doz.	1 35	
Emaline Liquid, dz.	1 35	
E Z Liquid, per doz.	1 40	
Radium, per doz.	1 85	
Rising Sun, per doz.	1 35	
54 Stove Enamel, dz.	2 80	
Vulcanol, No. 5, doz.	95	
Vulcanol, No. 10, doz.	1 35	
Stovoll, per doz.	3 00	

SALT.		
Colonial, 24, 2 lb.	90	
Colonial, Iodized, 24-2	2 40	
Med. No. 1, Bbls.	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	5 50	
70, 4 lb. Table	5 00	
28, 10 lb. Table	4 75	
28 lb. bags, Table	40	



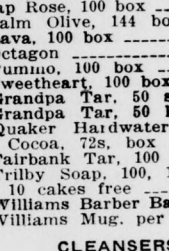
Per case, 24, 2 lbs.	2 40	
Five case lots	2 30	
Iodized, 24, 2 lbs.	2 40	



Worcester		
Bbls. 30-10 sks.	5 40	
Bbls. 60-5 sks.	5 55	
Bbls. 120-2 1/2 sks.	6 05	
100-3 lb. sks.	6 05	
Bbls. 280 lb. bulk:		
AA-Butter	4 20	
AA-Butter	4 20	
Plain, 50 lb. blks.	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	

SOAP		
Am. Family, 100 box	6 30	
Export, 120 box	4 90	
Big Four Wh. Na. 100s	3 75	
Flake White, 100 box	4 25	
Fels Naptha, 100 box	5 60	
Grdina White Na. 100s	4 10	
Rub No More White		
Naptha, 100 box	4 00	
Rub-No-More, yellow	5 00	
Swift Classic, 100 box	4 40	
20 Mule Borax, 100 bx	7 55	
Wool, 100 box	6 50	
Fairy, 100 box	5 75	
Jap Rose, 100 box	7 85	
Palm Olive, 144 box	11 00	
Lava, 100 box	4 90	
Octagon	6 20	
Hummo, 100 box	4 85	
Sweetheart, 100 box	5 70	
Grandpa Tar, 50 sm.	2 00	
Grandpa Tar, 50 lge.	3 45	
Quaker Hardwater		
Cocoa, 72s, box	2 70	
Fairbank Tar, 100 bx	4 00	
Trilly Soap, 100, 10c.		
10 cakes free	8 00	
Williams Barber Bar, 9s	50	
Williams Mug, per doz.	48	

CLEANSERS		
Am. Family, 100 box	6 30	
Export, 120 box	4 90	
Big Four Wh. Na. 100s	3 75	
Flake White, 100 box	4 25	
Fels Naptha, 100 box	5 60	
Grdina White Na. 100s	4 10	
Rub No More White		
Naptha, 100 box	4 00	
Rub-No-More, yellow	5 00	
Swift Classic, 100 box	4 40	
20 Mule Borax, 100 bx	7 55	
Wool, 100 box	6 50	
Fairy, 100 box	5 75	
Jap Rose, 100 box	7 85	
Palm Olive, 144 box	11 00	
Lava, 100 box	4 90	
Octagon	6 20	
Hummo, 100 box	4 85	
Sweetheart, 100 box	5 70	
Grandpa Tar, 50 sm.	2 00	
Grandpa Tar, 50 lge.	3 45	
Quaker Hardwater		
Cocoa, 72s, box	2 70	
Fairbank Tar, 100 bx	4 00	
Trilly Soap, 100, 10c.		
10 cakes free	8 00	
Williams Barber Bar, 9s	50	
Williams Mug, per doz.	48	



80 can cases, \$4.80 per case		
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WASHING POWDERS.		
Bon Ami Pd, 3 dz. bx	3 75	
Bon Ami Cake, 3 dz.	3 25	
Climaline, 4 doz.	4 20	
Grandma, 100, 5c	4 00	
Grandma, 24 Large	4 00	
Gold Dust, 100s	4 00	
Gold Dust, 12 Large	3 20	
Golden Rod, 24	4 25	
Jinx, 3 doz.	4 50	
La France Laun., 4 dz.	3 60	
Luster Box, 54	3 75	
Miracle C., 12 oz., 1 dz	3 25	
Old Dutch Clean, 4 dz	4 40	

Queen Ann, 60 oz.	2 40	
Rinso, 100 oz.	5 75	
Rub No More, 100, 10		
oz.	3 85	
Rub No More, 18 Lg.	4 00	
Spotless Cleanser, 48,		
20 oz.	3 85	
Sani Flush, 1 doz.	2 25	
Sapallo, 3 doz.	3 15	
Soapine, 100, 12 oz.	6 40	
Snowboy, 100, 10 oz.	4 90	
Snowboy, 24 Large	7 30	
Speedee, 3 doz.	7 00	
Sunbrite, 72 doz.	4 00	
Wyandotte, 48	4 75	

SPICES.		
Whole Spices.		
Allspice, Jamaica	@15	
Cloves, Zanzibar	@36	
Cassia, Canton	@25	
Cassia, 5c pkg., doz.	@40	
Ginger, African	@15	
Ginger, Cochlin	@25	
Mace, Penang	@100	
Mixed, No. 1	@22	
Mixed, 5c pkgs., doz.	@45	</

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 19—In the matter of William H. Huggins, Bankrupt No. 2737, the first meeting of creditors has been called for August 3.

In the matter of Joseph Miszenski, Bankrupt No. 2725, the funds for the first meeting have been received and such meeting has been called for August 3.

In the matter of David A. Coreson, Bankrupt No. 2728, the funds for the first meeting have been received and such meeting has been called for August 3.

In the matter of John D. S. Hanson, Bankrupt No. 2735, the funds for the first meeting have been received and such meeting has been called for August 4.

July 20. In the matter of Toufek Maloley, Bankrupt No. 2721, the schedules have been filed and the first meeting has been called for August 4. The schedules list assets of \$2,000, of which \$300 is claimed as exempt, with liabilities of \$8,959.68. A list of the creditors of the bankrupt is as follows:

Deeb Hattem, Grand Rapids	\$3,000.00
V. C. Pie Co., Grand Rapids	30.00
Overland Coffee Co., Chicago	260.50
Mich. Bell Telephone Co., Grand R.	8.10
National Grocer Co., Grand Rapids	76.13
H. Leonard & Sons, Grand Rapids	8.24
Hazeltine & Perkins Drug Co., Grand Rapids	63.63
General Cigar Co., Grand Rapids	19.60
Vander W. Pter Co., Grand Rap.	1.50
G. R. Gas Light Co., Grand Rapids	298.70
W. Yeretsky, Grand Rapids	18.00
Cotton Electric Co., Grand Rapids	1.80
Lombard, McIntyre & Post, Grand Rapids	130.00
P. D. Mohrhardt, Grand Rapids	158.25
Western Union Tel. Co., Grand Rap.	3.75
Ed Fadoul, Grand Rapids	270.00
Bud Fraam, Grand Rapids	150.00
Fred Fraam, Grand Rapids	1,165.00
Carl Yared, Grand Rapids	100.00
G. R. Store Fixture Co., Grand R.	120.00
Schrouders, Inc., Grand Rapids	750.00
Mike Nassiff, Grand Rapids	32.95
Woodka Bros., Grand Rapids	54.17
Ryskamp Bros., Grand Rapids	531.64
Gray Beach Cigar Co., Grand Rap.	7.50
X Cigar Co., Grand Rapids	21.70
Holand Cigar Co., Grand Rapids	24.65
G. R. Window Cleaning Co., Grand Rapids	15.00
Consumers Ice Co., Grand Rapids	80.04
R. Water Works, Grand Rapids	5.19
Ellis Bros., Grand Rapids	159.49
Kent Storage Co., Grand Rapids	39.24
Hekman Biscuit Co., Grand Rapids	38.66
DuBois Soap Co., Cincinnati	8.80
Tennison Cigar Co., Grand Rapids	7.50
G. S. Smith, Grand Rapids	3.25
G. H. P. Cigar Co., Detroit	1.50
Wolverine Spice Co., Grand Rapids	45.27
I. Van Westenbrugge, Grand Rap.	6.50
Vanden Berge Cigar Co., Grand R.	57.33
Rademaker-Dooce Co., Grand Rap.	61.88
Jay Eaton Co., Grand Rapids	52.99
John G. Sluyter, Grand Rapids	16.80
G. R. Savings Bank, Grand Rapids	500.00
Morris Plan Bank, Grand Rapids	500.00

In the matter of Preston W. Porter, Sr., Bankrupt No. 2731, the funds for the first meeting have been received and such meeting has been called for August 4.

In the matter of John A. Meulenber, Bankrupt No. 2711, the trustee has reported the receipt of an offer in the sum of \$1.00 from Louis Levinsohn, of Saginaw, for all of the stock, tools, equipment, furniture and fixtures of the estate located at Kalamazoo. The property is that of a sheet metal and roofing works. The sale will be held at the office of the referee on August 3. An inventory is in the hands of the referee. The trustee is M. N. Kennedy, at Kalamazoo, and parties wishing to see the property may apply to him.

July 25. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Lyle Benham, Bankrupt No. 2739. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the village of Rockford, and is a carpenter by occupation. The schedules list assets of \$158.80, of which \$50 is claimed as exempt to the bankrupt, with liabilities of \$3,147.82. 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:

Mrs. R. A. Waterbury, Mt. Clemens	\$1,486.00
Rockford State Bank, Rockford	441.72
R. B. Squires, Rockford	51.00
Henry Burch, Rockford	12.50
R. Burch, Rockford	10.00
Massey Harris Hdw. Co., Lansing	200.00
Clayton Eldred, Cedar Springs	7.50
Dockery Bros., Cedar Springs	52.00
J. A. Beucus, Cedar Springs	51.00
Furner & Marvin, Cedar Springs	268.83
Farmers & Merchants Bank, Cedar Springs	80.00
Cedar Springs Bank, Cedar Springs	347.11
American Association of Commerce, Chicago	140.00

On this day also were received the adjudication and order of reference in the matter of Groening Bros. & Wilde, Bankrupt No. 2732. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ludington and has conducted a

clothing and department store at such city. The case is involuntary and schedules have been ordered filed, and upon receipt of the same a first meeting will be called and note of the same and a list of the creditors given here.

On this day also were received the schedules, order of reference, adjudication and appointment of receiver in the matter of Alice S. Vaughan, Bankrupt No. 2738. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Greenville, and has operated a manufacturing plant at such city. The schedules show assets of \$9,221.76, of which \$1,000 is claimed as exempt to the bankrupt, with liabilities of \$9,889.08. The court has appointed a custodian who is in charge of the property of the estate. The first meeting of creditors has been called for August 10. A list of the creditors of the bankrupt is as follows:

City of Greenville	\$154.91
Berkeley S. Vaughan, Greenville	219.88
The following are notes:	
Greenville State Bank, Greenville	1,675.00
Coulter Lumber Co., Grand Rapids	269.97
G. R. Wood Finishing Co., Grand Rapids	55.00
G. Plato, Greenville	85.00
Southerland Tool Co., Greenville	115.00
Commercial Printing Co., Greenville	70.00
F. R. Martin Co., Greenville	90.00
Eureka Lumber Co., Greenville	155.00
Lewis Electric Co., Grand Rapids	25.00
Greenville Lumber Co., Greenville	30.00
Wright Machine Co., Grand Rapids	270.00
Reliable Hardware Co., Greenville	50.00
Fred A. Gleason, Greenville	90.00
Story & Grosvenor, Greenville	53.00
Thos. W. Parker Co., Grand Rapids	90.00

The following are open accounts:

Attwood Brass Co., Grand Rapids	34.97
Acme Sign Service, Grand Rapids	4.00
American Fibre Packing Co., Grand Rapids	320.48
C. O. Burgess, Stanton	12.30
C. O. Canfield Co., Bridgeport, Conn.	17.70
Commercial Printing Co., Greenville	7.55
Coated Textile Mills, Inc., Providence, R. I.	76.56
Gen. Mich. Paper Co., Grand Rapids	17.00
Carrom Co., Ludington	90.52
Furniture Trade Pub. Co., Jamestown, N. Y.	2.00
Fuller Engraving Co., Grand Rap.	15.00
O. E. Franché Co., Chicago	233.75
Foster, Stevens & Co., Grand Rap.	71.21
Fitch Products Co., Goshen	6.18
Greenville Floral Co., Greenville	5.20
G. R. Wood Fin. Co., Grand Rapids	238.68
Greenville Hdw. Co., Greenville	5.00
A. L. Holcomb Co., Grand Rapids	59.76
Henry J. Heystek Co., Grand Rap.	12.50
E. A. Kemp & Son, Greenville	55.32
Kennedy, Carliner Bag Co., Shelbyville, Ind.	8.53
Landers Bros., Toledo	290.97
Lewis Electric Co., Grand Rapids	20.00
Mich. Bell Tel. Co., Grand Rapids	6.45
Mich. Engraving Co., Grand Rapids	13.41
Magic Leather Treatm't Co., Detroit	6.14
Parker Bros., Salem, Mass.	30.27
Reliable Hardware Co., Greenville	9.68
Ranney Refrigerator Co., Greenville	100.00
W. A. Spinks & Co., Chicago	100.30
Stalter Edge Tool Co., Grand Rapids	14.88
Sutherland Tool Co., Greenville	119.51
Simmons Saw & Steel Co., Chicago	6.35
J. Jefferson Co., Wells	620.92
J. H. Temmink Co., Greenville	47.00
Traut & Hine Mfg. Co., New Britain	31.62
R. J. Tower Elec. Co., Greenville	84.82
Typewriter Sales & Service Co., Grand Rapids	15.00
B. C. Tuttle, Greenville	22.00
Tousey Varnish Co., Chicago	5.50
A. D. Vining Coal Co., Greenville	126.10
Wheeler & Temmink, Greenville	.15
West. U. Tel. Co., Greenville	7.96
Wright Machine Co., Grand Rapids	92.48

July 25. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Duane A. Smith, Bankrupt No. 2741. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Oshtemo and is an engineer by occupation. The schedules list assets of \$440 of which \$175 is claimed as exempt to the bankrupt, with liabilities of \$853.78. The court has written for funds for the first meeting and upon receipt of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Ned Cook, Hartford	\$200.00
J. B. Warner, Paw Paw	50.00
G. C. Prather, Grand Rapids	65.00
Albert Abrams, Lawrence	15.00
Dr. Kenfield, Lawrence	65.00
Dr. C. E. Boys, Kalamazoo	50.00
A. T. Snell, Gobles	100.00
Shaefer & Connor, Paw Paw	10.00
Giddings Auto Co., Paw Paw	10.00
Theisan Clements Oil Co., Benton Harbor	42.48
Johnson Seed Co., Cleveland	12.00
De Leslie De Witt, Kalamazoo	135.00
Acme Belt Co., Niles	10.00
Paul Smith, Paw Paw	17.50
First Nat. Bank, Paw Paw	55.00
Dr. J. C. Maxwell, Paw Paw	16.00

July 13 (delayed). On this day were received the schedules, order of reference, appointment of receiver and other papers on the matter of Wolverine Paper Co., Bankrupt No. 2605. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a

corporation having its place of business at Otsego and is a manufacturer of paper. The schedules filed are not strictly accurate as to creditors and amounts, but the same will be given here as listed. The first meeting has been called for August 7. The schedules list assets of \$384,320, with liabilities of \$412,392.99, of which \$133,000 is secured. The list of the creditors of the bankrupt as filed is as follows:

S. B. Monroe, trustee, Kala.	\$300,000.00
Fred G. Dewey, trustee, Kala.	103,000.00
Kal. City Savings Bank, Kala.	10,000.00
F. K. Heath, Grand Rapids	5,000.00
Kal. City Sav. Bank, Kalamazoo	3,900.00
S. B. Monroe, Kalamazoo	12,500.00
Ahndawagam Products Co., Wisconsin Rapids, Wis.	320.47
Allied Paper Mills, Kalamazoo	8,190.98
American Bank Note Co., Chicago	222.25
Asiatic Petroleum Co., New York	5,323.23
Chas. K. Bard, Kalamazoo	10.53
Bigelow Arch Co., Detroit	115.20
Beloit Iron Works, Deloit	51.00
N. P. Bowsher Co., South Bend	51.00
Bulkeley, Dunton & Co., New Y.	7,523.97
Buckie Printers Roller Co., Chicago	124.95
Buckie Printers Ink Co., Chicago	4.65
Chase & Woodruff, Kalamazoo	848.55
A. D. Cook, Lawrenceburg, Ind.	703.21
Crescent Engraving Co., Kala.	673.48
Eastwood Wire Mfg. Co., Beleville, N. J.	289.73
Edwards & Chamberlain Hardware Co., Kalamazoo	135.05
Fitchburg Duck Mills, Fitchburg, Mass.	1,108.50
G. R. Insurance Agency, Grand R.	2,801.09
Horders Stationery Stores, Chicago	10.93
F. C. Huyck & Sons, Albany	163.54
Kidder Press Co., Dover, N. H.	24.75
Kal. Trading Co., Kalamazoo	2,669.72
Kalbfeisch Corp., New York City	805.00
E. J. Keller Co., New York	8,363.33
Kutroff Pickart Co., New York	1,680.50
Lagerloef Trading Co., New York	5,709.63
Link Belt Co., Chicago	63.43
MacSimBar Paper Co., Otsego	18,415.47
Matheson Alkali Works, New York	333.50
Menasha Wood Split Pulley Co., Menasha	49.30
Price & Pierce Ltd., New York	1,652.00
Phillip Ruxton, Inc., Battle Creek	774.75
Standard Oil Co., Grand Rapids	12,884.84
Shurtle Bros. Machine Co., Middletown, Ohio	251.40
U. S. Rubber Co., Detroit	233.60
Virginia & Rainy Lake Co., Virginia, Minn.	1,475.51
Western Paper Makers Chemical Co., Kalamazoo	893.60
Whitmore Parsons Pulp & Lumber Co., Philadelphia	1,365.30
Wolverine Casting Co., Plainwell	48.30
Conley Foil Co., New York	23,000.00
Ernst & Ernst, Kalamazoo	355.00
Parson & Whittemore, Ind.	2,744.00
C. A. Biskirk, Kalamazoo	1,600.00
Canadian Paper & Twine Co., Toronto	606.90
Economy Paper Products Co., Milwaukee	6,264.88

July 27. On this day was held the first meeting of creditors in the matter of Robert Davidson, Bankrupt No. 2709. The bankrupt was present in person and by attorneys, Corwin & Norcross. No creditors were present or represented. 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 matter closed and returned to the district court as a no asset case.

In the matter of Bert Stell, Bankrupt No. 2633, the trustee has filed his final report and account and a final meeting of creditors has been called for August 6. The trustee's final report and account will be passed upon, claims allowed and administration expenses paid, so far as the funds will permit. There will be dividends for preferred creditors, but none for general creditors.

In the matter of Water E. Metz, Bankrupt No. 2626, the trustee has filed his final report and account and the final meeting of creditors has been called for August 6. The trustee's final report and account will be passed upon, administration expenses paid and preferred claims paid as far as the funds will permit. There will be no dividend to general creditors.

July 28. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Rex A. Dell, Bankrupt No. 2742. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Charlotte and is an electrical contractor by occupation. The schedules list assets of \$504.75, of which \$510 is claimed as exempt to the bankrupt, with liabilities of \$2,006.04. The court has written for funds for the first meeting and upon receipt of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Taxes due State of Michigan	\$ 17.34
Cable Piano Co., Lansing	330.63
Fred Fairchild, Charlotte	2.50
Standard Oil Co., Charlotte	2.50
Hancock Mfg. Co., Charlotte	9.50
Munger Hardware Co., Charlotte	26.40
Price J. Wilson, Charlotte	8.33
First National Bank, Charlotte	25.00
Colborn-Fulton Lbr. Co., Charlotte	29.23
Nora Hildreth, Charlotte	25.00
Charlotte Tribune, Charlotte	68.62
L. J. Krogman, Charlotte	37.90

\$1,600,000

EVERGLADES CLUBS PROPERTIES of Palm Beach

First Mortgage Sinking Fund Serial Gold Bonds, priced to yield from

6.40% to 6.75%

Properties include club building proper; the service buildings; Spanish villas, bungalows and maissonettes, covering an entire square; shops; the new Parigi building; golf course and tennis courts with all improvements thereon. Club is composed of financial and social leaders of America. Membership over 800. Properties in successful operation since 1918. Earnings 1924-25, \$714,377. Estimate for next season much larger.

A. E. KUSTERER & Co.

Investment Bankers and Brokers
MICHIGAN TRUST BLDG.
CITIZENS 4267 BELL MAIN 2432

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.

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.

We buy and sell property of all kinds. Merchandise and Realty. Special sale experts and auctioneers.

Big 4 Merchandise Wreckers
Room 11 Twamley Bldg.
GRAND RAPIDS MICHIGAN



Sidney Elevator Mfg. Co., Sidney, Ohio

SIDNEY ELEVATORS

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

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

R. S. Spencer Hdw. Co., Charlotte	7.14
United Appliance Co., Charlotte	7.55
Consumers Power Co., Charlotte	12.25
Collizzi & Brothers, Charlotte	26.40
Dr. Stanley Stealy, Charlotte	3.00
Dr. G. N. Byington, Charlotte	7.00
Dr. H. Allen Moyer, Charlotte	1.25
Dr. C. J. Lackey, Charlotte	2.00
New York Times, New York	12.00
Stroud-Micheal Co., Cleveland	107.00
George Worthington Co., Cleveland	29.44
Amer. Electric Supply Co., Chicago	5.42
C. J. Litscher Elec. Co., Grand R.	400.00
Francis Horn, Lansing	112.00
Nat. Elec. Supply Co., Detroit	23.72
L. R. Kose Electric Co., Kalamazoo	150.11
Motor Shop, Battle Creek	8.65
Century Electric Co., St. Louis	102.70
Barker-Fowler Elec. Co., Lansing	31.54
Capital Electric Co., Lansing	240.33
Dover Mfg. Co., Dover, Ohio	22.29
P. A. Feiler Co., Cleveland	56.57
W. A. Ives Mfg. Co., Wallingford, Conn.	11.46
Marshall Mfg. Co., Coshocton, Ohio	37.74

July 28. On this day were received the schedules, order of reference and adjudication in bankruptcy of Foster J. Hill, Bankrupt No. 2743. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and is a laborer by occupation. The schedules list assets of \$250, of which \$250 is claimed as exempt to the bankrupt, with liabilities of \$595.11. The court has written for funds for the first meeting and upon receipt of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt—

all from Grand Rapids—is as follows:	
O'Keefe Sanitarium	\$61.94
Dr. H. M. Blackburn	49.00
Sanitary Milk Co.	29.12
Solomon's Grocer	7.99
Wurzburg Dry Goods Store	2.63
St. Mary's Hospital	20.50
Paul Steckee & Sons	6.85
J. Freidrick	12.50
Mrs. Amelia Vogalsang	74.00
Bob Ruschman Market	35.00
Boston Store	46.58
Miss Syphers	25.00
Mrs. Mary Oliver	94.00
Dr. G. H. Southwick	43.00
Henry Harmelink's Grocery	35.00
Lindsay Brewster, Inc.	52.00

July 27. On this day was held the first meeting of creditors in the matter of Walter Forbes, Charles D. Hills, individually, and Acme Electric Store, a co-partnership. Bankrupt No. 2699. The bankrupts were present in person and by attorneys Dilley, Souter & Dilley. The creditors were present in person and by Hilding & Hilding and Charles H. Kavanaugh. The petitioning creditors were also represented by Hilding & Hilding and Charles H. Kavanaugh. Claims were proved and allowed. The bankrupts were each sworn and examined with a reporter taking the testimony. Charles Bernstein, of Niles, was appointed trustee by the referee on failure of creditors to elect, and the amount of his bond placed at \$1,500. The first meeting then adjourned without date.

The Morals of To-morrow.

Where are the morals of to-morrow to come from—our ideals—our standards of honesty and character and conduct?

From the pulpit and platform? From the class-room? From the halls of parliament? From the voice of genius?

Yes. Much of it will. But there is another source—a constant, never-ending source, and its name is Industry.

Where is there any other relationship between men which calls for more character, more faithful performance than in this world of industry?

Where is there a greater opportunity to mold character, to establish standard by practice, by example, by leadership, than in the fibers of Industry?

Every living minute bears witness of this great truth. Consider:

A company makes a product. It employs a thousand men. Possibly five thousand human beings look to it for their shelter, their food, their education—their opportunities for life.

Are promises kept? Is there faithful performance? Is there real and genuine service? Are there sixteen ounces to the pound? Are there a hundred cents to the dollar? Is there everything that the customer is entitled to whether he knows it or not?

If there is, then every human being

who has come in contact with these things takes away with him, whether he realizes it or not, these living practices and they become the morals of to-morrow.

He not only takes them to himself, they not only become a fixed part of his life—but they go home with him and they bear fruit in the lives and thoughts and hopes of every human being who is touched by them.

A company builds a product. It fixes a price. It sells to a man in New York and it sells to a man in California. Three thousand miles separate them. They have never met—never discussed and yet each knows that the price is the same for each of them.

An enquiry comes. By telephone. A promise is made. It is accepted. It is kept. And dozens of human being who are part of it who have never seen each other, who may never see each other, extend an invisible hand which says: "This is my promise. I have made it and I will keep it." And the reply is: "This is my promise. I, too, have made it. I, too, will keep it."

And yet there are fools who think business is making money—who think it is greed and avarice and selfishness—and cunning—and sharp practices.

And that is the great responsibility of industry. The morals it is building. The standards and practices it is establishing.

The man who takes a cash discount a day after he has lost his right to it, may think he is getting by with something, but he forgets that what he is doing is saying to all the men and women who work with him:

"This is all right. You see we got by." And he is smashing those morals for to-morrow.

The man who has one price for A and another for B may think it is good business, but what he is doing is crushing the foundations of these morals for to-morrow.

On the other hand, we pay a bill promptly. It seems a small matter. But it is our solemn pronouncement to the world that the promise has been kept, that it must be kept. And so men go on and they build and they rear and they plan with faith in their hearts that the promise will be kept.

These are the life-springs of character. These are the standards—these are the morals of to-morrow.

Oysters Will No Longer Be Orphans.

The State Department of Health and oyster packers of the State have taken steps to protect Maryland oysters in the future against charges of impurity. In the future those shipped in cans will bear a serial number of the packer to ensure their quality, according to A. L. Sullivan, State Director of Food and Drugs.

This is the first step by Maryland packers toward establishing the identity of the packer after the oysters are distributed by jobbers in the various Western and Southern states. In the event of another scare similar to that caused by the Chicago health authorities last year, it would readily be determined whence the oysters had been shipped. Packers are not required by law to do this, but they have agreed to co-operate with the department.

Tennessee's Ghastly Travesty.

The Scope's case has come to its expected and inevitable end. The defendant has been found guilty, the predicted appeal will be taken and the crowds depart from Dayton, but the scene under the elms and sweet-gums of Tennessee on Monday will stand as one of the most disgraceful in the history of American courts.

Time-honored precedents were cast to the winds before applauding, hissing, jeering partisans. Over the protests of the State's counsel two self-appointed champions were permitted to lash out with the whip of scorpions and abuse each other's personal opinions. In their shameful debate upon Science and Religion they were allowed to vilify the beliefs of millions of their fellow citizens while the Court, looking on, approved.

It was a sorry day for Religion, for Science and the Law. When William Jennings Bryan was made a witness and cross-examined by Clarence Darrow there resulted a ghastly travesty that will move the self-respecting American to bow his head in shame and humiliation.

Science was not advanced by denouncing Bryan as a "bigot." Religion was not helped by calling Darrow an "agnostic" and "atheist" before a cheering crowd. Nor was the Law exalted by turning the court into an open-air circus, where its dignity prestige and majesty were flouted by the mob.

The record of the Bryan-Darrow duel has been expunged from the records of the Scopes case, but it cannot be erased from the annals of the courts or the memory of the country. Neither the Darrows nor the Bryans may regret it, but it will be recalled with humiliation for years yet to come.

It will be hard to forget the spectacle of a man who three times has offered himself for President of the United States confessing that he neither knows nor cares anything about Science. However magnificently he may defend his beliefs, it will be remembered that he knows nothing and cares less about subjects taught for a lifetime in the public schools of this and all other civilized lands.

His antagonist's position will be equally hard to defend. In the guise of trying a lawsuit he permitted himself to sneer at the most sacredly tender beliefs of millions of Christians.

If these are the leaders of the two forces which met at Dayton, then the whole issue is an empty quarrel. If they are, in fact, the representative champions of Science and of Religion, it is a shameful confession of America's intellectual bankruptcy.

Neither is a true representative of the cause in which he fights. William Jennings Bryan is an aging politician, who does not represent the greater Christian or religious forces of America.

Clarence Darrow is a tired, disillusioned and vitriolic advocate who made his reputation in the field of criminal law. He may represent unbelief, but he does not represent the true Science which has no quarrel with spiritual life and Religion.

The happenings at Dayton on Mon-

day were a disgrace to a civilized Society, to Religion and to Science. They were a humiliation to the Law, to Tennessee and to the Nation. It was time for the issues to be transferred to a higher tribunal and for this small-town farce to end. It was high time for the curtain to be rung down on this hippodrome of self-advertisers in a publicity-crazed community and on this clownish travesty that was making Science, the Church, the Law and the State of Tennessee ridiculous.—N. Y. Evening Post.

Philip Blumenthal, dealer in clothing, dry goods and shoes at West Branch, renews his subscription to the Tradesman with these words: "I enjoy the Tradesman more and more every week and I look forward eagerly to its arrival each week."

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—Confectionery store. Will clear from \$3,500 to \$4,000 per year above expenses. Low rent. Price \$3,300 on time or \$3,000 cash. Have recently engaged in manufacturing business and cannot give the store proper attention. C. L. Potter, Trenton, Mich. 990

GROCERY—For sale, neighborhood business in small town fifteen miles from Grand Rapids. Good trade, rapidly increasing. Sell stock on inventory. Box 29, Rockford, Mich. 991

For Sale—Old established grocery business. Fine location, modern building, reasonable rent. Southern Michigan town of 900. Stock of about \$4,000, in fine shape. Address No. 992, c/o Michigan Tradesman. 992

HOTEL—And railroad lunch counter for sale, good paying. P. M. Hotel, Traverse City, Mich. 992

FOR SALE—General merchandise business; stock, or stock and buildings. Post office connected. Box A, Hobart, Mich. 993

Wanted—Cash register, good condition. G. A. Johnson, Carlsbad, Mich. 994

FOR SALE—A meat market doing good business, or will sell fixtures; at a sacrifice. Complete outfit A-1 condition. Mrs. Wm. Kerschner, 602 S. Washington Ave., Ludington, Mich. 995

For Sale—Bazaar store, town 15,000. Money maker. Must sell, going to Florida. A. D. Wellman, 115½ W. Exchange St., Owosso, Mich. 996

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. 990

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 996

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.

Echoes From the Dubuque Convention

Following are a few of the interesting statements which I heard at the National convention of Retail Grocers held at Dubuque, June 21 to 25. I am giving them without stating by whom they were made in some cases.

Mr. Lenihan, of the Harvard Bureau of Business Research, said: "It has been demonstrated that in a certain store it has been possible to reduce the number of clerks from seven to four by changing the arrangement of the stock. Those stores that specialize in either cash and carry or in charge and service keep their overhead the lowest and to succeed one must concentrate on one grade of goods—cheap, medium priced or the best."

Dr. Barnhart, of the Institute of Baking, said: "Our primary aim should not be to make money, but to build up the future race with good food. Bread is, next to meat and milk, the most likely to spoil and the mold on bread shows unclean conditions in the bakery as mold comes from without and not from the loaf."

Ernest Buffet, of Omaha, spoke on the Biggest Loss in the Grocery Business:

1. Overweights.
2. Forgotten charges.
3. Goods stolen.
4. Sales made too cheap.
5. Dishonest employees.
6. Shelfworn goods.
7. Over buying.

are some of the losses, but the biggest loss is the slow day of each week. This can be overcome by planning and information and by using specials.

Another statement made was as follows: "The business doing \$70,000 to \$90,000 per year was the most profitable."

Sentiment seemed to be that the Phone for Food movement was bound to do a great deal of good to the individual grocer.

W. D. Davis, Washington, D. C. spoke on selling meats in the grocery. He emphasized the cutting test as the only basis for the resale price.

"Success is not due to the size of the business but to the knowledge of the business."

John Kotol told how one merchant met chain store competition:

1. He had to give customers something the chains did not—service.
2. He used the phone.
3. He put in meats.
4. Had larger assortment of goods.
5. Searched the market for special buys.
6. Had only the best in his fruit and vegetable window.
7. Built up the good will of the jobber.
8. Used co-operative advertising and buying.
9. Marked goods at odd prices, 27c. 19c, etc.
10. Maintained reasonable prices on butter, eggs and canned milk.
11. Used neat signs and window cards and plenty of them.
12. Greeted every one as soon as he entered the store.
13. Gave customers bag, box or barrel freely.
14. Cashed all checks (for those he knew) with a smile.

15. Saw that the good credit customers knew about the specials.

16. Guaranteed everything.

17. Occasionally left the store in charge of the clerks.

18. Did not knock the chains.

19. Saw that the good cash customer knew about the specials.

20. Pushed the profitable items.

"The greatest element of uncertainty in business is human conduct under adverse circumstances."

Co-operative advertising is the big thing to hold the grocers in business. It is, however, not a cure all. Some reported as much as 25 to 50 per cent. increase through its use. Price, service and quality are what such stores emphasize.

Painting all stores which advertise together the same color was recommended.

These are some of the names used about the country: Associated Grocers, Snappy Service Stores, Buy Right and Sell Right Stores, Triangle Service Stores, etc.

Mr. Mann said: "Advertising is the best paying investment. Any one has a right to quote prices the same as the chain stores do." He said the wholesale grocers are suffering to-day because they have never helped the retailers in a big way.

John A. Green had a cheerful message for the grocers. He said, "We should risk a little more and make a little more." It was his observation that in all the world the people of the United States are getting the cleanest goods, the best values and the best service.

Paul Gezon,

Sec'y Retail Grocers and General Merchants Ass'n.

Adds \$5,000 To the Assets of the Estate.

Ludington, July 28—Creditors of Bernhard & Plag, bankrupt, are rejoicing in a recent court decision at Cincinnati that is expected to add approximately \$5,000 to the assets of the firm.

A. A. Keiser, attorney for Bernard Ostendorf, trustee, also succeeded at the June term of the Mason county circuit court in getting \$6,000 for the creditors from the estate of Mrs. Elfrieda Bernhard.

An involuntary petition in bankruptcy was filed against Bernhard & Plag, April 18, 1921, and the firm was adjudicated bankrupt on Dec. 5, 1921. During this interval payments were made to some of the creditors. Mr. Ostendorf, as trustee for the creditors, sought the return of this money, so that all creditors might share pro rata in the assets.

Suit was brought in the district court for the Western district of Michigan, Judge C. W. Sessions presiding, against the Grand Rapids Dry Goods Co., for \$800. A jury gave judgment for the trustee. An appeal was taken by the Grand Rapids Dry Goods Co. to the United States Circuit Court of Appeals. Judges Knappen, Denison Donahue concurred in sustaining the lower court, and say:

"Section 70 (of the Bankruptcy act) as judicially construed, puts the bankrupt's estate constructively in custody of the law from the time the bankruptcy petition is filed; and upon adjudication of bankruptcy renders voidable by the transfers made after the bankruptcy petition is filed and before adjudication—with the result that by the general rule a creditor taking a transfer or payment after bankruptcy petition filed, and on account of a pre-existing debt, does so at the peril of

having the same avoided by a trustee, if and when appointed."

The decision establishes a precedent that is expected to yield \$1,800 from Krolik & Co., of Detroit, and smaller sums, aggregating \$2,500 from the Arcadia Furniture Co., Anderson Mattress Co., Fulton Manufacturing Co., Gold Seal Carpet Co., William Gunn, Majestic Manufacturing Co., Milwaukee Bedding Co., A. L. Randall Co. and Speich Stove Co.

Small payments had been made to other creditors. They were required to return the cash received on account on penalty of having the remainder of their claims disallowed. Some have neglected to make restitution within the time limit, and failure reduces the liabilities. Only one dividend of 10 per cent. has been distributed by Trustee Ostendorf on order of the court.

Several Different Power Plants Hooked Up Together.

Boyne City, July 28—Boyne City "done herself proud" last week. Albert Swensen, the genial and popular keeper of the young State park, asked for assistance in putting a walk from the park road to the bathing beach and boat landing. A couple of hundred of our citizens, arming themselves with saws and hammers, went out and built after supper 500 feet of board walk. Everybody knows that we have the best bathing beach of any State park in the Northwest, and this little addition is the finishing touch. There is a half mile of clean, smooth sand beach, with such a gradual slope that anyone can find suitable depth of water to play in from the toddling baby to the expert adult swimmer. The only thing our park now lacks is the completion of the exit road, which was left undone when the park was established. This part of the road is the most attractive part of the park, and should be completed before another season, both as a matter of attractiveness and convenience as well as safety, as the original layout was for a one way road.

The Michigan Public Service Co. will have in operation by December 1 or sooner, if possible, a transmission line from Elk Rapids to Pellston. This line will touch East Jordan, Boyne City, Petoskey and the resort colonies on Crooked Lake. The Michigan Public Service Co. has acquired the properties of the Elk Electric Co., at Elk Rapids, and will make use of the power plant to feed into the system which extends South on the Michigan Central Railroad to Grayling and on the Pennsylvania to Boyne City and give much needed help to the hydro electric plants on the Black, Sturgeon, Maple and Boyne Rivers. Boyne City will benefit by the interconnection with these power plants.

Charles T. McCutcheon.

Flour Buyers Should Cover Immediate Requirements.

Written for the Tradesman.

There has been very little change in the price situation governing wheat during the past week. Generally speaking, favorable weather has prevailed and, in addition, corn has been favored also and we have in prospect one of the largest corn crops in recent years, which, of course, is in a way a bearish influence on wheat.

Some unfavorable reports have come in from the Northwestern United States and Canada covering spring wheat conditions. In some sections of Minnesota it is claimed the yield will be as low as 6½ bushels to the acre, while in some sections of Canada extremely warm weather has actually burned the wheat and in other sections rust has developed, particularly in Manitoba, and quite serious damage is being done.

Total stocks plus new crop wheat the world over are about the same as last year and if no further deterioration develops in the spring wheat crop, it would appear present prices will prevail for some little time. There may be a slight decline; in fact, it would appear that our low prices, for the first half of the crop year at least, should come during the period when both spring and winter wheat are moving in good volume and undoubtedly this condition will prevail some time during the latter part of August or fore part of September.

A prominent grain house is recommending the purchase of wheat on all breaks, believing there will be very little additional decline and that ultimately prices will be considerably higher.

We feel the trade should not hesitate to cover nearby requirements at present market values, but it does not appear there will be a great deal of advantage gained in booking heavily just at this time for distant delivery although there are plenty of things which can happen to cause a rather material advance in the immediate future and, as a consequence, it is dangerous to make suggestions or offer advice with reference to buying flour or wheat or staying out of the market. We do feel, however, that grain and flour buyers should cover without delay immediate requirements.

Lloyd E. Smith.

Secretary of State DeLand's recommendation that one license plate shall do for the life of the car is something motorists have long wanted. Now go a step further and require auto manufacturers to provide a holder which cannot be easily removed from the car and have all plates riveted to the frame so license plates could not be snatched off cars in an instant.

PARK LANE

Corporation

First Mortgage

Leasehold 6½%

Sinking Fund Gold Bonds

(Closed Mortgage)

The thirteen story Park Lane, completed in the fall of 1924, occupies the entire block fronting on Park Avenue, east side, between 48th and 49th Streets, New York City. It is in the center of the highly developed Park Avenue section, only a few steps from the Ritz-Carlton, the Hotel Ambassador, Sherry's, Maillard's and the Grand Central Terminal.

Price 100 and accrued interest to yield 6½%

HOWE, SNOW & BERTLES INC.

Investment Securities

GRAND RAPIDS

New York Chicago Detroit